

Marriage & Money . . . A Match Made in Heaven

Young Married Class - Two Sessions

by Sharon Benedict

<https://celebratingyourjourney.com>

PART 1:

I) SETTING THE FOUNDATION FOR A MATCH MADE IN HEAVEN

A) Of all the scriptures that speak about marriage and relationships, which one grabs your attention?

- i) Marriage = The Beginning Foundation, Mark 10:7-9 (Amp)** For this reason a man shall leave [behind] his father and his mother and be joined [united] to his wife and cleave closely to her permanently, And the two shall become one flesh, so that they are no longer two, but one flesh. What therefore God has united (joined together), let not man separate or divide.”
- ii) Close companion to marriage = 1John 3:23 (NKJ)** “And this is His commandment: that we should believe on the name of His Son Jesus Christ and love one another, as He gave us commandment.”
- iii) John 17:9-11 (Amp)** “I am praying for them. I am not praying (requesting) for the world, but for those You have given Me, for they belong to You. All [things that are] Mine are Yours, and all [things that are] Yours belong to Me; and I am glorified in (through) them. [They have done Me honor; in them My glory is achieved.] And [now] I am no more in the world, but these are [still] in the world, and I am coming to You. Holy Father, keep in Your Name [in the knowledge of Yourself] those whom You have given Me, that they may be one as We [are one].”
- iv) What do the words “one flesh” and “united” say for you? When it relates to money, what areas are you most united? Least united? How do you share the same vision and dreams for your lives together.**

B) Of all the scriptures that speak about money, which one also grabs your attention?

- i) Money = Putting it to Work, Luke 19:13 (NIV)** “So he called ten of his servants and gave them ten minas. ‘Put this money to work,’ he said, ‘until I come back.’”
- ii) Close companion to money: Philippians 4:11-13 (Amp),** “Not that I am implying that I was in any personal want, for I have learned how to be content (satisfied to the point where I am not disturbed or disquieted) in whatever state I am. I know how to be abased and live humbly in straitened circumstances, and I know also how to enjoy plenty and live in abundance. I have learned in any and all circumstances the secret of facing every situation, whether well-fed or going hungry, having a sufficiency and enough to spare or going without and being in want. I have strength for all things in Christ Who empowers me [I am ready for anything and equal to anything through Him Who infuses inner strength into me; I am self-sufficient in Christ’s sufficiency].”
- iii) Cautious companion to money: The Hidden Intent of the Heart, 1 Timothy 6:10,** “For the love of money is a root of all evils; it is through this craving that some have been led astray and have wandered from the faith and pierced themselves through with many acute [mental] pangs.”

- iv) One of the most challenging and risky areas in sustaining harmony in a marriage is money. Consider these questions:**
- a) How much and how many possessions do you need to be happy?
 - b) Who manages the money?
 - c) Who spends the money and for what?
 - d) How much debt do you have and how is it affecting your marriage? Who's the impulse buyer in the marriage?
 - e) Do you have a financial life plan that includes the basic documents to assess and manage your lives...one being a budget? Not a comfortable word, is it?
- v) Dave Ramsey says there are 800 verses in the Bible about money; 176 verses on marriage.** And no matter what scripture you read, they are all connected to relationships with every decision we make and action we take.
- vi) Suze Orman, author of Nine Steps to Financial Freedom, believes** “. . . most peoples' biggest problems in life—even those that appear on the surface not to be money related—are directly connected with their early, formative experiences with money.”

