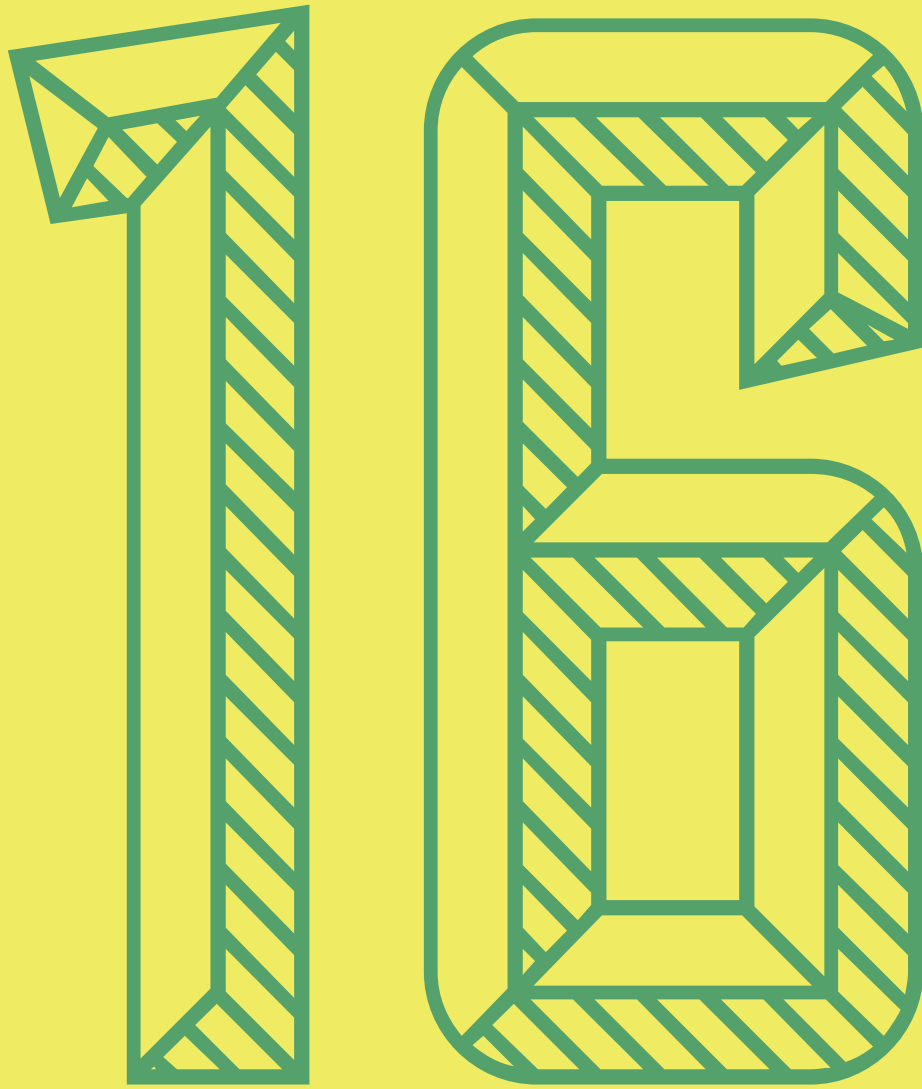


S E S S I O N



I DO!

THE ROLES

All of us have a dominant Financial Role or Personality we tend to gravitate to when thinking about and handling money. Our dominant role is shaped by:

- **Our parents**
- **Our environment**
- **Our experiences**

Each role has both positive and negative characteristics. For each personality or role, Scripture contains an admonition to take heed of in order to avoid the negative or sinful qualities of the roles.

