

Real Love in a Distracted World:

Under Pressure

Amos 3:3

Money is a Problem for Many:

- A TD Bank study in 2019 found that 40% of millennial couples argue about money at least once a week.
- The same TD Bank study also found that 29% of divorced Baby Boomers and 41% of divorced Gen Xers ended their marriages due to financial disagreements.
- A study by Ally Bank in 2018 found that money was the topic that caused the most stress for couples.
- A study in the Family Relationships Journal in 2012 found that financial disagreements (*not infidelity*) are the number one indicator of a future divorce.

Common Reasons for Money Problems in Relationships:

- **Differing money habits:** Conflicts often arise from fundamental differences in attitudes toward spending, saving, giving and financial risk.
- **Past debt:** Unaddressed debt that a partner brings into the marriage can become a major source of tension and stress.
- **Lack of financial transparency:** Hiding financial struggles or creating a false impression of wealth can erode trust and lead to significant problems later in the relationship.
- **Power dynamics:** Money can amplify existing power imbalances, leading to resentment when one partner feels financially controlled or ruined by the other.
- **Misaligned goals:** A couple may have different priorities for the future, such as buying a house, saving for retirement or having children, without a shared plan to achieve them.

1. **THE FOUNDATION OF DIVISION:** Frequently, the external pressures of money reveal the internal cracks that already exist within marriages and relationships (Matthew 7:26-27).

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WARNING: A BAD FOUNDATION EVENTUALLY LEADS TO CRACKS!!

- Cracks create fear (1 John 4:18)
 - Fear leads us to become controlling
 - Fear leads us to become secretive
- Cracks create misalignment (Ecclesiastes 4:9)
 - Misalignment leads to distrust
 - Misalignment leads to us becoming opponents instead of partners

2. **THE FOUNDATION FOR UNITY:** In order to “walk together” in a relationship, the foundation must be a shared heart for God and a shared trust in God (Amos 3:3, Matthew 7:24-25).

The Real Problem and the Real Solution:

- Heart Problem – Often at the core of conflict over money is a heart problem. Two hearts, two vastly different priorities and, usually, neither of the two priorities is God.
- Heart Solution – The solution for a heart problem regarding finances or anything else in relationships is to find security in God, not stuff.

3. **THE CALL TO ACTION:** Walking together in agreement requires intentional, honest and value-based actions and conversations that move us from being opponents to being partners (Philippians 2:1-2).

Good Actions and Invaluable Conversations:

- ✓ Our finances must move from “yours vs. mine” to “ours.” For example:
 - Open a joint savings account
 - Discuss purchases above a certain amount (before they are made)
 - Practice Biblical Stewardship and Generosity together—break the yoke of financial anxiety
- ✓ Our conversations must focus on values, not just budgets. So, have a 15-minute conversation (set a timer) and ask:
 - What does security mean to you?
 - What are you most afraid of financially?
 - What is one dream that you have for yourself?
 - What is the benefit of making God our #1 priority (Matthew 6:33)?

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