Marriage and Financial Freedom: A 7-Day Journey



Explore how couples can eliminate debt together by applying Scripture and seeking God's guidance for financial freedom.





Table of contents

<u>Introduction</u>	3
Day 1: 🚳 United in Purpose: Trusting God with Finances	4
<u>Day 2: Stewardship and Responsibility: Managing God's Resources</u>	10
Day 3: X Cutting Expenses: A Heart Aligned with God's Will	16
Day 4: OP Partnership in Repayment: Sharing the Load	22
Day 5: Avoiding New Debt: Walking in Wisdom	28
Day 6: TGenerosity Amidst Challenges: Blessed to Bless	34
Day 7: B Hope and Renewal: Walking Forward in Faith	40







Introduction

Marriage is a sacred partnership designed by God, encompassing love, trust, and coming together to face life's challenges. Among these challenges, financial burdens can weigh heavily on couples. *Debt can strain relationships, cause anxiety, and create divisions.* But the great news is that God calls married couples to unity, wisdom, and faithful stewardship — all grounded in His Word.

In this 7-day Bible study, you will discover practical and inspiring Scripture-based principles to help you and your spouse eliminate debt together. Instead of facing money struggles in isolation, this study invites you to **seek God's direction as a united team**, fostering honest communication, trust in His provision, and a joint commitment to wise financial practices. Reflect on biblical truths surrounding money, generosity, contentment, and stewardship that will anchor your marriage during tough seasons.

Each day's devotional offers a chance to pause, pray, and apply God's timeless wisdom, ultimately guiding your financial decisions and strengthening your bond as you work together towards financial freedom. With God at the center, your marriage can overcome debt burdens and move confidently toward a future marked by peace, hope, and shared purpose.

Prepare your hearts and minds to work hand-in-hand with your spouse and God, making financial freedom a testimony of faith and unity in your marriage.







Day 1: United in Purpose: Trusting God with Finances









Day 1: 🔥 United in Purpose: Trusting God with Finances

Your Verse

Proverbs 3:5-6 - "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."

Supporting Scriptures

- Ecclesiastes 4:12 "Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken."
- Matthew 6:33 "But seek first his kingdom and his righteousness, and all these things will be given to you as well."







Day 1: 💑 United in Purpose: Trusting God with Finances

Devotional: Trust God Together to Navigate Finances

Marriage is a partnership designed by God, where both spouses work together for a common purpose. When it comes to finances, trust and unity form the foundation of overcoming debt. Proverbs 3:5–6 reminds us to trust God fully and submit to His guidance rather than rely solely on our own understanding. Financial struggles can tempt us to worry or blame, but God invites us to rely on Him.

Ecclesiastes 4:12 emphasizes the strength found in partnership, especially when God is the third strand binding the two together. When tackling debt, it's crucial for couples to discuss finances openly, support one another, and seek God's wisdom in every decision. By seeking God first (Matthew 6:33), we realign our priorities, trusting that He will provide the wisdom and resources needed to clear financial burdens.

Today, take time with your spouse to pray and ask God to unite you in a common financial purpose. Invite Him to help you trust Him fully instead of leaning on your own plans. By placing God at the center of your finances, you begin the journey toward financial freedom as a united team.







Day 1: 💑 United in Purpose: Trusting God with Finances

Reflect and Apply

1.	How openly do we communicate about our finances as a couple?
	In what ways do we currently lean on our own understanding instead of trusting God?
	What does seeking God's kingdom first look like in our financial decisions?







Day 1: 🔥 United in Purpose: Trusting God with Finances

Journaling Prompts

1.	Write about your current feelings toward your financial situation together.
2.	Identify one area where you and your spouse can better trust God.
3.	List prayers or requests you want to bring to God about your finances.







Day 1: 🔥 United in Purpose: Trusting God with Finances

Prayer for Today

Dear Lord, thank You for the gift of marriage and for being our guide in every area of our lives. Help us trust You with our finances and not lean on our own understanding. Unite our hearts and minds as we tackle debt together. Give us wisdom, patience, and courage to seek Your kingdom first. May we honor You in our financial decisions and experience Your peace in this journey. *In Jesus' name, Amen.*







Day 2: Stewardship and Responsibility: Managing God's Resources









Day 2: 🕸 Stewardship and Responsibility: Managing God's Resources

Your Verse

Luke 16:10 – "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."

Supporting Scriptures

- 1 Timothy 6:10 "For the love of money is a root of all kinds of evil..."
- Psalm 24:1 "The earth is the Lord's, and everything in it..."







Day 2: 🕸 Stewardship and Responsibility: Managing God's Resources

Devotional: Embrace Faithful Stewardship in Marriage

Effective financial management starts with understanding stewardship. Luke 16:10 challenges us to be trustworthy with the resources God has entrusted to us, no matter how small. This principle applies deeply to marriage, where managing money responsibly can prevent debt from spiraling.

