

### **Introduction: Addressing the #1 source of marital conflict & divorces in America**

*<sup>12</sup> So, as those who have been chosen of God, holy and beloved, put on a heart of compassion, kindness, humility, gentleness and patience;*

*<sup>13</sup> bearing with one another, and forgiving each other, whoever has a complaint against anyone; just as the Lord forgave you, so also should you.*

*<sup>14</sup> Beyond all these things put on love, which is the perfect bond of unity.*

*<sup>15</sup> Let the peace of Christ rule in your hearts, to which indeed you were called in one body; and be thankful.*

*<sup>16</sup> **Let the word of Christ richly dwell within you**, with all wisdom teaching and admonishing one another with psalms and hymns and spiritual songs, singing with thankfulness in your hearts to God.*

*<sup>17</sup> **Whatever you do in word or deed, do all in the name of the Lord Jesus**, giving thanks through Him to God the Father.*

Colossians 3:12-17

### **How to biblically manage your finances together:**

#### **I. The command – All our words and our actions are to be in Jesus’ name.**

Colossians 3:17

- “In Jesus’ name” – means as His personal representative; empowered by His authority

### II. The second most accurate mirrors of our hearts and lives

#### 1. Our words

*The good man out of the good treasure of his heart brings forth what is good; and the evil man out of the evil treasure brings forth what is evil; **for his mouth speaks from that which fills his heart.***

Luke 6:45

#### 2. Our money

*Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; **for where your treasure is, there your heart will be also.***

Matthew 6:19-21

### III. A brief overview of biblical finances\*

- God owns it all. Psalm 50:12  
James 1:17
- We are stewards, managers, trustees. Luke 16:1-15
- We will give an account of our stewardship. Matthew 25:14-30
- Money is powerful and deceptive. Mark 4:18-19
- Money is the “other god.” Matthew 6:24
- Giving is God’s antidote to greed and the dangers of idol worship. 1 Timothy 6:17-19
- Debt is dangerous and to be avoided. Romans 13:8  
Proverbs 22:7
- We are to be accurately aware of our financial condition. Proverbs 27:23

\**The Truth About Money* by Russ Crosson, CEO of Ron Blue, Inc.

### IV. There are only 5 uses of money

1. Giving
2. Taxes
3. Savings
4. Debt
5. Living

### V. Financial freedom requires spending less than one's income

- The lie – We need more income.
- The truth – We need to adjust our spending to our income.
- The reality – Money is *not* the problem; it's just the symptom.

### VI. How to solve “money problems” in your marriage

1. It must begin with... “It’s **our** problem, **we** will solve it with God’s help.”  
Colossians 3:12-14
2. Assessment instead of blaming.
  - Where are **we** financially?
  - Where do **we** want to be?
3. Alignment of values and execution
  - What do **we** both agree on?
  - Where do **we** (calmly) disagree?
  - What outside help do **we** need?
4. Action
  - What’s **our** “next step” to begin the process?
  - How will we **both** do our finances together moving forward?

### Discussion Questions:

1. What do your words and actions reveal about your life?
2. In Matthew 6:19, Jesus says, “Do not store up for yourselves treasures on Earth, where moth and rust destroy, and where thieves break in and steal.” Are there any treasures on Earth that you’re holding on to? What’s keeping you from letting go?
3. What specifically did you learn about biblically managing your finances that was most helpful?
4. What steps will you take this week to solve the “money problems” in your marriage?