



Creating a Gospel-Centered Marriage (Part III of V) “Finances”

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“Finances”

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What Can I Hope to Get From this Seminar?

Whether you are here due to personal need, the needs of others, or for a general interest in the topic, we hope this seminar will benefit you. If we do our job well, parts of this seminar will speak to you personally. There will also be parts that speak to aspects of this subject that are different from your own experience. What follows are **six unavoidable facts** that should help you profit from all of the material you hear (bold faced text taken from Paul Tripp and Tim Lane *How People Change*):

1. Someone in your life had a problem this week. That person may be you. Even if you are here for yourself, chances are you know or will know others who struggle in this area. Because we live in a fallen world and have a sin nature, we can be certain that we will battle with sin and suffering in our lives. Because we love people, we can be certain we will be called on to love and assist others in their battle with sin and suffering.

2. We have everything we need in the Gospel to help that person (2 Peter 1:3). God has given us Himself, the Gospel, the Bible, and the church and promised they are effective for all things that pertain to life and godliness. Our task as Christians is to grow in our understanding of and ability to skillfully apply these resources to our struggles. These resources are the essence and source of “good advice,” and we hope to play a role in your efforts to apply and disseminate this “good advice.” We do not aim to present new material, but new ways of applying the timeless, eternal truths of the Gospel found in Scripture.

3. That person will seek help from friends, family members, or pastors before seeking professionals. Counseling (broadly defined as seeking to offer hope and direction through relationship) happens all the time. We talk with friends over the phone, crying children in their rooms, spouses in the kitchen, fellow church members between services, and have endless conversations with ourselves. We listen to struggles, seek to understand, offer perspective, give advice, and follow up later. This is what the New Testament calls “one-anothering” and something we are all called to do.

4. That person either got no help, bad help, or biblical, gospel-centered help. Not all counseling is good counseling. Not all advice that we receive from a Christian (even a Christian counselor) is Christian advice. Too often we are advised to look within for the answers to our problems or told that we are good enough, strong enough, or smart enough in ourselves to overcome. Hopefully you will see today how the Bible calls us to something (rather Someone) better, bigger, and more effective than these messages.

5. If they did not get meaningful help, they will go elsewhere. When we do not receive good advice (pointing us to enduring life transformation), we keep looking. We need answers to our struggles. This means that as people find unfulfilling answers they will eventually (by God’s grace) come to a Christian for advice. When they eventually come to you, we hope you will be more prepared because of our time together today.

6. Whatever help they received, they will use to help others! We become evangelists for the things that make life better (this is why the Gospel is simply called “Good News”). We quite naturally share the things that we find to be effective. Our prayer for you today is that you will find the material presented effective for your struggles and that you will be so comforted and encouraged by it that it will enable you to be a more passionate and effective ambassador of the Gospel in the midst of “normal” daily conversations.

Creating a Gospel-Centered Marriage Mentoring Series

This seminar is one piece of a five part series of seminars designed to facilitate mentoring relationships for married or engaged couples (one-on-one or in a group setting). Our goal in these seminars is to cover the key subjects that often hinder, but could greatly enhance, a couple's ability to experience all that God intended marriage to be.

We believe that change that lasts happens in relationship. Private change tends to be short-lived change. Living things exposed to light grow. Living things kept in the dark wither. This is why we designed this series to encourage you to give your marriage the light of Christian community by studying these materials with others.

These materials are built upon a central premise – God gave us marriage so that we would know the gospel more clearly and more personally. It is the gospel that gives us joy. Marriage is meant to be a living picture of the gospel-relationship between God and His bride, the church. For this reason, we have two goals for you as you go through this study:

1. That you would get to know and enjoy your spouse in exciting, new, and profoundly deeper ways, so that...
2. ... you would get to know and enjoy God in exciting, new, and profoundly deeper ways.

This series of seminars is arranged around five topics that represent the most common challenges that face a marriage. While the challenges of each area are acknowledged, the tone of these seminars is optimistic. We believe that those things that cause the greatest pain when done wrongly bring the fullest joy when done according to God's design.

These seminars are both sequential and interdependent. Each seminar is meant to build upon the ones before it and lead into the ones after it. If you are going through these materials for general marital enrichment or pre-marital counseling, it is best to complete them in order. However, if you are looking for guidance in a particular area of need, it is possible to start with the subject of greatest urgency in your marriage.

1. Foundations: Why is marriage hard? Why do so many marriages that begin in sincere love end in divorce? What are the essential things a couple should focus on to have a marriage that flourishes? What is a covenant and why is marriage a covenant? Why do we have a marriage ceremony? What are the roles for a Christian husband and wife? What if I don't "fit" or like the masculine-feminine stereotypes or don't have the personality to match a "traditional" husband/wife?

2. Communication: What does a couple talk about over a life time? What if I'm not good with words or listening? How do we maintain friendship when we're having to keep up with so many logistics? How do we disagree and protect our marriage without losing what's important to each of us individually? Why do words matter so much and why can they hurt so badly? How do we make things right after they go wrong and not let negative momentum build?

3. Finances: Why are money problems the number one cause of divorce? How do we maintain reasonable expectations for money in a debt-sick culture? How do two people manage their money together when it is hard enough to manage as a single person? Who should administrate the finances and how involved should the other person be? How do we learn self-control and contentment as a couple? How can "budget" become an exciting or, at least, pleasant word?

4. Decision Making: How do we manage our time? How do we navigate situations where we each want good things that cannot both happen? How do we determine God's will for our personal and marital lives? How do we functionally express the biblical roles of headship and submission? How do we ensure that life's tough decisions draw us closer to God and each other instead of creating distance? How do we respond when bad things happen to a good marriage or our plans?

5. Intimacy: How do you maintain the "spark" of marriage over a lifetime? How do you continue learning each other without feeling like you know all there is to know? How do we protect our expectations from highly romanticized cultural ideals? How many ways are there to express love and why are they all necessary? How do we enjoy a balance of both intimacy and intercourse? How do we grow as lovers throughout our marriage?

Evaluation:

Beliefs About Budgeting and Financial Character

Note: Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

Instructions: Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. I believe that our financial resources come from God and are to be used for His glory.	CD	SD	NS	SA	CA
2. My spouse believes that our finances come from God and are to be used for His glory.	CD	SD	NS	SA	CA
3. I believe our budget accurately represents our family’s mission and values.	CD	SD	NS	SA	CA
4. I believe and live as if, “If we cannot afford it, we do not deserve it,” is true.	CD	SD	NS	SA	CA
5. My spouse believes and lives as if, “If we cannot afford it, we do not deserve it,” is true.	CD	SD	NS	SA	CA
6. I believe we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
7. My spouse believes we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
8. We recognize that when we spend money we are spending our lives.	CD	SD	NS	SA	CA
9. I refuse to believe excuses about why “A budget won’t work for us.”	CD	SD	NS	SA	CA
10. My spouse refuses to believe excuses about why “A budget won’t work for us.”	CD	SD	NS	SA	CA
11. I am a hard worker and my efforts contribute well to our family.	CD	SD	NS	SA	CA
12. I believe my spouse is a hard worker and his/her efforts contribute well to our family.	CD	SD	NS	SA	CA
13. I manifest self-control and wisdom in the way I handle money.	CD	SD	NS	SA	CA
14. My spouse manifests self-control and wisdom in the way he/she handles money.	CD	SD	NS	SA	CA
15. I have surrendered desires that exceed our family budget until we can afford them.	CD	SD	NS	SA	CA
16. My spouse has surrendered desires that exceed our budget until we can afford them.	CD	SD	NS	SA	CA
17. I resist the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
18. My spouse resists the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
19. I resist the urge to spend money as a form of self-comfort.	CD	SD	NS	SA	CA
20. My spouse resists the urge to spend money as a form of self-comfort.	CD	SD	NS	SA	CA
21. I resist the urge to impulse-purchase that exceeds our allotted discretionary spending.	CD	SD	NS	SA	CA
22. My spouse resists the urge to impulse-purchase exceeding his/her allotted amount.	CD	SD	NS	SA	CA
23. I do not hide expenses or debt from my spouse.	CD	SD	NS	SA	CA
24. My spouse does not hide expenses or debt from me.	CD	SD	NS	SA	CA
25. I avoid risky or foolish financial decisions to “get rich quick.”	CD	SD	NS	SA	CA
26. My spouse avoids risky or foolish financial decisions to “get rich quick.”	CD	SD	NS	SA	CA

Key to Survey Scoring: For each set of questions tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

- ...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.
- ...**is less than the total number of questions**, then this area of marriage could use attention or refinement.
- ...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-10: (Total: _____ in 10 questions)

This set of questions examines the “**beliefs about budgeting**” necessary for a gospel-centered marriage. Money is not as purely practical as we like to believe. Money reveals our beliefs, values, allegiances and priorities as clearly as any arena of life (Matt. 6:21-24). A couple will not manage money in a way that promotes marital unity unless they share common core beliefs about money and life.

Recommended Resources: *The Treasure Principle* by Randy Alcorn and *What the Bible Says About Money* by Larry Burkett.

➤ Questions 11-26: (Total: _____ in 16 questions)

This set of questions examines the “**financial character**” produced by and necessary for a gospel-centered marriage. Financial management reveals our character. Why we spend money and how we manage money reveals a great deal about us. Whether we honor our agreed upon budget is a matter of honesty and integrity. Our finances are the most tangible place where we will put “honor before pleasure” in our marriage.

Recommended Resources: *The Treasure Principle* by Randy Alcorn and *What the Bible Says About Money* by Larry Burkett.

Chapter I

Why Budgeting Is Hard

The Obvious and Not-So-Obvious Things We Try to Ignore

Plumb Lines: These are the “sticky” statements that capture the core messages of this chapter.

- When you master the #1 cause of marital division you will find that it can be the #1 cause of marital unity.
- Everything that we have (i.e., money, time, ability, relationships) is a gift from God.
- Trying to spend your way to security or happiness is a recipe for insecurity and despair.
- If we cannot afford it, we do not deserve it.

Memorize: 1 Timothy 4:7-9; 6:8 (ESV), “Have nothing to do with irreverent, silly myths. Rather train yourself for godliness; for while bodily training is of some value, godliness is of value in every way, as it holds promise for the present life and also for the life to come. The saying is trustworthy and deserving of full acceptance... Now there is great gain in godliness with contentment” As you memorize this passage reflect upon these key points:

- “Timothy” – Paul was writing to a young man he was mentoring as he started his adult life and ministry.
- “Silly myths” – Common sense about money from a debt-sick culture likely belong in this category.
- “Train yourself” – This training begins with thinking rightly about the subjects in which we need to live godly.
- “Present life” – Godliness has value for our current circumstances; it is not just about heaven.
- “Contentment” – Contentment is a core virtue of godliness that has far-reaching implications for finances.

Teaching Notes

“The problem isn’t primarily about money and budgeting. Money and budgets are simply the *topics* of dispute (p. 187).” John Henderson in *Catching Foxes*

“Because it is built on a lie (material things can make us happy), materialism can’t and doesn’t work. It leaves us empty, in debt, and addicted, while taking our time, attention, and energy away from the most important human relationship in all of life (p. 107).” Paul Tripp in *What Did You Expect?*

“We spend money we don’t have to buy things we don’t need to impress people we don’t know/like.” American Proverb

“Are you awake and free from the false messages of American merchandising? Or has the omnipresent economic lie deceived you so that the only sin you can imagine in relation to money is stealing (p. 164)?” John Piper in *Desiring God*

“It is remarkable that the writer [of Hebrews 13:4-5] puts money and the marriage bed side by side... The pursuit of power and pleasure mingle in these two areas as in no others (p. 129).” John Piper in *This Momentary Marriage*

Embedded Study

Imagine you’re on the Family Feud game show. The host comes to you and says, “We’ve surveyed 100 families and asked what they believe is a good idea, but still don’t do. Can you give us one of the top five answers?” There is a good chance if you answered, “Budgeting,” you would have the #1 answer.

There is no one who really believes, “You can neglect paying attention to your finances and expect everything to turn out fine. Spend what you want, when you want, try not to be excessive (but don’t define “excessive”), and you should be alright.” We would roll our eyes and laugh as we read this if it were not the reality in which so many people tried to live.

There are many reasons why families don’t use a budget. Unless we examine these “reasons” (a.k.a. excuses) they will either seem valid or insurmountable. Until we debunk or re-frame these “reasons” all of the practical advice provided in the rest of this seminar will just be “good ideas” that we “should do” and feel guilty not doing. Then we would just try not to think about it in order to avoid the guilt until we have our next “marital money fight” or a financial crisis.

That is the purpose of this first chapter – we want to address the reasons we don’t have or follow a budget so that we are ready to implement the things that we all know we should do. As you read this chapter be honest with yourself and your spouse. Allow this chapter to generate important conversations that are usually only engaged defensively during a money problem or disagreement.

