Marriage and Money: Honoring God with Our Budget



A 7-day plan to build a God-glorifying budget in marriage, prioritizing needs, generosity, and long-term goals.





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Introduction

Marriage is a beautiful covenant designed by God to reflect His love, unity, and faithfulness. One of the practical areas where couples often face challenges is in managing their finances. Yet, *money* is not just a practical matter; it can either strengthen or strain the spiritual bond between spouses. By choosing to honor God with our budget, couples can build a foundation rooted in trust, stewardship, and shared purpose.

God calls us to be faithful stewards of all He has entrusted to us, including our finances (*1 Corinthians 4:2*). When a husband and wife work together to create a budget that reflects God's priorities—providing for needs, embracing generosity, and planning for the future—they cultivate an environment where God's provision and grace become evident every day. This diligent stewardship brings peace and joy, even amid financial uncertainties.

Throughout this 7-day study, we will explore Scripture's wisdom on managing money within marriage. You will be encouraged to prayerfully assess your spending, savings, and giving, inviting God to shape your hearts and habits. You will also find practical guidance to align your financial decisions with kingdom values, ensuring your budget is a tool that honors God rather than creates division.

As you embark on this journey together, remember that every step toward financial unity is an opportunity to glorify God and strengthen your marriage







partnership. Let's embark on this journey to build a budget that not only meets earthly needs but also invests deeply in eternal treasures.















Your Verse

Matthew 6:33 – "But seek first his kingdom and his righteousness, and all these things will be given to you as well."

Supporting Scriptures

- Proverbs 3:9 "Honor the Lord with your wealth, with the firstfruits of all your crops."
- Ecclesiastes 4:12 "Though one may be overpowered, two can defend themselves."







Devotional: Put God First in Your Financial Partnership

Placing God at the center of your marriage is the most critical foundation for your financial decisions. Jesus reminds us to "seek first his kingdom and his righteousness," assuring us that when God is our priority, He will provide for our needs. In marriage, this means both spouses commit to honoring God with their finances, making decisions as a unified team under His guidance.

The wisdom in Proverbs calls us to honor the Lord with our wealth, not as an afterthought but as the first priority. This acts as a guardrail against selfish spending and impulsive choices. Furthermore, Ecclesiastes highlights the strength of two working together—your marriage partnership is a powerful force when aligned in purpose.

Today, reflect on whether your financial decisions reflect God's position as first in your marriage. How can you better seek His kingdom together when managing your money?







Reflect and Apply

	In what ways have you or your spouse placed finances above God's priorities?
2.	How can your budget reflect a joint commitment to God's kingdom?
	What changes are needed to ensure honesty and unity about money in your marriage?







Journaling Prompts

	Write down your current financial priorities and evaluate how they align with God's kingdom.
	Reflect on a time your marriage was strengthened through trusting God with your finances.
3.	List ways you can begin including God first in your budget planning.







Prayer for Today

Heavenly Father, thank You that You are the source of all provision. Help us to put You first in our marriage and in our finances today. Teach us to honor You together in every financial decision. Strengthen our trust in Your promises and unite our hearts as one as we seek Your kingdom above all else. May our budget glorify You and bless our family. *In Jesus' name, amen.* \triangle















Your Verse

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?"

Supporting Scriptures

- Proverbs 21:20 "The wise store up choice food and olive oil, but fools gulp theirs down."
- 1 Timothy 5:8 "Anyone who does not provide for their relatives... has denied the faith and is worse than an unbeliever."







Devotional: Plan Wisely to Meet Essential Needs First

Intentional budgeting begins with clear priorities. Jesus' teaching about calculating the cost before building reminds us that thoughtful planning is essential—especially in marriage finances. Together, couples must distinguish between wants and needs, ensuring essentials are covered first.

Proverbs reflects the wisdom of saving and preparing for the future rather than spending impulsively. In marriage, this translates into agreeing on monthly expenses, emergency funds, and prudent savings as vital steps to protect your family's wellbeing.

Paul's instruction in 1 Timothy speaks directly to the marriage context: providing for your family is not optional but a godly responsibility. When you prioritize needs wisely, you demonstrate faithfulness and love in practical ways.

Consider your current budget: are essential needs clearly prioritized? How can you work together to eliminate unnecessary expenses and better steward your resources?







