# Marriage and Money: Biblical Unity in Finances



Resolve financial disagreements biblically through unity, stewardship, and Scripture guidance in marriage over 21 days of focused study.





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#### Introduction

**Marriage** is a profound partnership designed by God to bring joy, companionship, and growth. Yet, among the many blessings, managing finances together often becomes a significant challenge, leading to conflicts that can strain the relationship. This 21-day Bible study plan is crafted to equip couples to *handle money conflicts biblically* by focusing on unity, stewardship, and Scripture's wisdom.

Financial disagreements are common in marriage, but they do not have to become destructive. The Bible provides timeless principles to guide us in resolving conflicts with love, respect, and wise management. From understanding God's purpose for money to practical steps for joint decision—making, these sessions will help you align your hearts and finances with God's design.

Each day's study includes key Scriptures, reflections, and prayers to help you view money through a Biblical lens. You will explore topics like contentment, trust in God's provision, honest communication, and the importance of generosity. These teachings will empower you and your spouse to unite as stewards of God's resources, building a marriage that thrives both spiritually and financially.

As you journey through these lessons, invite the Holy Spirit to lead your discussions and transform your financial habits. Remember, the goal is not only to resolve conflicts but to deepen your relationship with each other and







with God. Together, you can experience peace and joy in your finances and marriage by putting God's Word at the center of every decision. Let's begin this journey toward biblical financial unity in marriage!







# Day 1: 5 God's Design for Marriage and Money









Day 1: 5 God's Design for Marriage and Money

#### Your Verse

Genesis 2:24 – "That is why a man leaves his father and mother and is united to his wife, and they become one flesh."

#### **Supporting Scriptures**

- Ecclesiastes 4:9 "Two are better than one, because they have a good return for their labor."
- Matthew 6:24 "No one can serve two masters... You cannot serve both God and money."







Day 1: 5 God's Design for Marriage and Money

# Devotional: Unity as the Foundation for Financial Peace

Marriage is God's design for unity. Genesis 2:24 shows that a husband and wife become one flesh, symbolizing a deep relational and practical connection. This unity extends to every part of life—including how you handle money. Financial conflicts often arise because couples approach their finances as individuals rather than as a team.

God calls married couples to stewardship together, serving Him rather than money. When both spouses align their hearts and actions toward joint purpose, financial disagreements can turn into opportunities for growth.

Today, reflect on your current financial relationship. Are you seeking to serve God over money? Do you approach your finances as united partners or separate individuals? Pray for God's guidance to walk in oneness, starting with your finances.







Day 1: 🐧 God's Design for Marriage and Money

# Reflect and Apply

	How does seeing marriage as becoming 'one flesh' affect how you manage money?
	In what ways might you currently serve money instead of God in your financial decisions?
3.	What steps can you take to pursue financial unity with your spouse?







Day 1: 😽 God's Design for Marriage and Money

### **Journaling Prompts**

	Write about a recent money conflict and how unity or division played a role.
2.	List 3 ways you and your spouse can work more closely on finances.
3.	Describe what 'serving God and not money' means in your marriage context.







Day 1: 😽 God's Design for Marriage and Money

#### Prayer for Today

**Dear Lord,** thank You for creating marriage as a sacred union. Help us to become truly one in all areas, especially finances. Teach us to serve You above money and to steward the resources You place in our hands with wisdom and grace. Remove selfishness and division, replacing them with unity and love. Guide our hearts and minds so that our financial decisions honor You and strengthen our marriage. Grant us peace and patience as we grow together. *In Jesus' name, Amen.*

















#### Your Verse

Philippians 4:19 – "And my God will meet all your needs according to the riches of his glory in Christ Jesus."

#### **Supporting Scriptures**

- Matthew 6:31–33 "...But seek first his kingdom and his righteousness, and all these things will be given to you as well."
- Psalm 34:10 "The lions may grow weak and hungry, but those who seek the Lord lack no good thing."







#### Devotional: Building Financial Confidence in God

**Financial stress often stems from fear of scarcity.** Couples may wrestle with anxiety about bills, debts, or the future. God's Word encourages believers to trust His provision fully. Philippians 4:19 assures us that God will supply our needs abundantly according to His glory.

*Trusting God together deepens your marriage.* When both spouses seek God's kingdom first, they experience peace beyond circumstances. This shared trust becomes a firm foundation during financial disagreements.

