



Family Christian Center

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CLASS NAME: Prep for Marriage – Enter the Marital Garden | Lesson 4: “Money Doesn’t Grow On Trees”
CLASS SESSION: Sunday September 19, 2021 @ 11 a.m. LOCATION: Zoom Conference
INSTRUCTOR(S): Elders Conell and Rhonda Hollins ~ me2weministries@gmail.com

Money Doesn’t Grow on Trees!

Do You Have A Dirty Garden Bed?

Married to Debt – What is Your Money Personality?

Most common financial personalities that 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.

Money doesn’t grow on trees is an idiom and a common expression that means “money is a limited resource and is not easily acquired, so it shouldn’t be spent in a careless manner.”

It is true that money does not grow on trees. However, in today’s society you would beg to differ. With so many couples living “filtered” lives on social media, as well the constant need to prove oneself as “making it” to their peers and loved ones, often drives couples to feel that they must compete against false standards of financial

wealth. *Keeping up with Joneses* has broken couples that at one point had a financial chance only to crumble under social trends, rather than being rooted in best practices for financial health. In most cases, marriages both seasoned and unseasoned find themselves showing off financial gains that do not actually have. Triggering Marital Garden beds to be soiled and dirty with stress, loans, high interest rates and zero to no retirement savings plans. Causing many marriages to be buried in debt shortly after exchanging “I do’s”.

*“Rather than seeing the goal of a new marriage as the accumulation of things, couples need to build a strong team relationship and seek God first. Jesus talked about the desire to accumulate things and about worries over money. In [Matthew 6:33](#), He advised: **“Seek first the kingdom of God and his righteousness, and all these things will be added to you.”***

*Rather than being owners of all we hold, we are more accurately “renters” in this world — caretakers of what God has given us. **“We brought nothing into the world, and we cannot take anything out of the world”** ([1 Timothy 6:7](#)). Once couples accept that God owns everything and they have simply been chosen to be stewards or managers of His property, then it’s important for them to manage according to His principles and standards. How we faithfully manage what He has given us will determine whether He will give us greater things to manage. **“Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master”** ([Matthew 25:23](#)).”*

MARRIAGE AND MONEY: WHAT DOES GOD EXPECT? AUTHOR | CHUCK BENTLEY

For Richer or Poorer?

The philosophy of “keeping up with the Joneses” has widespread effects on some societies. According to this philosophy, conspicuous consumption occurs when people care about their standard of living in relation to their peers.^[10] The term was re-introduced in 1976 when an article about parenting included it^[citation needed] and has remained a commercial and cultural watchword ever since.

*According to Roger Mason, “the demand for status goods, fueled by conspicuous consumption, has diverted many resources away from investment in the manufacture of more material goods and services in order to satisfy consumer **preoccupations with their relative social standing and prestige**”,^[11]*

Social status once depended on one's family name; however, the rise of *consumerism* in the United States gave rise to *social mobility*. With the increasing availability of goods, people became more inclined to define themselves by what they possessed and the quest for higher status accelerated. Conspicuous consumption and *materialism* have been an insatiable juggernaut ever since.^[12] The desire to increase one's position in the *social hierarchy* is responsible for much of the social mobility in America.

The Beginning of Financial Intimacy

Start asking questions regarding your mate's finances. To begin having financial intimacy in your relationship you must first have transparency. Here is a list of questions that every loving relationship should ask of each other:

1. What is credit score
2. Exactly how much debt do you have?
3. How much money is in your banking account?
4. Do you tithe? Do you believe in Tithing?
5. Are you good with money?
6. Where your parents 'good with money?
7. If needed, are you willing to change the way you handle finances?

Dirt Don't Hurt...or Does it?

Don't Sleep on Dirty Sheets!

Didn't your mother teach you not to wear dirty underwear and 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)

²⁸So don't follow me without considering what it will cost you. For who would construct a house^(a) 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 mates credit score, identify and isolate recent expenditures then pinpoint your mates 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)

⁶So 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."

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!

Leave and Cleave Mandate

Genesis 2:24 New King James Version (NKJV)

²⁴Therefore a man shall leave his father and mother and be^[a] 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.”

Plant Small Seeds!

We encourage you to start small. Start with small acts of obedience then stay consistent. Start by giving the Lord the first hour of pay within your first full workday. Then elevate by giving, your first 10 percent of one full day of work. Then eventually, give 10 percent of your first full work week and so on. We encourage you not to get comfortable in one place. This form of giving shows love and trust. When Conell and I think of love, we think of it as moving you outside of your comfort zone to a better destination. However. When we both think of trust, which is the other part of tithing, in our opinion we believe it is having the faith that God will take care of your needs according to his riches and glory. The Lord blesses your obedience and rewards according to what you have done (Psalms 62:12). We pray that you will begin to become at ease with the obedience of tithing based on your own personal choice of submission. Eventually, what now feels uncomfortable becomes comfortable. Keep in mind, tithing is not simply giving money. We encourage you to give your gifts and talents as additional acts of submission to the Lord. The goal is to keep building and developing obedience characteristics in different areas of your life until it becomes second nature. This is a great way to start and an even better way to progress. Show the Lord you will you be faithful in small acts of obedience until you can advance to large acts of obedience. Whatever you do in small things, you will do in large things. [Jesus told his disciples: Luke 16:10 states it best:](#)

“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.” [\(Luke 16:10\)](#)

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

8 “Will a man rob God?

Yet you have robbed Me!

But you say,

‘In what way have we robbed You?’

In tithes and offerings.

9 You are cursed with a curse,

For you have robbed Me,

Even this whole nation.

10 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.

**“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

Poverty of Mind

In most cases, when couples think of a mate being financially broke, they often think of material items. But there is deprivation that is far greater than the things that money can buy. To suffer of poverty of mind is typically the trait of one that has no true connection to the body of Christ, they are attenders in church, they even become members in the natural sense of the church, but they contribute nothing. They are double-minded or simply have no intention of having a relationship with God. They cannot lead you to Christ nor can they follow you to Christ. Mainly, because they do not feel any accountability to God nor do they honor His sacrifice. We urge you, if you encounter a mate that has nothing to give to you spiritually or finds themselves disassociated with the core values of Christ, which is rooted in love and the expression of love...**RUN!** Do not marry this individual! Know that if you do, you are in for the hardest and roughest road of your life.

Poverty of Mind is incurable without the anecdote of God.

NO AMBITION, VISION, DIRECTION

“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)

I have met those that have no internal vision for their lives. They set no goals and are blown to and fro by lives circumstances. This curse is revealed in those without ambition. They go aimlessly through life. Ambition is a strong desire to make a difference with your life. It's vision, dream, or aspiration to succeed. Those under this curse care less about tomorrow. They are without hope and terribly negative. They “grope” as “blind men” with no direction, always uncertain and full of apathy and lukewarmness.

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”, “Paying tithes is a**

goal for the future”, 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)

¹³“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 is a bit of advice, there is only one God, and nothing is hidden from his sight!

Hebrews 4:13 New King James Version (NKJV)

¹³And 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,^[a] likewise sold their farm. ²They 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. ³*God revealed their secret to Peter,*^[b] 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. ⁴Before 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!"^[a]

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

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

⁸Peter 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."

⁹Peter told her, "Why have you agreed together to test the Spirit of the Lord?^[a] I hear the footsteps of those who buried your husband at the door—they're coming here to bury you too!" ¹⁰At 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. ¹¹The entire church was seized with a powerful sense of the fear of God,^[a] which came over all who heard what had happened.

Riches Await You!

Philippians 4:19 New International Version (NIV)

¹⁹And 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 openly 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!**