Recognizing that "the earth is the Lord's, and everything in it" (Psalm 24:1) reminds us that resources and wealth ultimately belong to God. We are caretakers, responsible for using them wisely and generously rather than selfishly. The love of money, as 1 Timothy 6:10 warns, can lead to destructive behaviors, but when money is viewed as a tool for God's purposes, we find freedom from greed and debt alike.

Today, evaluate your spending habits and financial decisions together. Are you managing the money God has given you as faithful stewards? Are there areas where temptation toward love of money is distracting you? Committing to stewardship honors God and builds a strong foundation for eliminating debt.







Day 2: 🔯 Stewardship and Responsibility: Managing God's Resources

Reflect and Apply

1.	How do we view the money we have—is it ours or God's?
2.	Are we honest and faithful with small financial decisions?
3.	What steps can we take to avoid loving money instead of God?







Day 2: 🕸 Stewardship and Responsibility: Managing God's Resources

Journaling Prompts

1.	List how you currently steward your financial resources.
2.	Write about temptations related to money and how they affect your marriage.
3.	Set one goal for improving stewardship this week.







Day 2: 🕸 Stewardship and Responsibility: Managing God's Resources

Prayer for Today

Father, teach us to be faithful stewards of the resources You provide. Help us manage even small amounts with integrity and wisdom. Guard our hearts from greed and love of money. May we honor You by using our finances responsibly to serve You and each other. Thank You for entrusting us with Your blessings. *In Jesus' name, Amen.* \$\mathcal{L}\ \otimes \mathcal{L}\ \otimes \mathcal{







Day 3: Cutting Expenses: A Heart Aligned with God's Will









Day 3: K Cutting Expenses: A Heart Aligned with God's Will

Your Verse

Proverbs 21:20 – "The wise store up choice food and olive oil, but fools gulp theirs down."

Supporting Scriptures

- Philippians 4:11–12 "...I have learned to be content whatever the circumstances."
- Hebrews 13:5 "Keep your lives free from the love of money and be content with what you have..."







Day 3: M Cutting Expenses: A Heart Aligned with God's Will

Devotional: Find Contentment by Cutting Costs Wisely

Reducing expenses is often a vital step toward eliminating debt, but it requires more than just budgeting; it demands a change of heart. Proverbs 21:20 praises the wise who save and store resources rather than consuming all they have impulsively. This wisdom can translate into managing daily spending with discipline.

Paul's example in Philippians teaches contentment regardless of circumstance, whether in abundance or need. This attitude counters the temptation to overspend to satisfy desires or competition, which often brings more debt.

Hebrews 13:5 further encourages us to be content with what we have, freeing us from anxiety and the dangerous pursuit of wealth for its own sake. When couples align their hearts with God's contentment, cutting expenses becomes easier and more joyful.

Talk openly about your spending habits, identify unnecessary expenses, and willingly make adjustments to honor God's plans for your financial future.







Day 3: K Cutting Expenses: A Heart Aligned with God's Will

Reflect and Apply

1.	What expenses can we reduce or eliminate to honor God?
2.	How do contentment and spending relate in our marriage?
3.	Are we impulsive spenders or thoughtful savers?







Day 3: 🎇 Cutting Expenses: A Heart Aligned with God's Will

Journaling Prompts

1.	Track your spending for the last week and reflect on needs vs. wants.
2.	Write about feelings that come up when you think about cutting expenses.
3.	Brainstorm practical ways to reduce spending this month together.







Day 3: K Cutting Expenses: A Heart Aligned with God's Will

Prayer for Today

Lord, grant us contentment and discipline to manage our finances wisely. Help us cut back on unnecessary spending and trust You to provide all we need. Teach us to find joy not in possessions but in Your presence and provision. May our hearts be aligned with Your will as we seek financial freedom. *In Jesus' name, Amen.*















Your Verse

Galatians 6:2 - "Carry each other's burdens, and in this way you will fulfill the law of Christ."

Supporting Scriptures

- Ecclesiastes 4:9 "Two are better than one, because they have a good return for their labor."
- Romans 12:10 "Be devoted to one another in love. Honor one another above yourselves."







Devotional: Strengthen Your Bond by Sharing Financial Burdens

Debt can feel overwhelming when faced alone, but marriage is designed for shared burdens. Galatians 6:2 encourages us to "carry each other's burdens," illustrating how God desires couples to support and uplift when facing difficulties like financial stress.

Ecclesiastes 4:9 celebrates the multiplication of efforts when two work together. Tackling debt is more effective and encouraging when spouses support each other, dividing responsibilities and celebrating progress.

Romans 12:10 reminds us to honor and love each other deeply during these times, putting the other's well-being first. This attitude fosters patience, kindness, and teamwork crucial for navigating financial challenges.

Consider how you and your spouse can divide repayment tasks and encourage one another. This partnership demonstrates God's love and strengthens your marriage.







Reflect and Apply

1.	In what ways can we better support one another with finances?
2.	Do we divide financial responsibilities fairly and lovingly?
3.	How can we encourage each other emotionally during debt repayment?