The Flyer (CareFree)

Positive Characteristics

- Content
- Not motivated by \$
- Very Relational
- Shares easily

Negative Characteristics

- Avoids planning & saving
- Lack skills to solve \$ problems
- Un-Responsible
- Disorganized
- Very Reactionary

But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever. - 1 Timothy 5:8

The Giver (Selfless)

Positive Characteristics

- Generous
- Self-Sacrificing
- Independent
- Caring
- Avoids debt
- Embraces worthy causes

Negative Characteristics

- Vulnerable
- Expectant
- Undisciplined
- Compliant
- Spends to control others

For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it— lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build and was not able to finish.’ - Luke 14:28-30

The Saver (Planner)

Positive Characteristics

- Enjoys saving
- Avoids consumer debt
- Prioritizes spending
- Not impulsive
- Views \$ as a tool

Negative Characteristics

- Overly focused on \$ goals
- Obsessed about \$
- Joy stealer
- Cheap

He who loves silver will not be satisfied with silver; nor he who loves abundance, with increase. This also is vanity. - Ecclesiastes 5:10

The Risk Taker (Spontaneous)

Positive Characteristics

- Adventurous
- Decisive
- Strategic
- Gut thinkers
- Gives generously

Negative Characteristics

- Naïve
- Impulsive
- Blinded by optimism
- Impatient

He who trusts in his own heart is a fool, but whoever walks wisely will be delivered. - Proverbs 28:26

The Spender (Status Seeker)

Positive Characteristics

- Trendy
- Generous
- Thrilled by the purchase
- Lives for today

Negative Characteristics

- Budget breaker
- Non-communicative
- Filled with regret
- Impractical

There is desirable treasure, and oil in the dwelling of the wise, but a foolish man squanders it - Proverbs 21:20

The Security Seeker

Positive Characteristics

- Cautious
- Sacrificial
- Investigative
- Trustworthy
- Avoids Debt

Negative Characteristics

- Paralyzed
- Cynical
- Uncreative
- Joyless

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. - Matthew 6:19-21

GOD'S PERSPECTIVE

How do we live with a spouse having an opposite or conflicting personality?

I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service. And do not be conformed to this world, but be transformed by the renewing of your mind, that you may prove what is that good and acceptable and perfect will of God.

For I say, through the grace given to me, to everyone who is among you, not to think of himself more highly than he ought to think, but to think soberly, as God has dealt to each one a measure of faith. For as we have many members in one body, but all the members do not have the same function, so we, being many, are one body in Christ, and individually members of one another. Having then gifts differing according to the grace that is given to us, let us use them: if prophecy, let us prophesy in proportion to our faith; or ministry, let us use it in our ministering; he who teaches, in teaching; he who exhorts, in exhortation; he who gives, with liberality; he who leads, with diligence; he who shows mercy, with cheerfulness.

Let love be without hypocrisy. Abhor what is evil. Cling to what is good. Be kindly affectionate to one another with brotherly love, in honor giving preference to one another; not lagging in diligence, fervent in spirit, serving the Lord; rejoicing in hope, patient in tribulation, continuing steadfastly in prayer; distributing to the needs of the saints, given to hospitality.

Romans 12:1-13

- **Be** ⁽¹⁵²⁾ _____ **to Christ-likeness** (verse 2)
- **Adopt the** ⁽¹⁵³⁾ _____ **qualities of all roles** (verse 9)
- **Love and** ⁽¹⁵⁴⁾ _____ **our spouse** (verse 10)
- **View the differences as** ⁽¹⁵⁵⁾ _____ **strengths** (verse 6)

COMMON MISTAKES SPOUSES MAKE

1. ***I have secret accounts***
2. ***I have secret debt or credit cards***
3. ***I have an “office spouse”***
4. ***I have a secret cash stash***
5. ***I lie about purchases***
6. ***I love/hate being the breadwinner***
7. ***I need to control the finances***
8. ***We have separate accounts/bills/debt***
9. ***I don't know my spouses' financial goals***
10. ***I don't know my spouses' big dreams***

THE MARRIAGE LICENSE

Therefore a man shall leave his father and mother and be joined to his wife, and they shall become one flesh. - **Genesis 2:24**

- **God's desire for marriage:** ⁽¹⁵⁶⁾ _____

Special Note: Maintaining some financial separation is for some blended families an absolute necessity. However, the principle of Financial Infidelity Destroys Oneness is much more important in these families. It's vital that the partners strive toward financial oneness in spirit if not in fact.