Let It Out

Put yourself into words. Whatever internal resistance you may have to budgeting is real. If you don’t state it, then it will be the “ghost thought” playing in the back of your mind discrediting everything you read and hear. Things that are not put into words have the competitive advantage of being a “negative impression” that taints good information. Once you put your concerns into words those thoughts are forced to compete head on with the advantages of what you’ll be learning.

What are your reasons for not budgeting? _____

What challenges (logistical or emotional) have made your attempts at budgeting ineffective? _____

What are your fears/dreads about having a budget? _____

20 Things that Makes Budgeting Hard

If budgeting were easy, then everyone would do it because the advantages are huge and irrefutable. In that sense budgeting is like exercise. As you read this chapter there are two things you should do. First, take comfort that everything stated in this chapter will be taken into account in the materials ahead. The more you get convicted in this chapter, the more encouraged you should feel because you will know this material is written for you.

Second, talk with your spouse. This is another opportunity to learn about one another and create an atmosphere where it is safe to acknowledge your fears and weaknesses. It is easy to forget that *how* you talk about money is as important for protecting your marriage as *what* you decide. This is an opportunity to unplug these conversations from a triggering crisis and have them with a more neutral atmosphere.

Each point is followed by “Couple Discussion Questions.” It is not expected that the two of you are going to have 60 conversations (20 points multiplied by 3 questions per point), but that you can have one or two conversations about each area that significantly impacts your marriage.

- I. **Life Changes.** “Whatever we write down this month won’t be relevant a year from now. We’ll just have to redo the whole thing in six months.” The first sentence is correct. The second sentence is either an exaggeration or evidence of a major design flaw in your budgeting process.

A budget is not something you finish. It is a living document that must grow and change as your family grows and changes. The design of a budget must allow for this growth or its benefits will be quickly lost. Who wasn’t discouraged as they learned to ride a bike? At first it took longer to get 100 yards on wheels than it did on foot as

you crashed multiple times. But that didn't mean walking was a superior mode of transportation. It meant we had something to learn in order to reap greater benefits. Our discouragement over budgeting is the same.

A good budgeting process calls a couple's attention to life's changes. You're going to have to adapt to these changes whether you do so intentionally or not. Therefore a budget is a good stimulus for marital communication; assuming a couple addresses these matters with the maturity outlined in “Foundations” and the skills taught in “Communication.” A budget serves as a screening mechanism to make sure you're having important conversations.

Couple Discussion Questions: How many things in your life serve to alert you to important conversations you need to have? What things in your life have to be updated periodically yet you are still faithful to do them? How would using your budget to cultivate meaningful conversations about life transitions allow you to view your budget and the administrative process more fondly?

2. **Fluctuating Income.** “Our income doesn't stay the same every month so there is no way for us to budget.” Households with fluctuating incomes need to budget more than anyone else. If not, you'll either begin to rely on the mystical “better next month” or eliminate your family time by trying to out-earn your spending.

The monthly budget is only for normal expenses. We'll discuss how to account for periodic or special expenses through designated savings in chapter five. Normal expenses remain the same even if your income varies month to month. So your monthly operating budget should be set to cover these “normal” expenses. This total should be able to be covered even by a “low month.”

A well-managed budget will help you identify the “excess” in a good month and allow you to use it intentionally. Unless you have a plan for these “extra” funds, they will expand your normal spending and create deficit spending during your average and below average income months.

A good budget allows a family to get off the “insecurity versus false security” roller coaster when their income changes based upon seasonal or commission-based work. This stability is vital for good marital communication and sustainability of marital intimacy.

Couple Discussion Questions: How much fluctuation is there in your monthly household income? What factors determine the predictability of these fluctuations? How have these fluctuations affected your communication and intimacy? How have subsequent communication or intimacy struggles impacted your spending habits?

3. **Delayed Gratification vs. Instant Comfort.** “Not having a budget allows me to buy something when I need a pick-me-up.” This reveals one of two possible problems. Either this person has a slavish approach to budgeting, or they are using spending like they should use prayer (1 Pet. 5:7). A good budget allows for freedom within limits. But comfort-spending is a bigger problem than being a budget-buster.

One of the greatest benefits of a budget is that it allows wisdom to intercept our impulse spending. The question is, “How much do we want wisdom (Prov. 2:1-15)?” and, “Do we believe that wisdom brings more and better comfort than stuff?” If we believe this, then we will view our budget as a good friend.

Also, a budget ensures that a married couple seeks comfort together, or, at least, that they are mutually invested in one another's comfort. When we engage in comfort-spending without our spouse's awareness or consent it creates a sense of shame and gives the impression your spouse is “against” you. A joint budgeting process protects against this common source of division.

Couple Discussion Questions: Do you trust one another to be sources of comfort during difficult times? Are you able to discuss things that you want with each other without a sense of guilt? If there is guilt, does it come from the history of the marriage or somewhere else? Has comfort spending become a substitute for casting your cares upon God? Do you feel “cheated” when wisdom interferes with an impulse purchase?

4. **We'd Rather Live in the Now.** “I'd rather not think about the future. It feels negative. Besides there is no guarantee things will go like we plan. I'd rather be positive and enjoy today.” Some approaches to budgeting do completely sell today in an attempt to buy tomorrow. If so, they are ineffective and demoralizing. They label joy as immaturity or frivolousness. Such approaches to budgeting do not shape our character in gospel-centered ways.

But it is equally wrong to sell tomorrow to buy today. That is the essence of debt. If selling today (financial legalism) robs us of joy, then selling tomorrow (debt) robs us of hope. A healthy budget is the only thing that allows us to enjoy both today and tomorrow; joy and hope.

How we manage money will affect generations, and that is not just a reference to leaving an inheritance. We teach a lifestyle and value system through how we manage our money. We teach about fear, joy, control, security, hope, trust, and generosity by how we handle finances. If our verbal lessons are going to have their full impact then our model lesson must be teaching the same thing.

Couple Discussion Questions: Do you lean towards selling tomorrow or today? Is this tendency a reaction against something that hurt or disappointed you? If so, when you talk about this hurt or fear, does your trust in God's love for you expel defensiveness (1 John 4:18)?

5. **Materialism.** “I feel better about myself when I have nicer things. I would feel insecure or ashamed if my standard of living decreased.” We live in a culture where it is common to pay more for the same product simply because it has a “better” label. We attach our emotions and identity to logos.

This is a phenomenon that requires a religious explanation. There is no purely economic rationale for paying extra for something of the same value. When people divide over whether they shop at Wal-Mart or Target, or the brand of their clothes, they are assigning religious value to their stuff. This way of life or belief system is called materialism.

Our budget will show us our heart (Matt. 6:21). Rarely will vices grow in our hearts that do not show up as red ink in a line item of our budget. Doing a budget gives a couple a chance to examine their heart regularly in a safe relationship and find vices at the level of desire before they grow into sins or worse (James 1:14-15). If you have a fire alarm or security system for your home, you should have a budget for your heart for the same reason.

Couple Discussion Questions: How are you most prone to find your identity or security in your finances or material things? What are the indicators that you have moved from enjoying something to taking emotional or social refuge in it? What free or cheap things can you regularly enjoy in order to protect your heart from materialism?

6. **Our Pleasures Compete for Resources.** “When we make a budget, saying ‘yes’ to one of us often means saying ‘no’ to the other. I don’t see how that is going to help bring us closer together. Setting a time to ‘do the budget’ is just scheduling an argument.” This is why a couple needs a gospel foundation before they start to manage their finances and is evidence that no seminar in this series can be effectively implemented without the principles from the others.

The difference between competition and sacrifice is love: being on the same team and living for something greater than self. Finances are the place where this competition-sacrifice distinction will be most clearly and frequently seen in a marriage. Sacrifice will be needed in every marriage, but it must be protected from becoming competition.

Trust is the belief that your spouse takes greater pleasure in your pleasures than his or her own – in this regard, money has a lot in common with sex. A budget should be a frequent reminder that, “My spouse will joyfully sacrifice for me regardless of how much or how little we have (Heb. 12:1-2).” When this is the case, sacrifice will be seen as an opportunity to affirm your marriage and mirror your Savior rather than a time when you resent being “short changed.”

Do couples really think that way? No, not naturally. That is why this is called the “Creating a Gospel-Centered Marriage” series. It requires the transforming power of the gospel to change our hearts to value as good what we know is best. Appendix A has the “No More Competition” date to reinforce these gospel truths in a fun and romantic way.

Couple Discussion Questions: If you don’t get what you want, do you view your spouse as the “winner”? How can you cultivate an atmosphere in your marriage where it is more blessed to give than to receive, yet receiving can still be enjoyed? Who sets the tone for the type of joyful, mutual sacrifice in your home? When? How?

7. **No Purchase Is an Island.** “I got a great deal on my cell phone. But I had to sign a two year contract, needed a case, and an ear piece. And the ear piece would also work great with...” We live in a day of sophisticated marketing. From children’s toys to technology every purchase is designed to lead you to other purchases. The “great deal” is profitable because of the accessories it necessitates.

This is also true outside of modern marketing strategies. When you buy a first home or a bigger home there are an endless number of domino expenses (i.e., furniture, electricity, lawn care, etc...). If we fail to consider this, it is another example of only wanting to “live in the now.” We must think about both the purchase price and the cost of ownership.

Marketers have realized something we try to ignore; not only do we own our purchases, but our purchases own part of us. As we spend our money we need to realize that we are spending our lives in two senses. First, we are spending the time it took to earn that money. Second, we are giving a piece of ourselves (time, affection, attention) to whatever we purchase.

Couple Discussion Questions: What examples can you give of “belonging” to something you purchased or a simple purchase growing beyond its “ticket price”? Do you tend to be naïve towards this reality or does it make you frugal? How does this help you begin to see spending and budgeting as acts of worship?

8. **Four Hands in One Pot.** “What good do numbers on a page do when we can’t know which of us has spent what at every given moment? Even when we try to do a budget it’s hard to keep up with because we’re both spending money.” This is one of the unique challenges of a marital budget. Marriage is an organization and, therefore, requires organizational management and a mild understanding of corporate finance.

Living as a couple changes many things; finances are only one of them. But too often married couples fail to consider the difference between personal and marital financial management. When two people are spending money, then one person only knows half the story unless there is a process to create mutual awareness based upon a mutual record keeping system.

This does not have to be complicated. Complicated systems tend to be poorly used. But there does need to be (a) one place where records are kept that is (b) understood by both husband and wife and (c) arranged to categorize expenses while being (d) accessible for either person to review when needed.

Couple Discussion Questions: How do separate finances contribute to separate lives? What are the challenges you have faced trying to administrate joint finances? How does communicating about finances help your overall communication by keeping you informed of each other’s lives? How can you make these conversations more meaningful and less purely functional?

9. **A Low View of Contentment.** “A budget means I have to be happy living with less. I don’t want that. I think life is better when I can have what I want... even if I can’t really afford it.” While we not might be so bold as to say it, this is how many of us think. The presence or absence of a budget is a strong indicator of how much we value contentment.

A healthy budget is actually a form of humility (another unpopular Christian virtue). Creating a budget is a form of accepting, “I can’t have and don’t deserve everything I want... and I’m okay with that because God is good and I trust Him to provide everything I need (Phil 4:19).” Humility and contentment are immensely important for marriage. It is hard for marital love to flourish when we have an insatiable (can’t or won’t say “no” to self) and irrational (spends knowing the money is not present) craving for more.

Contentment is what allows lifetime love with the same person to last. If we are over spending to meet our every desire, why wouldn’t we try to change our spouse to meet our every preference? A budget is a primary place where we train our heart to know there is more joy in what God has provided than in what our imagination could create. Rejoicing in this with your spouse is a great protection for your marriage. In Appendix A there is the “Contentment Date” to help you reinforce this concept in an enjoyable way.

Couple Discussion Questions: How can you reinforce the value and goodness of contentment in your marriage? What are the indicators that your level of contentment is waning and how does this usually affect your marriage? How can you balance contentment with pursuing your dreams and aspirations?

10. **Living in the Time Margin.** “I’m too busy for a budget. In order to spend less I would have to do less.” We can’t cram 200 hours worth of activity into a 168 hour week and expect our budget to balance. When we live beyond our time-means we are forcing ourselves to live beyond our financial-means.

A budget requires a lifestyle change if we are doing more than wisdom allows. Oddly, we resist this even as we complain that we have too much to do. God agrees with us and wants to free us from our self-imposed burden, but we get offended at His grace.

God answers our exhausted prayers with, "Yes... rest is free and what I want for you," and we turn back to our good-but-nonessential activities as if they were our source of life. More will be said about time management in the seminar "Decision Making." For now it is important to realize that your budget will necessarily affect your schedule.

Couple Discussion Questions: How does over scheduling lead you to go over budget? How would doing less allow you to enjoy your marriage and the things you already have? What are the fears and sense of obligation that drive you to do more (and thus spend more) than you are able?

