

Invest

Joined Together

Fusion Marriage Series

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New Life Community Church
4101 W 51st Street, Chicago, IL 60632
www.newlifecommunity.church

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MEMORY VERSE

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.
2 Corinthians 9:8

INTRODUCTION: Joined Together

Fusion is the marriage ministry of New Life Community Church. The Fusion ministry exists to help connect couples to the Lord, to each other, and to the family of faith in the church. The goal is that marriages will be strengthened, lives will be changed, and families will experience God's power and blessing in every area.

The Fusion "Joined Together" curriculum is designed for use in small groups. "Joined Together" consists of 7 units with 4 sessions each. The titles of the 7 units are: UNITE, HEAL, COMMUNICATE, INFLUENCE, OVERCOME, INVEST, and DELIGHT. Each small group session is followed by homework that couples should complete on their own, outside of group.

In order to get the most out of these 4 sessions, make every effort to:

1. Attend the small group each week together as a couple.
2. Do the homework. Sometimes multiple homework options are offered. Complete the option that best meets your needs.
3. Don't give up!

We ask that couples abide by 5 Ground Rules:

1. What's said here, stays here (unless there is a threat of harm to self or others)
2. Check with your spouse before sharing a story that involves both of you
3. No put-downs
4. Confess your own sin rather than talking about your spouse's faults
5. If you feel safer, leave dollar amounts out of your stories

INVEST

In this unit we will discuss, plan, and seek to grow in the area of finances. If you apply these INVEST teachings from the word of God and work together you have the opportunity to take the following steps:

- *Acknowledge God as owner of your wealth and work toward unity
- *Align your financial lifestyle preferences to God's Word
- *Create a budget or set a financial goal for the future
- *Explore God's vision for you to give and save as a team

Sign below to make a commitment to follow the above guidelines as you participate in this unit.

Name

Date



*And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.
2 Corinthians 9:8*

1. SHARED RESOURCES

Ownership and Unity

Scripture states that “The earth is the LORD’s, and everything in it, the world, and all who live in it” (Psalm 24:1) and that “all things have been created through him and for him” (Colossians 1:16b). These passages clearly reveal that the owner of all things is God, and all things were created to serve him. As our loving Father, God shares his possessions with his children and makes us managers or stewards of what he gives us. He does this so that we can carry out the works He calls us to, both within and outside of our families: “And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work” (2 Corinthians 9:8). Our ability to invest financially through our marriage begins when we recognize God as the owner of our wealth and have financial unity and transparency with one another.

Following from Genesis 2:24, where God states we are to become “united” and “one flesh,” we recommend that couples have a unified approach to their finances. Sharing financial resources between husband and wife generally brings greater unity in a marriage. We recommend transparency in financial matters so that either spouse can competently handle the marital finances in times of crisis. For many couples this means joint accounts and jointly sharing all financial decisions, assets and liabilities. For other couples, it means joint accounts with one spouse handling the money, decisions and bills, while the other stays informed and has access to the money. There are also some situations where sharing accounts would not be feasible or appropriate. If you suspect your circumstances justify separate finances, speak with a godly financial advisor to make sure this is the case. However, the greatest obstacles to increased financial oneness are often fear and distrust, which God wants us to overcome so we can follow his command and example.

Read 1 Chronicles 29:11-12

¹¹ Yours, LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, LORD, is the kingdom; you are exalted as head over all. ¹² Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all.

Read 1 Timothy 6:17

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

Read 1 Timothy 5:8

⁸ Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.

Read Acts 4:32-35

³² All the believers were one in heart and mind. No one claimed that any of their possessions was their own, but they shared everything they had. ³³ With great power the apostles continued to testify to the resurrection of the Lord Jesus. And God’s grace was so powerfully at work in them all ³⁴ that there were no needy persons among them. For from time to time those who owned land or houses sold them, brought the money from the sales ³⁵ and put it at the apostles’ feet, and it was distributed to anyone who had need.

Read Ecclesiastes 4:12

Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken.

Discussion Questions

1. Turn and talk with another couple to answer 1A-1B, and then share some answers with the group.

1A. How was money talked about in your family while growing up? How does it influence your relationship with money now?

1B. How did your early experiences with money affect your sense of ownership and where your financial trust is placed?

2. According to 1 Chron. 29:11-12 & 1 Timothy 6:17, who is the owner and provider of a family's financial resources, and where should our financial trust be placed?

3. Turn and talk with your spouse. What kinds of resources has God provided and shared with you? Circle all the ways that God provided in your marriage this past year. Praise God together for his provision!

