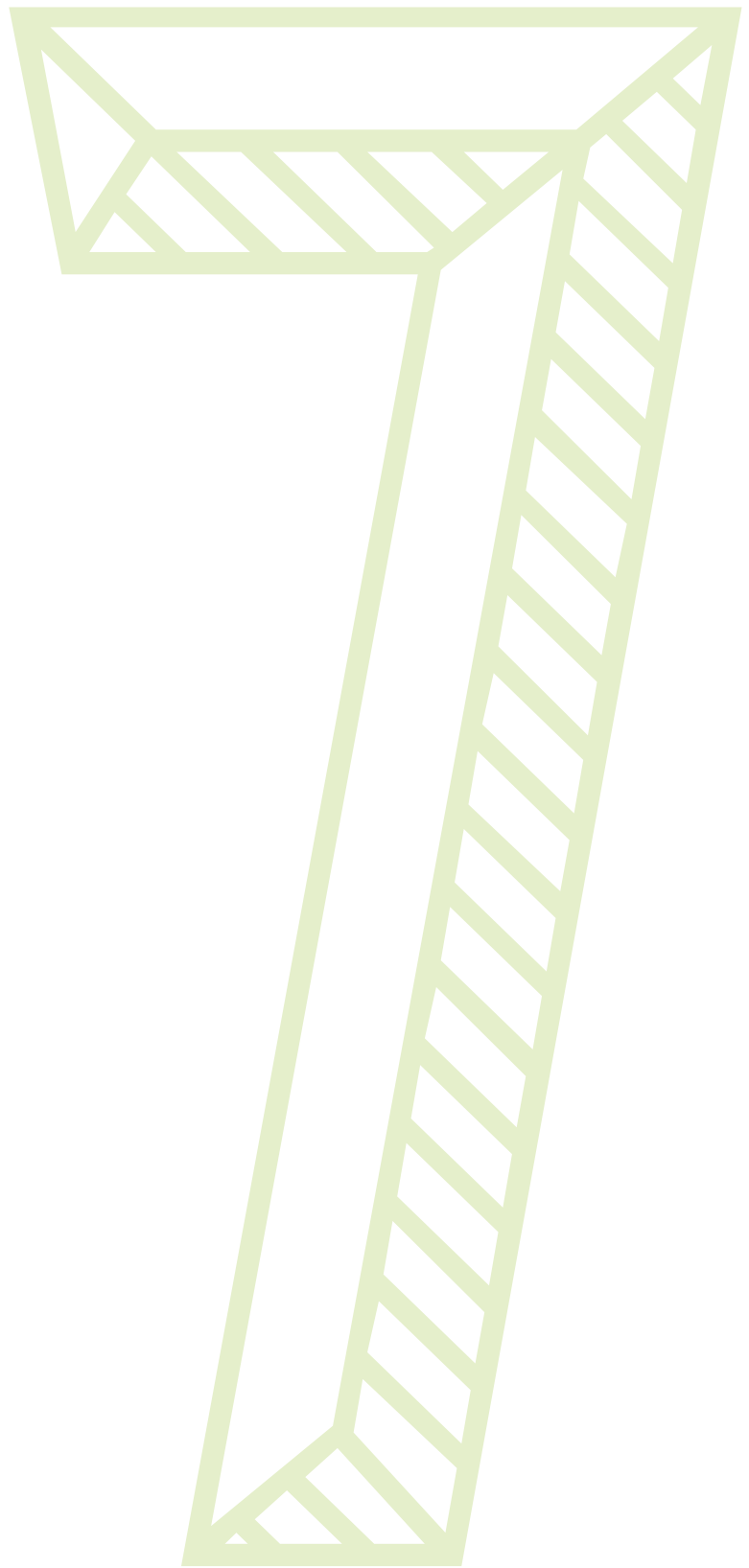


S E S S I O N



I WILL!

FINANCIAL CONFLICT

From a survey of adults:

- **27% of marrieds said disagreements over money are the most likely cause of arguments**
- **58% of financial arguments most often are over differing opinions of “needs” versus “wants”**
- **49% argue about unexpected expenses**
- **32% argue about insufficient savings**
- **30% engage in financial infidelity**
- **Much of the relationship conflict can be traced to a failure to communicate about finances**

From Bethany and Scott Palmer in their 2009 book “First Comes Love, Then Comes Money”, we learn:

“Behind every act of financial infidelity, there is a history of miscommunication and conflicts over money.”

“The math is simple: differences in money personalities can lead to conflict, and conflict can lead to financial infidelity. When couples don’t talk, don’t communicate, and don’t accept each other or extend grace to each other, that infidelity becomes toxic.”

