



A Quick Reference and Lesson Guide

Marriage and Money

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1 Scenarios and Assessment

Scenarios/Case Studies

A. Scenario #1

Chris and Kathy got married about three years ago. They joined bank accounts right before they were married and were excited to see what God had in store for them. They were proactive before marriage and created a budget, which allowed them to grow their joint savings account. They are doing well but, unfortunately, they are struggling with a medical issue and the treatments are expensive. They found that insurance only covered a certain amount of the cost of the treatment. Their savings are almost spent and they now find themselves in financial crisis.

B. Scenario #2

Anthony and Maria have been married for fifteen years. They both have problems with spending money. Maria wants to start saving, but they have \$20,000 in credit card debt. They have no plan to pay off the debt, and this is a constant struggle in their marriage. They are considering divorce because they cannot reconcile their financial differences.

C. Scenario #3

Brent and Lisa have been married for several years, but they were never able to agree on their finances. They have decided that they will keep two separate bank accounts for spending, then decide later which bills they will each pay. Their friends have told them that this does not coincide with biblical teaching. It is working for them, but they do not want to displease God.

Definitions and Key Thoughts

A. Facts and Statistics

1. Only 43 percent of the general population discussed finances before marriage (American Express, June 2010).
2. Thirty-one percent of couples who share bank accounts admit to lying to their spouse about their finances (Forbes Women).
3. Thirty percent report that they have hidden purchases from their spouse (American Express).
4. One-third of couples report that finances are the most stressful part of their relationship (American Express).
5. Over half of couples in the US know their partner's credit scores (NEFE, 2011).
6. Eighty-seven percent of men and 80 percent of women would stay with their spouse if they had substantial credit card debt or had to file for bankruptcy (True.com member survey, 2008).

B. Debunking Myths

1. Myth: Over 50 percent of marriages end in divorce over finances.
Truth: Marriages can end in divorce over finances, but there is no concrete proof to

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back up this statistic. Instead of allowing yourself or the couple that you are counseling to believe that financial strain will end their relationship, it is important to emphasize that through communication, hard work, and inviting God into the situation a marriage can be salvaged.

2. **Myth:** “I am a saver, but my spouse is a spender. There is no way that we could be financially compatible.”

Truth: This tension can provide a good balance for the marriage. Often, this tension arises in the first several years of marriage. This does require compromise from both partners, but once this issue has been worked through, the couple will have a more cohesive concept of finances.

3. **Myth:** Intimacy is reserved for the bedroom.

Truth: Finances, especially when they are highly valued, are one of the most intimate parts of a person’s life. If the couple does not share finances, or is in financial distress, that can destroy a sense of trust between the couple. Financial intimacy is extremely important when working with a couple, but is often overlooked because it is not physical in nature. Restoring financial intimacy will help a couple traverse their financial issues.

C. Apostolic/Christian Worldview

1. **Tithing** – In a non-Christian worldview, tithing is not factored into budgeting.

However, the Bible has clear teachings about the importance of tithing. This does not necessarily mean that the spouses will be on the same page concerning this subject. While this subject is important to emphasize in a session, be aware that it may also be a possible point of tension in the relationship.

2. **Offerings** – In a non-Christian worldview, there may be contribution to charity, but not to a large extent, especially if the couple is in financial crisis. In a Christian worldview, giving is a large part of a couple’s life. It is important to work through this subject with the couple.

D. Definitions

1. **Financial success** – Couples must determine what this means to them. No right or wrong answer.
2. **Financial intimacy** – When a couple can trust one another concerning their finances.
3. **Budgeting** – A plan that helps a couple set a goal for coming out of financial crisis.
4. **Financial crisis** – Specific details vary from couple to couple, but this is a time in which there is turmoil in a marriage concerning finances.

Assessment (Interview)

- A. Listed below are several questions for a couple who is coming to counseling for financial issues. There are several key things to know before asking these types of questions:

1. Usually the presenting issue is not the root issue.
2. Lack of communication is a common cause for financial difficulties within a marriage.
3. One partner may feel superior to the other partner financially, but it is key to keep both on the same page.
4. These questions should be asked after doing an initial assessment. If the root of the problem seems to be deeper than financial issues, then it may be wise to refer the couple to a professional counselor.

B. Here are some key questions (in no particular order):

1. What is your current financial situation?
2. How did you as individuals handle money before marriage?
3. How did your family of origin handle money?
4. What is each spouse's role concerning finances?
5. Do you find that finances bring tension to your relationship?
6. How do you and your spouse communicate concerning finances?
7. As a couple, what do you think is your financial responsibility?
8. What purpose do you believe money has in your marriage?
9. What does the Bible say about money?
10. If your financial situation were perfect, what would it look like?