11. **We're Lazy.** "I'll admit it. I just don't want to take time to record a bunch of numbers. If I start, I know I'm supposed to do this for the rest of my life and I'm just too lazy. There I said it!" Budgeting is a discipline like exercising, a healthy diet, brushing your teeth, or reading your Bible. There are many things that we know would make our life better, but we still refuse to do them. Budgeting is near the top of the list.

Honesty about this is the best place to start. The only other option is to make excuses. If you're weak at the personal discipline necessary to budget, confess this to your spouse. The only alternative to confession is being nagged or lying. Don't put your spouse, yourself, or your marriage in that situation. Commit to finishing this seminar as a way of cooperating with God's grace to grow you in this area.

Couple Discussion Questions: How have you motivated yourself to do other things that you didn't want to do but knew were worth it? How did you view those activities six months to a year later? How has "budgeting" being an ambiguous process made it easier for laziness to fester?

12. **We Don't Like the Word "No."** "Having a budget will make me a negative person, because I will say the word 'no' too frequently. I don't like having to say 'no'." Budgets have consequences. Those consequences are often expressed in the word 'no.' But when we refuse to say "no" in the short-term, we surrender the ability to say "yes" long-term.

The question is not "if" you will say "no," but when and how much freedom you will have in the matter. When we ask, "What has killed more marriages: intentional spending within a budget or financial problems due to the lack of a budget?" the answer is obvious. The fear that budgeting will make you too negative and harm your marriage is as valid a saying that you fear exercise will make you too tired to enjoy your marriage.

This concern also misconstrues what a budget does. A budget is a mutual agreement about what is most important to say "yes" to before the month begins. We often forget that everything in the budget is a "yes" and only fixate on the fact that those things outside the budget are a "no."

Couple Discussion Questions: Can the two of you tell each other "no" without feeling as if the marriage is damaged or jeopardized? How can you call to mind the things you have said "yes" to when you have to say "no" to something? Do you believe the word "no" can be as loving and freeing as the word "yes"?

13. **We Want "The Best" for Everyone.** "I want the best for my children, spouse, parents, friends, etc... A budget will make me 'settle' for less than the best for everyone I love." This challenge is not rooted in greed or laziness, but love (although misguided love).

We forget that "best" can be the balance of opposite extremes in addition to excelling beyond a standard. The "best" parent is the one who provides balanced affirmation and discipline; not the one who provides the "most" of either. Extremes in this case are not "best." The same is true for managing finances in the context of relationships. Thinking it is "best" to give "the most" to everyone has led to a cultural epidemic of debt.

Couple Discussion Questions: Do you have a view of "best" that allows for balance to be its expression? How does an inaccurate view of "best" contribute to contagious folly? How can gratitude and contentment in your marriage protect each of you from a distorted view of "best"?

14. **"We Deserve It."** "Having a budget makes me do without things I believe I deserve. A budget is insulting, condescending, and damages my self-esteem." This is a highly personalized way to frame life that makes it an insult to ever tell me "no." When are we not insulted by a negative answer to the question, "Are you saying I don't deserve [blank]?" Badly framed questions rarely lead to wise answers.

Debt is not a thing to be desired, much less deserved; it is punishment, not a reward. When we are willing to see this we will realize, “If we cannot afford it, we do not deserve it.” Words like “deserve” have a strong influence upon our value system and will radically shape our life. We must be very leery of flippantly putting things in the “deserve” category. It is important to be able to differentiate your self-worth (identity) from your net-worth.

Couple Discussion Questions: How has a bad definition of “deserve” led to manipulation, resentment, or foolishness in your marriage? Who reinforces an unwise definition of “deserve” in your life and how should you protect yourself from that influence? How does entitlement, even for good things or things you can afford, sap the vitality from marital romance and closeness?

15. **“Nobody Else Is Doing It.”** “Why should I have to do this when nobody else is? It makes me feel like I’m being punished and if I talk about having a budget people give me a hard time.” Managing your money may put you in the cultural minority, but as Dave Ramsey says, “Normal is broke, so I don’t want to be normal.”

Personality impacts this challenge to budgeting. Some people really enjoy being different; for other people it is highly uncomfortable. But there are two aspects of this challenge which should be considered. First, your budget is not a public document. You’re not being asked to wear a sticker that says “I Heart Budgets” or “I Hate Debt.” You are making a personal choice about whether you will intentionally honor God with your finances.

Second, you need to think about what your resistance says about your friends and how your choices impact them. You should seek to surround yourself with friends who are seeking to honor God in every area of their life. But you should also realize that your choices impact the choices of your friends. You living beyond your means is part of their rationalization to live beyond their means. Be the friend you wish you had – budget.

Couple Discussion Questions: How do you typically respond to being different or standing out? How are spending habits contagious within a circle of friends and family? How do you feel when you find someone who wants to grow in the areas you want to grow? How can you encourage each other when being different is hard?

16. **We Are Prone to Think We’re the Exception.** “I can handle this. Even if I don’t have a budget, I’m not going to spend foolishly or make bad decisions. Most people need a budget, but it’s not that important for me.” We reason about not having a budget like teenagers reason about their bad decisions. But we’re older so we laugh at them and think we’re wise.

It is easy to fall into this trap because the early stages of not budgeting aren’t that bad. You do a little more than you can afford each month. That’s fun. You’re not sure where your money is going, but without a crisis that’s only mildly stressful. You have an extra 30 minutes in your week because you’re not administrating the budget. Extra time is always nice.

The problem is that money issues crash hard and fast. Our lack of awareness about what’s going on causes us to miss the cracks in the financial damn until it breaks and we’re drowning in debt. The time between awareness and crisis in an unmonitored financial life is too short to respond effectively. People are forced to shift immediately from living extra-comfortably to major budget cuts. This sharp change adds to the emotional, marital damage of poor financial management.

Couple Discussion Questions: In what areas of your life are you prone to think you are the exception (overtly or by ignoring the issue) to what you know is wise? What are some of the hardest or most humorous lessons you have learned after thinking you were the exception to wisdom? What can you do to make sure these kinds of conversations (financial or otherwise) don’t get ignored in your marriage?

17. **Money Means Different Things to Different People.** “I don’t understand my spouse when we try to talk about money. It feels like we are from two different worlds talking two different languages.” Hopefully this chapter is helping with this as you begin to talk about the challenges behind financial management instead of talking around them. There are real differences in how people think about money.

These differences can be attributed to many different things: personality, personal financial history, family history, risk aversion, entrepreneurial spirit, religious beliefs, level of exposure to the truly poor, etc... A big part of marital unity is not just managing money in a unified system, but understanding what money means to each of you.

From the list below rank the things that you associate with money (1 being the first thing you associate with money; 10 being the last things you associate with money). Compare your answers with your spouse’s.

Power Success	Approval God’s Blessing	Comfort Freedom	Control Security	Independence Other: _____
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Couple Discussion Questions: For each of the areas below discuss: (a) your view, (b) your spouse’s view, (c) your parent’s lifestyle, and (d) major shaping influences on your view. As you go through this seminar, there will be the most conflict where you and your spouse have different views. Understand one another now, so you will be able to work together later.

- Buying on credit and taking on debt
- Saving money (percentage and for what)
- Giving and generosity
- Spending on entertainment, recreation, vacation
- Working overtime
- Wife working outside the home
- Having a will (frequency of updating)
- Determining financial priorities
- Who administrates the finances
- Retirement
- Level of spending without consulting each other
- Personal allowances
- Going out to eat
- Joint vs. separate bank accounts

18. **It Is Becoming Less Painful to Spend Money.** “Often I don’t even realize I’m spending money. Auto-drafts and credit cards make it so easy. It feels like I’m ‘doing’ instead of ‘spending.’” This effect is very intentional by the banking industry. They have extensively researched and found that the less people associate their spending with actual dollars the more they will spend.

This doesn’t mean banks are bad. It does mean that they have a product (debt) that they are better about selling than we are informed about how we’re buying. The first step towards reducing a behavior is to realize that you’re doing it. From a marketing perspective, the first step towards increasing an unwise behavior (debt) is to make you less aware that you’re doing it.

Start by being aware that every time you add convenience (less pain) to your spending, you are increasing your actual spending by 10-20% on average. Acknowledging this unpleasant reality (more pain) is itself a counter to this tendency. If you still find that convenience is increasing your spending beyond your budget, then it is wise to go to a cash-in-envelopes system to counter this dynamic.

Couple Discussion Questions: How is the pain associated with spending a blessing in disguise? How does comfort spending multiply this pain aversion? How can you reinforce the reality of spending money even when you use auto-drafts or debit cards for convenience?

19. **Denial.** “I don’t want to think about my money. When I think about managing my money I get overwhelmed. I guess I’m just not an emotionally strong enough person to budget.” The longer we go without a budget and the bigger the financial mess becomes, the harder it becomes to overcome this challenge. The longer you live in denial the more committed you become to your willful blindness.

When we frame denial in terms of strength or ability we misrepresent the issue. Denial is simply a matter of unwillingness. This seminar will resolve any information deficiency you may have about budgeting. But the information will not be actionable until you open your eyes and look at your situation.

However, when denial is present rarely is reality as bad as your fears. Reality is limited. Fears are as diverse as your mind is creative. When you move your financial situation from the darkness of your fearful imagination and put it on paper, you have done yourself a great emotional favor. The benefits of a budget are not just financial.

Couple Discussion Questions: What fears have you faced that were worse in your mind than they were in reality? Where have you seen the effects of denial in the life of others and what can you learn from its consequences? What kind of financial denial prevention measures can you instill in your marriage?

20. **“We’ll Do a Budget When...”** “It will be easier to budget after this next promotion... after the kids are in school... after the kids are out of school...” As with many things, the hardest part of having a budget is merely getting started. It usually takes about three months to go from numbers on a page to functional budget. People realize this and wait until they “have more time.”

“Later” is a code word for “never.” There is only one time to start a budget – “now.” There is only one way to make time to do a budget – doing it. There is only one way to learn what you don’t know about your financial situation – get started budgeting.

If you're about to start hyperventilating, realize all you have to do from here is read the next chapter and fill in the blanks. Everything you need to do and learn will be laid out for you. Budgeting is not a complex skill (something that some people can master and others can't); it is a consistency skill. Stick with this material and you'll get it.

Couple Discussion Questions: How big of a problem is procrastination for you? What are the primary motives that typically fuel your procrastination? Why are you stalling by looking at these questions (smiling)?

Which points stood out to you most from this list of 20 challenges? _____

What have you learned about yourself and your marriage in this chapter? _____

Conclusion

You've started. More than that, you've started wisely. Instead of just trying what you've tried before, you have begun to examine what caused your previous attempts to fail. Or, if you are about to get married, you've examined the challenges that make most attempts at marital budgeting fail.

You are rooting your efforts at budgeting in something larger than “trying harder” and fancy spreadsheets. In this seminar you will be guided to root your financial management in the work that Christ has done to transform your life. Even if you don't fully grasp what that means yet, you can know that gospel-centered budgeting has a source of hope that is greater than whether next month goes according to our plans.

God is transforming our character and providing for our needs. Our budget is only a piece of what God intends to use in that process. This gives us patience when the process is hard and grace when we fail. As you value becoming like Christ most, you will be able to weather the fluctuation of good months and bad months. The mundane tasks involved with recording monthly expenses will take on the meaning of changing your character to be more like Christ.

In a gospel-centered approach to finances there is a solution for an impulse purchase better than shame and pitching the budget – repentance. When you and your spouse see money totally different there will be something you have in common to unite you as you bridge these differences – Christ. When you purchase something you really enjoy there will be something to celebrate more than your selfishness – God's blessing.

The mundane task of budgeting quickly loses this luster, even for the sick, twisted few who really enjoy doing a budget. Like most of the important things in our daily lives, we have to remind ourselves of what makes them important. This is why at the closing of each chapter we will provide seven passages of Scripture (one to study each day for a week) for you to read and reflect on as you seek to live out what you're learning.

Exodus 20:17 _____

Deuteronomy 8:11-14 _____

Psalms 24:1 _____

Psalms 37:16 _____

Psalms 73 _____

Proverbs 11:28 _____

I Timothy 6:6-10 _____

Chapter 2

What Is a Budget Anyway? More Than Numbers on a Page and Good Intentions

Plumb Lines: These are the “sticky” statements that capture the core messages of this chapter.

- When you spend money you are spending your life – the time you traded for that money.
- Managing your money well is like getting a raise.
- You will treat those closest to you like you treat your money.
- God’s will fits in God’s provision.

Memorize: Matthew 6:19-21 (ESV), “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.” As you memorize this passage reflect upon these key points:

- “Treasure” – This is more than “just money.” It includes whatever gives you a sense of security and identity.
- “On earth” – If your treasure is earthly you are losing it or moving towards losing it every day; fear-based living.
- “In heaven” – If your treasure is heavenly you are gaining it or moving towards having it daily; hope-based living.
- “Moth... rust... thieves” – Add to this list the threats to your earthly treasures and hear them in Jesus’ words.
- “Heart” – What we treasure shapes the core of our life: our heart (i.e., values, priorities, agenda, character, etc...).