Today, open your heart and your finances to God's faithful care. Discuss any fears openly with your spouse and pray together to surrender control and rely on God's goodness. Unity grows as you prove God's promises true in your financial walk.







# Reflect and Apply

1.	What financial fears do you and your spouse face currently?
2.	How can you remind each other of God's promises when anxiety rises?
3.	What practical steps can you take to put God first in your finances daily?







# **Journaling Prompts**

1.	Write about a time when God provided unexpectedly in your finances.
2.	List worries about money you need to surrender to God together.
	Describe how seeking God's kingdom influences your spending priorities.







### **Prayer for Today**

**Lord God,** thank You for Your faithful provision. Help us to trust You fully with our finances and release our fears of scarcity. Teach us to seek Your kingdom first and to rely on Your promises. Strengthen our marriage by binding us together in faith and unity, even when money feels uncertain. We surrender control to You and ask for peace in our hearts today. *In Jesus' name, Amen.*



















#### Your Verse

1 Peter 4:10 – "Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms."

#### **Supporting Scriptures**

- Luke 16:10 "Whoever can be trusted with very little can also be trusted with much."
- Proverbs 21:20 "The wise store up choice food and olive oil, but fools gulp theirs down."







# Devotional: Serving God through Wise Money Management

Stewardship means managing God's gifts wisely. This includes the financial resources He entrusts to you as a couple. 1 Peter 4:10 reminds us to serve others using what we have been given, emphasizing faithfulness in stewardship.

*Marriage involves joint responsibility.* Both spouses are called to be faithful stewards, communicating openly and making decisions that honor God's grace. Careless spending or hidden financial moves can damage trust and unity.

Today, evaluate how you approach stewardship. Are you managing resources faithfully and transparently? Work with your spouse to create financial goals reflecting wise and generous stewardship, strengthening your partnership and testimony.







# Reflect and Apply

1.]	How do you currently practice stewardship individually and as a couple?
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2.]	In what ways could greater transparency improve your financial unity?
-	
	What spiritual attitudes toward money need adjustment in your household?
-	







# **Journaling Prompts**

Write about a financial decision that reflected good stewardship.
Identify habits or attitudes that hinder stewardship in your marriage.
List ways you and your spouse can serve others through generosity.







#### Prayer for Today

**Gracious Father,** thank You for entrusting us with Your resources. Help us to be faithful stewards in all aspects of our finances. Teach us to communicate honestly and to plan wisely together. May our money management be an act of worship and service that glorifies You. Strengthen our unity as we steward Your grace with integrity. *In Jesus' name, Amen.* ?







# Day 4: Communication: The Key to Financial Harmony









Day 4: 🙅 Communication: The Key to Financial Harmony

#### Your Verse

Ephesians 4:29 – "Do not let any unwholesome talk come out of your mouths... but only what is helpful for building others up."

#### **Supporting Scriptures**

- Proverbs 15:1 "A gentle answer turns away wrath, but a harsh word stirs up anger."
- James 1:19 "Everyone should be quick to listen, slow to speak and slow to become angry."







Day 4: 🙎 Communication: The Key to Financial Harmony

# Devotional: Speaking Truth and Love in Money Matters

Money conflicts often escalate due to poor communication. Ephesians 4:29 encourages us to speak only words that build others up. In marriage, conversations about finances need patience, gentleness, and honesty.

Listening attentively is as important as speaking kindly. James 1:19 reminds us to be quick to listen and slow to anger, preventing misunderstandings that cause division.

Today, practice open and respectful dialogue with your spouse about finances. Set aside judgment and defensiveness, focusing instead on mutual understanding and love. Developing communication skills strengthens your partnership and dissolves money conflicts.







Day 4: 🙅 Communication: The Key to Financial Harmony

# Reflect and Apply

1.	How do you currently communicate about financial concerns with your spouse?
2.	What communication habits could you improve to foster harmony?
3.	How does your tone and word choice affect financial discussions?







Day 4: See Communication: The Key to Financial Harmony

# **Journaling Prompts**

	Describe a positive financial conversation you had and what made it work.
2.	List communication challenges you face during money talks.
3.	Write 3 reminders to guide loving and effective dialogue about money.







Day 4: 🙅 Communication: The Key to Financial Harmony

#### Prayer for Today

Heavenly Father, teach us to communicate with wisdom and grace. Help us to listen deeply and speak words that build up rather than tear down. Calm our hearts and minds during financial discussions, replacing frustration with patience and love. Unite us through honest, respectful communication that honors You. *In Jesus' name, Amen.* 

















#### Your Verse

Proverbs 16:3 - "Commit to the Lord whatever you do, and he will establish your plans."

