

Marriage and Money Part 2

His, Hers or Ours?

When God said in Gen. 2:24, 'They shall become one flesh,' He wasn't talking only in the physical sense.

Ours, Not Mine

In a marriage, there is no "my money" and "your money" or "my debts" and "your debts." There is only *our money* and *our debts*.

A couple cannot be *one* if they separate their lives by separating their finances.

God will bring a couple closer if, from the very beginning, they establish God's Word as their financial guide and then follow those principles.

A marriage is not a 50/50 relationship, as many people think. No viable marriage can survive a "his or her" relationship for long, because it is totally contrary to God's plan.

Couples should avoid having separate financial anything, including checking accounts, because when they develop a his money/her money philosophy, it usually leads to a him-versus-her mentality.

Unwillingness to join all assets and bank accounts after marriage is perhaps a danger signal that unresolved trust issues could still be lingering or developing in the relationship.

Budgeting

Budgeting can be difficult, if not impossible, when spouses do not agree on basic money management principles. Therefore, they should make all budgeting decisions together.

They also need to agree to hold each other accountable for meeting their financial goals, and devise a plan for regular evaluation of how well they are succeeding.

The couple should come to an agreement on the amount of money that can be spent without first checking with each other. The specific amount will depend on the budget category and the couple's particular circumstances.

"Two are better than one because they have a good return for their labor. For if either of them falls, the one will lift up his companion. But woe to the one who falls when there is not another to lift him up" (Ecclesiastes 4:9-10).

Bookkeeping

Practically speaking, only one person should keep the books.

Even though one person primarily handles balancing the checkbook, both should be fully trained and able to do it.

There is nothing wrong with the wife handling the finances in the family if she is the better administrator, but God still holds the husband accountable for the ultimate decisions.

When there is an impasse, the wife must yield to her husband and allow the Lord to work it out. As they work together, encouraging one another, God will show them His favor and grace.

Nevertheless, being responsible as the leader does not mean the husband is a dictator; the couple should discuss and agree on financial management.

Both spouses should be involved in paying the monthly bills. Doing so will keep both fully aware of their financial status.

Financial Authority

"Authority" may be a scary word, but it's important to define financial roles in your marriage.

Balance

In any relationship as intimate as marriage, there must be sharing of responsibilities and abilities. God often uses opposites in a marriage to balance the extremes. If husband and wife are identical in nature, undoubtedly the decisions will be unbalanced. Thus, a saver balances a spender and a hospitable spouse is balanced by a reserved one. A sensitive, discerning wife is a great asset to any husband, if he's willing to listen to her.

However, the burden of maintaining a trouble free, financially sound, spiritually mature, and cooperatively considerate household is the responsibility of the husband/father. *"He must be one who manages his own household well, keeping his children under control with all dignity (but if a man does not know how to manage his own household, how will he take care of the church of God?)"* (1 Timothy 3:4-5).

The wife's responsibility is to support her husband and honor him by following his direction — as opposed to nagging and belittling. Sometimes she needs to be willing to suffer with him and to let him fail if necessary without judging (1 Peter 3:1).

Shared Responsibilities

For a wife to be submissive does not mean that she must remain silent or give in to every word, whim, or desire of her husband. She needs to take an active part in family planning, financial planning, discipline of children, decision making, and family goals. The following are four financial areas in which wives need to play an active role.

1. *Budget.* Husbands and wives need to establish a budget either together or with the approval of both. Every item should be discussed, prayed about, and agreed upon. The primary

consideration should be to develop a fair, but reasonable, family spending plan.

2. *Windfall plan.* In addition to the budget, which controls normal income, husbands and wives should agree on the disposition of additional income (gifts, overtime, income tax refund, inheritance, and so on). The plan needs to be fair and equal for all concerned. Remember that a marriage is a partnership and partners share in all things. Avoid the "his money, her money" or the "I deserve this because" attitude.
3. *Long-range plan.* Although most wives do not like to make definite plans beyond one year, husbands need to encourage their wives to discuss long-range plans with them. This would include not only children's college educations, children's marriages, and retirement but also what to do in the event that one spouse dies before the other.
4. *Bookkeeping.* Assuming there are no unresolved financial problems and a budget has been established that is fair and reasonable, a decision of who will manage the books needs to be made. Either the husband or the wife should be the bookkeeper — not both — and both should agree on the decision. You probably would want the spouse who is better at math, bookkeeping, accounting, and paying bills on time to be the bookkeeper.

Women Who are Heads of Households

There are instances in which a woman is forced to become the head of a household as a result of divorce, her husband's death, or other reasons. In these instances, she has no choice but to assume an authoritative position.

A woman in this position should know that within the body of Christ, God has provided the leadership she needs. The local church she attends should be used as a source for counsel and help with financial matters. However, she needs to be willing to let her needs be known, and the church must be willing to equip itself so it can help her.

Financial authority in the home is one of the most misunderstood principles facing today's Christian family. If both husbands and wives will faithfully observe the mandates established by God and submit to the discipline needed to comply to those mandates, families will experience less stress than those who disregard His mandates.

Tithing When Your Spouse Objects

Because tithing involves money, it is a prime candidate for controversy and marital conflict.

Tithing in the Bible

God's Word describes the tithe as a testimony to God's ownership. It was through the tithe that Abraham acknowledged God's ownership. Thus, God was able to direct and prosper him (Genesis 14:20).

God's freedom cannot be experienced in the area of finances unless:

1. God's ownership is acknowledged over everything and our role of stewards who have been placed over His possessions is accepted.
2. The first part is surrendered back to God.
3. There is an understanding that God supplies a surplus above basic needs in order to help those in need.

In the Old Testament the Hebrew people brought approximately 23 percent of their increase to the Lord's storehouse — a physical storehouse. The keepers of the storehouse, the Levites, in turn used what was given to care for the widows, needy foreigners in the area, orphans, and themselves. In the New Testament, the people no longer brought their tithes and offerings to a physical storehouse; instead, they gave of their increase in tithes, offerings, and alms to the church body. The church then used the tithe for spreading the Gospel. The offerings were used for the general and administrative support of the church, and alms were used to care for the poor, widows, orphans, and needy.

Conflict Over Tithing

Because tithing involves money, it is a prime candidate for controversy between a husband and wife. However, if both spouses are Christians, they should have a desire to please the Lord.

It's important for both spouses to be trained in God's principles of finance. That way, they'll understand that tithing is God-ordained, not just a personal desire that one spouse is trying to impose on the other.

Giving should come from the heart. As such, tithing is not a law but, rather, an indicator of obedience to all of God's laws. Because the tithe's purpose is to be an individual or family testimony of God's ownership, it was never intended that everyone should give the same amount or in the same way but that each should give bountifully and cheerfully. (see 2 Corinthians 9:6-7).

Giving the tithe is the outward expression of inner commitment — or lack of it. It is material and financial surrender prompted by spiritual surrender. However, if couples do not tithe because one spouse objects to tithing, the subject should be placed "on the back burner," until they are able to discuss and study the principles of tithing together.

Conclusion

Within a marriage relationship the husband and wife are partners who are dedicated to one another.

A bond of uncompromising devotion creates a healthy atmosphere for togetherness: studying God's Word, praying, and even managing money.

Just as it takes two to make a marriage successful, it takes two to establish a clear line of communication in financial planning.

Remember: When you know better, Do better.

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