Teaching Notes

“In order for a couple to deal faithfully with the resources God has entrusted to their hands, they must adopt a shared mission in life... This will not tell you exactly where every penny ought to be spent, which couch to buy, or exactly where to live and what to eat, but it will orient your hearts toward God in your approach to life, and join you together in such a way that conversations about stewardship become a joy rather than a source of strife, (p. 189).” John Henderson in *Catching Foxes*

“Stewardship is the management of God’s resources for the accomplishment of God-given goals.” Ron Blue quoted in Dennis Rainey (editor) in *Preparing for Marriage*

“How a person handles his money reveals much about his character, his desires, his priorities and his relationship with God. Put two people together in marriage, and you can see that financial discussions are really spiritual discussions (p. 185).” Dennis Rainey (editor) in *Preparing for Marriage*

“Assuming a sensible standard of living represents another way we steward God’s creation well. Being wise with money and material things, I believe, is not very complicated. It is hard, but not complicated. It requires commitment to one very simple guideline: *wisely spend less money than you possess* (p. 197).” John Henderson in *Catching Foxes*

“In our quest for the extraordinary, we often overlook the importance of the ordinary, and I’m proposing that a radical lifestyle actually begins with an extraordinary commitment to ordinary practices that have marked Christians who have affected the world throughout history (p. 193).” David Platt in *Radical*

Embedded Study

Budgets are a victim of prejudice. Everyone hates them, but most people who hate them don't really know them. They have only heard budgets talked about badly and have embraced that negative sentiment as their own. Or they take a simplistic caricature of a budget and deride it to make them feel better about their own budget-less existence. They make jokes about budgets to reinforce the idea that these are absurd, slavish documents that should be ostracized.

Here is the challenge of this chapter – get to know what a budget really is. Start a conversation about budgeting that is free from prejudice. Recognize that what you studied in chapter one were the lies propagated against budgets meant to bias your opinion. Efforts at budgeting tainted by these lies will cripple your ability or willingness to do what is required in budgeting. This turns into self-fulfilling failure that reinforces the biases of a financially-irrational, debt-sick culture which mocks the wisdom of “spending less than you make” and “intentionally knowing and tracking where your money goes.”

Treat budgeting like a co-worker that you were lied to about on his first day on the job and for the first couple of years these lies coerced you into disliking him. You interpreted their every action and conversation through these lies. You have now come to learn that the lies were false, and you want to get to know them for who they really are. The lies were believed and acted upon long enough that you still have to battle your instincts, but you know battling these biases is both the right thing to do and the only way to learn the truth about him.

To help you in this process, we will seek to answer two questions in this chapter:

1. What Is a Budget?
2. How Do We Start a Budget?

What Is a Budget?

A budget is more than numbers scribbled on a yellow steno pad in response to a crisis with good intentions that will never be fulfilled. That is the equivalent of saying that a wedding is a big pageant for two people blinded by love surrounded by a crowd of family and friends willing to participate in the mass delusion of “happily ever after.” Let us lay aside such cynicism about budgeting (and marriage) in order to experience what God intended for both.

1. **A budget is the numerical expression of an individual's or family's mission and priorities.** This does not mean we need to color code our budget according to “Love God; Love Each Other; Love the World,” but it does mean these categories should be on our mind as we do our budget.

Too often we are prone to think that the tithe covers our “family mission” requirement and that the other 90% is ours to do with as we please. When we think this way two things happen. First, we devalue functional spending. We no longer view health insurance as a way we love each other. We miss that our grocery bill can be a way we love our world when we have our neighbor over for dinner. We overlook that our mortgage is a way we can love God by hosting a small group in our house.

Second, we become prone to think that only fun-spending “counts” as being rewarding for our efforts. In the absence of a larger sense of mission, our personal enjoyment (i.e., hobbies, decorating, etc...) becomes all we find satisfaction in. But within a healthy budget fun-spending is, at best, 25% of your take home income (support for this percentage coming later in this chapter). We feel robbed by everyday life, because we haven't attached everyday life to our reason for living.

2. **A budget is a tangible recognition that we are only stewards of the life God blessed us with.** It is overwhelming when you first sit down to do a budget. We quickly realize that life is not as controllable and predictable as we would like for it to be. A budget should humble us and teach us what it means to live in the fear of the Lord as the beginning of wisdom (Prov. 1:7).

As we do a budget, we should quickly realize that it is God who gives us life, health, and the abilities necessary to earn money. It is God who has made the world, even in its current broken state, orderly enough that budgeting is even possible. It is God who will have to continue to be faithful in order for our income to remain steady and our expenses not to spike. Ultimately, we see that all of life, not merely our money, is a gift from God given to us for a purpose. Therefore, “success” is measured by how well we accomplish His purpose for that gift.

In light of this, we can see in fresh ways that we will give an account for how we spent our life (Rom. 14:12). While this involves much more than finances, giving a faithful account will require some “accounting.” We cannot say that we managed something well if we did not keep track of it.

3. **A budget is an individual’s or family’s prayerful conviction regarding God’s will for their resources.** This should be said very clearly, “Don’t ever say you have sincerely prayed about a significant financial decision if you do not have a budget.” That is the equivalent of saying you pray, and God told you to marry an unbeliever (2 Cor. 6:14). You cannot say God answers a prayer that is against how He has directed us to live (Luke 12:42-44).

When you put numbers to paper, you are saying, “We believe that these numbers represent God’s will for a ‘normal’ month.” When you save money for a designated purpose you are saying, “We believe this item is an ‘atypical’ part of God’s will for our life.” If you believe it is God’s will that you and your spouse have a regular date night to enrich your marriage, that should be represented in your budget.

This is a different way of thinking than asking, “Is it bad for me to want [blank]?” This question may have worked as a single person, as long as you didn’t go into debt. But now you are a “we” instead of a “me” so there are two people dreaming for the same dollars. A budget is the place where you and your spouse learn to think collectively about God’s will for your family.

4. **A budget is one barometer for how an individual engages in life and relationships.** You will tend to treat those closest to you like you treat your money. If you’re fearful with money, you will tend to be fearful in your relationships. If you are controlling with money, you will tend to be controlling with relationships. If you are undisciplined with money, you will tend to struggle with following through on your commitments in relationships.

This makes sense in light of what Jesus said about money, “Where your treasure is, there your heart will be also (Matt. 6:21).” We tend to treat the things we care about (money and people) the same because the control center for how we manage “treasures” is the same for both – the heart. If we do not like how we treat money or people we cannot use the excuse, “Well, that’s not who I really am.” According to Jesus, that is exactly who we are.

Therefore, a budget is a way to shape your relationships, especially marriage. If we view a budget as a mean, controlling document, then our fear of budgets (while misguided) is on to something. We are instinctively recognizing the connection between financial management and relational patterns. However, when we learn to manage our money with intentionality, freedom within limits, and wise generosity, then these qualities will also become the trademarks of our relationships. What could be better for a marriage?

5. **A budget is a measure of what we believe is worth living for.** We live in an economy where we trade hours for dollars and dollars for stuff. We seek education, experience, and other credentials to make our hours worth more dollars. But all we ever spend is our life that has gone through a currency exchange for dollars.

This makes every expenditure an act of worship. We are spending our life on something we deem worthy of our life. If you make ten dollars per hour and go on a two hour date with your spouse that costs \$30, you have invested five hours of your life on that date. If you make \$4,000 per month and give \$1,000 to missions, you have invested a week of your life in making Jesus known around the world.

Our budget is a place where we see and can decide what we will live for. This should bring greater joy and enthusiasm for good expenditures and make it clearer why bad ones need to be cut. A budget is a place where couples build unity around what they will invest their life in. Too often the mundane repetition of budgeting overshadows these profound, romantic qualities of budgeting.

6. **A budget is a dynamic document tracking a dynamic commodity.** A budget is a living document tracking the dissemination of our life. Money doesn’t sit still. It is always coming and going. This is a big part of what overwhelms people about budgeting. They’re trying to track a dynamic commodity as if it were a static object and don’t understand why it always feels like they’re failing.

We should think of a budget like measuring the wind. Wind has variance, direction, and force. Asking a one-dimensional question of wind (i.e., Is it windy today?) is as useful as asking a similar question about money (i.e., How much do we have in the checking account?). These questions have some value, but we are not getting all the information we need.

In order to maintain the motivation to budget a couple needs to have a process for tracking more than month to month spending (static mentality). Your money and life are going somewhere (dynamic quality). In this seminar you will learn how to see your monthly expenses in light of where your life and money are going, so that you can harness the motivation and enthusiasm to continue budgeting and reap its benefits.

7. **A budget is an instrument for harnessing the untamed power of our heart’s passion.** The desires of our hearts are incredibly powerful. The words “I want” are the driving force behind invention and economy. These words have reshaped culture and history countless times. Something so powerful will either do great good or great harm, but it will not be neutral or leave things unchanged.

What will ensure that “I want” becomes the fuel for unity instead of the fire of division in your marriage? It would be nice to give the simple answer “a budget,” but that would be an overstatement. The more complete answer would be: two people who are learning the gospel-joy of dying to self (Luke 9:23-24) and living for others (Phil. 2:3-4) and beginning to order their life accordingly – a key part of which is a budget.

Our hearts need to be tamed, but that is not to imply weakened. A tamed horse is not less powerful than a wild one. It’s just that the power of a tamed horse can be focused, intentionally upon a particular task. Similarly, a tamed heart is not less free than a wild, sin-bent one. It’s just that its freedom can be focused on the things that really matter instead of “nickled and dimed” into trivial living. This is why taking the time to manage your money will make it feel like you got a raise.

8. **A budget is a life maintenance document.** A budget for a family is the equivalent of an oil change or tune up for a car. It is something that if not regularly kept up results in damage far greater than the investment of the maintenance.

In this sense, a budget is a form of insurance. With insurance we make a small investment now in order to protect ourselves from a greater liability later. In this case, the small investment is time and energy and the greater liabilities are financial crisis and marital division.

As you begin creating a budget, recognize that it is something that will require a significant amount of attention as you get started and then will become a brief maintenance exercise to protect your marriage. Usually this start up phase lasts for three months. After that you should only need to update and maintain the system unless you have a significant life transition (i.e., job change, buy a house, major medical expense, etc...).

How Do We Start a Budget?

Hopefully you can now say, “We want this! It is good. It is a blessing. We think this will be great for our marriage and we *really* do want a budget.” Let those words sink in. A budget is a good thing. It is a desirable blessing. We are getting ready to start focusing on numbers and you may forget this. But it is true. Persevere and give God the opportunity to prove it.

The first step towards having a budget is to track your actual spending. A budget is a reality (report of real numbers) before it moves towards a change instrument (influences those real numbers). Too many people fail at budgeting because they start by writing down what “should be” before they write down what “is.” They look at the ideal and say, “We’ll never get there.” Instead, we’re going to start with reality and ask, “Where do we need to go from here?”

First, you will be familiarized with the categories that should organize your budget. We will group all the line items in our budget under four major categories.

- **Fixed Necessities:** Those things that cost the same every month and are essential for the family.
 - **Debt Payments:** Your current debts will go here until you have paid them off.
- **Variable Necessities:** Those things for which the cost varies each month and are essential.
- **Fixed Luxuries:** Those things that cost the same every month and are nice but not essential.
- **Variable Luxuries:** Those things for which the cost varies each month and are nice but not essential.

These categories organize your budget in important ways. They help adjust the level of emotional attachment you have to certain expenditures and they organize your budget for adjustments. It is easiest to cut (when/if necessary) at the bottom of the budget (variable luxuries). As you go into the higher categories, a greater change in lifestyle is required with each adjustment.

Second, you will have information to work with when you get to the monthly budgeting form (chapter 3). Many couples get overwhelmed as they try to gather information, organize information, and create a workable budgeting system at the same time. We have broken that down into steps. Now you’re gathering information. In the next chapter we’ll walk you through creating a budgeting system.

If you are an engaged couple, you may not have all this information, but you should know the big pieces. Going through this exercise should let you know what information you need to research and what expenses you need to track carefully in the early months of marriage to learn what is realistic to allocate for your family.

This is an important time to see if you can get better rates on anything. As you are thinking through what insurances are most important and how to get the best rates, it is recommended that you reference the “Clause and Effect” lesson on insurance in *Financial Peace University* by Dave Ramsey.

Identifying Income

The starting point for creating a budget is defining your income. In order for a budget to be “sea-worthy” you must start with what you have and work backwards rather than starting with what you want and moving forward. It is helpful to gauge these expectations by looking at your total family income for each of the last three years.