#### **Supporting Scriptures**

- Luke 14:28 "Suppose one of you wants to build a tower...won't you first sit down and estimate the cost to see if you have enough money to complete it?"
- Habakkuk 2:2 "Write down the revelation and make it plain on tablets so that a herald may run with it."







# Devotional: Aligning Finances Through Prayerful Planning

**Planning finances together is key to avoiding misunderstandings.** Proverbs 16:3 reminds us to commit all our plans to the Lord, inviting His guidance in our decisions.

Joint planning fosters transparency and cooperation. Jesus Himself teaches the wisdom of counting costs before taking action (Luke 14:28). Writing down budgets, goals, and commitments helps couples stay aligned and accountable.

Today, set aside time to pray and plan finances with your spouse. Write clear goals and budgets, committing your plans to God's direction. This habit builds peace by replacing confusion and surprises with shared purpose.







# Reflect and Apply

1.	How often do you and your spouse plan your finances together?
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	What fears or obstacles prevent open financial planning in your marriage?
3.	How can committing plans to God transform your financial decisions?







# **Journaling Prompts**

1.	Write down your current financial goals as a couple.
2.	List steps to improve your joint financial planning habits.
3.	Reflect on how prayer influences your budgeting process.







#### Prayer for Today

**Lord Jesus,** help us to commit all our financial plans to You. Grant us wisdom and unity as we plan together. Remove barriers of fear or pride that hinder open budgeting and goal-setting. Guide us to steward our resources responsibly and in harmony with Your will. *In Your name, Amen.*



















#### Your Verse

Colossians 3:13 – "Bear with each other and forgive one another if any of you has a grievance against someone."

#### **Supporting Scriptures**

- Matthew 18:15 "If your brother or sister sins, go and point out their fault, just between the two of you."
- Proverbs 19:11 "A person's wisdom yields patience; it is to one's glory to overlook an offense."







# Devotional: Forgiveness and Patience in Financial Disputes

**Financial disagreements can cause hurt feelings.** Colossians 3:13 calls us to patience and forgiveness as a pathway forward. Refusing to forgive or escalating conflict destroys unity.

Address conflicts lovingly by speaking directly and privately, as Jesus instructs in Matthew 18:15. Practicing patience allows space for understanding and change.

Today, identify any unresolved money issues with grace. Approach your spouse with humility and openness, ready to forgive and seek reconciliation. Remember, unity is more valuable than winning an argument.







#### Reflect and Apply

	What financial conflicts remain unresolved between you and your spouse?
2.	How can forgiveness restore peace in your marriage?
3.	What steps can you take toward patient, loving conflict resolution?







#### **Journaling Prompts**

1.	Write about a recent money disagreement and how it was handled.
2.	List attitudes you can change to foster forgiveness in conflicts.
3.	Describe how forgiveness might change your financial relationship.







#### **Prayer for Today**

**Merciful God,** teach us to bear with each other's weaknesses and forgive readily. Help us to approach financial conflicts with grace and humility, seeking peace above pride. Soften our hearts toward reconciliation and unity. May patience reign in our conversations and actions, reflecting Your love. *In Jesus' name, Amen.*









## Day 7: 6 Setting Financial Boundaries









Day 7: **③** Setting Financial Boundaries

#### Your Verse

Proverbs 25:28 - "Like a city whose walls are broken through is a person who lacks self-control."

#### **Supporting Scriptures**

- 1 Corinthians 9:27 "I discipline my body and keep it under control..."
- Galatians 5:22-23 "But the fruit of the Spirit is...self-control."







Day 7: Setting Financial Boundaries

# Devotional: Protecting Your Marriage with Financial Discipline

**Setting boundaries protects your marriage finances.** Proverbs 25:28 compares lack of self-control to a defenseless city. Financial boundaries create guardrails against overspending, impulse purchases, and secrecy.

*Self-control is a fruit of the Spirit* and essential for stewardship. It involves discipline and mutual respect to honor shared financial goals.

Today, discuss and establish healthy boundaries for spending, saving, and borrowing. Agree on limits for major purchases and communication expectations. Boundaries safeguard your unity and help you act as faithful stewards.