C. Here are some tips for dealing with couples in financial crisis:

1. One spouse may have a strong opinion on finances and the other may not. It is important not to let one spouse dominate the conversation, but to allow each one to communicate with the other.
2. No one's answers are right or wrong when asking these questions.
3. These questions are not specific for each couple's situation, but provide a place for an open response to help assess the needs of the couple.
4. Remember to set a goal with the couple at the initial session. These questions may lead the couple off-target. When this happens bring them back to their shared goal.

D. Here are some tips for dealing with difficult situations with couples in financial crisis:

1. The most detrimental situation concerning this topic, aside from threats of bodily harm, is a breakdown of communication. One partner may "stonewall" the other partner; which, in turn, will make the other partner defensive. When a partner becomes defensive it is difficult to restore the trust and communication needed in dealing with financial matters.
2. Nonverbal communication will happen in these difficult situations. The spouse may be verbally agreeing, but turning his/her body away from their spouse or sitting with crossed arms, which communicates that they do not believe what they are saying. If this happens, turn the spouses back towards each other. Have them maintain eye contact. Also, this may be a sign that a deeper issue may be present. If that is the case, then use your best discretion when dealing with this issue.
3. If tensions rise and one or both spouses become violent, then report the incident to the proper authorities. If, during the sessions, you learn of abuse to a spouse, someone who is elderly, or a child, then report it to the proper authorities immediately. If, because of the intimate nature of finances, there is emotional abuse present, then refer the couple to a qualified mental health counselor.
4. Financial situations can be extremely stressful on one individual in the relationship. If there is any mention of suicidal thoughts or behaviors, perform Suicide Risk Assessment and refer them to a qualified mental health counselor. It is also wise to refer a patient if you believe they may have fallen into depression. Use diagnostic tools such as the WHO-5 or the PHQ-9 if you suspect depression. The links to these online tools can be found in the reference section below.

2 Critique and Counsel

Biblical Insight

A. Scriptural View of Money

1. Mark 10:7-9 explains that a married couple is to become “one flesh.” Becoming one means joining together in all areas of life—including finances. Couples can experience a “financial intimacy” within their relationship.
2. Luke 8:14 points out that placing too much of one’s focus on riches results in the word of God being unable to mature in the heart of a believer. While money is necessary and significant, it should not be prioritized over relationship with God.
3. Proverbs 22:9 speaks of the blessings that come to those who choose to be generous.

B. *“So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”* (Matthew 6:2-5 KJV)

1. One’s motive in giving is not to receive blessings from God, but the scriptures clearly declare that giving to those in need is pleasing to God.
2. The scriptures further testify that, “Each one must give as he has decided in his heart, not reluctantly or under compulsion, **for God loves a cheerful giver.**” (II Corinthians 9:7)

C. *“For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it—lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, saying ‘This man began to build and was not able to finish’?”* (Luke 14:28-30 KJV)

1. Planning is wise and encouraged throughout Scripture.
2. Proverbs 6:6-8 says, “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest.” Money is certainly a “spiritual” matter in that God owns all things (Psalm 24:1) and He is the great Provider. However, there is an intensely practical side to the money discussion. Planning, budgeting, and wisdom should not be downplayed.

Wise Counsel

A. For Couples in Conflict Concerning Money

1. “It’s rarely the math that couples are really arguing over. It’s what the money means to us emotionally, and if you don’t address your emotions, it’s like looking for your car keys under the street lamp when you lost them in the bushes.” (James Cordova)
Recognize that many times conflicts over money are pointing to deeper issues. Most

- people can figure out how to organize a budget using simple addition and subtraction. Exploring the “why” behind financial practices could be helpful.
2. Encourage couples to adhere to biblical principles concerning giving and contentment. Reframing issues in light of contentment and gratitude could be beneficial for couples
 3. John Gottman explains that when a couple experiences conflict, leaning toward one another rather than away can make all the difference in the health of their marriage. Encourage the couple to see the difficulties as an opportunity to “turn toward” one another and grow in the marriage.
- B. Habits of Happy Couples
1. The importance of generosity cannot be overlooked. Research shows that couples who experience more satisfaction in their marriage tend to be more generous.
 2. Communicate priorities, short-term goals, and long-term goals. Couples who plan and clearly communicate desires and goals experience less conflict.
 3. “Keep your lives free from the love of money and **be content with what you have**, because God has said, “Never will I leave you; never will I forsake you.” (Hebrews 13:5) Couples who learn gratitude and contentment can experience peace in knowing that life’s value is not in the things that a person can possess. Instead, our hope rests in God’s promise of faithfulness.

