

# Money, Money, Money . . .

## YOU DON'T HAVE TO BE AT ODDS WITH YOUR SPOUSE ON THIS TOUGH TOPIC

MOLLY STARED AT THE credit card statement in her hands. How come they were more than \$10,000 in debt? Why hadn't Bill spoken about it before? And how could they ever pay it all back?

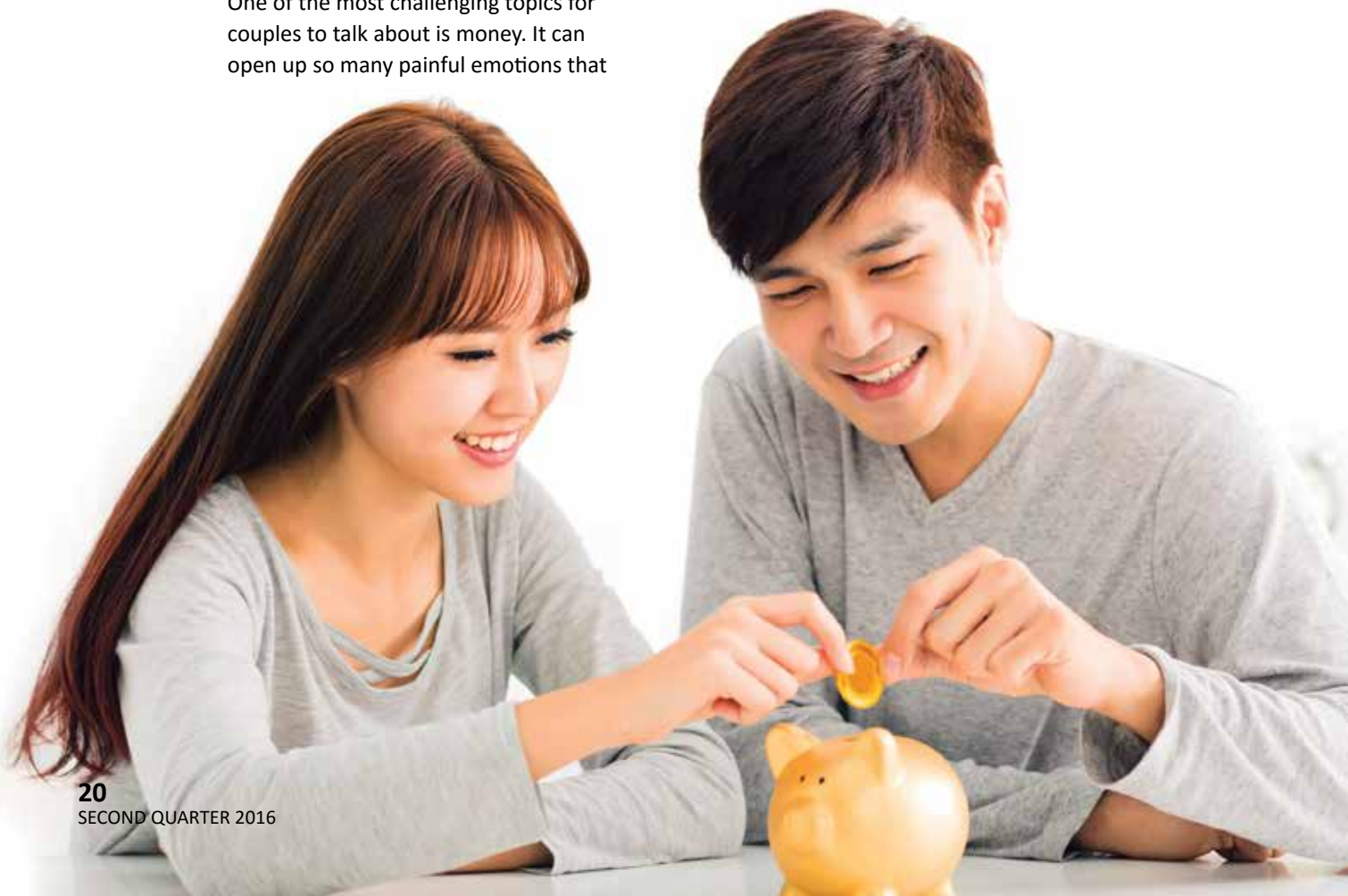
Hannah hid the blouse under the groceries when she carried them into the house. She didn't know how to tell James that she'd bought something new.

One of the most challenging topics for couples to talk about is money. It can open up so many painful emotions that

it's easier to stuff them all in a garbage can and sit on the lid. Money is not just about paper and coins; it comes all tangled up with concepts of ownership, power, identity, and entitlement.

### THE MEANING OF MONEY

What does money mean to you? Here are some tips to keep in mind as you answer that question.



