



Conversation #1:

Money



If you want to test a couple's oneness in marriage, take a look at how they handle their finances. It may be the most important test any couple faces as husband and wife.

A oneness marriage is formed by a husband and wife who are grafting intimacy, trust, and understanding with one another. It's a couple chiseling out a common direction, purpose, and plan. A oneness marriage demands a lifetime process of relying on God and forging an enduring relationship according to His design. It's more than a mere mingling of two humans—it's a tender merger of body, soul, and spirit.

For years, surveys have shown that couples list finances as one of the leading causes of conflict in their marriage. Oddly though, it's usually not the lack of money that causes problems; it's how they handle it and how they communicate about it.

How someone manages their money reveals much about their character, desires, priorities, and even their relationship with God. Put two people together in marriage, and you can see that financial conversations are really spiritual conversations.

And it's not just a one-and-done discussion. Married couples can work most of their lives at communicating with each other about financial issues and still be in process. Decisions on spending, saving, tithing, investing, hobbies, allowances, and many other related issues are all hammered out over the years. This conversation about finances with your future spouse may be your first, but it certainly won't be your last. You can save yourselves a great deal of conflict after you get married if you engage in a few key discussions now.





In this conversation, you'll uncover important information that can lead to true contentment when it comes to money and material possessions. You will have the opportunity as a couple to think through your attitudes, hopes, and plans in this critical area of finances and process them together. We're not claiming that this chapter will solve the future challenges you will face around money, but it will give you some foundational truths and basic skills you'll need to apply in your lives and act wisely when it comes to managing your collective funds.

BACKGROUNDS

Everyone is raised in a way in which they take a certain approach toward finances. Some families are spontaneous with how they spend their money while others are strict. Some people are very interested in monitoring investments and saving, and some are in the habit of literally hiding their valuables around their house in obscure places. Many are raised with no such thing as an emergency fund, while others are adamant about setting money aside "just in case." Bottom line: there's no one way that people approach money, and we tend to mimic what we learn as we grow up. Our backgrounds often determine our attitudes and methods.

For example, my parents are more spontaneous spenders, and that has rubbed off on me quite a bit. If I walk into Target and see something I'd like to purchase, I usually get it.

My wife, however, was raised in an environment where her dad was extremely careful about spending and much more interested in saving and investing. And because my wife and I don't make much money in our professions, she's extremely frugal and financially cautious—the opposite of impulsive. As you might expect, we've had a lot of heated conversations when it comes to our budget. But we're married, committed to each other and working things out in the best ways for our family, so we make it work.

You can see why it's important to converse about how each of you view money, along with your tendencies toward spending, saving, investing, and giving. Agreeing to align on these matters before you get married can protect you from a lot of frustration in the future.

There is purpose and also danger behind money, so you must learn how you will manage it *together*. Ask yourselves, "How can we use it without loving it or allowing it to use us?" Starting out cautiously will put you both on better footing than starting out with little or no restraint.



- 1) What are some of the mistakes you have made with your finances in the past?
- 2) What attitudes or pressures led you to make the decisions you made?
- 3) Make a list of the possible financial mistakes you are most likely to make in your first years of marriage. These can be attitudes, actions, or beliefs.

My Biggest Concerns:

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Financial mistakes are all too common for married couples. Many people become adults with little-to-no training on how to handle money. They don't know how to set priorities, they're influenced by the culture or their peers, and they lack the basic discipline they need to set and keep a budget. They lack God's perspective on a wise handling of finances.

When discussing money, there are two foundational questions you both must answer to gain a biblical perspective on finances.

1

Who does our money really belong to?

2

If God is the owner, what does that make us?

Without settling these issues, you'll be prone to mirror the I've-Got-to-Have-it-Now culture and succumb to impulsive and unpredictable passions.

WHO DOES OUR MONEY REALLY BELONG TO?

- 1) Read the following passages and circle the phrases in these verses that indicate ownership.

"The earth is the LORD's and the fullness thereof, the world and those who dwell therein" (PSALM 24:1).

"Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all...For all things come from you, and of your own have we given you...O LORD our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own"

(1 CHRONICLES 29:11-12,14,16).

- 2) How should the truth that God owns everything affect the way you view material possessions and financial resources? Give a specific example of how you should apply this in your coming marriage.





- 3) Critique the following statement: “I’ll give God 10 percent of my income and spend the other 90 percent however I want.”

It’s natural and human to feel that what we earn is ours. But the Bible makes it clear that the first foundational truth we must embrace is that God owns it all. Everything belongs to Him and we are simply stewards of what He’s allowed us to shepherd while we’re able.

If God is the owner, what does that make us?

- 4) What does the following passage say about our responsibility for the resources God has given us?

“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another’s, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

(LUKE 16:10–13)

- 5) The second foundational truth regarding finances flows from the first. If God owns it all, then we are not owners—we are stewards of His resources. What are the marks of a steward according to the passage you just read from Luke?





A steward is a person who manages another's property, finances, or other affairs. A steward acts as a supervisor or administrator of finances or property for another. God entrusts us to manage His resources for His specific goals in both our lives and the lives of others.

- 6) Another foundational truth regarding finances is found in the same Luke 16:10-13 passage: You cannot serve both God and money. What additional insight does the following passage add?

“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)

- 7) What ultimately happens to people who try to store up treasures on earth rather than heaven? Can you think of an example of someone you know or have heard about who did so?

God not only owns it all, but He is also the one who supplies our needs. Read this passage and then answer the following questions.

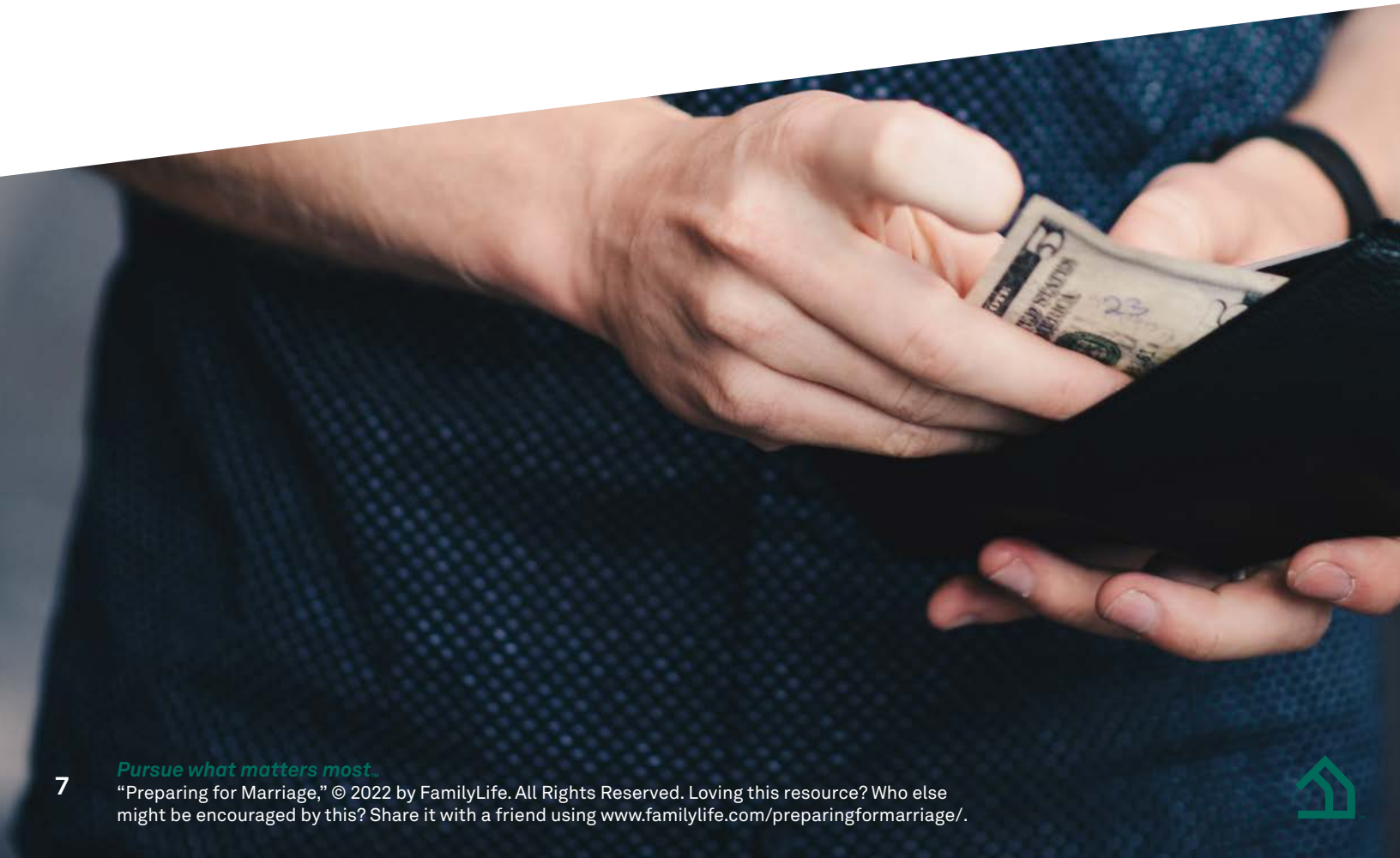
“Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? And which of you by being anxious can add a single hour to his span of life? And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, yet I tell you, even Solomon in all his glory was not arrayed like one of these. But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. But seek first the kingdom of God and his righteousness, and all these things will be added to you.” (MATTHEW 6:25–33)