Day 7: **( )** Setting Financial Boundaries

#### Reflect and Apply

1.	Are there financial areas where self-control is lacking in your marriage?
2.	How do boundaries enhance trust and transparency with money?
3.	What challenges might you face in setting and keeping financial limits?







Day 7: **( )** Setting Financial Boundaries

#### **Journaling Prompts**

1.	Write about times you struggled with financial discipline.
2.	List specific boundaries you want to set with your spouse.
3.	Describe how practicing self-control strengthens your marriage.







Day 7:  **Setting Financial Boundaries** 

#### **Prayer for Today**

Holy Spirit, cultivate self-control and discipline in our hearts. Help us to establish healthy financial boundaries that protect our marriage and honor God. Strengthen our resolve to follow through and respect limits agreed upon. Empower us to steward wisely and live in freedom through obedience. *In Jesus' name, Amen.*

















#### 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."
- Proverbs 11:25 "A generous person will prosper; whoever refreshes others will be refreshed."







#### Devotional: Joy in Shared Giving and Blessings

**Generosity reflects God's heart and brings joy.** When couples give cheerfully together, they express trust in God's provision and bless others.

Giving as a couple unites your hearts around eternal values rather than temporary gain. It combats selfishness and nurtures gratitude.

Today, discuss how generosity fits into your financial plans. Prayerfully consider causes or ministries you want to support, and commit to giving joyfully together. Celebrate how generosity deepens your unity and honors God.







#### Reflect and Apply

1.	How does giving together affect your view of money?
2.	What struggles or fears do you face with generosity?
3.	How can cheerful giving transform your marriage and finances?







#### **Journaling Prompts**

1.	Write about a time you experienced joy through giving.
2.	List causes or ministries you want to support as a couple.
3.	Describe how generosity can combat financial stress in marriage.







#### Prayer for Today

**Generous Father,** inspire us to give with joyful hearts. Teach us to trust You fully with our resources and use them to bless others. Help us to cultivate a spirit of generosity in our marriage, reflecting Your love and grace. May our giving bring glory to You and deepen our unity. *In Jesus' name, Amen.* The state of the state



















#### Your Verse

Proverbs 12:22 – "The Lord detests lying lips, but he delights in people who are trustworthy."

#### **Supporting Scriptures**

- Luke 16:10 "Whoever can be trusted with very little can also be trusted with much."
- Ephesians 4:25 "Therefore each of you must put off falsehood and speak truthfully to your neighbor."







#### Devotional: Building Trust through Truthful Sharing

**Financial honesty is a cornerstone of trust.** Hiding expenses, debts, or financial decisions breeds suspicion and conflict. Proverbs 12:22 stresses that God delights in truthfulness.

*Transparency fosters security and respect.* Couples who faithfully share realities build strong foundations that withstand difficult seasons and temptations.

Today, evaluate the transparency you have with your spouse about money. Commit to openness, even when sharing is uncomfortable. Remember, trust born of honesty pleases God and sustains marriage.







#### Reflect and Apply

1.	Are there any areas of your finances you find hard to share openly?
2.	How can increased transparency improve your marital trust?
3.	What fears hold you back from full financial honesty?







#### **Journaling Prompts**

1.	Write about a moment you practiced financial honesty and its impact.
2.	List financial topics you could be more transparent about.
	Describe ways to encourage open financial discussions without judgment.







#### Prayer for Today

















#### Your Verse

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

#### **Supporting Scriptures**

- Psalm 37:21 "The wicked borrow and do not repay, but the righteous give generously."
- Proverbs 22:7 "The borrower is slave to the lender."







#### Devotional: Freedom through Responsible Debt Management

**Debt can cause deep financial and emotional strain.** Romans 13:8 urges believers to avoid owing anything except love. While some debts may be necessary, managing them responsibly protects your marriage.

Facing debt with faith and practical plans allows couples to seek freedom rather than bondage. Accountability to one another and to God fosters progress and peace.

Today, pray and evaluate your debt situation openly. Create a plan together to repay debts diligently, asking God for the discipline and provision needed. Remember, God's grace empowers your journey to financial freedom.







#### Reflect and Apply

1.	How does debt currently affect your marriage and finances?
2.	What attitudes toward debt need to change to follow God's design?
	How can you support each other in responsibly managing or reducing debt?







#### **Journaling Prompts**

1.	Write honestly about your current debt and feelings surrounding it.
2.	List practical steps to reduce or avoid unnecessary debt.
3.	Describe how faith and partnership can aid your debt journey.