Regular wages	Refunds	Overtime
Gifts	Gov. Benefits	Matched Savings
Pension	Bonuses	Interest on Savings
Business	Side jobs	Rental income
SNAP/WIC or other Food assistance	Unemployment assistance	Medical/Utility bill Assistance

4. Turn and talk with your spouse, then share your answer with the group. In your marriage, who gets or takes the credit for providing financial resources, and why? Make a commitment to give credit to God as the ultimate source of all provision.

5. Take a few minutes to discuss this question with another couple, then have a few volunteers share with the group. What story can you tell others about God's provision in your marriage? How has he faithfully shared resources with you in both expected and unexpected ways?

6. Assign each couple one question from 6A-6C and provide a few minutes for couples to create answers to the questions. Then share the answers with the group.

6A. What does 1 Tim. 5:8 imply about our financial responsibility toward one another in marriage, regardless of who is earning income?

6B. Acts 4:32-35 depicts a special moment in church history when people voluntarily shared possessions to live in community. Marriage is another context where we voluntarily live in community with our spouse.

i. What motivated the believers in Acts to share?

ii. What did they share?

iii. What were the results?

iv. How much do you think should be shared financially in marriage?

6C. What are some practical, marital, financial applications of the wisdom in Ecclesiastes 4:12?

7. Which of the obstacles to financial unity threaten your marriage? (circle one or more)

- Financial infidelity (keeping financial secrets)
- Failure to share resources (having to "borrow" from each other)
- Failure to make financial plans together

QUIT CLAIM DEED

THIS QUIT CLAIM DEED, executed this _____ day of _____, 20____, by said first party _____ and second party _____ certifies that all our real property and assets belong to God.

IN WITNESS WHEREOF, the said parties hereby acknowledge and do hereby release and quit claim unto God all the right, title, interest and claims to said property.

Signed in the presence of:

First party (Your signature)

Second Party (Your spouse)

Witness (Your accountability person)

*Yours, LORD, is the greatness
and the power and the glory
and the majesty and the splendor,
for everything in heaven and earth is yours.
Yours, LORD, is the kingdom;
you are exalted as head over all.*

1 Chronicles 29:11

Option 2: Increase Your Financial Unity

Answer the questions below on your own. Afterward, compare answers with your spouse and discuss.

1. How well do you follow God's command to be "one flesh" (Gen. 2:24) with your spouse when it comes to money? Circle where you are at on the scale.

Financial Oneness Scale

10 9 8 7 6 5 4 3 2 1 0

Plan together

No plans together

Bank together

No joint accounts

Totally honest

lots of secrets

2. What is a specific area that you would like to grow in unity (for example, creating joint accounts, adding both names to property titles, making a budget together, being transparent)?

3. What could happen if you increase the level of financial unity in this area? List some ideas below.

Positive Results

Negative Results

4. What are two practical action steps that you can take to increase the level of financial unity in your focus area?

- a.
- b.

5. Pray about the steps you wrote down, and for positive results from your unity. Ask God to help you, be "one in heart and mind" (Acts 4:32) with your spouse financially. Then take the steps!

Option 3: Financial Wellness Assessment & Action Step

Register individually for an account at brightpeakfinancial.com and take the free, 10-minute Financial Wellness assessment. It will help examine your relationship with money across six dimensions: cultural, spiritual, emotional, behavioral, relational and practical. Once each of you has taken the quiz, share your results with one another to build financial unity. Choose one financial dimension to improve together and follow the action step suggested.

Link for quiz:

<https://spotlight.brightpeakfinancial.com/financial-wellness/>

MY MONEY SCORES	MY SPOUSE'S MONEY SCORES
Behavioral:	Behavioral:
Cultural:	Cultural:
Emotional:	Emotional:
Practical:	Practical:
Relationship:	Relationship:
Spiritual:	Spiritual:

1. Dimension of money to improve together (circle one):

Behavioral

Cultural

Emotional

Practical

Relationship

Spiritual

2. What action step will you take to grow in this area? (Choose one the website suggests, or make up your own. For example, planning together to save for big repairs, attending counseling to reduce your financial anxiety, or studying God's word to understand how he wants you to use money).



Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you." Hebrews 13:5

2. SHARED LIFESTYLE

Making Godly Choices

As we saw earlier, God is the provider and ultimate owner of the resources that we have. God created us to be stewards or managers. We constantly face choices about how to prioritize our spending and whether or not to spend extravagantly. We must decide between a studio apartment or 4 bedroom home, Target or Macy's, Aldi or Whole Foods Market, Mercedes or Kia. We must remember that we have been given our resources to use in a way that pleases the Lord (Col. 1:16b). In this lesson, we will read Jesus' teaching about a long-term outlook for lifestyle choices in Matthew 6:19-21. We will also take a look at lifestyle preferences and explore 3 key truths about financial lifestyle in God's word: putting God first, contentment and avoiding debt. We will learn that God desires us to make lifestyle choices that have beneficial results for eternity, rather than just making us comfortable on earth.

There is one simple financial principle which empowers us to practically apply God's financial truth about putting him first, contentment and avoiding debt. It is the 10-10-80 Principle: Give 10%, Save 10% and Live Off 80%. There are no specific scriptures that specify the amounts in the 10-10-80 principle; however, this rule helps us put God first and save to avoid emergencies that would cause debt. It also encourages us to be content by living off less than we earn. You will have a chance to apply this rule in your homework. We'll discover that when we align our lifestyle choices to God's principles, we can be debt-free, give outrageously, and experience God's blessing!

Read 1 Timothy 6:6-11; 17-19

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. ¹¹ But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

Read Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Read Matthew 6:19-21; 24-34

¹⁹ "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

²⁴ "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. ²⁵ "Therefore I tell you, do not

worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? ²⁶ Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷ Can any one of you by worrying add a single hour to your life? ²⁸ "And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. ²⁹ Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰ If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? ³¹ So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³² For the pagans run after all these things, and your heavenly Father knows that you need them. ³³ But seek first his kingdom and his righteousness, and all these things will be given to you as well. ³⁴ Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own."

Read Psalm 37:21

The wicked borrow and do not repay, but the righteous give generously...

Read Proverbs 22:7

The rich rule over the poor, and the borrower is slave to the lender.

Read Proverbs 3:9-10

⁹ *Honor the LORD with your wealth, with the first fruits of all your crops;*
¹⁰ *then your barns will be filled to overflowing, and your vats will brim over with new wine.*

Discussion Questions

1. Turn and talk to another couple to answer 1A-1C, then share with the group.

1A. What do you think a "normal" financial lifestyle for an American family looks like, and where do your ideas come from?

1B. Would you consider yourself a spender or a saver in the context of your relationship, and why?

1C. If you are in debt, what are the main sources of your debt? How would it feel to be debt free?

2. Answer individually, then turn and talk to your spouse to compare. Afterward share your answers with the group. What are three areas that you spend the most money on, and why? Mark below.

<input type="checkbox"/> Housing	<input type="checkbox"/> Entertainment	<input type="checkbox"/> Clothing
<input type="checkbox"/> Groceries	<input type="checkbox"/> Transportation	<input type="checkbox"/> Health Care
<input type="checkbox"/> Travel	<input type="checkbox"/> Paying Off Credit Cards	<input type="checkbox"/> Gifts
<input type="checkbox"/> Emergency Savings	<input type="checkbox"/> Retirement Savings	<input type="checkbox"/> Exercise
<input type="checkbox"/> Risk Protection	<input type="checkbox"/> Eating Out	<input type="checkbox"/> Church

3. Assign each couple some of the Bible passages in the chart. Each couple will read the Bible passage(s) and then write down the wisdom, instruction or command that God gives in the chart. Once everyone is ready, go around in a circle and share the wisdom or command for each passage. As it is shared, rate yourself on how well you apply these principles. A higher number is better: 1 = no application, 10 = complete application. (No one obeys the Lord perfectly with their finances. That is why we need a savior. We can thank God for his mercy and ask for help to obey and please him with the lifestyle choices we make.)

4. If you are applying some of these financial truths in your marriage, what practical steps did you take? What results did you have?

5. What obstacles interfere with applying these truths to your lifestyle?

6. What hope do the passages give you about the rewards of obedience?

Close in Prayer

Pray with your spouse. Ask for God's help to put him first, be content and avoid debt.

Financial Truths	Passage	Wisdom, Instruction or Command	Apply (1-10)
Being Content	1 Tim. 6:6-11; 1 Tim. 6:17-19; Heb. 13:5; Matt. 6:25-34		
Debt	Psalm 37:21; Prov. 22:7		
Putting God First	Matt. 6:19-21; Matt. 6:24, 33; Prov. 3:9-10		

Homework

You have three options for your homework. Complete the option that best meets your needs as a couple.

Option 1: Apply the 10-10-80 Principle

Pray and ask God for help to start applying the 10-10-80 principle.