II) LOOKING BACK IN TIME

- A) Let's do a couple exercises—First, use the attached Part 1 exercise sheet attached. Step back in time to the earliest moments (even in childhood) you can recall when money meant something to you, when you truly understood what it could do.** Then, reflect on how those early life experiences have directly influenced your feelings, thoughts, and actions about money today (fearing it, enjoying it, loving it, hating it). Write your thoughts down.
- B) This exercise may illicit a number of emotions** tied to happy as well as sad or troublesome moments. These memories may include self-doubt, unworthiness, insecurity, and probably fear fueling them all. Whatever they are take some time together in the days ahead to share your thoughts and how you can help each other get free from what holds you stuck about money.
- C) God's thoughts about you and your capacity to succeed together are clear with Jer 29:11-13 (Amp),** “For I know the thoughts and plans that I have for you, says the Lord, thoughts and plans for welfare and peace and not for evil, to give you hope in your final outcome. Then you will call upon Me, and you will come and pray to Me, and I will hear and heed you. Then you will seek Me, inquire for, and require Me [as a vital necessity] and find Me when you search for Me with all your heart.”
- D) What did you notice about these verses?** God's thoughts for your success have conditions & actions to take . . . Seeking God's help and direction as your “vital necessity.” We often forget to ask for help not only from God but from each other in a marriage. We think we need to “man up,” and do whatever on our own! Let's remember when we declare we are united and of one mind and heart, that's doesn't mean either of us can read minds. Communication and humility go hand in hand in marriage.
- E) So, here's the second exercise on your Part 1 exercise sheet. Write down what strengths you see in your spouse that will help you be more united and one with each other when it comes to managing the money in your marriage.** Right now, give what you wrote down to your spouse. Then in the days ahead talk about what you shared with each other.
- F) Our next class will step into the basic money management tools to use as God intends for your Life Plan . . . making your marriage and money a match made in Heaven.**

PART 2

I) THE BASICS OF STEWARDSHIP = YOUR LIFE PLAN FOR THE MONEY SIDE OF LIFE

- A) **Money management tools to create and maintain throughout your life** – Net Worth, Budget, Home/Possessions, Benevolence & Giving, Emergency Records, Life & Family Memories
- B) Your **Net Worth Statement** will give you an overview of your assets and liabilities. Assets are what you own and liabilities are what you owe. They include cash in your savings and checking account, current cash value on your life insurance, current home equity, rental property, value on car, investments, personal property, retirement accounts. Your liabilities include any bank loans, car loans, credit card balance, mortgage balance, and personal loans.
- C) What does your **Budget** look like? A budget provides a hands-on tool for reigning in spending and achieving your life goals together. A budget should be a **SMART budget**... Specific, Measurable, Attainable, Rewarded, and Time-phased to your life dreams and goals as God intends for you.
- i) **Budget consists of clear, appropriate debt reduction, saving/investment strategies, specific categories itemizing every annual mandatory and discretionary expense, and all sources of income.**
 - ii) **Where does your money go?** Do you know? From the grocery bills, house and insurance payments, doctor bills, dining out, going on vacation, buying that new car, you name it, the money seems to fly away all on its own. Yet, does it, really? For many of us we don't know where it went.
 - iii) **My question here is “Do you save receipts?”** Those receipts thrown away at the grocery store or while dining out is an integral part of your budget review and personal accountability. Tedious as it is for us, keeping receipts can make all the difference is creating and maintaining a viable budget for mandatory and discretionary spending.
- iv) **Scriptures abound related to budgeting, such as**
- a) **Luke 14:28–30 (Amp)** “For which of you, wishing to build a farm building, does not first sit down and calculate the cost [to see] whether he has sufficient means to finish it? Otherwise, when he has laid the foundation and is unable to complete [the building], all who see it will begin to mock *and* jeer at him, Saying, ‘This man began to build and was not able (worth enough) to finish.’”
 - b) **Proverbs 27:23 (Amp)** “Be diligent to know the state of your flocks, and look well to your herds.”
 - c) **1 Timothy 5:8 (Amp)** “If anyone fails to provide for his relatives, and especially for those of his own family, he has disowned the faith [by failing to accompany it with fruits] and is worse than an unbeliever [who performs his obligation in these matters].”
- v) **Dave Ramsey (www.daveramsey.com) gives us a glimpse into the recommended % for basic household expenses and actual expenses [Review “Where does your money go each month” sheet attached].**
- a) For the next several minutes, estimate what you believe you spend in each of the basic household expenses. The at home sit down together and see how you match up with your actual expenses. If you do not have actual expense figures, try to estimate what you believe you spend in each category.