#### Prayer for Today

**Father God,** grant us wisdom and courage to handle debt righteously. Help us to prioritize repayment and avoid bondage to lenders. Teach us to rely on Your provision and grace as we work together toward financial freedom. Strengthen our unity and patience through each step. *In Jesus' name, Amen.* 











# Day 11: Contentment in All Circumstances









Day 11: 7 Contentment in All Circumstances

#### Your Verse

1 Timothy 6:6-8 - "But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it."

#### **Supporting Scriptures**

- Philippians 4:11 "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 11: 7 Contentment in All Circumstances

#### Devotional: Growing Peace Through Gratitude

Contentment guards against constant financial dissatisfaction. Paul teaches that godliness combined with contentment produces great gain. This perspective frees couples from the stress of comparison or greed.

*Practicing gratitude together nurtures contentment.* It shifts focus from what is lacking to what God has already provided, easing tensions related to money.

Today, intentionally count your financial and relational blessings as a couple. Pray for a contented heart and resist pressures of consumerism. Let gratitude lead you to peace in your shared finances.







Day 11: 🍞 Contentment in All Circumstances

#### Reflect and Apply

1.	What areas cause you to feel discontent financially?
2.	How can cultivating gratitude lessen money conflicts in your marriage?
3.	What practical steps encourage contentment as a couple?







Day 11: 🍞 Contentment in All Circumstances

#### **Journaling Prompts**

1.	List things you are thankful for financially and relationally.
2.	Write about how contentment impacts your marriage unity.
3.	Describe how to resist societal pressures to want more.







Day 11: 7 Contentment in All Circumstances

#### Prayer for Today

**Thank You, Lord,** for Your abundant blessings even in modest circumstances. Teach us to be content with what we have and to trust Your provision daily. Fill our hearts with gratitude that nurtures peace and guards against envy. Help us live simply, together honoring You. *In Jesus' name, Amen.* 









### Day 12: Serving Each Other Humbly









#### Your Verse

Galatians 5:13 - "Serve one another humbly in love."

### **Supporting Scriptures**

- Philippians 2:3-4 "In humility value others above yourselves, not looking to your own interests but each of you to the interests of the others."
- Mark 10:45 "...the Son of Man did not come to be served, but to serve..."







# Devotional: Financial Stewardship as Mutual Service

**Serving each other builds humility and respect.** Financial stewardship is not about control but about mutual service and sacrifice. Galatians 5:13 calls believers to serve one another in love, a principle especially vital in marriage finances.

Viewing money management as serving your spouse helps transform conflicts into opportunities to express care and commitment.

Today, commit to actions that prioritize your spouse's needs and desires in financial choices. Ask God to soften your heart and empower your service toward unity and love.







# Reflect and Apply

	How have you demonstrated service to your spouse in financial decisions?
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	What changes can you make to serve each other more effectively with money?
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3.]	How does humility impact financial discussions in your marriage?
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# **Journaling Prompts**

	Write about a time you sacrificed your own preference for your spouse's good.
2.	List ways you can show love through financial stewardship.
3.	Describe how serving each other can reduce money conflicts.







## Prayer for Today

**Lord Jesus,** perfect our hearts to serve each other humbly and lovingly. Help us to put our spouse's needs before our own in all financial matters. Transform money management into an act of love and mutual respect that honors You. Unite us through service and grace. *In Your name, Amen.*  $\rightleftharpoons$   $\swarrow$ 







# Day 13: Recognizing Different Money Personalities









Day 13: SRecognizing Different Money Personalities

#### Your Verse

Romans 12:4-5 - "For just as each of us has one body with many members... so in Christ we, though many, form one body."

#### **Supporting Scriptures**

- James 1:19 "Everyone should be quick to listen, slow to speak and slow to become angry."
- Proverbs 20:18 "Plans are established by seeking advice; so if you wage war, obtain guidance."







Day 13: SRecognizing Different Money Personalities

## Devotional: Valuing Differences to Strengthen Unity

Marriage unites two unique individuals. Romans 12 speaks of many members forming one body, highlighting diversity within unity. Money personalities—spender, saver, risk-taker, cautious—often differ and cause friction.

*Understanding and respecting these differences* can ease conflicts. James 1:19 reminds us to listen carefully and respond with patience.

Today, identify and discuss your money personalities with your spouse. Pray for empathy and wisdom to appreciate your differences. Use these insights to create balanced financial strategies together.







