



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.