

Fall 2025 Marriage Study | Week 9

Money in Marriage

**Opening Icebreaker (5 minutes)**

**Prompt:**
“What’s a funny ‘money mismatch’ you discovered early in marriage (or with a roommate/family)—brand-name vs. generic, thermostat wars, snacks at the gas station?”

**Leader Notes:**

* Keep the tone light and playful (avoid major stress points).
* Transition: *“If small spending clashes reveal values, how much more do deeper financial decisions? Tonight we’ll explore how money is never just math—it’s worship, trust, and teamwork.”*
* If singles are present: let them answer with family or roommate experiences.

**2) Scripture Reflection (15 minutes)**

**Read Matthew 6:24 aloud**
*“No one can serve two masters… You cannot serve both God and Money.”*

**Discussion Questions:**

1. Why is it significant that Jesus says *“cannot”* (not just *“should not”*)?
2. What are signs a couple is serving money (anxiety, secrecy, stinginess, control)?
3. What are signs a couple is serving God with money (peace, openness, generosity, shared mission)?

**Read 1 Timothy 6:17–19 aloud**
*“Set their hope on God, who richly provides… be rich in good works… generous… storing up treasure… take hold of that which is truly life.”*

**Discussion Questions:**
4. Where does this text say our hope and joy belong? How should that reshape how we talk about saving, lifestyle, and giving?
5. What would *“be rich in good works and ready to share”* look like in your current season (kids, caregiving, retirement, job change)?

**Read Proverbs 21:20; 22:7 aloud**
*“Precious treasure and oil are in a wise man’s dwelling, but a foolish man devours it.”*
*“The borrower is servant to the lender.”*

**Discussion Questions:**
6. What habits help a couple store wisely instead of devour impulsively?
7. How has debt shaped decisions in your home (school loans, cars, credit)? What one step could move you toward freedom?

**Leader Notes:**

* Highlight that Scripture speaks to money with both warnings and promises.
* Transition: *“Since money reveals values, a budget is more than math—it’s a discipleship tool.”*

**3) Budget = List of Values (10 minutes)**

**Leader Recap (30 seconds):**
A budget isn’t just numbers. It’s a list of shared values. It turns reactive arguments into proactive alignment.

**Activity: “Five Lines” (5 minutes)**

* Each person writes 5 budget categories that reveal their values (giving, savings, hospitality, kids’ activities, travel, debt paydown, etc.).
* Star the top 2 that most reflect God’s priorities for your home right now.

**Discuss (4–5 minutes):**

* Where did those values come from (parents, culture, church, pain points)?
* Which 2 lines feel underfunded compared with Matthew 6 and 1 Timothy 6?
* What would change this month if your budget matched your convictions?

**Leader Notes:**

* Keep the focus forward-looking, not blame-shifting.

**4) Tool or Weapon? (7–8 minutes)**

**Leader Recap (30 seconds):**
Money can be a weapon (hiding, controlling, attacking) or a tool (trust, communication, bridging differences, savings, generosity).

**Pairs (5 minutes):**

* Which “weapon” tempts you most in conflict—hiding, controlling, or attacking? Why?
* Pick one “tool” to practice for 30 days. Options:
	+ **Trust:** combine accounts or set up full-transparency rhythms.
	+ **Communication:** weekly 20-minute check-in (agenda below).
	+ **Bridging differences:** “fun money” allowance + agreement on big purchases.
	+ **Handling shocks:** start or refresh a $1,000 emergency fund.
	+ **Debt:** automate a fixed snowball/avalanche payment.
	+ **Giving:** set a percentage and automate first-fruits giving.

**Share-out (2–3 minutes):**
What tool are you choosing, and what’s your first step?

**Suggested Weekly Money Check-In Agenda:**

1. Thank God (1 min)
2. Review giving & saving (3)
3. Look at last week’s actuals (5)
4. Name one adjustment (5)
5. Encourage each other (3)
6. Pray (3)

**Leader Notes:**

* Keep it hopeful: focus on one tool, not all at once.

**5) Leadership & Teamwork (5 minutes)**

**Leader Recap (20 seconds):**
Husbands are called to initiate and shepherd the process (money is spiritual leadership). Wives contribute as full teammates according to gifts and season.

**Discussion Questions:**

* **Husbands:** What one leadership step will you take this week (schedule a check-in, draft budget, automate giving, call lender, price insurance)?
* **Wives:** What one team step will you take (organize categories, track receipts, propose giving goals, research refinancing)?
* **Together:** What decision rights will you agree on (e.g., both approve purchases over $\_\_\_)?

**Leader Notes:**

* Reinforce teamwork, not hierarchy.

**6) Practicing Generosity (5 minutes)**

**Leader Recap (20 seconds):**
Generosity flows from the gospel (2 Cor. 8:9). It’s not just writing checks—it’s hospitality, discipleship, and love.

**Quick Plan (4 minutes):**

* **Church first:** What percent will you give “as you prosper” (1 Cor. 16:2)?
* **Beyond church:** Pick one expression for the next month—host a meal, benevolence gift, fund a kid date, bless a missionary, stock a hospitality envelope.
* **Make it real:** What line will you trim to fund this?

**Leader Notes:**

* Celebrate even small steps; generosity builds joy, not guilt.

**7) Closing Scripture & Prayer (3–5 minutes)**

**Read Matthew 6:21 aloud**
*“Where your treasure is, there your heart will be also.”*

**Prayer Focus:**

* For undivided loyalty to Christ, not money.
* For unity and honesty in every financial conversation.
* For joy in generosity, wisdom in planning, and freedom from fear.

**Optional Homework (15–30 minutes)**

* **One-Page Budget Draft:** List net income; categories for giving, saving, essentials, debt, flex spending, hospitality. Circle 2 to increase and note what to trim.
* **Debt Snapshot:** List balances, interest rates, and minimums. Choose snowball or avalanche. Schedule your first extra payment.
* **Automate First-Fruits:** Set up automatic giving and savings/debt transfers.
* **Money Meeting #1 (20 minutes):** Follow agenda above. End by each sharing one sentence of encouragement.
* **Pray Together (5 minutes):** Thank God for provision. Ask for unity and wise stewardship.

**Leader Tip**

Keep tone hopeful and practical. Celebrate progress, not perfection. Keep Scripture open. Keep conversations concrete. Always connect money practices back to worship, unity, and mission.