3

Application and Prayer

Application

A. For Couples in Conflict Concerning Money

1. Learn what money means to your spouse.
 - a) Money represents many things to different people because of the various experiences each person has had with money. To your spouse, money could represent security, opportunity, trust, independence or even dependence.
 - b) Understanding a person’s relationship with money and money history uncovers the reason behind priorities, fears, hopes, and habits concerning money.
2. Share in financial responsibility.
 - a) Couples who are both engaged in the responsibility of financial management can prevent conflict.
 - b) Although each person might have certain strengths that they offer to the money relationship, both should be aware and involved in managing finances.
3. Maintain hope.
 - a) Although money is a leading source of conflict in marriage relationships, it is possible for financial difficulties to be an opportunity for growth.
 - b) A couple willing to communicate fears, hopes, and priorities while sharing financial responsibility can overcome conflicts that surround money and marriage.

Prayer

“Thank you, Jesus, that you are our provider and the source of abundant life. Even in the most complicated and difficult situations, we trust in your ability to see us through. We recognize that this situation has the potential to cause us to grow in our marriage and in our relationship with you. Today we ask for wisdom to be stewards of what you have given us no matter how big or small it may seem. Let our hearts be content and our hopes set on things eternal. Please teach us to be givers with grateful hearts.”

4 Recommended Resources

- Brittle, Z. (2015, April 15). Gottman.com/blog. Retrieved from www.gottman.com:
<https://www.gottman.com/blog/turn-toward-instead-of-away>
- Palmer, S. (2012). *The Five Money Personalities: Speaking the Same Love and Money Language*. Nashville, TN: Thomas Nelson. PHQ-9: <https://patient.info/doctor/patient-health-questionnaire-phq-9>
- Praske, L. (2016, July 29). Blog.prepare-enrich.com. Retrieved from prepare-enrich.com:
<https://blog.prepare-enrich.com/2016/07/monopoly-money-and-marriage>
- Timmons, J.M. (2009). *Financial Intimacy: How to Create a Healthy Relationship with Your Money and Your Mate*. Chicago, IL: Chicago Review Press.
- Vanderkam, L. (n.d.) *themoneycouple.com*. Retrieved from themoneycouple.com:
<https://themoneycouple.com/the-most-common-mistakes-to-avoid-based-on-the-5-moneypersonalities>
- Suicide Risk Assessment:
https://psychiatryonline.org/pb/assets/raw/sitewide/practice_guidelines/.../suicide.pdf
- WHO-5: <http://www.psychocongress.com/saundras-corner/scales-screeners/well-being-index/who-five-well-being-index-who-5>
- Williams, G. (2014, June 17). Money.usnews.com. Retrieved from usnews.com:
<https://money.usnews.com/money/personalfinance/articles/2014/06/17/why-couples-fight-about-money>.

5

Taking it to the Church

“What the Bible Says About Finances and the Church”

Focus: *Trusting God in our finances is as necessary to a Christian as it is to trust Him in all areas of our lives.*

Lesson Text:

Philippians 4:19 NKJV

“And my God shall supply all your need according to His riches in glory by Christ Jesus.”

Stewardship Defined

1. Google.com defines stewardship as “the job of supervising or taking care of something, such as an organization or property.”
2. Merriam-Webster’s online dictionary defines stewardship as “the conducting, supervising, or managing of something; *especially*: the careful and responsible management of something entrusted to one’s care *stewardship of natural resources*.”

Attaining Good Financial Stewardship/Freedom

Does the Bible address finances? George Fooshee of Back to the Bible listed ten biblical financial principles that a Christian can follow to gain financial freedom and accountability (<http://www.backtothebible.org/10-financial-principles-that-are-biblical>):

1. Trust God to supply (Proverbs 8:20, 21; Philippians 4:19).
2. Give (Deuteronomy 14:23; Luke 6:38).
3. Leave a margin in your spending.
4. Save (Proverbs 21:20; 22:3).
5. Stay out of debt (Psalm 37:21; Proverbs 22:7).
6. Be content with what you have (Hebrews 13:5).
7. Budget (Proverbs 23:23; 24:3, 4).
8. Never cosign (Proverbs 27:13).
9. Work (Proverbs 14:23; 28:19).
10. Listen to godly advice (Psalm 1:1; Proverbs 15:22).

The area of finances is one of the most challenging issues a Christian can face, and it can be a source of great difficulty. A common Scripture verse used to relate to money states, “*for the love of money is a root of all kinds of evil*” (I Timothy 6:10). Reading just this part of the passage without considering the words “love of” could make one believe that money was evil. The rest of the passage reads, “*for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.*” It is not money that is evil, but how it is used and valued

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that can be evil. Sadly, money has caused many Christians to stray from following Christ because of always wanting more. One item of Fooshee's list addresses being content. There is nothing wrong with ambition and a desire for a better life, if the desire is framed within God's plan. God wants His people to prosper; it is when the desire for more and more leads down a path of greediness, always wanting more than we have, that we find ourselves in trouble financially.