- b) Ramsey used a compilation of several sources and his own experience to derive the suggested percentage guidelines. However, these are only recommended percentages and will change dramatically if you have a very high or very low income. For instance, if you have a very low income, your necessities percentages will be high. If you have a high income your necessities will usually be a lower percentage of income; and hopefully savings (not debt) will be higher than recommended.
- vi) **Does this sound familiar? “My budget can handle it. I've got enough money saved for the rest of my life. Well . . . unless I want to buy something.”** There are times when I actually look at my check book balance and still say, “I can buy this and make up the money next year.” Is this survival mode or what? This is also a slippery slope to unmanageable debt.
- vii) **Debt - First, “What is most important to you?” How do you envision getting debt free through the years? What might prevent you from succeeding? And how does your debt make you feel?**
- a) **Balancing Challenge = How do you balance what debt you believe you can handle with this scripture? *Romans 13:8* "Owe no one anything except to love one another, for he who loves another has fulfilled the law." The heart of this scripture is to create a strategic plan to reduce and eliminate debt as reasonably and quickly as you can.**
- b) **What would you cut from your expenses?**
- c) **Learn the difference between a debt and investment; your needs and your wants related to your life plan. You will then safeguard your money and your marriage.**
- viii) **Getting beyond just surviving is integrally connected to your own personal budget and commitment, your dreams and goals God has for you. How you spend, save, manage your credit, and plan for retirement determines to a great extent how well you celebrate your life.**
- ix) **Your budget will help you avoid the slippery slope to debt slavery, get you beyond just survival, and move you toward creating a savings & investment plan for your senior years together.**
- a) **But it will only serve its purpose if you both determine together to manage your money as God intends for your marriage.**
- x) **Here comes the good news to motivate you to action.** These many benefits will help you see lasting value of living on a budget:
- Considerably reduced stress for you and your family
 - Increased control of your financial destiny
 - Enhanced passion and lasting commitment for your dreams & goals
 - Financial freedom
 - Debt-free living
 - Save more money for targeted dreams & goals
 - Invests smarter
 - Jump starts your career
 - Protects and helps unify your family
 - More time for yourself
 - Supports high-quality wellness goals
 - Comfortable retirement
 - Having all-around more fun!

xi) Here are the consequences when you don't budget:

- Intensified stress/family disagreements
- Distorted perceptions and judgments toward oneself and others
- Creditors/collection agencies routinely calling
- No money for basics—food, housing, healthcare/wellness, savings/investments, special needs/emergencies, long-sought dreams/goals
- Your health and wellbeing put at risk
- The end of the line - bankruptcy, most likely devastating your family/other relationships

D) You may ask, “Why include **Home/Possessions** in with these money management tools?” The reason is one of the biggest chunks of your money goes to the possessions you own. ***This includes the debt you incurred to have those possessions and the cost to maintain them as long as possible. Which is another lesson all together that many of us forget after the romance of the purchase!*** What is the difference between a Need and a Want anyway? And how does it all fit into our lives? Does it support our life plan?

E) Benevolence & Giving – No matter what dreams and goals we have for our lives together, God's heart and soul is to help humanity in their need. So, our own life plan as God intends should include a heart to give with generosity.

i) For most of us in this world today, this one is a hard one when you have a mountain of bills stacked on your desk needing to be paid. In addition, we humans tend to keep our money close to the chest for me, my, and I. With God's help and our willingness to have Him direct the way we spend our money, benevolence and giving become a treasured joy in a marriage.

ii) We all know the scripture that it is more blessed to give than to receive. Let's look at it a little closer. Acts 20:35 (AMP) “I coveted no man's silver or gold or [costly] garments. You yourselves know personally that these hands ministered to my own needs and those [of the persons] who were with me. In everything I have pointed out to you [by example] that, by working diligently in this manner, we ought to assist the weak, being mindful of the words of the Lord Jesus, how He Himself said, It is more blessed (makes one happier and more to be envied) to give than to receive.”

iii) What do you notice about this scripture? There is balance is giving . . . no jealousy, worked to meet own needs and those I am responsible for, help the weak through benevolent giving. All in balance and synergy so no one lacks. Sounds like life . . . what a balancing act it is! **[Review attached Benevolence/Giving sheet].**

a) Keep in mind that part of giving has to do with God's commandment to tithe. I encourage you to study the **principle and practice of the tithe** in both Old & New Testament. Here are two scriptures that offer perspective.

1) Malachi 3:10 “Bring all the **tithes** (the whole tenth of your income) into the storehouse, that there may be food in My house, and prove Me now by it, says the Lord of hosts, if I will not open the windows of heaven for you and pour you out a blessing, that there shall not be room enough to receive it.”

