

3. *A family budget is a tool for saving and managing debt.*

“The fool spends whatever he gets” (Proverbs 21:20).

“Just as the rich rule the poor, so the borrower is servant to the lender” (Proverbs 22:7).

Other references: Proverbs 6:6-8; Genesis 41:21-57.

4. *A family budget is a tool for discipleship and blessing.*

“...though he (Christ) was rich, yet for your sakes he became poor, so that you through his poverty might become rich” (2 Cor 8:9).

References: Deut 14:22-23; Deut 12:6; Exod 35:29; Luke 6:28; 2 Cor 8-9; Prov 11:24-25; Psalm 50:10-12; Matthew 6:19-20.

**A Brief Word For Engaged Couples or Newly Married Couples**

---

*Next Week: Divorce and Remarriage (Week 12)*

Core Seminars – Marriage  
Week 11

**Marriage and Money**

*Things to Consider as You Steward Money in Your Marriage*

**Money is a Spiritual Issue**

“No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Matthew 6:24).

“Trust in your money and down you go!” (Proverbs 11:28).

“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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. 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” (1 Tim 6:17-19).

**The Family Budget: *What Do You Value?***

**The Family Budget: *A Tool or a Weapon?***

1. *A family budget is a tool to build trust in the marriage.*

**The Family Budget: *Leadership and Day-to-Day Operations***

2. *A family budget is a tool for communication within the marriage.*