The 10-10-80 principle is to give 10% to God, save 10%, and live off of 80% of what you earn. Take 15 minutes with your spouse to calculate the numbers below based on your income. Then answer the questions to consider if your finances are currently aligned with the guidelines of contentment, avoiding debt and putting God first.

Total Monthly Income:	\$
Amount to save (10% of income)	- \$
Amount to give (10% of income)	- \$
Amount for living expenses (80%)	= \$

1. Do we currently give 10%? ___yes ___no
2. Do we currently save 10%? ___yes ___no
3. Do we spend more or less than 80% of our income on living expenses? (Hint: if you are in debt, you are likely spending more).
___more ___less
4. What is one change you can implement to help align your finances to the 10-10-80 rule?

Option 2: Quiz & Video about Biblical Models for Lifestyle Choices

Christian writer Tommy Brown has identified seven Biblical money personality types represented by biblical characters. Each personality type reflects the image of God with financial lifestyle choices, and each one can also be affected by specific sin tendencies. Take the free, 5 minute online quiz to discover your Biblical money type. Then watch the video to understand more about your money type and your spouse's money type and its impact on your financial lifestyle choices. Share your results with your spouse, and then answer the questions.

Link for 5 minute quiz:

<http://www.tommybrown.org/quiz/>

Link for 50 minute video:

<https://www.youtube.com/watch?v=uqkPg-IHhJA>

My money type: _____

My spouse's money type: _____

1. What is one way that your personality types complement each other in financial choices? What is one way they oppose each other?

2. Think about obeying God's principles of putting Him first, contentment and avoiding debt. What sin does your money type struggle with that makes obedience difficult? How does your money type help you obey?

3. List three ways you can honor each other's strengths and address weaknesses in your financial lifestyle as a couple.

a.

b.

c.

Option 3: Set a Goal to Reduce Debt

Take 15-20 minutes with your spouse for this activity. The average American household has a monthly credit card balance of \$7,281! Together as a couple you CAN achieve the goal of reducing debt. List and name your debts one by one in the chart. Then read the debt reduction strategies. Choose one strategy on the next page and use Appendix B to set a debt reduction goal together. Then do it!

Debt Reduction Strategies (Choose 1):

1. *Snowball it.* Pay as much as you can on the smallest/lowest balance first and pay minimums on all the other debts. Once you knock out one, you will start a snowball effect to eliminate the others!

2. *Greatest Emotional Ties.* Pay as much as you can to the debt that has the biggest emotional baggage attached, or the one that will give you the biggest emotional boost when it's gone. Meanwhile, pay minimums on the other debts. Once the baggage is dealt with, the relief will move you forward to conquering the next debt!

3. *Highest APR/Interest Rate.* Pay as much as you can toward the debt with the highest APR/interest rate while paying minimums on the other debts. This strategy is purely practical and saves you the most money—it doesn't consider emotional aspects.

Debts

<i>Debt Type</i>	<i>Total Owed</i>	<i>Monthly Payment</i>	<i>Interest Rate</i>
Car Payment 1			
Car Payment 2			
Credit Card 1			
Credit Card 2			
Credit Card 3			
Credit Card 4			
Credit Card 5			
Student Loan 1			
Student Loan 2			
Other:			
Other:			



For where your treasure is, there your heart will be also. Matthew 6:21

3. SHARED MANAGEMENT

Budgeting and Planning

In the last session, we looked at what God had to say about contentment, debt and putting him first. In this session, we will continue to look at God's truth about our finances as it relates to planning and managing for both immediate and long term needs. God is deeply aware of the complexity of making money management choices and the tensions we often feel. For example, we feel tension between spending money on a vacation now or saving for a car that we need next year, or tension between giving generously to a family member or keeping the money to have a birthday party for our child. When we think about the long-term it gets even more difficult: how much do we invest for our own retirement, caring for our parents when they are older, our children's education, and the kingdom of God? Prayerfully

planning in advance how we will use our money is wise and can help us navigate these choices. It also helps us avoid falling “into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction” (1 Timothy 6:9). Let’s keep Matthew 6:33 at the forefront of our minds as we go through this session: “But seek first his kingdom and his righteousness, and all these things will be given to you as well.” Using a budget is one way to ensure that we are serving God rather than materialism as we make financial choices for the present and future. We will look at God’s instructions regarding this concept, which will spell out the word PLAN: Plan for the future, Liberality in giving, Accountability, and Nix excessive spending.

Read Prov. 27:23-27

²³Be sure you know the condition of your flocks,
give careful attention to your herds;
²⁴for riches do not endure forever,
and a crown is not secure for all generations.
²⁵When the hay is removed and new growth appears
and the grass from the hills is gathered in,
²⁶the lambs will provide you with clothing,
and the goats with the price of a field.
²⁷You will have plenty of goats’ milk to feed your family
and to nourish your female servants.