Jesus told the story of a prodigal son in Luke 15. The young man was not content to live with his family, but wanted more. He took his inheritance and went to seek his fortune, but instead of following wise counsel he proceeded to waste what had been given him. *"And not many days after the younger son gathered all together, journeyed to a far country, and there wasted his possessions with prodigal living"* (Luke 15:13). Finances can destroy a life when not handled in a biblical manner.

Robert Temple (2002) said that financial stewardship is the most confusing and neglected area of the Christian's life. Everyone needs a plan, and all that is needed is discipline. Temple challenged the Christian to follow three basic guidelines: a) pay God first, b) pay yourself second, and c) learn to live on what's left.

Scripture Verses Addressing Finances

- ***"No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon" (Luke 16:13 NKJV).***

Another verse of scripture that aligns with this one is found in Matthew 6:33. *"But seek first the kingdom of God and His righteousness, and all these things shall be added to you."* When we put God first in our finances, He will add to us what we need. This does not mean that we will not have difficulty along the way, but trusting Jesus to supply gives peace and assurance.

- ***"Honor the LORD with your possessions, And with the first fruits of all your increase; So your barns will be filled with plenty, And your vats will overflow with new wine" (Proverbs 3:9-10 NKJV).***

Being faithful in tithing and offerings brings financial freedom. A key word here is *honor*. When we honor the LORD in our giving, He has promised to bless us. We give because we honor God, not to be blessed.

- ***"Wealth gained by dishonesty will be diminished, But he who gathers by labor will increase" (Proverbs 13:11 NKJV).***

Financial freedom is gained through hard work and diligence, not by cheating or avarice. Christians should be careful of making a "quick buck"; short-cuts usually lose more than they gain. Wealth gained by wise investments and hard work takes time to grow, but grow it will.

- ***"He who loves silver will not be satisfied with silver; Nor he who loves abundance, with increase. This also is vanity" (Ecclesiastes 5:10 NKJV).***

There is security in being content. Always seeking for more and more will never bring true happiness. Fifty years ago a young couple newly married was thrilled to have a one bedroom apartment, often over someone's garage, or in a basement. Today, a first home usually has at least three bedrooms and two bathrooms. Middle income families once lived in a small house and had one car, but today most families in this socioeconomic

category have a large home with two or three cars. Is that bad? No, not if we keep everything in perspective and are satisfied with what we have been blessed with. It is the desire for a bigger house, a newer car, or a more expensive vacation that keeps us from being satisfied. Remember Fooshee's third principle – leave a margin in spending. Just because we can afford a bigger house, does not mean we really *need* a bigger house.

- ***“Let your conduct be without covetousness; be content with such things as you have.’ For He Himself has said, ‘I will never leave you nor forsake you’” (Hebrews 13:5 NKJV).***

One of the commandments addressed is covetousness, *“You shall not covet your neighbor’s house...nor anything that is your neighbor’s”* (Exodus 20:17). Envy and covetousness are dark streets that lead to disaster. As Christians, we must learn to trust Jesus Christ to supply our needs.

- ***“Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life” (1 Timothy 6:17-18 NKJV).***

Having wealth is not wrong; how it is managed is the issue. God blesses His people with financial resources and we are required to give, share, and help others who are in need. By doing this, we store up eternal blessings. Our treasure is not here on earth, but is eternal.

- ***“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also” (Matthew 6:19-21 NKJV).***

Clinging to earthly riches is a waste of a Christian's focus; our focus should be on the kingdom of God. Earthly riches fade away, but what is done for the Kingdom lasts forever.

A Three-Step Plan for Family Money Management

Robert Temple (2002), in his article for *The Clergy Journal*, gave a simple guideline for Christian stewardship. Walter Moodie with Glen Hoos reiterated this guideline in a three step plan for family money management

(<http://www.familylife.com/articles/topics/marriage/challenges/finances/money-management-for-the-christian-family>):

1. Give to God first. God should be first in every aspect of the Christian's life, including finances.
2. Set aside funds for regular savings. Saving for a large purchase or a family vacation is better financial management than borrowing.
3. Spend the rest on what you need. A budget will help you determine what your needs are and how much you can save. It will also help keep you on a sound financial track.

Conclusion

Honoring God in finances keeps the Christian from making dangerous, or even disastrous decisions. Following biblical principles in managing finances ensures contentment and security, and trusting God in every aspect of our lives is essential to a healthy Christian walk. The old hymn states, “Tis so sweet to trust in Jesus.” How true!

Financial decisions should be made as a family. Couples should discuss their finances and agree on decisions. One partner may be more financially astute than the other, but both should be involved in the decision-making process and understand the issues. Financial problems are a major cause for problems in a marriage, so if there are problems, seek help sooner rather than later.

Always keep God in the financial plan. By putting Him first you will have fewer problems, and in the end, you will be more prosperous. By putting God first, you are eliminating covetousness, greediness, and discontent. You are truly laying up treasure in heaven, rather than depending on earthly treasure.