Day 13: 🗱 Recognizing Different Money Personalities

# Reflect and Apply

1.	What is your money personality, and how does it affect your choices?
2.	How can understanding your spouse's style reduce misunderstandings?
	What practical adjustments can you make to honor each other's financial preferences?







Day 13: 🗱 Recognizing Different Money Personalities

# **Journaling Prompts**

1.	Describe your money personality traits.
2.	Write about how your spouse's financial style differs from yours.
3.	List ways to compromise considering your differences.







Day 13: SRecognizing Different Money Personalities

# Prayer for Today

Father, thank You for the unique gifts You've given each of us. Help us to appreciate and respect our different approaches to money. Teach us to listen and learn from one another, fostering unity through diversity. Guide us to make wise decisions honoring both perspectives. *In Jesus' name, Amen.* ?























Day 14: 🎓 Growing Financial Wisdom

#### Your Verse

Proverbs 3:13 - "Blessed are those who find wisdom, those who gain understanding."

#### **Supporting Scriptures**

- James 1:5 "If any of you lacks wisdom, you should ask God, who gives generously..."
- Ecclesiastes 7:12 "Wisdom preserves those who have it."







Day 14: Growing Financial Wisdom

#### Devotional: Seeking God's Wisdom for Money Matters

**Wisdom is essential for sound financial decisions.** Proverbs 3:13 describes those who gain understanding as blessed. But wisdom must be sought intentionally.

God generously grants wisdom to those who ask, as James 1:5 encourages. Wisdom guards and preserves your marriage and finances.

Today, commit to learning biblical principles about money and applying them. Pray for insight and discernment in financial choices. Growing in wisdom brings peace and prevents costly mistakes.







Day 14: 🎓 Growing Financial Wisdom

# Reflect and Apply

	What financial decisions could benefit from greater wisdom in your marriage?
2.	How often do you seek God's guidance for money matters?
	What resources or teachings might help you grow in financial understanding?







Day 14: 🎓 Growing Financial Wisdom

# **Journaling Prompts**

1.	Write about a time wisdom helped you avoid financial trouble.
2.	List areas you want to grow in financially and spiritually.
3.	Describe how you can prioritize seeking God's wisdom daily.







Day 14: Growing Financial Wisdom

# Prayer for Today

**Lord, You are the source of all wisdom.** We ask for Your guidance in every financial decision we face. Open our eyes to see clearly and our hearts to follow Your truth. Help us to grow steadily in financial understanding and to honor You in stewardship. *In Jesus' name, Amen.* 















#### Your Verse

Isaiah 43:19 - "See, I am doing a new thing! Now it springs up; do you not perceive it?"

#### **Supporting Scriptures**

- Ecclesiastes 3:1 "There is a time for everything, and a season for every activity under the heavens."
- Philippians 4:12 "I know what it is to be in need... I know what it is to have plenty."







# Devotional: Embracing Change in Your Financial Journey

**Financial seasons change unexpectedly.** Isaiah 43:19 reminds us that God is always at work, doing new things in our lives. Flexibility in financial goals allows you to respond gracefully to change.

*Life's seasons affect finances*—from loss of income to new opportunities. Paul's example in Philippians 4:12 encourages contentment through highs and lows.

Today, review your financial goals and be open to God's leading if adjustments are necessary. Pray for peace and wisdom to navigate changes united as a couple.







# Reflect and Apply

1.	How prepared are you to adapt your financial plans to life changes?
2.	What emotions arise when financial goals need revision?
	How can you support each other during unexpected financial transitions?







# **Journaling Prompts**







# Prayer for Today















#### Your Verse

Ecclesiastes 4:9–10 – "Two are better than one... If either of them falls down, one can help the other up."

#### **Supporting Scriptures**

- Proverbs 27:17 "As iron sharpens iron, so one person sharpens another."
- Galatians 6:2 "Carry each other's burdens..."







# Devotional: Strengthening Marriage Through Mutual Support

**Accountability fosters growth and protection.** Ecclesiastes reminds us that together we support and uplift each other, especially in challenges like financial discipline.

Couples who hold each other accountable sharpen and encourage wise financial habits. This mutual responsibility nurtures trust and progress.

Today, create an accountability system for your finances. Commit to regular check-ins and honest updates. Pray that God uses these practices to unify and transform your stewardship.