INFIDELITY VS. INTIMACY

- **Infidelity** – definition: unfaithfulness to a moral obligation; marital unfaithfulness or an instance of it
- **Intimacy** – definition: the state of being intimate; familiarity; something of a personal or private nature

THE MARRIAGE MANDATE

For no one ever hated his own flesh, but nourishes and cherishes it, just as the Lord does the church. For we are members of His body, of His flesh and of His bones. "For this reason a man shall leave his father and mother and be joined to his wife, and the two shall become one flesh." This is a great mystery, but I speak concerning Christ and the church. Nevertheless let each one of you in particular so love his own wife as himself, and let the wife see that she respects her husband.

- **Ephesians 5:29-33**

OUR NEEDS

HUSBANDS SEEK . . .

Honor & respect

"The Knight in Armor" role

WIVES SEEK . . .

Love & security

"The Princess Bride" role

PRINCIPLE SEVEN

Financial ⁽¹⁵⁷⁾ _____ **Oneness**

Financial ⁽¹⁵⁸⁾ _____ **Oneness**

FINANCIAL INFIDELITY

Infidelity – definition: unfaithfulness to a moral obligation; marital unfaithfulness or an instance of it

Financial Infidelity is making any money decision without your spouse's knowledge, participation, and consent. The money decision can be a big one, a small one, one you can afford, or one you can't.

Financial infidelity is what happens when a person drives her family into debt with her overspending. It is the lack of financial planning that leaves couples desperate. It is two people maintaining separate accounts because they don't trust each other enough to pool their resources. It is the desire to control another person's life by limiting his access to money. It is what happens any time a person lies, cheats, or deceives his partner about money. It is a betrayal of the trust that two people put in each other when they commit to a relationship. Overspending, separation, lack of planning, control, and secrets – these forms of financial betrayal can be just as damaging to that trust as sexual betrayal.

- First Comes Love, Then Comes Money by Bethany & Scott Palmer

FINANCIAL INTIMACY

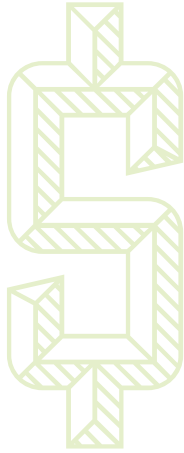
- Sharing every money decision with your partner
- Knowing and cherishing your partner's financial goals and aspirations
- Never feeling the need to keep anything hidden
- Fully trusting your partner in all financial aspects of your life together.

Financial Intimacy is . . .

- Thinking as one
- Speaking as one
- Acting as one

(BTW- that doesn't require total agreement, but it does require respecting and honoring your spouse's perspective.)

SESSION 16 SUMMARY



Financial Intimacy takes hard work, but that is God's design and desire for marriage. Money plays such a central role in our lives, and especially in marriages. Nothing threatens a marriage more than financial infidelity. Nothing secures, or cements a marriage more than financial intimacy. So, here are both parts of Principle seven:

Financial Infidelity Destroys Oneness
Financial Intimacy Creates Oneness

1. Have your personality differences contributed to financial infidelity with spouse, family or friends?

2. What do you believe are your greatest rewards from increasing financial intimacy?

GOD HONORS AGREEMENTS

"Again I say to you that if two of you agree on earth concerning anything that they ask, it will be done for them by My Father in heaven." - **Matthew 18:19**

- agree – *symphōneō* - to be in accord, to harmonize

"If a man makes a vow to the LORD, or swears an oath to bind himself by some agreement, he shall not break his word; he shall do according to all that proceeds out of his mouth.

- **Numbers 30:2**

- agreement - *'ecar* - bond, binding obligation

A man's stomach shall be satisfied from the fruit of his mouth; from the produce of his lips he shall be filled. Death and life are in the power of the tongue, and those who love it will eat its fruit.

- **Proverbs 18:20-21**

- Agreements with the devil bring death
- Agreements with God bring life

PRAY IN AGREEMENT WITH GOD

Father, I ask You to bring to my mind any agreement I've made with the enemy. I repent of those agreements, and cancel them right now in Jesus' Name.

Jesus, thank You for paying the price to overcome every agreement I've made with the demonic.

Holy Spirit, teach me to discipline my tongue. Bring immediate conviction anytime I make an agreement that violates Your will and plan for my life. Thank You for leading me into all truth.

In Jesus' Name.