Read Proverbs 21:5

The plans of the diligent lead to profit as surely as haste leads to poverty.

Read Luke 21:1-4

¹As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ²He also saw a poor widow put in two very small copper coins. ³“Truly I tell you,” he said, “this poor widow has put in more than all the others. ⁴All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on.”

Read Luke 6:38

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.”

Read 2 Corinthians 9:6-9

⁶Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And

God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. ⁹ As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever."

Read Ephesians 5:11-13

¹¹ Have nothing to do with the fruitless deeds of darkness, but rather expose them. ¹² It is shameful even to mention what the disobedient do in secret. ¹³ But everything exposed by the light becomes visible—and everything that is illuminated becomes a light.

Read Hebrews 4:13

Nothing in all creation is hidden from God's sight. Everything is uncovered and laid bare before the eyes of him to whom we must give account.

Read 1 Timothy 6:6-11; 17-19

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. ¹¹ But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

Read Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

Discussion Questions

1. Turn and talk with another couple to answer 1A-1C. Then share with the whole group if you choose.

1A. How did it go with your homework? Would you like to share what you found out? If you didn't do the homework, what interfered?

1B. What were you taught about planning for the future with your money? Who taught you?

1C. How does thinking about your finances in the near future (2-3 years ahead) and distant future (10+yrs ahead) make you feel?

2. What experiences have you had with budgeting?

3. Assign each couple one of the main ideas and their related Bible passage(s) on the chart. Each couple will read the Bible passage(s), and then answer the related questions in the chart. Once everyone is ready, share the answers to the questions. Write down the answers in the Answers column.

4. What are some of the obstacles to setting up a budget as a couple? What are some benefits?

5. Imagine that you have a spending plan/budget. How does it help you align your financial priorities to God's word?

Close in Prayer

Pray together as a couple that God will give you the grace and strength to align your financial plans for the present and future to his principles.

Main Idea	Bible Passages	Questions	Answers
Plan for the Future	Proverbs 27:23-27; Proverbs 21:5	What does this scripture say about planning for the future? How can a budget help with this?	
Liberality	Luke 21:1-4; Luke 6:38; 2 Corinthians 9:6-9	How can a budget help us give liberally? In Luke 21:1-4, what is valued - the amount of the gift or the sacrifice involved?	
Accountability	Ephesians 5:11-13; Hebrews 4:13	How can a budget "shed light" on financial secrets or sins?	
Nix Excessive Spending	1 Timothy 6:6-11; Hebrews 13:5	How would a budget help us obey these commands?	

Homework

Choose one of the three options for your homework.

Option 1: Create a Budget

Take 20–30 minutes for this activity. Christian financial expert Dave Ramsey has great resources that you can use to create your budget.

1. Download the Monthly Cash Flow Plan or the *everydollar* app.
2. Follow the instructions to create a budget that gives a job to every dollar (a zero-based budget).
3. Follow your plan. When the month ends, revisit your budget comparing what you actually spent to what you planned. Make adjustments as needed to make the budget equal zero for next month.

Link for Monthly Cash Flow Plan document:

https://cdn.ramseysolutions.net/media/pdf/forms/fpu_monthly_cash_flow_plan_forms.pdf

Link for *everydollar* app:

www.everydollar.com

Option 2: Set a Goal with Your Budget

1. Take 15–30 minutes for this activity if you already have a budget. Review your budget and make sure it follows the principles discussed in this session. Visit <https://www.calculators.org/budget/> to see spending guidelines that nix excessive spending.
2. Choose a financial goal to work on (i.e., saving for retirement, saving for children's college, paying off debt). If you are not sure what goal to set, you can take a 2-minute quiz on brightpeak financial's website (<https://together.brightpeakfinancial.com/metrics>) to help you identify a goal for a particular financial topic such as debt, saving, spending, etc. Or choose one of Dave Ramsey's 7 Baby Steps as a goal: <https://www.daveramsey.com/baby-steps>
3. Use Appendix B to help you make a plan to achieve your goal.

Option 3: Help Someone Else Make a Budget

If you have been using a budget consistently and feel confident in this area, offer to help another couple in your group make their first budget. Be a resource person when they have practical questions and offer suggestions and recommendations for tools and strategies that have worked for you. Most of all, encourage them that they can do it!



Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. 2 Corinthians 9:6

4. SHARED INVESTMENT

Giving and Saving

In this session we will explore God's practical wisdom about giving and saving. Last session we discussed making a plan for how your money will be spent. Two important parts of that plan are saving for the future and liberally giving to God. There is often a tension between these two priorities because we don't view giving as an investment. We think of saving as an investment: 401Ks, stocks, certificates of deposit (CDs) or individual retirement accounts (IRAs). However, Jesus said giving is an investment. We store up treasures in heaven and make investments for eternity when we sacrificially use our earthly wealth to share with people in need and give to Kingdom projects (Matt. 6:20; Luke 12:33). While saving for our earthly future is necessary, it is critical to invest in our eternal future through giving. Jesus illustrated the foolishness of

saving only for an earthly future with the parable of the rich fool (Luke 12:13–21). The rich fool stored up his wealth for himself so that he could live a life of ease in the years to come. But God ended his life that very night, and all his earthly savings were rendered useless. Our lives on earth are “but a breath” (Psalm 39:5) and we are like the rich fool if we try to secure a future on earth when our ultimate destination is eternity. Applying the 10–10–80 Principle from Session 2 helps us balance investing for eternity through giving 10% while saving 10% for needs here on earth.

Giving: Planned, Purposeful, Proportional

Planned, purposeful and proportional giving of financial resources releases God’s blessing. The word of God emphasizes that our money should regularly be set aside for the purpose of giving cheerfully in love to the local church, those in need and missions work (Exodus 35:21; Num. 18:21; Deut. 15:7–8; Prov. 19:17; Rom. 12:13; 1 Cor. 13:3; 1 Cor. 16:2; 2 Cor. 9:6–7, 12; 1 Tim. 6:17–19). Though we may give our gifts to organizations or individuals, we must consider that in the end our gift is really an act of worship toward God. Ultimately what we give needs to be proportional to our income and in response to the Holy Spirit’s leading (1 Cor. 16:2). Scripture provides examples of giving 10% (Gen. 14:20; Gen 28:22; Lev. 27:30) and commends sacrificial giving. If you are not sure where to start, giving 10% is a good starting place for generosity. However, rather than putting emphasis on every believer giving equal percentages or amounts, the goal is for all believers to give in a sacrificial way to advance the kingdom of God. This means that a couple with large resources may need to give much more than 10% to give sacrificially, while a couple with few resources gives less than 10% yet it is a real sacrifice for them.

Saving: Steady, Secure, Several, Selective

God’s word suggests four principles for saving that will allow us to wisely save for our earthly needs. First, God encourages us to be steadfast and consistent with our savings rather than looking for instant riches (Prov. 21:5). Second, God warns us to choose investments that will be secure (Ecc. 5:13–14). Thirdly, God advises us to distribute our savings across multiple savings vehicles so that we will be safe if one should fail (Ecc. 11:2). Finally, we must be selective and realize that many forms of saving have a cost associated with them (Luke 14:28). Saying yes to one investment often means saying no to another.

Giving & Saving: Avoiding Pitfalls

In marriage, trouble with giving and saving can arise from many sources. We can disagree over who or what to give money to or invest in, or disagree over how much to give/save. Problems also arise when

we fail to communicate. For example, you make a list of Christmas gift recipients together, but shop separately and then overspend. Or you want to save together but don't discuss a plan to make it happen. Another thorny issue occurs when our giving or saving contradicts other wisdom God has given to avoid debt (Prov. 22:7), avoid co-signing of loans (Prov. 22:26-27; Prov. 17:18; Prov. 6:1-5), avoid risky investments (Ecc. 5:13-15), and avoid putting all your savings into one investment (Ecc. 11:2). We are not being obedient to the Lord when we create debt through our generous acts by giving on credit, or when we speculate unwisely with the resources he has given us. All these issues related to giving and saving can lead to financial distress in our marriages. However, God can help us communicate and apply his truth to avoid these pitfalls so we can experience the blessing he intended financially.

Read Matthew 6:19-21

¹⁹ *"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰ But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.*

Read 2 Corinthians 9:6-15

⁶ *Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. ⁹ As it is written: "They have freely scattered their gifts to the poor; their righteousness endures forever." ¹⁰ Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. ¹¹ You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.*

¹² *This service that you perform is not only supplying the needs of the Lord's people but is also overflowing in many expressions of thanks to God. ¹³ Because of the service by which you have proved yourselves, others will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else. ¹⁴ And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. ¹⁵ Thanks be to God for his indescribable gift!*

Read 1 Corinthians 16:2

On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.

Read Proverbs 13:22

A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.