Journaling Prompts

Write about past times you supported each other through struggles.
List tasks that each of you can take in managing debt repayment.
Reflect on ways to show honor and love through financial cooperation.







Prayer for Today

Gracious God, thank You for the gift of partnership in marriage. Help us carry each other's burdens as we face financial struggles. Teach us to work as a united team, honoring and encouraging one another. Strengthen our love so that together we overcome debt with faith and hope. In Jesus' name, Amen.























Your Verse

Romans 13:8 – "Let no debt remain outstanding, except the continuing debt to love one another..."

Supporting Scriptures

- Proverbs 22:7 "The rich rule over the poor, and the borrower is slave to the lender."
- James 1:5 "If any of you lacks wisdom, you should ask God..."







Devotional: Commit to Wisdom by Avoiding New Debt

Eliminating current debt is strengthened by the commitment to avoid new debt. Romans 13:8 reminds us to owe nothing except the ongoing debt of love, meaning we should strive to pay what is due and not accumulate more financial burdens.

Proverbs 22:7 explains the bondage that debt creates, warning about the dangers of borrowing carelessly. Walking wisely means understanding the long-term effects of new obligations.

James 1:5 encourages us to ask God for wisdom, which is essential when making financial decisions that impact your marriage's future. Requesting God's guidance ensures you avoid impulsive borrowing or spending.

Together, decide to halt new debts and commit to living within your means. Seek God's wisdom daily to keep your finances on track and your marriage strong.







Reflect and Apply

1.	What temptations lead us toward new debt?
-	
2.	How can we rely on God's wisdom before making financial choices?
-	
3.	Are we consistently honoring the commitment to avoid new borrowing?
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Journaling Prompts

1.	List any current or potential debts and reflect on their impact.
2.	Journal about instances where borrowing felt necessary and alternatives.
3.	Pray and write down requests for wisdom regarding future finances.







Prayer for Today

Lord, grant us wisdom to avoid new debt and the discipline to live within our means. Help us honor each other and You by making wise financial decisions. Teach us to rely on Your guidance and keep our marriage free from the chains of borrowing. *In Jesus' name, Amen.* \bigwedge \bigcirc \bigcirc \bigcirc \bigcirc















Your Verse

2 Corinthians 9:7 - "Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver."

Supporting Scriptures

- Acts 20:35 "It is more blessed to give than to receive."
- Luke 6:38 "Give, and it will be given to you..."







Devotional: Discover Blessings through Cheerful Giving

Generosity might seem impossible during financial hardship, but God's Word encourages giving from a joyful heart. 2 Corinthians 9:7 highlights the importance of willing and cheerful giving rather than reluctantly doing so. Even small acts of generosity open the door for God's blessings.

Acts 20:35 reminds us of the blessing found in giving, shifting focus from scarcity to abundance in God's provision. Luke 6:38 promises that generosity leads to receiving more, not necessarily monetarily, but in grace, favor, and spiritual riches.

As a couple, discuss ways to give—whether it be time, resources, or kindness—even amid your struggle. This spiritual discipline strengthens faith, combats selfishness, and aligns your hearts with God's abundant grace.







Reflect and Apply

1.	How can we cultivate a spirit of generosity even with limited resources?
2.	What fears or doubts do we face about giving during financial difficulty?
3.	How does giving affect our trust in God's provision?







Journaling Prompts

1.	Write about a time you experienced blessing after giving.
2.	List non-monetary ways you and your spouse can be generous.
3.	Reflect on how generosity impacts your relationship with God.







Prayer for Today















Your Verse

Jeremiah 29:11 – "For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."

Supporting Scriptures

- Isaiah 40:31 "But those who hope in the Lord will renew their strength..."
- Psalm 147:3 "He heals the brokenhearted and binds up their wounds."







Devotional: Embrace God's Hope for Your Financial Future

As you near financial freedom, remember God's promises of hope and a future. Jeremiah 29:11 assures us that God's plans are for our good, filled with hope even when current circumstances feel tough.

Isaiah 40:31 encourages us to place our hope in the Lord, which renews our strength and patience. This renewal is crucial for long-term persistence in eliminating debt and maintaining marriage unity.

Psalm 147:3 speaks to God's healing loving care—He restores not only finances but the emotional and relational wounds caused by stress and strain.

Hold onto these promises and walk forward as a couple, strengthened by God's hope and presence. Your journey toward financial freedom reflects His faithfulness and grace.







Reflect and Apply

	How does remembering God's plans give you confidence amid financial challenges?
2.	What areas of your marriage need God's healing from financial stress?
3.	How can hope renew your strength to continue this journey together?







Journaling Prompts

1.	Write a prayer of hope for you and your spouse's financial future.
2.	List ways God has already provided and helped you in this journey.
3.	Reflect on how your faith has grown through tackling debt together.







Prayer for Today

Lord, thank You for Your plans filled with hope and a future. Renew our strength as we continue this financial journey together. Heal our hearts and restore our joy. Help us trust in Your faithfulness and walk forward united in faith. *In Jesus' name, Amen.* \bigwedge \swarrow \swarrow







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