# Reflect and Apply

1.	How do you currently hold each other accountable financially?
2.	What fears or resistance might arise around financial accountability?
3.	How can accountability encourage mutual growth and transparency?







# **Journaling Prompts**

	Write about a time accountability helped you make better financial choices.
2.	List ways to improve financial accountability with your spouse.
3.	Describe how accountability relates to spiritual growth in marriage.







# Prayer for Today

**Lord,** teach us to bear one another's burdens and encourage accountability in our finances. Help us to support and sharpen each other in humility and love. Build trust through mutual responsibility, growing our marriage strong in You. *In Jesus' name, Amen.*  $\heartsuit$   $\bigwedge$   $\bigcirc$   $\bigcirc$   $\bigcirc$   $\bigcirc$ 









# Day 17: 😂 Celebrating Financial Victories









Day 17: 😂 Celebrating Financial Victories

#### Your Verse

Psalm 118:24 – "This is the day that the Lord has made; let us rejoice and be glad in it."

#### **Supporting Scriptures**

- 1 Thessalonians 5:18 "Give thanks in all circumstances; for this is God's will for you in Christ Jesus."
- Zephaniah 3:17 "He will rejoice over you with gladness; he will quiet you with his love."







Day 17: 🔁 Celebrating Financial Victories

## Devotional: Gratitude for Progress Together

**Celebrating wins strengthens commitment.** Psalm 118:24 invites us to rejoice in God's work in our lives. Taking time to recognize financial progress encourages gratitude and hope.

Thankfulness shifts focus to God's faithfulness rather than obstacles. It solidifies motivation and steers couples toward continued partnership.

Today, reflect on and celebrate any financial improvements or victories, big or small. Thank God together and encourage one another to keep trusting and pressing forward.







Day 17: 🔅 Celebrating Financial Victories

# Reflect and Apply

1.	What recent financial milestones have you achieved as a couple?
2.	How does celebrating together influence your teamwork?
3.	Why is gratitude important even during ongoing financial struggles?







Day 17: 🔅 Celebrating Financial Victories

# **Journaling Prompts**

1.	Write about a financial victory and how you celebrated it.
2.	List blessings in your financial journey so far.
3.	Describe ways to incorporate celebration and thanksgiving regularly.







Day 17: 🔁 Celebrating Financial Victories

# Prayer for Today

**Thank You, Lord,** for the victories You have given us in our financial journey. Help us to celebrate every step with joy and gratitude. May our hearts remain thankful through all seasons, drawing us closer as a couple and to You. *In Jesus' name, Amen.*

















#### Your Verse

Philippians 4:6-7 - "Do not be anxious about anything... And the peace of God, which transcends all understanding, will guard your hearts."

#### **Supporting Scriptures**

- Matthew 11:28 "Come to me, all you who are weary and burdened, and I will give you rest."
- Isaiah 41:10 "Do not fear, for I am with you..."







#### Devotional: Finding Peace Amid Financial Pressure

**Financial stress can overwhelm even the strongest marriages.** Philippians 4:6-7 encourages us not to be anxious but to bring our concerns to God in prayer.

*Jesus invites us to find rest in Him*, releasing burdens and welcoming His peace. Couples who pray together can calm fears and grow closer under pressure.

Today, share your financial worries with each other and with God. Pray for peace that surpasses understanding and lean on God's presence and promises.







## Reflect and Apply

1.	How do you and your spouse currently handle financial stress?
2.	In what ways can prayer and Scripture soothe anxiety about money?
3.	What practical coping strategies can you develop together?







#### **Journaling Prompts**

1.	Write about financial worries you want to surrender to God.
2.	List calming practices you and your spouse can do together.
3.	Describe how peace in God changes your perspective on money.







#### Prayer for Today

**Peace-giving Father,** calm our anxious hearts and help us to bring every concern to You in prayer. Guard our marriage with Your transcendent peace and remove fear from our minds. Teach us to rest fully in Your loving presence during financial challenges. *In Jesus' name, Amen.*  $\triangle$ 

















#### Your Verse

Hebrews 11:1 – "Now faith is confidence in what we hope for and assurance about what we do not see."

#### **Supporting Scriptures**

- Psalm 37:5 "Commit your way to the Lord; trust in him and he will do this."
- 2 Corinthians 5:7 "For we live by faith, not by sight."







#### Devotional: Confidence in God's Financial Plan

**Faith sustains couples through uncertainty.** Hebrews 11:1 defines faith as confident hope and assurance beyond the visible. Committing your financial path to God infuses hope and courage.