Read Proverbs 21:20

The wise store up choice food and olive oil, but fools gulp theirs down.

Read Ecclesiastes 5:13-14

¹³ I have seen a grievous evil under the sun: wealth hoarded to the harm of its owners,¹⁴ or wealth lost through some misfortune, so that when they have children there is nothing left for them to inherit.

Read James 1:5-8

⁵ If any of you lacks wisdom, you should ask God, who gives generously to all without finding fault, and it will be given to you. ⁶ But when you ask, you must believe and not doubt, because the one who doubts is like a wave of the sea, blown and tossed by the wind. ⁷ That person should not expect to receive anything from the Lord. ⁸ Such a person is double-minded and unstable in all they do.

Read John 16:13

But when he, the Spirit of truth, comes, he will guide you into all the truth. He will not speak on his own; he will speak only what he hears, and he will tell you what is yet to come.

Discussion Questions

1. Turn and talk with another couple to answer 1A-1C. Then share with the whole group if you choose.

1A. Which homework did you do last week? Would you like to share what you learned? If you didn't do the homework, what interfered?

1B. Think back to when you were growing up. What kind of generosity did you witness in the community around you?

1C. When you were growing up, what did you learn about saving money for the future?

2. Assign each couple one question from 2A-2E. Each couple will read the Bible passage(s), then prepare an answer to the question. Once everyone has their answers ready, take turns sharing the answers to your questions.

2A. What truth does Jesus share in Matthew 6:19-21? How do we "store up treasure in heaven"? How does giving affect our relationships with God and others?

2B. What are some of the principles about giving found in 2 Cor. 9:6-9 and 2 Cor. 16:2? In these passages, Paul was encouraging the Corinthian church to continue being generous to missionaries like himself and to other people in need.

2C. What are some blessings connected to giving in 2 Cor. 9:9-15? These are in addition to storing up treasures in heaven (Matt. 6:20; Luke 12:33; Phil. 4:17).

2D. What are some principles about saving found in Prov. 13:22, Prov. 21:20 and Ecc. 5:13-14?

2E. We often encounter different opinions about giving and saving in marriage. If we are divided, who can we ask for wisdom (James 1:5; John 16:13) and how should we ask for wisdom (James 1:6-8)?

3. Turn and talk with your spouse, then share with the group if you feel comfortable. What giving and saving habits have you established? How do they challenge you?

4. How have you seen God "increase your store of seed" (your financial resources) or "enrich you in every way" (2 Cor. 9:10 & 11) when you have been generous?

Close in Prayer

Ask a few volunteers to close the group in prayer, asking God for the grace to give and save in unity.

Homework

You have four options for your homework. Complete the option that best meets your needs as a couple.

Option 1: Finish Homework

If you skipped homework from previous sessions, go back and complete it. If you set a goal in Session 2 or 3, talk about what progress you have made.

Option 2: Listen Together to a Podcast & Reflect

Listen to John Ortberg's 30 minute podcast about treasure: <http://podcast.menlo.church/e/forget-yourself-for-where-your-treasure-is-john-ortberg/> Discuss how you are investing for eternity with your money. Are you storing up earthly treasures, or heavenly ones?

Option 3: Deal with Differences

Take 15 minutes to start working through your different opinions on giving, saving or another financial issue. Check one area to work on:

Who/what to give to/save for Helping out extended family
 How much to give/save Other: _____

1. Write down each of your opinions about the issue above.

His Opinion

Her Opinion

2. Read what God has to say about the issue in scripture. Check Appendix A or find scripture about financial issues on-line at <https://compass1.org/resources/money-qa/>

3. Write down God's opinion about the financial issue.

4. Commit to praying about the matter for at least one week, asking God to give you wisdom and unity about it. At the end of the week, re-visit your opinions and see if God has brought you closer together and aligned your thoughts with his Word. If not, keep praying about it until he does!

Option 4: Gifts & Gaps Activity

Take 10-15 minutes to complete this activity as individuals. Then review it as a couple and answer the questions. In the chart, circle the "Gaps" which tug at your heart and resonate with you (investing in these Gaps would be in addition to giving to God first). Then circle the various expressions of generosity in the chart that you want to offer as Gifts. They are organized as Time, Ticker (your heart), Talent and Treasure.

