



VICTORY

MONEY & WISDOM

Foundations for Marriage & Money

Vision

Where there is no vision, the people perish; but He who keeps the law—blessed is he.

Proverbs 29:18

- Determine and write down your God-given life **purpose, goals, and dreams** as:
 - individuals,
 - a couple, and
 - a family.

Practical Tip: Goals should include both **needs** (such as debt repayment, emergency fund savings, savings for specific items like vehicle replacement, repairs, ample retirement savings, etc.) and **wants** (such as extra giving goals, special vacations, other investing, etc.). Goals should be prioritized and updated every 6-12 months.

Prayer

*Never worry about anything. Instead, in every situation let your petitions be made known to God through prayers and requests, with thanksgiving. **Philippians 4:6***

*Trust in the LORD with all your heart and lean not on your own understanding; in all your ways submit to him, and he will make your paths straight. **Proverbs 3:5-6***

*Seek first the kingdom of God and his righteousness, and all these things will be added to you. **Matthew 6:33***

- Pray for **guidance, wisdom, and direction.**
- Thankfulness is essential and leads to contentment.

Practical Tip: Pray regularly about your finances together. If you disagree about any type of financial decision, **pray for each other.** Pray that your spouse would have a receptive heart when God has given you wisdom for the situation and that your heart would be changed when you need to hear your spouse's wisdom.



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Agreement

A person standing alone can be attacked and defeated, but two can stand back-to-back and conquer. Three are even better, for a triple-braided cord is not easily broken.

Ecclesiastes 4:12

- Only move forward when you agree. **Unity is powerful** and enables you to avoid mistakes and the danger of resentment.
- Dual involvement is mandatory. Each spouse has a role to play. God designed us to balance each other through our skills, personalities, wisdom, and strengths. It is impossible for one spouse to manage the family finances at full potential. We are meant to be a team, and we each have pieces of the puzzle.

Practical Note: In marriage, we serve each other and do what's best for our family, which could include reprioritizing our individual desires.

Planning

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

Proverbs 21:5

*Which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? **Luke 14: 28***

- Make financial decisions based on your unique circumstances (income and spending), guided by goals and purpose.
- **Create a budget that is within (or below!) your means.**
- Consider future expenses and anticipate expenses or changes in your financial situation to ensure you're prepared.

Practical Tip: Wise stewards make decisions that are good not just for today, but for the long term. Look at the big picture and cover your decisions in prayer.



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Active Stewardship

For I know the plans I have for you,” says the Lord. “They are plans for good and not for disaster, to give you a future and a hope. In those days when you pray, I will listen. If you look for me wholeheartedly, you will find me.” **Jeremiah 29:11-13**

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.

Proverbs 3:9-10

- **Maintaining your budget and working together on your finances is active stewardship.**
- Regular “family budget meetings” allow you to make adjustments as needed and remain unified and connected.

Practical Tip: Successful, wise stewardship requires a foundation of biblical and practical wisdom. All couples should take a financial class together and study and apply Scripture to their finances. “Your Money Counts” by Howard Dayton and “The Total Money Makeover” by Dave Ramsey are two straightforward, recommended practical resources.



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Helpful Articles/Blogs

XO Marriage

[The Five Steps of Financial Intimacy in Marriage - XO Marriage](#)

[Finding Unity with Money in Your Marriage - XO Marriage](#)

[Financial Unity in Your Marriage with Bob and Linda Lotich - XO Marriage \(podcast\)](#)

[Surviving Financial Stress - XO Marriage](#)

Dave Ramsey

[Overcoming Financial Infidelity - Ramsey \(ramseysolutions.com\)](#)

[Money and Marriage: 7 Tips for a Healthy Relationship - Ramsey \(ramseysolutions.com\)](#)

[7 Steps to Stop Fighting Over Money - Ramsey \(ramseysolutions.com\)](#)

[And Two Become One: How to Combine Bank Accounts - Ramsey \(ramseysolutions.com\)](#)
