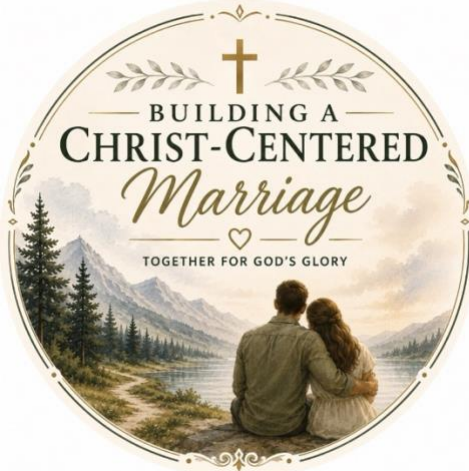




# MONEY, WORK, AND STEWARDSHIP

## LESSON EIGHT

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### BUILDING A CHRIST CENTERED MARRIAGE

*Ten Biblical Lessons for Growing Together in Love, Faith, and Unity*

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|-----------------------------------------------------------|-----------------------------------------------------|
| 1. God's Design for Marriage (A, B, C)                    | 6. God's Gift of Physical Intimacy                  |
| 2. Love, Respect, and Biblical Leadership                 | 7. Making Decisions Together                        |
| 3. Communication That Builds Unity                        | 8. Money, Work, and Stewardship                     |
| 4. Healing from Past Hurts, Bitterness, and Unforgiveness | 9. Protecting Your Marriage                         |
| 5. Growing Spiritually Together                           | 10. Growing Old Together and Leaving a Godly Legacy |

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**Main Scripture Passage:** 1 Timothy 6:6–10

**Memory Verse:** 1 Corinthians 4:2

*Moreover it is required in stewards, that a man be found faithful.*

**Main Truth:** Everything we have belongs to God. A husband and wife should work honestly and use money with faithfulness, unity, and contentment.

**Lesson Purpose:** To help couples honor God through honest work, shared planning, wise spending, generous giving, and faithful care of what He provides.

## LESSON OVERVIEW

Money touches many parts of marriage. It affects food, housing, work, children, giving, health, debt, and plans for the future. It can become a source of unity or a source of deep conflict.

The Bible teaches that God owns everything. He gives strength, ability, time, and opportunity. A steward is a person who cares for what belongs to another. We are stewards of what God places in our hands.

Good stewardship is more than saving money. It includes honest work, paying what we owe, caring for family needs, giving to others, avoiding waste, and learning contentment.

A husband and wife should be truthful about money. Hidden spending, secret debt, careless promises, and selfish control damage trust. Wise planning helps a couple face needs together instead of blaming one another.

### **IN THIS LESSON, WE WILL STUDY THE FOLLOWING TRUTHS:**

1. God owns everything and calls us to faithful stewardship.
2. Honest work provides for needs and serves the family.
3. Couples should plan money together with truth and contentment.

## **MAIN SCRIPTURE PASSAGE**

### **1 Timothy 6:6-10**

**6** But godliness with contentment is great gain.

**7** For we brought nothing into this world, and it is certain we can carry nothing out.

**8** And having food and raiment let us be therewith content.

**9** But they that will be rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition.

**10** For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.

## **PART 1: GOD OWNS EVERYTHING AND CALLS US TO BE FAITHFUL**

### **Psalms 24:1**

The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein.

### **Deuteronomy 8:18**

But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he swore unto thy fathers, as it is this day.

### **1 Corinthians 4:2**

Moreover it is required in stewards, that a man be found faithful.

1. Our money, land, home, tools, time, strength, and abilities belong to God. We should ask how He wants them used.

2. Income is not only the result of human effort. God gives health, skill, opportunity, rain, customers, and many other blessings.
3. Faithfulness matters more than appearing wealthy. God measures how we use what we have, not how much we can show others.
4. Honor God first. Giving to the Lord's work and helping people in need teach the heart to trust Him instead of money.
5. Care for what you own. Repair, maintain, and use things wisely instead of wasting what God has provided.
6. Learn contentment. Contentment does not mean that we never improve. It means that possessions do not rule our peace or worth.

### **Practical Illustration: Tools That Belonged to the Owner**

*An older farmer allowed a young man to use his team and tools for a season. The young man worked with care because he knew the animals and tools belonged to someone else.*

*He fed the team, cleaned the equipment, and returned each tool to its place. He did not waste feed or leave repairs for another person.*

*God has also placed things in our care. A faithful steward remembers the Owner and uses His gifts with thankfulness, wisdom, and care.*

### **DISCUSSION AND SELF EVALUATION QUESTIONS**

1. Do you think of your money and possessions as belonging to God?
2. What has God placed in your care that needs better attention?
3. Does the desire for more possessions disturb peace in your home?
4. How could your family give or serve more faithfully?