Reflect and Apply

	What are the non-negotiable financial needs in your marriage and family?
2.	How can you avoid impulsive spending that disrupts your budget?
	In what ways can both of you contribute to wise stewardship of your resources?







Journaling Prompts

Outline your current monthly expenses and identify which are essential versus optional.
Write about how planning together can reduce stress and build trust in your marriage.
Describe an area where your budgeting might become more intentional and disciplined.







Prayer for Today

Lord God, grant us wisdom to prioritize our needs above our wants. Help us to be good stewards of the resources You have entrusted to us. Teach us to plan carefully, to save diligently, and to provide for our family faithfully. Unite our hearts as we manage our finances with humility and trust in You. *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: Cultivate Joyful and Purposeful Giving Together

Generosity is a hallmark of a God-honoring marriage budget. When a couple chooses to give joyfully, it reflects God's own generosity and love. Paul encourages believers to give from the heart, not out of pressure or duty, but with willing and glad spirits.

Acts reminds us that giving brings blessing—not only to the receiver but also to the giver, enriching your marriage and community. Proverbs further assures that generous people will prosper, highlighting the spiritual and relational dividends of giving.

Reflect on your current giving practices: do they inspire joy, partnership, and faith? How can you together cultivate a generous spirit that blesses others and strengthens your marriage?







Reflect and Apply

1.	What does generosity look like in your marriage and budget?
2.	How can giving bring you closer as husband and wife?
	Are there ways to give that align with your shared values and God's purposes?







Journaling Prompts

1.	Record how your attitudes about giving have changed over time.
2.	Plan a specific way you want to give together this month.
3.	Write about the joy or challenges you experience when giving as a couple.







Prayer for Today

Gracious Father, thank You for Your limitless generosity towards us. Transform our hearts to be cheerful givers, eager to bless others and glorify You. Help us to plan giving in our budget that honors You and reflects our love for others. Strengthen our partnership in generosity and unite us in Your grace. *In Christ's name, Amen.* To See Amen.















Your Verse

Proverbs 13:11 - "Dishonest money dwindles away, but whoever gathers money little by little makes it grow."

Supporting Scriptures

- Genesis 41:34–36 "Let Pharaoh appoint commissioners over the land to take a fifth of the harvest... to store food in the cities."
- Matthew 25:21 "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things."







Devotional: Grow Wealth Through Faithful Saving Together

Saving is a key aspect of godly financial stewardship. Proverbs advises patient and honest accumulation of wealth over time rather than quick or dishonest gain. In marriage, setting long-term financial goals together and saving consistently strengthens your security and honors God.

God's provision during famine in Genesis illustrates wise preparation anticipating future needs. Similarly, Jesus' parable of the talents highlights the reward of faithful stewardship, reminding us that what we do with little influences what He entrusts us with later.

Consider your family's future goals and how saving together can enable stability and opportunities. How can you faithfully incorporate saving as a shared spiritual discipline?







Reflect and Apply

1.	What long-term goals do you share that require financial planning?
2.	How disciplined are you in saving a portion of your income?
3.	What fears or challenges about saving need prayer and cooperation?







Journaling Prompts

1.	List your family's short- and long-term financial goals.
2.	Describe your current saving habits and possible areas for improvement.
3.	Write about how saving together affects your trust and unity.







Prayer for Today

Father God, teach us to save with wisdom and faithfulness. Help us to plan wisely for the future You have prepared for us. Give us discipline to gather resources little by little and trust in Your provision. May our saving honor You and strengthen our marriage walk. *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 borrower is slave to the lender."
- Psalm 37:21 "The wicked borrow and do not repay, but the righteous give generously."







Devotional: Choose Freedom Through Wise Financial Choices

Debt can become a burden in marriage if not managed carefully. Paul's counsel in Romans reminds us that owing nothing—except love—is a path toward spiritual and relational freedom. The Proverbs warning about being a slave to the lender vividly paints the risk of financial bondage.

Psalm 37 contrasts the righteous, who honor commitments and give generously, with those who borrow irresponsibly. Couples who seek to honor God will carefully evaluate their financial decisions to avoid unnecessary debt and build a lifestyle of freedom and generosity.

Today, reflect on your current use of debt. What steps can you take together to reduce or avoid debt, relying fully on God for provision?