2) Luke 11:42 “But woe to you, Pharisees! For you **tithe** mint and rue and every [little] herb, but disregard *and* neglect justice and the love of God. These you ought to have done without leaving the others undone.”

- b) These scriptures set not only the principle and practice, but also the attitude. How does fear and faith/trust relate to this when God sees your heart? Where do you struggle in this area?
- F) Your Will** – Providing a will (and if appropriate, a living trust) for your family and those you wish to leave your financial legacy is essential for successful money management, even after you leave this earth for greener pastures. Get professional advice on the process. Do your background check and homework on any recommended financial advisors. There are no guarantees of safety and trust with any advisor who says he is a Christian. Be engaged and proactive in every decision.
- a) **Prov 13:22 (Amp)** “A good man leaves an inheritance [of moral stability and goodness] to his children’s children, and the wealth of the sinner [finds its way eventually] into the hands of the righteous, for whom it was laid up.”
- G) Emergency Records** – Now what is this here for? Think about it. ***What if something should happen to you and your parents or adult children have to step in and decipher what needs to be done, who to contact, how to manage your money and needs.*** The list goes on.
- i) **Keeping up-to-date emergency records typically include** adult and children information (name/birth/address, etc.), professional/legal documents/location/contacts, Accounts list, Net Worth summary (income/investment/retirement, home/auto/property, insurance, and mortgage/loans), and credit card info and contact number in case of identity theft. These emergency records are stored in a **safe deposit box** and a secure place in your home.
- ii) **For most of us, recordkeeping is one of the least liked chores, no matter how important and necessary.** It is often a love/hate relationship. **Difficulties with office organization, records and document management can waste up to 150 hours per year!**
- a) **How would you like to have at least 150 more hours of free time** to use more productively? With many of the software tools available, such as Quicken and others, recordkeeping for emergency, home inventory of possessions, your budget, and other reports can be generated.
- b) My hope and goal for **this class is to help you not only have a “want to” for recordkeeping but also for “making memories.”**
- H) Life & Family Memories - How do you create and record family and life’s memories? And why is this included?** One of the definitely more enjoyable recordkeeping routines is your Life & Family Memories. Making Memories are precious and **offer a timeless legacy for your family.**
- i) These memories will also **sustain your motivation for managing your money and focus on the life you want, and God intends for you both.**
- ii) **Instead of hiding them in a closet for years or just throwing away,** you can preserve those precious moments with your parents, your children, your friends, the trips you took, the gifts you were given. Memories can be arranged in photo albums, videos, family website album, on the wall, and in special legacy “treasure” boxes for all to glimpse and share your story.

II) I LEAVE YOU WITH THESE WORDS THAT SPEAK TO MARRIAGE & MONEY . . . A MATCH MADE IN HEAVEN –

- A) *“Every man’s work, whether it be literature or music or pictures or architecture or anything else, is always a portrait of himself.”* These words from the 19th century British writer, Samuel Butler, easily apply to the way we balance our checkbooks but also the memories we leave as our legacy to those we love.
- i) We know our identity is in Christ (1 John 4:17 Eph 2:10; Gal 3:26-27, Rom 6:5-11) not what we do. Yet, with this truth we also know what we do is a reflection and demonstrates how God expresses Himself through us (John 14:12, Eph 3:20). Our actions do reflect our faith (James 2:18, Matt 7:20).
- B) **Proverbs 13:22 (AMP)** “A good man leaves an inheritance [of moral stability and goodness] to his children’s children, and the wealth of the sinner [finds its way eventually] into the hands of the righteous, for whom it was laid up.” This is a scripture is worth repeating here.
- C) **Proverbs 31:10–11 (AMP)** A capable, intelligent, *and* virtuous woman—who is he who can find her? She is far more precious than jewels *and* her value is far above rubies *or* pearls. The heart of her husband trusts in her confidently *and* relies on and believes in her securely, so that he has no lack of [honest] gain or need of [dishonest] spoil.”

Marriage & Money . . . A Match Made in Heaven

Young Married Class - Two Sessions

Oakhills Church, San Antonio, Texas

Exercises, Part 1

Step back in time to the earliest moments (even in childhood) you can recall when money meant something to you, when you truly understood what it could do. Then, reflect on how those early life experiences have directly influenced your feelings, thoughts, and actions about money today (fearing it, enjoying it, loving it, hating it). Write your thoughts down.