## **PART 2: WORK HONESTLY AND CARE FOR THE HOME**

### **Colossians 3:23–24**

And whatsoever ye do, do it heartily, as to the Lord, and not unto men; **24** Knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ.

### **2 Thessalonians 3:10**

For even when we were with you, this we commanded you, that if any would not work, neither should he eat.

### **1 Timothy 5:8**

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

1. Work is part of God's good design. Honest work provides for needs and gives us something to share with others.
2. Do your work with care, truth, and fairness. Do not cheat a customer, worker, employer, or family member.
3. Work inside the home also has great value. Cooking, cleaning, gardening, teaching children, repairs, and daily care serve the whole family.
4. A husband and wife should notice and thank one another for both paid and unpaid work. One kind of labor should not be treated as worthless.
5. Work should not become an idol or an escape from home. Earning more money does not excuse neglecting a spouse, children, health, worship, or needed rest.
6. Seasons change. Sickness, pregnancy, age, job loss, and family needs may require a couple to change duties and help one another.

### **Practical Illustration: The Work That Was Not Counted**

*David worked long hours in his shop and often spoke as if he carried the whole family alone. Sarah cared for the children, kept the garden, prepared meals, helped with records, and cared for David's mother.*

*One evening they wrote down all the work required to keep the home and business going. David saw many tasks he had never counted. Sarah also saw the heavy pressure David carried in the shop.*

*They thanked one another and changed a few duties. Respect grew when they saw that different work could serve the same home.*

### **DISCUSSION AND SELF EVALUATION QUESTIONS**

1. Are you honest and dependable in the work God has given you?
2. Do you notice and value the work your husband or wife does?
3. Has work taken time or strength that your marriage and family need?
4. What duty could you share or change during this season?

## **PART 3: PLAN MONEY TOGETHER WITH TRUTH AND CONTENTMENT**

### **Luke 14:28**

For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

### **Proverbs 21:5**

The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.

## Hebrews 13:5

Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

1. Tell the truth about income, spending, savings, loans, and debt. Financial secrets weaken trust and make wise planning impossible.
2. Make a simple plan for giving, food, housing, bills, debt, savings, and other needs. Give every dollar a purpose before it disappears.
3. Talk before large purchases or new debt. Count the full cost, including interest, repairs, time, and pressure on the family.
4. Know the difference between a need and a want. Comparison with relatives or neighbors can create foolish spending and discontent.
5. Prepare for common troubles when possible. Even a small amount saved regularly can help with sickness, repairs, or lost work.
6. Money must not be used to punish or control a spouse. Denying needed food, medicine, or all access to family money can be abuse and may require safe help.

### Practical Illustration: The Envelopes on the Kitchen Shelf

*Samuel and Rebecca often reached the end of the month without knowing where their money had gone. Each thought the other person was spending too much.*

*They began placing money into envelopes for giving, food, bills, repairs, and savings. Before buying something outside the plan, they talked together.*

*A broken water pump still brought pressure, but they had some repair money saved. The envelopes did not create more income. They helped the couple tell the truth and use what they had with greater peace.*

### DISCUSSION AND SELF EVALUATION QUESTIONS

1. Do both of you know the true condition of your family money?
2. Is there hidden spending, debt, or fear that needs honest discussion?
3. What expense could be reduced without neglecting a real need?
4. What simple plan could help you give, save, and pay what you owe?

## A SIMPLE PRACTICE FOR THIS WEEK

1. Pray and thank God for the work and resources He has provided.
2. Write down income, regular bills, debt, savings, and giving.
3. Choose one expense to reduce and one need to plan for.

4. Agree on one faithful step and choose a time to review it together.

## PRAYER

Heavenly Father, thank You for every good thing You have placed in our care. Help us remember that everything belongs to You.

Teach me to be faithful with my time, strength, work, money, and possessions. Keep my heart free from greed, pride, and waste.

Help us work honestly and serve our family with willing hearts. Teach us to notice and value the work each person does.

Give us courage to tell the truth about income, spending, savings, and debt. Remove secrecy, blame, fear, and selfish control from our home.

Give us wisdom to count the cost, care for real needs, prepare for trouble, and avoid foolish debt.

Make us content with Your care and generous toward others. Help us use what You provide for Your glory and the good of our family.

May we be found faithful stewards. In Jesus' name, Amen.