Marriage Enrichment



Lesson Topic: Finances and Stewardship

Week Two Homework

All that you have comes from the Lord. He owns it all and gives you what you have. You, in return, are to be wise and faithful stewards of all that He has provided you - including your time, talents (your abilities and spiritual gifts), treasure (your money and possessions). In addition to your finances and the treasure that the Lord has provided you to steward, you will also focus this week on how you are to be wise and faithful stewards of your time and talents as well.

**Scripture Memory Verse**:

“The earth is the Lord's and the fullness thereof, the world and those who dwell therein,” Psalm 24:1

**In the Word Together**

Read and discuss the following verses and questions with your spouse:

1. What do the following verses tell you about tithing from the money that the Lord has provided you?

* Proverbs 3:9-10
* Malachi 3:10

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1. What do the following verses tell you about your stewardship and how you are to use (or even better invest) the time, talents and treasure that the Lord has provided you? How does your working tie into your stewardship?

* Colossians 3:23-24,
* 1 Corinthians 4:2
* Matt 25:14-30:

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1. What does Matt 6:19-21 tell you about the relationship between your heart and your treasure?

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**Talk About It Together:**

Discuss the following questions with your spouse and write down your shared responses. Please remember that transparency and openness in your marriage is developed by creating and being a safe place for your spouse to express his/her thoughts.

1. In Large Group, you learned 5 general principals to manage your money:
   * Spend less than you make
   * Give generously
   * Avoid debt
   * Budget your goals
   * Save and Invest

Which of the 5 general principals is the most pressing challenge for you both personally and as a couple and why? What practical steps can you take to be more successful in implementing this principal in your marriage?

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1. In Large Group, you learned four successive steps towards financially preparing for the future:
   1. Have a $1,000 “Emergency Fund” - or rebuild it if it has been used
   2. Pay off all consumer debt (credit cards, auto loans and student loans)
   3. Have 3-6 months of living expenses in cash
   4. Invest 15% of income towards saving for retirement

Which of these four steps are you currently working towards achieving as a couple? What has been the biggest challenge for you in achieving this step?

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1. What are the tasks and duties that you each have in wisely and faithfully handling your finances as a couple? What are you currently doing to share the weight of these duties & responsibilities (ie: who does what)? We all have room to grow in this area. What changes would be wise for you to make as a couple?

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1. At Large Group, you learned that biblical stewardship honors God with how you use your time, talents and treasure. Discussions on stewardship often focus on treasure. In what ways can you grow in honoring God by being a better steward of your time and talents to serve Him and others - both personally and as a couple?

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1. On a scale of 1-10 (1 low and 10 high), how would you rate the quantity and quality of the time that you spend together? What can you resolve to do both individually and as a couple to better invest your time together to improve the oneness in your marriage? [Please be prepared to share your answer to this question during Breakout Time].

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**Apply What You Learned:**

* If you have not already done so as part of the Week One Homework, plan some extended time together to have a focused discussion about your finances and your goals as a couple to achieve oneness in your finances - including the areas below. Please have your own answers written down (sticky notes or lists etc.) before your discussion time together.
  + Do you spend more than you earn? Are you “living your wage”? What can you do individually and as a couple to cut back spending or increase your income?
  + What are your plans for saving and investing? Are you saving now?
  + How much debt do you have together? Do you have a plan to reduce your debt (if you have any)?
  + What are your financial expectations and goals as far as lifestyle and material possessions (owning a home, certain cars, travel, paying for college etc.)?
  + Do you have a budget? How do you track your success in achieving you financial goals?
  + Are you tithing? What are your plans for giving/tithing?
  + What are your career plans?
  + What are your plans to financially prepare for children and their future?
  + Do you pray about a financial decisions together?
  + Do you have a monthly meeting to discuss your finances? If not, make a schedule?
* If you have not set up a financial plan or budget, begin putting something together this month. If you need help with this, seek the counsel of your Small Group Leaders and consider the free resources available online (suggested websites are listed below in the “Additional Resources” section).
* Sign up for Financial Peace University as the next step in developing oneness in your finances and developing a debt reduction plan.

**Recommended Additional Resources:**

* Read “*Your Money Counts*” by Howard Dayton
* Use the many resources available online through the Financial Peace University website at *www.daveramsey.com*
* Larry Burkett wrote a large number of books on the topic of money. Consider one or more to read as a couple:
  + “How to Manage Your Money”
  + “Using Your Money Wisely”
  + “Investing For the Future”
  + “Debt Free Living: How to Get Out of Debt (And Stay Out)”
  + “The Financial Planning Workbook: A Family Budgeting Guide”
  + “Money Matters”
* The “How to Save” Handout sent this week along with the Week Two Homework.

**Breakout Time – Come prepared to talk about the following:**

1. What have you done in regards to the goals that you set last week that you shared with the group to improve the oneness in your marriage in regards to your finances together?

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1. What has the Lord taught you in your personal times with him this past week? What are you reading and how many days were you in the word and prayer?

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1. From “Talk about it Together” Question #5: On a scale of 1-10 (1 low and 10 high), how would you rate the quantity and quality of the time that you spend together? What can you resolve to do both individually and as a couple to better invest your time together to improve the oneness in your marriage?

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1. How is the Lord leading you to pray this week for your spouse and your marriage specifically in regards to your finances?

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