



# Family Christian Center

340 45<sup>th</sup> Avenue, Munster, Indiana ~ 219.922.6500

Family Life Development & Application {FLDA} Department

FCC Equip Overseer: Pastor John Ponder ~ [jponder@fcc4me.com](mailto:jponder@fcc4me.com)

FLDA Directors: Elders Robert & Natalie Watts ~ [watts@fcc4me.com](mailto:watts@fcc4me.com)

FLDA Marketing & Advertising Directors: Conell & Rhonda Hollins



**CLASS NAME:** Prep for Marriage – 20/20 Vision | Lesson 8: Don't Sleep on Dirty Sheets!  
**CLASS SESSION:** Sunday May 30, 2020 @ 11 a.m. **LOCATION:** Zoom Conference  
**INSTRUCTOR(S):** Elders Conell and Rhonda Hollins ~ [me2weministries@gmail.com](mailto:me2weministries@gmail.com)

## Don't Sleep on Dirty Sheets!

*Didn't your mother teach you not to sleep on dirty sheets?* However, many new couples are sleepwalking into marriage unaware and naïve of mounting debt incurred prior to marriage. Inexperienced and ill-equipped to truly count the cost of marriage, fledgling couples over-spend, under-save and max out credit cards at alarming rates. Either one spouse or both, fail to sound the “**communication alarm**” to notify their new spouse of pending **dirty little secrets** they carry financially. Creating **financial infidelities**, soiling their **marital bed spreadsheets** before their marriage event starts.

### **Luke 14:28 The Passion Translation (TPT)**

**<sup>28</sup>So don't follow me without considering what it will cost you. For who would construct a house<sup>a</sup> before first sitting down to estimate the cost to complete it?**

## Stay Woke!

To remain successful in marriage, financial transparency is essential. Whether you have joint accounts or separate you must take financial inventory of both you and your spouses' financial debts, earned income, spousal support, retirement accounts, banking

accounts and all sources of credits or debits prior to marriage. While you are at it, verify your mate's credit score, identify and isolate recent expenditures then pinpoint your mate's spending patterns. It is your responsibility to know every dollar that comes into your household and likewise, you should know every dollar that leaves your household. Ask yourselves, "Is my mate spending more than they are saving? Are they economical? Are they frugal or are they just plain ole' cheap? **Ask, questions, dig in and stay woke!** Nothing should come as a surprise to either you or your mate when it comes to finances within your marriage.

## **1 Thessalonians 5:6 New International Version (NIV)**

**6**So then, let us not be like others, who are asleep, but let us be awake and sober.

## **Dirty Little Secret #1**

### *Arguments about money*

*"Arguments about money hamper many marriages. If you consider that about a third of adults with partners report that money is a big source of conflict in their relationships, it's no wonder that financial problems are the leading cause of divorce. What you may not know is that the challenges can actually start even before you say, "I do."*

***Top 6 Marriage-Killing Money Issues | Author, John McWhinney***

## **Talking Dirty**

### ***No Me's, My's or I's***

**Are you a team?** The acronym for **T.E.A.M** is together everyone achieves more. If you really are a team then there is no "Me" in "We"! Take out the "I" and "My" in all your financial conversations. Statements such as "**this is my house**", "**I bought that**", "**My credit score is good...I don't know about yours...**" or "**Don't spend my money!**" kill financial intimacy in marriage. Now you are talking dirty to your spouse and not in a good way!

## Married to Debt

*Most common financial arguments married couples face today:*

- **Financial Infidelity** – Hiding money and purchases from your spouse.
- **Spenders vs. Savers** – The differences of money personalities.
- **Financial Baggage** – Debt you bring into marriage.
- **Power Play** – Top income earner in the home controls the purse strings.
- **The Have and the Have Not's** – Financial Envy. Keeping up with the Joneses!
- **Over Extenders** – contributing to the finances of extended family.

## Leave and Cleave Mandate

Genesis 2:24 New King James Version (NKJV)

***24*** Therefore a man shall leave his father and mother and be<sup>a</sup> joined to his wife, and they shall become one flesh.

You may ask, what does finances have to do with being one flesh? As a married couple your number one priority is your ***own household***. In the ***“Leave and Cleave”*** mandate in which a spouse is to leave the household of their parents to build and enrich their new authority as heads of their own household; it is important not to borrow or lend money to and from the parental household that God has commanded you to leave.

## Owe No Man Anything

*“Make no mistake: however you approach the situation, lending to or borrowing from family members is an extraordinarily dangerous thing to do precisely because of the way it changes relationships. Paul writes in Romans 13:8 that we are to owe no man anything except love. If you have any doubts about it, we can assure you that borrowing and lending between family members will almost certainly get in the way of love at some point or other. We’re not saying that it’s wrong to get into an arrangement like this, but we do believe that it can turn out to be extremely unwise.”*

***Making Loans to Family Members | Author: Focus on Family***

# Bring the Whole Tithe to the Storehouse!

*Gross and not Net Earnings*

Malachi 3:8-11 New King James Version (NKJV)

## Do Not Rob God

**<sup>8</sup>“Will a man rob God?**

Yet you have robbed Me!

But you say,

**‘In what way have we robbed You?’**

**In tithes and offerings.**

**<sup>9</sup>You are cursed with a curse,**

For you have robbed Me,

*Even* this whole nation.