Income Last Year: \$ _____
 Income Two Years Ago: \$ _____
 Income Three Years Ago: \$ _____

As you identify income, we will encourage you to divide it into three categories:

- Regular Income – What you can count on coming in each month
- Irregular Income – Sporadic income or commission-based income
- Potential Income – Opportunities available to you if you need to retire debt or save for a special expense

Regular Income Source	When Received	Total Monthly	Total Annually
		\$	\$
		\$	\$
		\$	\$
		\$	\$

Unless your family is supported primarily upon an irregular form of income, your standard monthly expenses should be covered by the sources of income listed in this chart. If you try to cover your “regular” expenses with “irregular” income you are creating a lifestyle that is unnecessarily stressful and has a high-propensity for debt.

Many families have sources of irregular income; if nothing else, their tax return. A good budget will have a plan for these funds as well. These funds should be allocated for “irregular expenses” or “designated savings” (chapter five) outside the monthly budget. If a family lives off this income, then the standard monthly budget should be set against their minimum monthly expectation.

Irregular Income Source	Minimum Monthly	Estimated Monthly	Estimated Annually
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$
	\$	\$	\$

Too often we opt for the easy solution of debt for irregular or unexpected expenses because we have not thought through sources of potential income for the occasions when our regular or irregular incomes do not cover a particular need or want. Debt is the “duct tape” for the financial procrastinator. Until you have adequate savings (chapter five) a list of potential income sources is the next best buffer between your family and “life.”

Based upon your skills and opportunities, make a list of the sources of potential income available to you.

Potential Income Source	Frequency Available	Notice Required	Potential Monthly
			\$
			\$
			\$
			\$

Identifying Fixed Necessities

These expenses are the foundational pieces of your standard monthly budget. They are the largest percentage of your budget and changes to them result in significant changes in your lifestyle. It is important to keep this portion of your budget to as few line items as possible. One of the most common budget-busters is labeling non-essentials as necessities.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Mortgage			
Health Insurance			
Life Insurance			
Car Insurance			
Garbage			
Phone			

Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly

Once we commit to a debt that payment becomes a fixed necessity. We are morally obligated to pay back what we borrow (Rom. 13:8). Therefore, this portion of your budget should be classified as a “fixed necessity,” but we will look at how to eliminate it from your budget in chapter four.

Please complete the following chart for all household debts except for your home. In order to prepare yourself for chapter four, list your debts in order from smallest total debt to largest.

Lender / Item	Total Debt	Minimum Monthly Payment	Interest Rate

Identifying Variable Necessities

The second largest section of your budget should be your variable necessities. Together with your tithes and fixed necessities these usually comprise 75-80% of a household budget. This has two implications. First, you need to strive to keep your necessity spending at a healthy level. Second, you need to adjust your expectations on how much luxury spending your income will provide (next two sections). Realize contentment is to be found in your necessary spending; luxury spending is just the legitimate icing on the cake of life.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Grocery/Household			
Electric / Natural Gas			
Water			
Gasoline			
Medical Expenses			
Vehicle Upkeep /Tags			

Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly

Identify Fixed Luxuries

These are nice things for which we should feel no guilt when we can afford them. However, we should not go into debt or fail to tithe in order to have these things. For that reason they are “luxuries” not “necessities.”

As you begin to think about your ideal budget (remember, this is only your current actual spending), you will want to keep a balance between your fixed and variable luxury spending. If your luxury spending is predominantly fixed, your budget will feel like a straight-jacket and you’ll either resent it or break it. If your luxury spending is predominantly variable, it is unlikely it will be balanced between the preferences of the various members of your family and there will be competition to see who gets to spend the month’s luxury money.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Cable / Internet			
Cell Phone			
Personal Care / Hair			
College Savings			
Retirement			
Memberships			
Subscriptions			

Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly

Identify Variable Luxuries

These are the most fluid expenses in your budget. They are the kinds of things we begin to think “we just can’t keep track of.” This is a section where categories can easily begin to overlap – what is the difference between husband/wife spending and entertainment? In this section, it may take some time to discern what the most functional categories for your family to use.

When you get to this point in the monthly budgeting form (chapter three), you will have narrowed down how much you have to spend. This means you will only be looking for the categories and allocations that are the biggest blessing to your marriage with the remaining funds instead of saying “it would nice” or “I think we should” as you blindly walk into debt.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Eating Out			
Entertainment			
School / Extra-Curricular			
Clothing			
Gifts			
Husband Spending			
Wife Spending			
Kid Spending			
Pet Care			
Computer/Printing			

Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly

Conclusion

You have now gathered the raw data you will need to make a budget. Too often people think the information you just recorded is the budget, but we’re not there yet. Remember a budget is more than numbers on a page. A budget is a document that creates a lifestyle of living on purpose, being prepared, and investing in the things that matter most.

In the next chapter we will look at how to take the numbers you’ve recorded here and create that kind of document. For the moment, relax and experience a sense of accomplishment. This is a significant marker on an important journey. You don’t have to be “there” yet in order to have a sense of accomplishment. Learning to enjoy the process of achieving your dreams is an essential skill in budgeting.

To help you reinforce and see the goodness in what you’ve done in this chapter, reflect on the following passages.

I Chronicles 29:11-16 _____

Proverbs 16:8-9 _____

Proverbs 24:27-34 _____

Matthew 6:25-34 _____

Luke 16:10-13 _____

2 Thessalonians 3:7-10 _____

Hebrews 13:5 _____

Evaluation: The Budgeting Process

Note: Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

Instructions: Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. We have a plan for how we intend to spend our money before the month begins.	CD	SD	NS	SA	CA
2. Our known expenses are less than our regular income each month.	CD	SD	NS	SA	CA
3. We tithe each month.	CD	SD	NS	SA	CA
4. We have a defined amount we will not spend without consulting each other.	CD	SD	NS	SA	CA
5. We track every expense and review our actual versus intended spending monthly.	CD	SD	NS	SA	CA
6. We have a defined process which ensures that each expense gets recorded.	CD	SD	NS	SA	CA
7. Administrating our budget takes less than 30 minutes per week.	CD	SD	NS	SA	CA
8. We have agreed upon which of us will be responsible for administrating our budget.	CD	SD	NS	SA	CA
9. We are both aware of and have access to our current financial information.	CD	SD	NS	SA	CA
10. At the end of the month we can look at our expenses on a simple, single piece of paper.	CD	SD	NS	SA	CA
11. At the end of each month we have a conversation about our spending and saving plans.	CD	SD	NS	SA	CA
12. We budget together, as opposed to have his and hers budgets.	CD	SD	NS	SA	CA
13. We plan and save for non-standard budget expenses before making purchases.	CD	SD	NS	SA	CA
14. Our luxury spending is balanced between each family member’s interests.	CD	SD	NS	SA	CA
15. Our budget helps us manage our time commitments and simplify life.	CD	SD	NS	SA	CA
16. I think about and honor our budget when I make purchases.	CD	SD	NS	SA	CA
17. My spouse thinks about and honors our budget when he/she makes purchases.	CD	SD	NS	SA	CA
18. The way we handle money contributes to our overall marital unity.	CD	SD	NS	SA	CA
19. My spending habits contribute to a sense of peace and stability in our marriage.	CD	SD	NS	SA	CA
20. My spouses’ spending habits contribute to a sense of peace and stability in our marriage.	CD	SD	NS	SA	CA

Key to Survey Scoring: For each set of questions tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

- ...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.
- ...**is less than the total number of questions**, then this area of marriage could use attention or refinement.
- ...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-20: (Total: _____ in 20 questions)

This set of questions examines the “**budgeting process**” aspect of a gospel-centered marriage. Living on a budget requires more than a document of good intentions. It requires having a workable process that fits your life, each of you are committed to, and is consistently followed.

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lesson “Cash Flow Planning”

Chapter 3

Creating a Budget You Will Actually Use 30 Minutes Per Week that Will Protect & Enhance Your Marriage

Plumb Lines: These are the “sticky” statements that capture the core messages of this chapter.

- Knowing the truth about your finances gives freedom. Living in financial ignorance brings bondage.
- The peace budgeting provides far exceeds the pleasure of watching a weekly sitcom.
- You have to live life on purpose if you want to change the world for God’s glory.
- The difference between vision and mere good intentions is implementation.

Memorize: I Timothy 3:2-5 (ESV), “Therefore an overseer must be above reproach, the husband of one wife, sober-minded, self-controlled, respectable, hospitable, able to teach, not a drunkard, not violent but gentle, not quarrelsome, not a lover of money. He must manage his own household well, with all dignity keeping his children in submission, for if someone does not know how to manage his own household, how will he care for God’s church?” As you memorize this passage reflect upon these key points:

- “Overseer” – While this passage speaks to pastors, it states these qualifications are to be applied first at home.
- List – Notice how many things on this list can be, at least in part, tied to how we manage our finances.
- “Sober-minded, self-controlled” – A budget allow us to be realistic and intentional with our money.
- “Not quarrelsome” – A sign of spiritual maturity in marriage is the ability to talk about money without fighting.
- “Manage... his household” – A budget is a tool that allows us to manage our home, which allows us to manage life.

Teaching Notes

“One of our central spiritual decisions is determining what is a reasonable amount to live on. Whatever that amount is—and it will legitimately vary from person to person—we shouldn’t hoard or spend in excess (p. 26).” Randy Alcorn in *The Treasure Principle*

“If you want to test a couple’s oneness in marriage, take a look at how they handle their finances (p. 185).” Dennis Rainey (editor) in *Preparing for Marriage*

“I never did anything worth doing by accident.” Plato

“The issue is not how much a person makes. Big industry and big salaries are a fact of our times, and they are not necessarily evil. The evil is in being deceived into thinking a \$100,000 salary must be accompanied by a \$100,000 lifestyle. God has made us to be conduits of his grace. The danger is in thinking the conduits should be lined with gold. It shouldn’t. Copper will do (p. 172-173).” John Piper *Desiring God*

Family Name Monthly Operating Budget Month - Year

Income		Amount		Income	Amount	
Source				Source		
Source				Source		
Source				Source		
Total:		\$0.00				
Expenditures						
Item	%	Amount	Date	Type	Proposed	Difference
Tithe	10%					
Fixed Necessities						
Mortgage	25-35%					0.00
Health Ins	H 5-10%					0.00
Life Insurance						0.00
Car Ins.						0.00
Garbage						0.00
Non-Mortgage Debts						
	0%					
Car Pymt						0.00
Credit Card						0.00
Student Loan						0.00
Variable Necessities						
Electric	U 5-10%					0.00
Water						0.00
Medical						0.00
Gas/Heat						0.00
*** Gasoline		\$0.00				0.00
*** Grocery/Household	F 5-15%	\$0.00				0.00
Fixed Luxuries						
College Savings						0.00
Retirement	S 5-10%					0.00
Cable/Internet						0.00
Cell Phone						0.00
Haircut						0.00
Variable Luxuries						
*** Eating Out		\$0.00				0.00
*** Entertainment	5%	\$0.00				0.00
*** Misc.		\$0.00				0.00
*** Special		\$0.00				0.00
Clothes	2-5%					0.00
Gifts	savings					0.00
Proposed:					0.00	
					Total Income:	0.00
					Total Expense:	0.00
					Monthly Balance:	0.00

Embedded Study

In this chapter we will take the journey from mere numbers on a piece of paper to a living document that directs your life towards your family mission and values. Embracing this distinction is the difference between something you will try-and-quit and a lifestyle change that you'll embrace and advocate for others. The purpose of a budget is more than mere number-awareness, but spending your life on purpose for the distinct reasons God created you.

This chapter will read like “step work,” but it is not a recovery program. We are going to try to be highly practical and assume nothing. It takes an average of 3 months before these steps are smooth enough to only take 30 minutes per week, but they will get you to the place that you can run your home finances in less time than it takes to watch a sitcom.

Interspersed with the practical steps, comments will be made to continually re-orient you from mere number-crunching and document-surfing back to how budgeting enables you to spend your life on purpose and enrich your marriage. Logistics are necessary for longevity, but logistics alone will not fuel our perseverance. While this chapter focuses on the practical, do not lose sight of the big picture that orients the “how to” back to the “why.”

STEP ONE: Get to Know the Monthly Budgeting Form

Most people who don't use a budget haven't ever gotten familiar with their tool (assuming they had a tool they were trying to use). You won't be consistent with something that feels foreign or you don't understand. The “Monthly Operating Budget” form, which can be downloaded at www.bradhambrick.com/gcmfinances, is meant to be very user friendly. In chapter two you already began to understand its structure.

It is created as an Excel document, because Excel is one of the most universally used and basic computer programs. All the formulas are already in place. Once you define your line items and fill in the “Proposed” column (step two) this document will do all the math for you.

