

# Stewardship Run Amok

## Session 1 Worksheet

### STORY 1 COUPLES SHOULD DISCUSS LARGE PURCHASES

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#### Discussion

1. How much money should we be able to spend without asking our spouse?
2. Discuss reasons we should not go into debt to buy toys.
3. How important is communication in marriage regarding the family budget?

### STORY 2 SPENDING MORE THAN YOU HAVE

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#### Discussion

1. How can you stop “out of control” spending that leads to being in debt?
2. Should you treat finances as a resource or an asset? How do you make a budget work?
3. List three ways couples can effectively communicate regarding the spending of money.
4. How often should a family discuss a budget? What if one spouse does not want to use a budget?

### HOME PROJECT

Prepare or revise the family budget to include any financial secrets.

#### Six ways couples can avoid financial infidelity

1. Establish values
2. Set goals
3. Keep no financial secrets
4. Communicate
5. Create a family budget
6. Pray together

#### Ways to become debt free

1. Pray for spiritual strength
2. Make a lasting commitment
3. Pay additional principle payments
4. Finance your car for no more than three years
5. Keep only one credit card

**More ideas to become debt free**

- Say “no” to short term loans
- Begin saving for emergencies and large purchases
- Buy only what you need and pay with cash
- Develop a plan to pay off credit cards

**Something to think about**

“For where your treasure is, there your heart will be also” (Matt. 6:21 NKJV).

“The happiness and prosperity of the marriage relation depends upon the unity of the parties.”  
–Ellen G. White, *Patriarchs and Prophets*, p. 174

“Many marriages would be better if the husband and wife clearly understood that they are on the same side.” –Zig Ziglar

“You ought not to allow yourself to become financially embarrassed, for the fact that you are in debt weakens your faith and tends to discourage you.” –Ellen G. White, *Adventist Home*, p. 393

“There are no shortcuts when it comes to getting out of debt.” –Dave Ramsey

**My prayer commitment**

The heart of the matter for me is: \_\_\_\_\_  
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