1. Where are you aligned as a couple on Gaps you see and Gifts you can give?

2. What budget or time adjustments could you make in order to create space or time to offer your gift(s)?

GAPS: Where I Want to Make a Difference		
Poverty Loneliness Hunger Addiction Arts	Inequality Slavery/Trafficking Leadership Veterans Abuse	Violence Children/Youth Spreading the Gospel Environment Education

GIFTS: What I Can Offer			
TIME	TICKER	TALENTS	TREASURE
Volunteer Provide Child-care My presence Coffee w/ friend Pray Favor/Tasks Clean	Listening Patience Forgiveness Grace Encouragement Gratitude Consume Less Other:_____	Cook Meals Teach Build or Repair Care for the Sick Create Mentor/Coach Organize Events Other:_____	Donate Items Share Abundantly Help Anonymously Give Money Sponsor a Child Open Your Home Be a Donor Other:_____

Chart taken from brightpeak financial (2015). *Better Halves Small Group Study Guide*. Minneapolis, MN: Thrivent Financial for Lutherans.

APPENDIX A: Scriptures on Finance

Topic	Passages
Putting God First	Prov. 3:9-10, Matt 6:19-21, 24, 25-34
Being Content	1 Tim. 6:6-10
Debt	Psalms 37:21; Prov. 22:7
Living Expenses	1 Tim. 5:8
Planning & Budgeting	Prov. 21:5; Prov. 27:23-27
Inheritance	Prov. 13:22
Having Margin	Prov. 21:20
Eternal Perspective	Matt. 6:19-24; Phil. 4:17
Giving	2 Cor. 9:6-15; Matt. 6:1-4
Financial Temptation	Psalms 119:36-37
Integrity & Uprightness	Prov. 13:11; Prov. 20:17
Taxes	Romans 13:1, 6-7

*Find scripture on more topics at <https://compass1.org/resources/money-qa/>

APPENDIX B: Goal Setting Guide For Couples

1. What is your big goal? (Example: pay off car loan debt).

2. What is your small goal? (Example: Pay an extra \$50 toward the car loan debt each month.

3. How would it feel to achieve this goal?

Partner 1:

Partner 2:

4. Brainstorm ideas on how you could achieve this goal:

- | | |
|----|-----|
| 1. | 6. |
| 2. | 7. |
| 3. | 8. |
| 4. | 9. |
| 5. | 10. |

5. Circle the ideas that you feel will work for you as a couple.

6. List ideas that are the best fit for you as a couple and you are committed to trying together:

- 1.
- 2.
- 3.
- 4.

Don't try to do them all at once; circle which one you will focus on first.

7. List ways you will support one another in this goal:

- 1.
- 2.

8. How are you going to celebrate when you achieve your goal?

Questions taken from brightpeak financial (2015). *Better Halves Small Group Study Guide*. Minneapolis, MN: Thrivent Financial for Lutherans.

APPENDIX C: Invest On-line Resources List

Session 1: Shared Resources

- Financial Wellness Assessment by brightpeak financial: <https://spotlight.brightpeakfinancial.com/financial-wellness/>
- 8 minute video by His and Her Money about joint accounts in marriage: <https://www.youtube.com/watch?v=sno8LrVHSOY>

Session 2: Shared Lifestyle

- Tommy Brown's Biblical Money Type Quiz: <http://www.tommybrown.org/quiz/>
- 50 minute video by Tommy Brown about Biblical Money Types: <https://www.youtube.com/watch?v=uqkPg-IHhJA>
- Podcasts about Biblical Money Types by Focus on the Family: <https://www.focusonthefamily.com/media/daily-broadcast/discovering-your-money-type-pt1>
- Biblical guidance about spending in marriage by Compass: <https://compass1.org/resources/money-qa/married-couple-spending/>

Session 3: Shared Management

- Dave Ramsey's everydollar budgeting app: www.everydollar.com
- Dave Ramsey's Monthly Cash Flow Plan: https://cdn.ramseysolutions.net/media/pdf/forms/fpu_monthly_cash_flow_plan_forms.pdf
- The Seven Baby Steps by Dave Ramsey: <https://www.daveramsey.com/baby-steps/?snid=start.steps>
- Communicating about budgets by Focus on the Family: <https://www.focusonthefamily.com/marriage/money-and-finances/communicating-about-money/budgets>
- 2 minute Financial Metrics Checkup Quiz by brightpeak financial: <https://together.brightpeakfinancial.com/metrics>

Session 4: Shared Investment

- 30 minute podcast about treasure by John Ortberg: <http://podcast.menlo.church/e/forget-yourself-for-where-your-treasure-is-john-ortberg/>
- Q & A about giving and saving by Compass: <https://compass1.org/resources/money-qa/>
- Communicating about investments by Focus on the family: <https://www.focusonthefamily.com/marriage/money-and-finances/communicating-about-money/investing>