At the top of the document you would type your name in the first row – “Smith Family Monthly Operating Budget.” In the second row, type the month and year – “August 2012.” As you type your name and the date, realize you are taking a powerful step to tame a significant part of your life. Knowing that you have an orderly account of your income and expenses gives a healthy sense of dominion over your world (Gen. 1:26).

In the next section you record each source of income and the amount. When you enter the amount it will automatically add up the total and update the “Total Income” figure at the bottom of the budget. You would replace the word “Source” with a reference to the type of pay (i.e., “Husband Check I” or “Side Job Check”).

The next and largest section of the budgeting form tracks your expenditures. The major headings (fixed necessities, variable necessities, fixed luxuries, and variable luxuries) should be familiar to you from chapter two. In the next step you will define the line items and your proposed budget column.

The column labeled “%” provides the maximum recommended percentage of your total income for that expense. These percentages are taken from Dave Ramsey's *Financial Peace University* and are meant to help you determine if your proposed budget is financially sound.

The columns “Amount,” “Date,” and “Type” are where you put how much, when, and with what (i.e., cash, check, credit, auto draft, etc...) you paid for something. If the line item is preceded by three asterisks (***) , then the amount is pulled from a back page of this Excel document. These are for expenses that cannot be captured by a single entry. For instance, you will get gas and groceries multiple times per month, so a separate page is made to record those receipts.

The “Proposed” column will be discussed in step two.

The “Difference” column tells you how your actual spending on each line item compared with your proposed spending. These cells automatically tabulate the difference as you enter your actual spending. It is important to be able to see this each month. This is an “alarm system” that sounds when your budget no longer corresponds with reality.

Too often couples fail to realize when they are spending beyond their budget. They feel a little guilty at the moment (if they have defined wise spending well enough for their conscience to be activated), but the busy-ness of life quickly drowns the memory of this until they are reminded by a financial crisis.

At the bottom of the budget cover page you find, “Total Income,” “Total Expenditures,” and “Monthly Balance.” These cells are all automatically tabulated as you enter the raw data. With this complete you will be able to see how your actual month compared with your planned month on a single piece of paper. The value of seeing your month (proposed and actual) on a single, simple piece of paper can hardly be over-stated.

Your objective is to consistently get your monthly budget to have a positive balance each month so that these funds can be used for irregular expenses and savings (chapter five).

STEP TWO: Define Line Items and the “Proposed” Column

Now that you are familiar with your budget it is time to make it your own. The first way that you make it your own is to decide which line items are needed under each of the four major headings. Most of this work you did in chapter two when you began writing out your actual spending. Here you are making the line items in the electronic document match your life.

The second way that you make it your own is to fill in the “Proposed” column. This column is what most people think of as a budget. Hopefully, you can now see that this column is for your budget what your skeleton is for your body; a key part of the whole, but lifeless by itself. But a broken or absent skeleton cripples the body. The same is true for the “Proposed” column in your budget.

Now you want to make sure that your anticipated income is greater than your proposed spending. This is when budgeting hurts, because it often requires cutting and always requires saying “no” to some things so we can say “yes” to other things. This is when we adjust our expectations to the size of our incomes. Until your proposed spending is less than your regular income you do not have a budget; you have a fantasy awkwardly squeezed into an Excel document.

There are three line items that are notorious budget busters. These require explanation or they will undermine all the hard work you’ve put in to this point.

- *Miscellaneous* – If you overuse this line item, there is no reason to have a budget. But without this line item a budget can become so cumbersome it requires a CPA to administrate it. This is where you designate an amount each month for small irregular expenses (i.e., kids sports league, minor home repair, spontaneous generosity opportunity, etc...). If you have allowances for each spouse, then this category should not be tapped into for personal enjoyment spending.

You should have two pre-determined figures for managing this line item. These numbers will vary from family to family, but they are an important part of having unity and shared expectations.

- We will spend no more than \$ _____ from miscellaneous without consulting with our spouse.
 - If a purchase exceeds \$ _____ we will purchase it through designated savings (chapter five).
- *Special* – This line item is where you record expenditures from your designated savings (chapter five). For instance, if you save for a vacation you record those receipts here on the month when you take your vacation. You would then record the money you pulled from savings as “income” for that month in order to have an accurate picture of your monthly financial status.
- *Gifts* – Budgeting is compatible with generosity. We can give nice things to those that we love and honor our budget. But we must plan ahead if we are going to do so. You know to whom and when you will give gifts in a given year. You can decide how much to allocate monthly for gifts using a four part process and then allow “gifts” to be treated as a category within designated savings.
 - Part One: Make a list of all the occasions on which your family gives gifts – birthdays, Christmas, Valentine’s Day, anniversaries, Mother’s Day, etc...
 - Part Two: For each gift giving occasion make a list of people to whom you will give gifts. Add in a few for unexpected baby showers, kid’s birthdays, weddings, etc...
 - Part Three: Designate how much you intend to spend on each person for each occasion.
 - Part Four: Add up what you have intended to spend on gifts, divide by twelve, and set that much aside each month for gifts.

STEP THREE: Decide Who Will Administrate the Budget

If a church can have a male or female accountant, then either husband or wife can administrate the family budget. Male headship should be expressed by initiating the budgeting process, leading in sacrifice and difficult decisions, and ensuring that monthly meetings are conducted to review spending, make adjustments, and designate savings.

Determining who will administrate the family budget should be determined by asking the questions:

- Who enjoys paying attention to details?
- Who is more disciplined about consistently engaging repetitive tasks?
- Who is better with numbers?
- Does dealing with finances make either of you fearful?
- Would administrating the finances exacerbate control issues for either of you?

The other spouse does not get a “Get Out of Jail Free” card from financial awareness and responsibility. If the financial administrator is deemed the “responsible spouse” then you are setting up a parent-child dynamic in your marriage that will be destructive. The non-administrating spouse still has the responsibility to (1) remain informed about family finances, (2) honor the family budget by not spending beyond what it allotted, and (3) participate in the monthly budget meeting.

STEP FOUR: Designate a Place for Receipts

Every purchase comes with a receipt for a reason (not because there are hungry trashcans). Every time you spend money you have done something significant enough that there is a universal expectation that a written record should be provided to you. You should consider giving your money away as significant as the person receiving it does.

Unless you have one place that *every* receipt *always* goes *without exception*, information will get lost. The inability to get needed information is another common budget killer. Once you allow for the category of an “unimportant receipt” (that phrase should resonate with you as an oxymoron), that category will expand. A habit of financial laziness will permeate your home. Soon the excuses debunked in chapter one will become so convincing that you think budgeting is impossible.

In most cases, the receipts should be placed in a closable box (i.e., something like an index card box) next to the computer where the finances are recorded. This makes it easy for the spouse who administrates the budget to have access to the receipts where he/she needs them.

If it is not clear on the receipt what line item the purchase should be applied to, write this on top of the receipt. This is standard practice for any business or ministry and is not too much to ask. It is a way for the non-administrating spouse to honor the time and effort the administrating spouse spends serving the family through accounting.

Yes, this includes your personal allowance. If you and your spouse use these line items, then you are free to spend this money on anything morally agreeable to both of you. But it is unwise for a couple to have money that is not a part of the family accounting system. Most lies, affairs, and other major marital disruptions would be averted if couples would willingly engage in this type of perpetual transparency.

Yes, your children should keep and return receipts for any non-allowance money you give them to spend. This is part of discipling your children to live as responsible adults who know what it means to live a healthy marriage. As parents we want the habits and “normal” they take from our home to bless the home they create when they get married.

STEP FIVE: Record Receipts at Least Weekly

Procrastination is another family budget killer. This is why a key question on assigning the administrative role is, “Who is more disciplined about consistently engaging repetitive tasks?” If you get multiple weeks of back-receipts, it becomes increasingly unlikely that you will do a good job of recording that information. If information is lost or poorly recorded because of procrastination, you will realize the budget is “not working” and stop using it.

Recording the receipts should be very easy. Look at the receipt, figure out what it’s for, and type the information in the appropriate cell. By limiting your number of line items you prevent having to split the amount on one receipt between two line items (decreasing the likelihood of an entry error).

Once the line items and allocations of your budget become stable, then you can actually record the receipts *while* you watch your favorite sitcom. All math will be done for you. You just have to get the numbers in the correct cells.

If you use a debit or credit card you should enter the expenses as you spend (the same way you do for a check). This will help you associate using your credit card with spending money. This helps to reduce (but not eliminate) the spending increase that occurs when we don't spend cash. Remember, by recording credit card expenses this way you will not record the check you write to pay for your monthly credit card statement in your budget form.

STEP SIX: Review Budget Together at the End of the Month

At the end of every month both spouses should review their budget together. Once the budget is established this meeting may not take long (5-10 minutes), but even if it is brief it should never be skipped. If nothing else, this meeting is a marital accountability session where you remind each other, “We're still committed to this budgeting thing.”

This meeting is when the two of you will make edits to your budget. If one line item has grown beyond its “proposed” amount, then you would need to increase that line item and correspondingly decrease another line item. If you are considering adding another line item, that should be discussed while reviewing the budget and looking at an actual month's expenses.

If you get a raise and want to expand the budget, that is discussed at the end-of-the-month budget meeting. However, if you get a bonus, it is best to discuss those funds in terms of designated savings (chapter five). Remember the purpose of the “Monthly Operating Budget” is for regular expenses. A bonus is irregular income and should therefore be used to put towards irregular expenses.

Most months, if you have planned your budget well and honored the commitments you defined, there should be more income than expenses. This should be the “pay off” of a good month. We will discuss how to manage these funds to invest in each other's dreams, prepare for the future, and shape your heart in Christ-like ways in chapter five.

STEP SEVEN: Make a New Form for Next Month

The key to budgeting is doing it again... and again... and again. Budgeting is like cleaning your home. It's not hard, but it requires consistency or it becomes overwhelming. Once you get your budget and administrative system in place, the 30 minutes you invest in keeping up with the budget becomes a protection for your family's financial and emotional well-being.

If you use the “Monthly Operating Budget” provided in this seminar, then making a new form for each month is relatively easy. Take the following steps:

1. Click “Save As” and save the current month's budget as a new file. For instance, change the document title “Smith Family Budget August 2012” to “Smith Family Budget September 2012.”
2. Change the date on the second row of the budget cover page.
3. Clear the content in the “Amount,” “Date,” and “Type” columns of the budget cover page. **Do not** clear the “Amount” column for any line item with asterisks (***) because this will erase the formulas that draw this information from the back pages. You will zero out these in the next step.
4. Clear the content for all your entries on the back pages of the budget.
5. Use the budget as you did the month before.

Once you are able to have confidence that your “Proposed” column accurately represents your normal spending, you can make several months of blank forms at once and save time. When you can do this it provides a sense of stability for your marital planning and communication.

Conclusion

You now have a process that will serve your marriage well “until death do you part.” With simple weekly maintenance you will know where your money has gone every month. You will have a sense of “our money” that will strengthen your “one flesh relationship.” Financial conversations will not require the solving of defensive money mystery.

There are two subjects we have not covered that may be on your mind. First, you may be asking, “How do we get out of our current financial mess (i.e., debt) so that our budget can ‘float?’” That will be the primary focus of chapter four. Second,

you may be asking, “How do we handle irregular expenses and saving for things like a vacation, kids college fund, or retirement?” That will be the primary focus of chapter five.

What we have done to this point is to provide a functional system of capturing the information you need about your “normal” expenses. Getting this in working order and financially sound is the key to eliminating debt and wise planning. As with any part of life, we must do the day-to-day well before we will excel in our special tasks or callings.

To help you reinforce and see the wisdom in what you’ve done in this chapter, reflect on the following passages.