*Trusting God's unseen hand* allows couples to proceed even when outcomes are unclear, resting in His sovereignty.

Today, affirm your faith in God's provision together. Pray for courage to follow His leading confidently as you steward your finances with trust.







# Reflect and Apply

1.	How does your faith impact your daily financial choices?
2.	What doubts or uncertainties do you need to surrender to God?
	How can growing faith strengthen your marriage through financial challenges?







## **Journaling Prompts**

1.	Write about a time faith helped you overcome financial fear.
2.	List scriptures that encourage you to trust God financially.
3.	Describe ways to cultivate deeper faith together in finances.







#### Prayer for Today

**Faithful God,** help us to walk forward confidently in faith, trusting Your plans for our finances and marriage. Strengthen our belief in Your provision and guide our steps even when we cannot see clearly. May our faith bind us closely and glorify You. *In Jesus' name, Amen.*  $\bigwedge$ 















#### Your Verse

John 14:27 - "Peace I leave with you; my peace I give you. I do not give to you as the world gives."

#### **Supporting Scriptures**

- Romans 5:1 "Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ."
- Isaiah 26:3 "You will keep in perfect peace those whose minds are steadfast, because they trust in you."







#### Devotional: Living in God's Peace Together

God offers a peace unlike any other. Jesus assures us in John 14:27 that His peace transcends worldly challenges. Financial struggles can rob couples of this peace if not anchored in Him.

Choosing daily peace through trust empowers couples to meet financial challenges calmly and united. This peace guards hearts and strengthens marriages.

Today, commit to seeking God's peace amid financial matters. Pray together for steadfast minds and hearts anchored in Christ's promises.







# Reflect and Apply

1.	What keeps you from experiencing God's peace about finances daily?
2.	How can you remind each other to focus on Christ in stressful times?
3.	What habits encourage a peaceful heart and mind in financial matters?







## **Journaling Prompts**

	Write about moments of peace you've experienced despite financial stress.
2.	List ways to cultivate peace together each day.
3.	Describe how God's peace influences your marriage relationship.







#### **Prayer for Today**

**Prince of Peace**, fill our hearts with Your perfect peace every day. Guard us from anxiety and unrest as we navigate finances together. Help us to trust deeply in Your promises and keep our minds fixed on You. May Your peace be our foundation and joy. *In Jesus' name, Amen.* 😂 🙏 🔓 🕒







# Day 21: Reflecting God's Glory in Marriage and Money









Day 21: N Reflecting God's Glory in Marriage and Money

#### Your Verse

1 Corinthians 10:31 – "So whether you eat or drink or whatever you do, do it all for the glory of God."

#### **Supporting Scriptures**

- Matthew 5:16 "Let your light shine before others... so that they may see your good works and give glory to your Father in heaven."
- Colossians 3:17 "And whatever you do, whether in word or deed, do it all in the name of the Lord Jesus."







Day 21: 🛠 Reflecting God's Glory in Marriage and Money

# Devotional: Honoring God Together in Financial Stewardship

Your marriage is a testimony of God's grace. 1 Corinthians 10:31 reminds us to glorify God in all we do, including how we manage money.

*Handling finances with integrity and love* reflects God's character to the world. Your unified stewardship witnesses to His faithfulness and goodness.

Today, reflect on your growth over these 21 days. Pray for continued commitment to honor God in finances, living visibly as a couple who serves and glorifies Him in every financial decision.







Day 21: 🛠 Reflecting God's Glory in Marriage and Money

# Reflect and Apply

1.	How has this study changed your view of money in marriage?
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2.	What will you do differently to reflect God's glory in your finances?
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3.	How can your financial stewardship serve as a testimony to others?







Day 21: 🛠 Reflecting God's Glory in Marriage and Money

## **Journaling Prompts**

1.	Write a summary of your key takeaways from this 21-day study.
2.	List commitments you want to uphold in your financial walk.
	Describe ways your marriage can shine God's light through money matters.







Day 21: N Reflecting God's Glory in Marriage and Money

#### Prayer for Today

**Glorious God,** thank You for teaching us to honor You in every financial decision. May our marriage be a reflection of Your love, wisdom, and faithfulness. Empower us to glorify You with all we have and all we do, shining Your light to the world through our stewardship. *In Jesus' name, Amen.* �� 🙏 🖧 🗀







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