Reflect and Apply

1.	How does debt currently affect your marriage and trust with each other?
2.	What emotions or fears come up when you consider eliminating debt?
3.	What practical steps can you agree on to stay debt-free or reduce existing debt?







Journaling Prompts

1.	Write down all current debts and your plan to address them.
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2.]	Describe how debt impacts your spiritual and emotional well-being.
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	List promises or commitments you can make to each other about handling debt.
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Prayer for Today

Lord, lead us in the path of financial freedom and integrity. Help us to avoid debt that enslaves and instead live responsibly with contentment. Guide us to honor You with all our financial commitments and to love each other through every decision. Give us courage and wisdom to walk this road together. *In Jesus' name, Amen.*







Day 6: Aligning Goals: Unity in Financial Vision









Day 6: Aligning Goals: Unity in Financial Vision

Your Verse

Amos 3:3 - "Do two walk together unless they have agreed to do so?"

Supporting Scriptures

- Ecclesiastes 4:9 "Two are better than one, because they have a good return for their labor."
- Philippians 2:2 "Make my joy complete by being like-minded, having the same love, being one in spirit and of one mind."







Day 6: O Aligning Goals: Unity in Financial Vision

Devotional: Build Financial Harmony Through Shared Vision

Financial unity reflects the spiritual unity God desires in marriage. Amos reminds us that walking together requires agreement on the journey's path. Without shared goals and regular communication about money, couples can quickly become divided or frustrated.

Ecclesiastes celebrates the strength and productivity of working side by side, while Paul's words in Philippians emphasize the joy found in harmony—a shared mindset rooted in love.

Take time today to discuss your financial vision as a couple. What are your hopes, fears, and priorities? How can you support each other and align your budget to reflect this unity?







Day 6: Aligning Goals: Unity in Financial Vision

Reflect and Apply

1.	Are your financial goals and values in alignment?
2.	How often do you and your spouse communicate openly about money?
3.	What practical steps will foster greater financial unity in your marriage?







Journaling Prompts

1.	Write a joint statement of your shared financial goals.
2.	Reflect on past disagreements and what you've learned about unity.
3.	List ways to maintain ongoing open and honest money conversations.







Day 6: Aligning Goals: Unity in Financial Vision

Prayer for Today

God of unity, bind our hearts and minds in perfect alignment. Help us to walk together in agreement and love as we manage our finances. Teach us to listen, understand, and encourage each other so our budget glorifies You and strengthens our marriage. *In Jesus' name, Amen.* \heartsuit \wp \diamondsuit







Day 7: Provision Provision









Day 7: **B** Trusting God Daily: Faith in Provision

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 6:25 "Therefore I tell you, do not worry about your life..."
- Psalm 34:10 "The lions may grow weak and hungry, but those who seek the Lord lack no good thing."







Day 7: **B** Trusting God Daily: Faith in Provision

Devotional: Depend on God's Faithful Provision Always

Ultimately, trusting God daily is at the heart of honoring Him with your budget. Paul's reassurance in Philippians reminds us that God is our great provider, caring for every need in ways we cannot predict or earn. Jesus commands us to release worry, inviting us to lean fully on God's faithful provision.

Psalm 34 offers this comforting promise: those who seek the Lord will never lack good things. Financial trust is not passive; it is a daily choice made in faith, marked by prayer, discernment, and obedience.

As you close this study, recommit to trusting God with your finances and your marriage. How can you keep faith and hope alive in everyday budgeting decisions?







Day 7: 💋 Trusting God Daily: Faith in Provision

Reflect and Apply

1.	What worries or anxieties about money challenge your trust in God?
	How does remembering God's provision impact your budgeting mindset?
	What practices can help you keep faith central in daily financial decisions?







Day 7: 💋 Trusting God Daily: Faith in Provision

Journaling Prompts

1.	Write about a time God provided unexpectedly for your family.
2.	List scriptures that remind you to trust God with finances.
3.	Plan daily or weekly habits that cultivate financial faithfulness together.







Day 7: **B** Trusting God Daily: Faith in Provision

Prayer for Today

Father, our Provider, thank You that You promise to meet all our needs. Teach us to trust You more each day as we manage our budget. Remove anxiety and fill us with peace, knowing You care deeply for our marriage and future. Help us to depend on Your riches and grace always. *In Jesus' strong name, Amen.*









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