Psalm 119:57-64 _____

Proverbs 3:9-10 _____

Proverbs 14:23-27 _____

Luke 3:14 _____

Luke 14:28-30 _____

Acts 20:33-35 _____

James 2:1-13 _____

Evaluation: Approach to Debt and Saving

Note: Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

Instructions: Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. We appropriately fear the principle that the borrower is slave to the lender (Prov 22:7)	CD	SD	NS	SA	CA
2. We prefer our financial and emotional freedom to the temporary pleasure of things.	CD	SD	NS	SA	CA
3. We practice delayed gratification for things we cannot afford.	CD	SD	NS	SA	CA
4. We refrain from co-signing or asking others to co-sign a loan.	CD	SD	NS	SA	CA
5. We agree on the types of things that are worth buying on credit.	CD	SD	NS	SA	CA
6. We are committed to living debt free except for our house.	CD	SD	NS	SA	CA
7. We have a defined plan for eliminating all debt except for our house.	CD	SD	NS	SA	CA
8. We have remained true to our debt elimination plan when tempted to quit.	CD	SD	NS	SA	CA
9. We pursue being debt-free in order to have the freedom to be more generous.	CD	SD	NS	SA	CA
10. We are able to enjoy life and one another in the process of eliminating our debt.	CD	SD	NS	SA	CA
11. We have a \$1000 emergency fund.	CD	SD	NS	SA	CA
12. We have 3-6 months of household income in savings.	CD	SD	NS	SA	CA
13. We have a plan for how we can retire with independence.	CD	SD	NS	SA	CA
14. I feel safe because of how we manage our finances.	CD	SD	NS	SA	CA
15. My spouse feels safe because of how we manage our finances.	CD	SD	NS	SA	CA
16. We agree on how much money we should strive to save each month.	CD	SD	NS	SA	CA
17. We agree on the things for which we should be saving money.	CD	SD	NS	SA	CA
18. We agree on the type and amount of investments we make.	CD	SD	NS	SA	CA
19. We find greater joy in giving than receiving; blessing others than being blessed.	CD	SD	NS	SA	CA
20. We have a “giving” line item in my budget of savings area for generosity funds.	CD	SD	NS	SA	CA
21. We know the specific people and areas of need for which we have a special compassion.	CD	SD	NS	SA	CA
22. We have taken time to prayerfully research how to best impact those people/needs.	CD	SD	NS	SA	CA
23. When we give to a ministry or organization we keep up with its impact and development.	CD	SD	NS	SA	CA
24. We pray for specific needs in the ministries, organizations, and people we support.	CD	SD	NS	SA	CA
25. We review our planned generosity at least yearly.	CD	SD	NS	SA	CA
26. Our lifestyle of generosity creates a greater sense of being “on mission” for God.	CD	SD	NS	SA	CA
27. Generosity had led to a greater faith in God as provider as we’ve had to rely on Him more.	CD	SD	NS	SA	CA
28. Being generous has led to meaningful friendships we would not otherwise have.	CD	SD	NS	SA	CA
29. Generosity has helped us own our things more than our things owning us.	CD	SD	NS	SA	CA
30. Generosity has helped us realize what things are eternal and what is temporary.	CD	SD	NS	SA	CA

Key to Survey Scoring: For each set of question tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

- ...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.
- ...**is less than the total number of questions**, then this area of marriage could use attention or refinement.
- ...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-10: (Total: _____ in 10 questions)

This set of questions examines the “**attitude towards debt**” that strengthens a gospel-centered marriage. The gospel is about emancipation from the bondage of sin and sharing the liberty we’ve been granted with others. Debt is a form of bondage that limits our ability to leverage our life and resources for the advance of the gospel. In order to maximize their kingdom effectiveness, Christian couples should seek to live debt free.

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lessons “Dumping Debt (Part One)” and “Dumping Debt (Part Two)” on eliminating debt.

➤ Questions 11-20: (Total: _____ in 10 questions)

This set of questions examines the “**attitude towards saving**” that strengthens a gospel-centered marriage. One of the primary distinctions between wisdom and folly in Scripture is whether we consume all God blesses us with or steward God’s blessings in a way that allows us to share them with others (Gen. 12:2; Prov. 21:20). The difference between hoarding and gospel-centered savings is the presence of absence of mission (next section).

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lessons “Of Mice and Mutual Funds” and “From Fruition to Tuition” on wise savings practices.

➤ Questions 21-30: (Total: _____ in 10 questions)

This set of questions examines the “**connection between money and mission**” aspect of a gospel-centered marriage. Because of the dynamic relationship between our money and our heart (Matt. 6:21), the way that we manage our money will have a profound impact on our relationship with God. We naturally have a growing interest and passion for the things that we sacrifice for and invest in. Based on this we should realize that how we manage our money will either greatly enhance or distract our effectiveness of living for God.

Recommended Resources: *Radical* by David Platt

Chapter 4

Getting Out of Debt Finding the Path to Financial Freedom and Staying On It

Plumb Lines: These are the “sticky” statements that capture the core messages of this chapter.

- We must hate or fear debt more than we love or trust stuff.
- If all we spend is our life, then debt is presuming upon days you are not guaranteed (James 4:13-17).
- Debt is robbing tomorrow to artificially inflate today; expectations increase as opportunity decreases.
- Debt is a form of voluntary slavery (Prov. 22:7) and we are commanded by God to live free (Gal. 5:1-2).

Memorize: Romans 13:7-8 (ESV), “Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Owe no one anything, except to love each other, for the one who loves has fulfilled the law.” As you memorize this passage reflect upon these key points:

- “Pay... what is owed” – This is a trait that is to define Christians, even beyond their finances, and make us distinct.
- “Taxes... revenue” – First this principle is applied to our financial lives; both civil and commercial responsibilities.
- “Respect... honor” – Then it is applied to our relational lives; both authoritative and personal relationships.
- “Owe no one anything” – Now the principle is removed from the future tense and made ever-present.
- “Except to love” – The only debt we are to live in is to treat others like Christ treats us (Eph. 4:32).

Teaching Notes

“One of the dangers of having a lot of money is that you may be quite satisfied with the kinds of happiness money can give and so fail to realize your need for God. If everything seems to come simply by signing checks, you may forget that you are at every moment totally dependent on God (p. 180).” C.S. Lewis in *Mere Christianity*

“Trying to be happy by accumulating possessions is like trying to satisfy hunger by taping sandwiches all over your body.” George Carlin (comedian).

“The man who never has money enough to pay his debts has too much of something else.” James Lendall Basford

“Yet in the American dream, where self reigns as king (or queen), we have a dangerous tendency to misunderstand, minimize, and even manipulate the gospel in order to accommodate our assumptions and our desires (p. 28).” David Platt in *Radical*

“We can be content with simplicity because the deepest, most satisfying delights God gives us through creation are free gifts from nature and from loving relationships with people. After your basic needs are met, accumulated money begins to diminish your capacity for these pleasures rather than increase them. Buying things contributes absolutely nothing to the heart’s capacity for joy (p. 162).” John Piper in *Desiring God*

“Laborsaving machines have turned out to be body-killing devices. Our affluence has allowed both mobility and isolation of the nuclear family, and as a result our divorce courts, our prisons and our mental institutions are flooded. In saving ourselves we have nearly lost ourselves (p. 815).” Ralph Winters in *Perspectives on the World Christian Movement*

“There are three levels of how to live with things: (1) you can steal to get; (2) you can work to get; (3) you can work to get in order to give (p. 172).” John Piper *Desiring God*

Embedded Study

It is the rare (but wise) couple who begins planning (budgeting) before they begin doing (spending). From the moment he asks, “Will you marry me?” there are more expenses than there are funds available. Most couples have accumulated debt even before they start planning their wedding, honeymoon, and life together.

The result is that most couples have debt to eliminate (chapter four) before they can move toward short-term and long term saving (chapter five). The absence of a financial plan generated a false freedom facilitated by debt. Hence, we tend to associate the elimination of debt more with the loss of freedom. But this perceived freedom was (a) never really ours and is (b) actually a delayed bondage.

In this chapter we will seek to answer the question, “How can we live debt free?” in two ways. First, we will look at the best way to get out of debt. In this section we will talk about the priorities and steps necessary to pay off your debt. Paying off debt is hard and without a plan that is well-structured and that you are confident in, you are likely to quit.

Second, we will look at ways to live more economically in order to accelerate debt elimination. But the focus of this section will not be mere frugality. The recommendations will focus on family practices that cultivate a healthy marriage / family life. Most of what we did to get into debt did not significantly benefit our marriage. But the things that we do to get out of debt can generate both financial freedom and a lifestyle that enriches your marriage.

Debt Elimination Plan

You can wander into debt, but you will never wander out. Being free from debt will require an intentional, sustained, cooperative effort between you and your spouse. A plan for this effort will be provided below under the four headings: (1) have a budget, (2) first things first, (2) emergency fund, and (4) debt snow ball.

Have a Budget... And Make Cuts

Without a budget, eliminating debt is the financial equivalent of a fad diet. It may (or may not) work in the short-term, but it is highly unlikely to sustain the desired changes. The work that you have done in chapters two and three are essential to creating a lifestyle of debt-free living.

This is relevant because you must remember you are embracing a lifestyle. You are leaving the lifestyle of artificial freedom through debt-spending for the genuine freedom of being content with what God’s provision will supply. You are leaving the lifestyle of foolishly believing that “it will all work out somehow” for the lifestyle of resting in the security that wise planning provides.

If you are looking to eliminate debt, then you will need to make significant cuts in the “fixed luxury” and “variable luxury” portions of your budget. The budget form presented in this seminar was designed to make it clear where the initial cuts should be made. If further cuts need to be made, you will have to look at reducing line items in the “fixed necessity” and “variable necessity” sections of the budget. You must begin to spend less than you make before you can eliminate debt.

First Things First

Frequently, the impetus for wanting to eliminate debt is a financial crisis. Things may have been drifting towards danger for a while, but you chose not to pay attention. Then a significant financial event (job loss, home repair, car wreck, health issue, etc...) thrusts the ignored problem to the forefront of life. As the crisis climaxes, the situational crisis is compounded by the intrusion of many new decisions and creditors calling demanding their money.

In this environment it is easy for “the squeaky wheel to get the oil;” whoever threatens the most at the moment when you happen to have some money gets paid. In the absence of a prioritized plan, however, these efforts at paying debt can do little to create a sense of calm. There is little sense of accomplishment or progress. You re-affirm to those making demands that you respond to their intensity and re-enforce the message to yourself that life is out of control.

If this is your situation, then it is imperative that you have a “first things first” mindset towards your debts. Before paying off any other debt, you should ensure that the following expenses are covered:

- I. **Home:** When your home is in jeopardy, nothing else in life will feel stable. Your ability to make sound, rational decisions will be significantly impaired if you go into foreclosure or get evicted. You will be forced to make many more decision with far fewer options. If you are behind on your mortgage or rent, then you should catch up on this bill before any others and stay current on this bill even if it requires falling behind on other bills.

2. **Food:** If you are in a financial crisis, you should not be going out to eat (even fast food). But you should make sure you have adequate nutrition. Getting out of debt requires endurance and perseverance. Weakening yourself physically by not eating is a foolish decision that will heighten your sense of desperation.
3. **Essential Medical Care:** Allowing yourself to deteriorate physically is always a bad investment. Make sure that you get proper medical care for any chronic conditions or injuries prone to deterioration. Risking being “out of commission” for an extended period of time is a bad choice any time (including a financial crisis).
4. **Power and Water:** If you are in a financial crisis, then items such as cable, cell phones, and internet are expendable. But the psychological effect of having your power or water turned off contributes to a sense of powerlessness that makes sound decision making much more difficult.
5. **Transportation:** It is important to have access to some form of transportation. If your community does not have public transportation, it becomes even more important to prevent your vehicle from being repossessed or to maintain necessary repairs. Transportation is an important part of finding/maintaining employment and being able to provide self-care.

Your income should be able to cover these five necessities for a period of time while you work the rest of your plan. If not, computing these expenses will provide you with the amount of income you need to generate through a part time job in order to “tread water” financially. Until these expenses are paid (and the next two steps are complete), everything else should be considered “luxury” spending and avoided.

These priorities should empower two responses. First, you can maintain a sense of confidence that you are responding wisely in the midst of a difficult situation. In a crisis, wisdom does not always give a sense of peace, but you can have a sense of confidence that you are approaching a difficult situation correctly. Doubt is often folly’s foot in the door. In the midst of a crisis, doubt can quickly cause us to begin responding reactively (changing strategies with each new development).

Second, you can speak clearly, cooperatively, and with integrity to creditors. You owe them money and you should pay it. Until you are caught up on all your bills, your budget should be reduced to (a) the five areas discussed above, (b) paying minimal balance on each debt, and (c) paying extra on debts until you are “current.” In the section “Debt Snowball” below we will examine how to prioritize your debt retirement plan and what to do if you are temporarily unable to meet the minimum payments of each debt.

Emergency Fund

A not-so-obvious key to a functional budget and debt retirement is a financial safety net, often called an emergency fund. Your ability to execute a monthly budget or eliminate debt will be perpetually interrupted without an emergency fund. Each unexpected expense will wreck the monthly budget or generate more of the debt you’re trying to eliminate unless you have an emergency fund.

The beginning emergency fund should be \$1000. This money should be in a savings account (not a checking account or mutual fund). This fund should be created as quickly as possible – do without luxury expenses, work several side jobs, or sell things you don’t need. But with ferocious tenacity create a financial buffer between you and life so that you can work your plan or administrate your budget.

Most of the sincere attempts at budgeting that fail, do so because they create a “tight coupling” system. A tight coupling system is one in which every part of the system must work just as it was designed in order for any part of the system to function. A clock is a tightly coupled system. If one gear stops working, the clock ceases to tell the correct time even if all the other gears are in working order.

Without an emergency fund and a commitment to live on less than you make, your budget will be a tightly coupled system. When one line item expands unpredictably (i.e., the price of gasoline doubles) or intrudes unexpectedly (i.e., transmission goes out in your vehicle), the whole system (i.e., financial plan) fails or becomes invalid.