Write down what strengths you see in your spouse that will help you be more united and one with each other when it comes to managing the money in your marriage. Right now, give what you wrote down to your spouse. Then in the days ahead talk about what you shared with each other.



Lifeskill 3

Where does your money go each month? !`DUfhi&9I YfWjgY

Dave Ramsey (www.daveramsey.com) gives us a glimpse into the recommended % for basic household expenses and actual expenses (provided via direct email interview, June 10, 2009). In the next lifeskill, *Recordkeeping*, you will utilize a more detailed household budget. If you do not have actual expense figures, try to estimate what you believe you spend in each category.

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Expense	Recommended % After Tax Income Expenses *	Recom. Dollar Amount**	Your % Expense After-Tax Income	Your Dollar Amount	Your Desired Budget Goals
Charitable Gifts	10 – 15%				
Clothing	02 - 07%				
Debt	05 – 10%				
Food	05 - 15%				
Housing	25 - 35%				
Medical/Health/Dental/ (including insurance)	05 – 10%				
Personal	05 – 10%				
Recreational	05 – 10%				
Savings/Investments	05 - 10%				
Transportation (includes gas/maintain)	10 - 15%				
Utilities	05 – 10%				
Other					
Other					

*Categories can be eliminated if they aren't "necessities" or if they are seasonal.
 **Multiply after-tax income to recommended expense %.

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Celebrating Your Best Life, Life Skills in Synergy

Lifeskill Area—Career/Money Management

BENEVOLENCE & GIVING

Benevolence and giving are genuine expressions of compassion and love to humanity. Whether you contribute time, money, or materials, there are individuals in your neighborhood and around the world that need your help. The heart-felt rewards of giving are far beyond the gift itself. Experience the joy and satisfaction of helping humanity in your own community and across the oceans. You may be surprised at how many ways you do give already. Find out by completing this form.

Fill in under each category those areas you currently contribute to whether regularly or periodically. Name the organizations, institutions, ministries, and churches. This list should help you assess your financial commitment and involvement throughout all of society. It is important to investigate each work for its integrity and stability before supporting that organization. Remember, too, that there are many creative ways to give and show benevolence (i.e. purchase of materials to publications, giving goods and materials, tax and estate planning, time and effort). These guidelines can also be helpful for giving to businesses and nonprofits as well as individuals.

<p>I. BASIC CORE VALUES & PRINCIPLES: Organizations that support your core values and life principles.</p>	<p>VI. SCIENCE/MEDICINE: Organizations that seek truth in our universe and life on earth; observe and understand the natural world from a scientific and spiritual perspective. Be cautious about certain perspectives that may have extreme views and inappropriately discount the faith dimensions, credible scientific discoveries, and the principles of macro- and micro- adaptation.</p>
<p>II. HOME/FAMILY/VALUES: Organizations that encourage and support the family, home, and core human values.</p>	<p>VII. BUSINESS AND LEGAL ISSUES: Organizations that support and train business leaders and legal advisors to advance integrity, honesty, and excellence in the work place and our nation’s legal system.</p>
<p>III. RELIGIOUS ORGANIZATIONS/ CHURCH/MISSIONS: Organizations that support your faith and desire for outreach to humanity.</p>	<p>VIII. EDUCATION/CHILD DEVELOPMENT: Organizations that train young children, teens, and adults to be mature, informed, effective leaders in every field of life.</p>
<p>IV. HISTORY/WESTERN CULTURE: Organizations that support your values and principles in global human affairs and lessons of history.</p>	<p>IX. MEDIA/ENTERTAINMENT/CULTURAL DISCERNMENT: Organizations that support your core values in entertainment, news, cultural trends, and influence the media to improve the quality of programming.</p>
<p>V. PUBLIC POLICY/DOMESTIC AND INTERNATIONAL AFFAIRS: Organizations supporting human justice and compassion in legislation, domestic policy, and international relations.</p>	<p>X. SOCIAL MINISTRIES: Organizations whose mission is to provide an alternative to state-run welfare programs with effective, compassionate ministries to the underserved, needy and unfortunate.</p>
<p>XI. IMPLEMENTATION: Organizations that coordinate and mobilize leaders across society to improve their communities and the world.</p>	