8) Do you find it easy or difficult to turn your anxieties about money over to God? Why?

Do you find it easy or difficult to live within your means—to live according to what God has provided—without going into debt?





SPIRITUAL DECISIONS

Because we are stewards of the resources God has entrusted to us, every financial decision you make is actually a spiritual decision. That may sound odd or revolutionary to you, but how you manage your finances is a pretty good barometer for the condition of your spiritual life.

9) Based on what you've learned so far, how do you think you might apply those principles to each of the following areas?

Forming, maintaining, and living within a budget:

The type of lifestyle you will lead as a couple after marriage:

Giving to God's work:

Debt:

Even though it's quite counter-cultural, knowing God's perspective on finances should influence every area of your money management. You might realize, for example, that you have a responsibility to live within the means God has given you. You'll look more closely at your attitudes about material possessions and be stricter about spending and purchases. And, no doubt, you'll free up more resources to give toward making God's work possible.

In the context of these truths—that *God owns it all and we are stewards of His resources*—you both must decide how you will hammer out money issues over a lifetime together. In





developing a biblical view of finances as a team, you will experience one of the great privileges and joys of marriage.

As I said earlier, how you handle money in your marriage may be the biggest test of your relationship. Now, before you get married, is the time to commit to oneness in your finances. This means:

- Viewing money as “ours” rather than “mine.”
- Being open and honest about finances and not keeping secrets about income, spending, assets, debt, etc.
- Forming a budget together and working together to stick to it.
- Making important financial decisions together.
- Setting financial goals together.

Finances can spark a fire in marriage that grows in intensity until the marriage is engulfed in a firestorm. Or it can create a spark of a different kind, a far better kind. In a unified marriage, this spark of understanding can blaze into the incredible privilege of working together to manage God’s money for eternal purposes and glory.

Most couples find that they differ quite a bit in a number of areas related to finance. However, it’s important to remember that your differences can work in a way that bonds you together. Your aim shouldn’t be to change your fiancé so that he or she approaches financial issues just like you. The aim is for both of you to work from the same biblical foundation: God owns it all, and we are stewards of His resources.

10) Individually, make a list of five to seven material possessions that you value highly. Be specific (my car, my bedroom furniture, etc.), and then share your lists with each other. This will help you gain insight about each other as you head into marriage.

