

Week 4: God's Financial Plan for the Family

Speaker: Todd Bowen

I. God Has a Financial Plan

- God's Word gives us clear principles about giving and stewardship.
- Giving should come from the heart, not out of guilt or pressure (2 Corinthians 9:7).
- God honors obedience and faithfulness—and there are consequences for disobedience.

II. Financial Foundations in the Home

- Healthy finances begin with a spiritual foundation involving God, husband, and wife (Ephesians 5:23).
- God's order brings peace: Christ → Husband → Wife.
- Common relationship "landmines" include:
 - Failing to put God first
 - Lack of communication
 - No budget or financial plan
 - Separate bank accounts
 - Overspending and debt

III. Bliss or Conflict: The Financial Divide

- Money issues are the second leading cause of divorce in the U.S.
- Prevent tension by:
 - Having one shared account
 - Creating a budget and sticking to it
 - Making financial decisions together
 - Planning for emergencies and retirement
 - 1 John 2:16 warns of the dangers of chasing the desires of the flesh, eyes, and pride.

IV. The Blessing of Tithes and Offerings

- Malachi 3:8–12 teaches that failing to tithe is robbing God.
- God promises blessing when we bring the full tithe:
 - Open windows of heaven
 - Rebuking the devourer
 - Favor from others and peace in the land
- Tithing helps prevent many unexpected financial problems by keeping God first.

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Things to Think About (Discussion Questions):

- Do your financial habits reflect that God comes first in your life?
- How well are you and your spouse communicating about money right now?
- Are there any financial “landmines” in your life that need attention?
- What's one step you can take this week to bring more unity into your family's finances?
- Have you fully trusted God with your finances through tithing and giving?

PATHWAY TO
CHRIST-CENTERED RELATIONSHIPS

***“Marriage & Family
Essentials”***

PATHWAYS
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Choose your path. Grow in your faith.

Family Finances and God



Money in the Bible

- 2300 verses about wealth, possessions, and money
- Jesus discussed money in around 15% of his teachings
- 11 of the 39 parablesList item

Matthew 6:21

For where your treasure
is, there will your heart
be also.

According to a survey from Ramsey Solutions, fights revolving around money are the second leading cause of divorces in the U.S., with infidelity being the leading cause. The combination of ineffective communication and debt often causes stress around financial situations, leading many couples to seek a divorce.

It takes three in a marriage to become financially blessed and stable.

- HUSBAND
- WIFE

• GOD

Landmines to your Finances

- Not putting the Lord first (first fruits)
- Lack of communication (talk about it)
- Not having a budget (fail to plan)
- Having Separate Bank Accounts (one flesh)
- Lust of the Flesh, Lust of the Eyes, and the Pride of Life (living beyond your means)

Malachi 3: 8 “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings. 9 You are under a curse—your whole nation—because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the Lord Almighty. 12 “Then all the nations will call you blessed, for yours will be a delightful land,” says the Lord Almighty.