**<sup>10</sup>Bring all the tithes into the storehouse,**

That there may be food in My house,

And try Me now in this,”

Says the LORD of hosts,

“If I will not open for you the windows of heaven

And pour out for you *such* blessing

That *there will not be room enough to receive it.*

**<sup>11</sup>“And I will rebuke the devourer for your sakes,**

So that he will not destroy the fruit of your ground,

Nor shall the vine fail to bear fruit for you in the field,”

Says the LORD of hosts;

## Spirit of Poverty

“Cursed shall be thy basket and thy store (kneading trough).” (Deuteronomy 28:17)

“And thou shalt grope at noonday as the blind gropeth in darkness, and thou shalt not prosper in thy ways: and thou shalt be only oppressed and spoiled evermore, and no man shall save thee.” (Deuteronomy 28:29)

“This is a curse on finances. A kneading trough is where food is prepared. I liken this to the ability to produce. Production is the vehicle toward wealth building. Under this curse, one’s ability to get wealth is stopped. People under this curse never have anything saved. They are continually oppressed by bill collectors and what little they accumulate is stolen by the spoilers.”

## DEBTORS

These same people are slaves to their creditors. Scripture declares, “Because thou served not the LORD thy God with joyfulness, and with gladness of heart, for the abundance of all things; Therefore shalt thou serve thine enemies that the LORD shall send against thee, in hunger, and in thirst, and in nakedness, and in want of all things: and he shall put a yoke of iron upon thy neck until he has destroyed thee.” (Deuteronomy 28:47-48)

This family curse of lack and poverty needs to be broken as God’s promise says, “And God is able to make all grace abound toward you; that ye, always having all sufficiency in all things, may abound to every good work” (2 Corinthians 9:8).

**Poverty is not having what you need to do God’s will.** It is not the blessing of God to not have the means to accomplish His plan for your life. A person under this curse will squander, waste and get further in debt and bondage. They are candidates for get-rich schemes of all kinds. The blessed man is not focused on material wealth but on fulfilling their purpose in life as they keep and follow the commandments of the Lord putting first the Kingdom of God and His righteousness (Matthew 6:33).”

**Family Curses and Generational Curses 7 Signs | Author: Jonas Clark Ministries**

## ***Budgets are for Man***

Over the years of teaching Prep for Marriage we have heard multiple couples explain their structure for tithing in their households. Some of them were positive, some needed further clarity and others simply attempted to give their last instead of their first fruits to God. We have listened to the many reasons why couples have not submitted their full tithe to the storehouse of God. Some have said, **“my money is funny right now”, “I give what I can”, “As soon as I make more money, I will pay my tithes”, “I give to the homeless”, “There are so many crooked Pastors and church leaders nowadays that I don’t feel comfortable giving them my money-what do they do with my money anyway?”** and let’s not forget the most infamous one of all, **“After I paid all my bills it**

was just not in the budget right now...God knows my heart". Remember, you must make a choice. You cannot serve two masters: it's either God or Money.

Luke 16:13 New International Version (NIV)

<sup>13</sup>"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

**To be clear, budgets are for man and for man-made things.** Tithing is covenant with God. The giving of your tithes and offering is not a chore; tithing is worship to God. ***It means nothing else is more important to you than Him.*** You cannot serve two masters you must choose what god you are going to serve. Here's a bit of advice, there is only one God, and nothing is hidden from his sight!

Hebrews 4:13 New King James Version (NKJV)

<sup>13</sup>And there is no creature hidden from His sight, but all things *are* naked and open to the eyes of Him to whom we *must give* account.

## ***Do not Cheat the House of God!***

Acts 5 The Passion Translation (TPT)

## **The Judgment of Ananias and Sapphira**

**5** Now, a man named Ananias and his wife, Sapphira,<sup>[a]</sup> likewise sold their farm. <sup>2</sup>They conspired to secretly keep back for themselves a portion of the proceeds. So, when Ananias brought the money to the apostles, it was only a portion of the entire sale. <sup>3</sup>*God revealed their secret to Peter,*<sup>[b]</sup> so he said to him, "Ananias, why did you let Satan fill your heart and make you think you could lie to the Holy Spirit? You only pretended to give it all, yet you hid back part of the proceeds from the sale of your property to keep for yourselves. <sup>4</sup>Before you sold it, wasn't it yours to sell or to keep? And after you sold it, wasn't the money

entirely at your disposal? How could you plot such a thing in your heart? You haven't lied to people; you've lied to God!"<sup>[c]</sup>

<sup>5</sup>The moment Ananias heard those words, he fell over dead. Everyone was terrified when they heard what had happened. <sup>6</sup>Some young men came in and removed the body and buried him.

<sup>7</sup>Three hours later, his wife came into the room, with no clue what had happened to her husband.

<sup>8</sup>Peter said to her, "Tell me, were the two of you paid this amount for the sale of your land?"

Sapphira said, "Yes, that's how much it was."

<sup>9</sup>Peter told her, "Why have you agreed together to test the Spirit of the Lord?<sup>[d]</sup> I hear the footsteps of those who buried your husband at the door—they're coming here to bury you too!" <sup>10</sup>At that moment she dropped dead at Peter's feet.

When the young men came in, she was already dead, so they carried her out and buried her next to her husband. <sup>11</sup>The entire church was seized with a powerful sense of the fear of God,<sup>[e]</sup> which came over all who heard what had happened.

## ***Riches Await You!***

Philippians 4:19 New International Version (NIV)

<sup>19</sup>And my God will meet all your needs according to the riches of his glory in Christ Jesus

**Will God really open the flood gates of heaven for you, the answer is "Yes"!** However, this applies to a select few. **The truth is, favor isn't fair.** God is not looking for someone that is checking a box, God is looking for a cheerful giver that opening and freely gives of their heart. God's "riches in glory" are inexhaustible. He really means for us not to worry about our future. The real question is do you have faith? Do you trust that God has you covered? **If the answer is, "Yes" then open your arms and be prepared to receive!**