- Instead of thinking about money as “my money” or “our money,” think about it as “God’s money entrusted to us.”
- Try pausing before you purchase and ask yourself, “Why am I buying this? Is it what I really need—or am I trying to fill an empty space in my heart?” Sometimes we buy things because we think they will make us feel better. It could be anything from a doughnut to a designer handbag. But maybe what you really need is a hug, some special time with your spouse, or some appreciation, comfort, encouragement, understanding, or support.
- Pray about your use of money. Ask the Holy Spirit to show you where you can make changes and grow.
- Talk about your finances together. Make it feel safer by telling each other three things you appreciate about your spouse’s use of money, at least one thing you would like to do better in relation to money, and one financial goal you’d like to work toward together. Avoid blaming each other, because that will push you further apart and make it harder to talk honestly and openly.
- If you have any debts, work out a manageable plan to reduce them. Aim to owe less at the end of each month rather than more.
- Set short, medium, and long-term financial goals together. Determine how much you want to save each month and how you plan to save for a long-term project, such as buying a home.
- Give each other an allowance that can be used freely without question. Agree what can be spent on household purchases with, and without, the other person’s consent.
- If talking about money becomes emotional or difficult, take a break and consider why you feel sad, ashamed, embarrassed, angry, guilty, afraid, etc. When do your financial choices make you feel truly happy, hopeful, peaceful, loved, and loving? What are the relational needs that you need your partner to meet in order to help you feel loved and safe again, such as respect, forgiveness, understanding, time with each other, physical closeness, acceptance, comfort, and encouragement?

### FINANCIAL PLANNING

Every marriage needs a balance of wise saving, wise spending, and wise sharing or giving. All of this complexity needs careful planning. Here are some strategies for achieving that.

## QUESTIONS TO DISCUSS

You and your spouse will come to a greater understanding of each other (and yourselves) as you talk over these questions.

- How did my family talk about money and use their money?
- What wisdom did I learn from my family about saving money?
- What wisdom did I learn from my family about spending money?
- What have I learned from my own mistakes and successes about saving, spending, and using money?
- When it comes to finances, what are my strengths, and what are my challenges?
- When it comes to talking about money, I often feel (sad, angry, afraid, frustrated, etc.), and it would really help me if you could . . .
- Three things I appreciate about how you help to manage the family budget are . . .
- One thing I would like to do differently to help our finances is . . .

## Money, Money, Money . . .

- Don't be afraid to go for financial counseling if your money is in a muddle. The sooner you start to address the problems, the easier it will be to solve them.


### FINANCIAL VALUES

It's important to establish a value system in your approach to money. Here are some ways to do that.

- Make a list of five to six values relating to your finances, and list them in order of priority. Encourage your spouse to do the same. Then share your lists, explaining what your values mean to you, where they've come from, and why you placed them in that order. Next develop a shared financial value list, discussing how you want to blend and prioritize your values as a couple. Use this value list to help you evaluate your spending and financial planning.
- Study biblical values connected to finances. Consider the ones below:
  - *Prayer*: Asking God to help you use His money wisely, and asking Him to heal the hurts and struggles connected with your use of money (Philippians 4:6, 7).
  - *Faith*: Believing that God will provide the things you need (Philippians 4:19).
  - *Trust*: Trusting Him with your tithe (Malachi 3:10).

- *Gratitude*: Thanking God for your money, recognizing that every penny comes from His generous provision to you (1 Thessalonians 5:18).
- *Stewardship*: Providing wisely for the current and future needs of your family (Luke 16:10-12).
- *Generosity*: Giving generously to those who are in need or to bring joy to others (2 Corinthians 9:6-15).
- *Honesty*: Being open and transparent with each other about your financial challenges and spending (Matthew 5:37, Proverbs 19:1).
- *Hospitality*: Sharing the gifts of your food and home with others so that they can experience God's love and your care for them (Romans 12:13).
- *Forgiveness*: Forgiving yourself, and others, for past financial mistakes (Colossians 3:13).
- *Patience*: Being patient with each other when financial mistakes are made (1 Corinthians 13:4).
- *Economy and resourcefulness*: Using your resources wisely, including reusing and mending things rather than discarding and wasting them (John 6:12).
- *Saving*: Being willing to save and invest money wisely rather than spend it immediately (Proverbs 13:11, Matthew 25:27).
- *Hard work*: Doing your best at whatever you do, as though you're working for God (Colossians 3:23, 24).
- *Sharing and lending*: Helping others to save money by lending them the things they need and letting those things go (generously) if you don't get them back (Luke 6:35, 1 Timothy 6:17-19).

For more ideas and help, visit:

<http://www.nadministerial.org/article/1089/family/sacred-family-circle/resources/at-home-resources/living-within-your-means> 

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