“The walls that go up in relationships are built one brick at a time – one secret, one lie, one half truth, one effort to control.”

IS CONFLICT INEVITABLE?

• **Marriage conflict is** (159) _____

• **Marriage conflict is** (160) _____

If there is one lesson I have learned from my years of research it is that a lasting marriage results from a couple’s ability to resolve the conflicts that are inevitable in any relationship. Many couples tend to equate a low level of conflict with happiness and believe the claim “we never fight” is a sign of marital health. But I believe we grow in our relationships by reconciling our differences. That’s how we become more loving people and truly experience the fruits of marriage.

-Why Marriages Succeed or Fail: And How You Can Make Yours Last – John Gottman

NOTHING GROWS IN A COMFORT ZONE!

Growth requires change, and change is uncomfortable!

CONFLICT RESOLUTION

What's the solution? Effective communication.

Love suffers long and is kind; love does not envy; love does not parade itself, is not puffed up; does not behave rudely, does not seek its own, is not provoked, thinks no evil; does not rejoice in iniquity, but rejoices in the truth; bears all things, believes all things, hopes all things, endures all things. - 1 Corinthians 13:4-7

"When conflict is managed in a healthy way, people feel safe to open their heart and reveal who they really are. They feel open to display their uniqueness and opinions and to share their concerns, hurts, fears, and frustrations. This is why conflict is a doorway to intimacy and why your marriage needs conflict." - Fight Your Way to a Better Marriage, Dr. Greg Smalley

KEYS TO FINANCIAL INTIMACY

1. **Make a decision (individually and together)** - see Colossians 4:6
2. **Respond, not react** - see Proverbs 19:11

PRACTICAL STEPS TO FINANCIAL INTIMACY

1. **Schedule side-by-side time to talk**
2. **Talk about the positive aspects (not everything is going wrong!)**
3. **Identify a couple negative aspects to work on**
4. **Own your own junk**

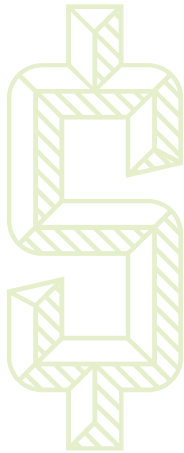
If we say that we have no sin, we deceive ourselves, and the truth is not in us. If we confess our sins, He is faithful and just to forgive us our sins and to cleanse us from all unrighteousness. - 1 John 1:8-9

5. **Brainstorm possible solutions to the problems**
6. **Agree to implement and evaluate the solutions**
7. **Be realistic - it takes time!**

PRACTICE SEVEN

Money (161) _____

SESSION 17 SUMMARY



Like so many other issues that create conflict in marriage, open and honest communication is the key to resolving conflict and developing financial intimacy. Conflict is actually healthy – as long as it’s approached with an abundance of grace. When couples begin to embrace Biblical financial principles, it’s not uncommon to experience more conflict. Don’t run from it – lean into it and begin to embrace a whole new level of communicating through Money Talks!

1. Describe how you will make a habit of “speaking the solution” about your finances, rather than slogging through the gutter.

2. What will YOU do to be more transparent with your spouse, family, or friends?

GOD’S VIEW OF HEADSHIP

¹⁶ For by Him all things were created that are in heaven and that are on earth, visible and invisible, whether thrones or dominions or principalities or powers. All things were created through Him and for Him. ¹⁷ And He is before all things, and in Him all things consist. ¹⁸ And He is the head of the body, the church, who is the beginning, the firstborn from the dead, that in all things He may have the preeminence. - **Colossians 1:16-18**

- head - *kephalē* - the head, both of men and often of animals

We’ve been taught to view “headship” in the context of order or authority. However, Paul appears to use the word *kephalē* (head) in the context of source or origin.

Husbands and fathers have an amazing privilege and a weighty responsibility to be a source of blessing and covering over his family. Are you faithfully carrying that responsibility?

For more info, see:

<http://margmowczko.com/kephale-and-male-headship-in-pauls-letters/>

PRAY COVERING & BLESSING OVER HOME

Fathers & Husbands, every morning pray . . .

Father, I bind and rebuke the enemy from every plan and assignment to hurt my bride and kids. I command the enemy to stay away from them, in Jesus’ Name.

Jesus, thank You for the authority You won over all the power of the enemy.

Holy Spirit, surround my family with Your angels. Protect them physically, emotionally, spiritually. Fill them with Your presence. Allow them to bring Your life and love into every situation today.

In Jesus’ Name.