

Not many topics can spark more emotion than money. Money has a way of exposing our heart more than any other topic, which is one reason why money is so often a source of conflict for many couples. Despite this, it is possible that money can be a way for a couple to not only grow closer together, but also a way for them to grow closer to God.

There are two essential attitudes and two keystone habits of couples where money is a catalyst for oneness rather than something that constantly leads to conflict.

ESSENTIAL ATTITUDE #1 – A RIGHT RELATIONSHIP WITH MONEY AND POSSESSIONS

The earth is the LORD's, and everything in it, the world, and all who live in it; for he founded it on the seas and established it on the waters. -Psalm 24:1-2

Scripture makes it clear that your relationship with money and possessions is to be one of stewardship, not one of ownership. What's a steward? A steward is this: someone who manages another's resources and seeks to manage those resources according to the owner's vision and values. Our job is to manage God's resources and seek to manage those resources according to His vision and values, not according to your vision and values.

When you embrace stewardship, it changes everything. Income is no longer a scoreboard; it's a responsibility. Spending and the accumulation of stuff are no longer to solely provide emotional fulfillment; they are to honor God. Debt is no longer a tool to get what you want without waiting; it's something to be entered into very cautiously. Your approach to generosity is no longer live first and give what's left over; it's give first and live on what's left over. Stewardship is a complete and total reordering of your financial world to reflect that you are not an owner of your stuff, but rather a manager of God's stuff.

If money is going to be a source of oneness for you and your spouse, you first have to realize that together you are on a mission to steward God's resources, not a mission to accumulate wealth for your own comfort and peace.

ESSENTIAL ATTITUDE #2 – CAUTIOUS WITH DEBT

The rich rule over the poor, and the borrower is the slave to the lender. -Proverbs 22:7

The emotions are often high before entering into a transaction that involves debt because the prospect of getting something new is exciting. However, after the transaction is completed and the excitement of the new object has worn off and the reality of the debt sets in, it can feel demoralizing, frustrating and depressing.

Most couples where money is a source of oneness have the same attitude toward debt. What is that attitude? One word: caution. Most of the time when the Bible speaks about debt it is usually in the form of a warning. To be clear, the Bible does not say that debt is a sin. You can enter into debt for sinful reasons, but in and of itself, debt is not a sin. So, couples that have a healthy relationship with money and possessions typically are very cautious with debt.

What, specifically, does being cautious with debt look like? Here are some examples:

- It will be entered into only as a last resort.
- If it is entered into, it will be paid back as quickly as possible.
- Debt is not viewed as a “tool” to get what you want without waiting.
- Debt will not be entered into to purchase items that decline in value (i.e. like cars, boats, electronics, vacations, etc).

The worst part of debt is not necessarily the trap it puts you in financially, rather what it does to you emotionally. Couples who experience oneness in the area of finances understand that debt carries with it more than just a financial cost and therefore are extremely cautious before entering into debt and extremely eager to get out of debt as quickly as possible.

So, those are two essential attitudes, now let's look at two keystone habits.

KEYSTONE HABIT #1 - A FINANCIAL PLAN

The plans of the diligent lead to profit as surely as haste leads to poverty. -Proverbs 21:5

If you are steward and not an owner, then one of the first tangible steps you'll take is developing a financial plan to help ensure you are faithfully stewarding the resources God has provided. Generally speaking, if you do not have a financial plan then your financial situation will not naturally move towards order and peace; it will most likely move towards chaos and frustration.

What's a financial plan? A financial plan is this: a series of steps a couple intends to go through in order to achieve their agreed upon financial goals. Said another way, a plan is deciding what to do with the money God provides before it even hits your bank account.

Most couples where money is a source of oneness have a financial plan. They have decided how they are going to manage the resources God provides before those resources hit their bank account. Both spouses are responsible to know and understand the plan. It's a great idea for one spouse to be the primary “bookkeeper,” but both the husband and the wife are responsible to understand the plan and their family's overall financial situation.

A financial plan will consist of a (1) generosity plan, (2) spending plan, (3) savings plan and, if necessary, (4) debt reduction plan. If you need help developing a plan, see MarriageHelp.org/Money for suggested financial plans. No plan is perfect, but any plan is better than no plan.

KEYSTONE HABIT #2 - A SIMPLE AND USEFUL INCOME AND EXPENSE TRACKING SYSTEM

Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations. -Proverbs 27:23-24

No family operates without an income and expense tracking system. For some of you, your system involves a budget that you created on the back of an envelope over 10 years ago (before you had kids) and an elaborate system of checking your bank balance and credit card limit(s) via web sites and smart phone apps sprinkled with an occasional prayer (“please Lord, let this transaction be accepted...come on...come on....Yes! Praise you Jesus!”). Others might use Mint.com or Quicken, and fewer still might use a crazy complicated Excel worksheet complete with v-lookups and pivot tables. However, just because you have a system doesn't mean your system is simple or useful.

Money has a strange way of “cheating on you” when you don't have good information and if you don't have a good tracking system. Couples often blame each other for not being more mindful with the money, when the fact is both are guilty of not being organized or not following the plan. Therefore, it is essential that couples have a tracking system that is simple and accessible to both the husband and the wife.

A good tracking system allows you to do four things and do them simply: (1) create a monthly spending plan, (2) track every single dollar you spend, (3) categorize each expense and (4) compare your actual expenses to your planned expenses. There are numerous products on the market to help you with this process (Quicken, Mint.com, etc), but in our opinion one of the best is You Need A Budget (YNAB.com).

If your current system is complicated (meaning only one spouse knows how to operate the system) or cannot be easily accessed by both spouses, then it is probably time to think about a new system so both spouses can have access to the facts and be able to make better financial decisions. Good information helps draw couples closer together.

CONCLUSION

It is possible for couples to experience oneness in the area of finances and to consider finances an area of strength in their marriage. A relationship of stewardship, not ownership, with money and possessions along with an appropriately cautious attitude towards debt are great steps in this direction. When these healthy attitudes are coupled with the habits of a financial plan and a simple and useful income and expense tracking system, then money quickly moves from being a source of conflict to being a source of oneness for couples.

For additional resources on this lesson see MarriageHelp.org/Money.

QUESTIONS/PROJECTS:

Answer questions 1-5 by yourself first, then share them with your spouse before group time. Some of these questions will be discussed during your group time.

1. In your marriage, what is the main source of conflicts about money?
2. How would you describe your current financial plan?
3. Do you believe your income and expense tracking system is simple and accessible to both spouses?
4. Do you believe you and your spouse are on the same page, financially? Do you have the same values and ideas as to how to handle the resources entrusted to you?
5. Of the two attitudes and two habits listed in this lesson, which one do you believe would be most helpful for your marriage? Why?