Once an individual or couple has created a “tightly coupled” budget and seen it fail several times, they give up and decide that life has proven “a budget just doesn’t work for us.” That is the equivalent of saying that you can’t keep an aquarium when you fill it with Sprite and the fish keep dying (those aren’t the same kind of bubbles). The problem is not the fish (i.e., budget) or your ability, but that the environment in which you are asking it to thrive is toxic.

eliminated will be your new “normal.” This is your best opportunity to get your fixed necessity, variable necessity, fixed luxury, and variable luxury spending in balance. It is the most natural time to begin living based upon deferred gratification and designated savings for large or irregular purchases (next chapter). Be excited about and seize this opportunity to allow your life to be guided by wisdom.

Debt-Free, Pro-Marriage Lifestyle

Having a clear plan is the first and most important part of a debt-elimination strategy. But it is not the only piece. As a family seeks to eliminate debt, they should also begin to arrange their life around healthy financial and relational practices. Unless we do this, we will begin to resent how God calls us to manage our finances instead of viewing God’s financial wisdom as another facet of His grace in our lives.

To this point in the chapter we have spent so much time on logistics and what we’re eliminating that it would be easy to miss what is being pursued – an approach to finances that gives freedom, enriches your marriage, and empowers the will of God in/through your life. In the remaining part of this chapter, we will offer two suggestions to contextualize debt elimination within marriage enrichment

Enjoy One Another

A gospel-centered married couple should enthusiastically affirm that “the best things in life are free.” Debt is usually an indication that we have begun to value stuff and activity more than relationship. God intended that the primary source of entertainment and satisfaction for married couples would be found in Him through each other. When we lose sight of this, our lives become much more financially complicated and busy than God intended.

This reveals one of the more poignant financial follies of our debt-sick culture. Our largest financial investment (our home) has become the place we spend the least of our time. Too often we think of “fun” as something we have to do away from home. This is both bad economic policy and a corrosive marital habit. Unless we begin to counter this cultural preference we will feel “cheated” when we take steps to enrich our marriage and live debt free.

This enjoyment of one another should be expressed, among other ways, in conversation (see discussion questions below). This is a significant part of the liberty provided by a gospel-centered marriage. The two of you are perpetually on a life-transforming, satisfying journey to a common destination. Conversations about important, interesting things should be plentiful. If you have trouble answering or being excited about the questions below, review chapter two of “Creating a Gospel-Centered Marriage: Foundations.”

Couple Discussion Questions: How is God changing and stretching you? What aspects of God’s character are you learning to appreciate in new ways? What are your dreams for the current season of life and the next one? What activities do the two of you enjoy together that are free or inexpensive? What free or inexpensive hobbies or interests does your spouse have that you could learn more about or enjoy with him/her?

Appendix A helps you date this concept further with “The Cheap Date.” It helps you brainstorm inexpensive ways you can enjoy each other and, thereby, keep your attention on this primary reason for spending time with each other. Remember, there is a value in “cheap fun” that far exceeds the money you save; you begin to cherish contentment for the soul-liberating blessing that God intended it to be and to appreciate the value of a “simple” healthy marriage.

An emphasis on enjoying your marriage and family will likely be something that fuels and softens the emotional impact of many of the cuts you make in your budget (if cuts are needed to eliminate debt or take the step advised in chapter five). Line items don’t have to be condemned as “bad” in order to be cut or reduced. You don’t have to condemn yourself as “selfish” for wanting them. Rather, you can simply refuse to let them compete with (excess time) or disrupt (debt) enjoying the blessing God has provided in your marriage and family.

Monthly Meal Calendar

This may not be the sexiest suggestion, but the marital and financial benefits far exceed the common expectations from planning your family dinners a month at a time and posting them in the kitchen. A blank template for this is provided on the next page. Consider the following benefits of this exercise for your budget and marriage and consider how many areas of your marriage will be enhanced by this simple exercise.

- Food is a major line item in any family budget. Other than mortgage / rent, food is the next largest expenditure in many families. A monthly meal calendar creates many ways to cut the cost of food while elevating the priority of having meals together.
- Grocery shopping becomes easier and more economical. The grocery list is breakfast food, lunch food, and whatever you don't have already to fix that week's dinners. Shopping is more efficient (which protects family time) and more economical (less food goes bad as you only buy what you need).
- Having a meal calendar promotes the importance of having a family meal time. You give value and honor to the things you plan. You build a sense of expectation that this is something “we do” and enjoy. No longer does there have to be “a reason” to sit at the table together; now there has to be a reason not to.
- Cooking becomes less stressful. Deciding what to fix and figuring out if you have the ingredients is usually the stressful part of dinner. A few minutes at the beginning of the month means no more freezing up at the pantry door and less relying on the “quickie” fall back option (i.e., usually frozen pizza or chicken nuggets).
- Plan “leftovers” to save money and relieve stress on busy evenings. You usually know what nights things are too hectic to cook. Without a plan there is a tendency to either eat out or eat something unhealthy. With a little planning you can warm up something healthy.
- Become intentional about when to eat out. Eating out is a wonderful treat, but should not be a way of life. As a way of life, eating out is bad stewardship.
- With a meal calendar you will be forced to consider how many “date nights” you are setting aside each month. This is a great marital practice.
- You will eat healthier. A lifestyle of preparing last minute meals doesn't tend to be a healthy life. Eating more fruits and vegetables can create a significant savings in medical cost and time away from work.
- You will eat a greater variety of foods and, therefore, enjoy time at home more. Part of the reason the culture neglects home is because we've allowed it to become mundane and repetitive. When we put a little planning into our home life we can be intentional about bringing variety into it. You can plan when you're going to try that new recipe you've wanted to cook.
- You will begin to view month as a whole. There are huge advantages to viewing this larger unit of time (month vs. week). By looking at the evenings you're already scheduled to be out at the beginning of the month, you know the critical times to protect in order to ensure you don't go large stretches without time together as a couple.
- Reveals the opportunity for community. Meals are a natural time to get to know neighbors and people from small group. When meals are planned at the last minute it often feels like a “big deal” to have people over (if we think of it at all). As you plan your meal calendar, you can look at when you would have people over and plan a meal that accommodates more people.
- This is a quick and easy exercise after you do it the first month. After the first month you just update the evenings you have plans, add any new recipes you want to try, and juggle your favorites to fill in the rest. The few minutes it takes will be more than replaced with the time/money you save and the marital benefits.

Conclusion

Realize that this chapter creates significant momentum for the next. As you eliminate debt, you are training yourself in the practice of living on less than you make. This is the key to saving money and the financial virtues (contentment, foresight, generosity) that will be discussed in chapter five. So, as you do the hard work of chapter four, know that you are also putting yourself in a position to quickly transition to the satisfying and rewarding work of chapter five.

This chapter is hard work. But now you should have (1) a workable plan and (2) a reasonable time frame for accomplishing what you knew needed to be done. Those are two hope-giving assets. The real hope that you have should now exceed any artificial good feelings you have had when you were living a debt-propped life.

That is another evidence of gospel-centered living – you can face hard realities with hope, because you trust that God's wisdom is sufficient and His power is dependable to accomplish the task that has been set before you. No longer are you living in your own power / wisdom as a slave to your own desires that lead to debt. The gospel has freed you to live in His power and guide your life according to His wisdom that leads to freedom and life.



Month: _____



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Consider
—	—	—	—	—	—	—	Good Dinner Conversations
—	—	—	—	—	—	—	Hospitality (Neighbors & Small Group)
—	—	—	—	—	—	—	Healthy & Variety of Foods
—	—	—	—	—	—	—	Date Nights
—	—	—	—	—	—	—	Avoid Consecutive Evenings Apart

Resource from "Creating a Gospel-Centered Marriage: Finances" seminar. Similar resources can be found at www.bradhambrick.com

To help you reinforce and see the wisdom in what you've done in this chapter, reflect on the following passages.

Deuteronomy 15:6 _____

Psalm 37:21 _____

Proverbs 11:15 _____

Proverbs 17:18 _____

Proverbs 22:7 _____

Proverbs 22:26 _____

Matthew 5:25-26 _____

Chapter 5

Getting In to Saving Using Your Treasure to Transform Your Heart

Plumb Lines: These are the “sticky” statements that capture the core messages of this chapter.

- Either we love God and love people and use money. Or we love money and use God and use people.
- A financial plan is for our heart what braces are for our teeth.
- We are most like God when we are giving.
- Temporal investments generate fear; eternal investments generate peace.

Memorize: I Timothy 6:17-19 (ESV), “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.” As you memorize this passage reflect upon these key points:

- “The rich” – By a global standard, even the poor in America are rich. We should view ourselves accordingly.
- “Set their hopes” – The big issue of greed is not hoarding or cheating, but a false foundation of our hope.
- “Provides... to enjoy” – God truly wants us to enjoy the blessings He has brought into our life.
- “Be generous” – One of primary the joys of the blessings God gives should be to share those blessings with others.
- “Truly life” – When we spend money we spend our life, so we should seek to get “true life” in return.

Teaching Notes

“We will evaluate where true security and safety are found in this world, and in the end we will determine not to waste our lives on anything but uncompromising, unconditional abandonment to a gracious, loving Savior who invites us to take radical risk and promises us radical reward (p. 21).” David Platt in *Radical*

“Charity—giving to the poor—is an essential part of Christian morality... I do not believe one can settle how much we ought to give. I am afraid the only safe rule is to give more than we can spare. In other words, if our expenditure on comforts, luxuries, amusements, etc... is up to the standard common among those with the same income as our own, we are probably giving away too little. If our charities do not at all pinch or hamper us, I should say they are too small. There ought to be things we should like to do and cannot do because our charitable expenditure excludes them (p. 81-82).” C.S. Lewis in *Mere Christianity*

“God prospers me not to raise my standard of living, but to raise my standard of giving (p. 73).” Randy Alcorn in *The Treasure Principle*

“If your treasures are on earth, that means each day brings you closer to losing your treasures (p. 40)... He who spends his life moving away from his treasures has reason to despair. He who spends his life moving toward his treasure has reason to rejoice (p. 43).” Randy Alcorn in *The Treasure Principle*

“As base a thing as money often is, it yet can be transmuted into everlasting treasure. It can be converted into food for the hungry and clothing for the poor; it can keep a missionary actively winning lost men in the light of the gospel and thus transmuted itself into heavenly values. Any temporal possession can be turned into everlasting wealth. Whatever is given to Christ is immediately touched with immortality (p. 107).” A.W. Tozer in *Born After Midnight*

“The reason the use of your money provides a good foundation for eternal life is not that generosity earns eternal life, but that it shows where your heart is. Generosity confirms that our hope is in God and not in ourselves or our money (p. 167).” John Piper *Desiring God*

Embedded Study

Momentum is a gloriously dangerous thing. It can either propel you forward or cause you to crash. If you have made it to this point in the process (not just the seminar), then you have created a lot of possibilities that will either greatly enhance or deter your personal, marital, and spiritual life. But either way, at this point something significant will happen.

While debt is a powerful negative force of slavery (Prov. 22:7), money is a powerful neutral force. Well-managed money does not necessarily equal a well-managed life. There are plenty of rich people who have intense mid-life crises and accomplish little of eternal significance with their assets. At the same time, there are many in the lower and middle socio-economic classes who live with great peace and impact the world for God in profound ways.

The point is this; a budget is a means to an end. We make a budget for the same reason we buy a plane ticket – to get somewhere. While the destination is usually clearer when you buy a plane ticket, the amount of movement (ticket-geographical; budget-character) is about the same. The goal of this chapter is to ensure that you experience both aspects of freedom (financial and spiritual) that God intends from implementing the financial wisdom Scripture prescribes.

Finding Financial Freedom

In chapter four, we discussed having a \$1,000 emergency fund. This is important, but far from sufficient. It lacks three key elements: (1) it does not provide for major financial crises; (2) it does not create a marital lifestyle of communication and planning; and (3) it does not provide for the years when one or both of you may want to or need to retire. In this section we will talk about three types of savings that accomplish each of these objectives.

3-6 Months Savings

We set ourselves up to be consistently wise when we do not allow ourselves to be put in unnecessary “rushed” situations. As you put money towards this account, think of it as a form of self-insurance. Once this is in place you will be able to increase your deductibles on other insurances and free up those monies to be used for other purposes. But its main value is the peace of mind it brings that allows for clarity of thought during times of financial turbulence.

This money is not an investment, so it should not be in an account with risk (i.e., stocks or mutual funds). It should also not be in an account that comes with a penalty for removing money. This money is not being saved “for something” (i.e., a car, vacation, etc...). This money is meant to provide husband and wife with a sense of security that allows them to make decisions intentionally rather than fearfully or reactively.

This money is meant to end the lifestyle of living paycheck to paycheck and replace it with a mindset that can afford to look at the bigger picture of life. That freedom is well worth the sacrifice and investment of 3-6 months worth of family income. This mental and emotional freedom will multiply the opportunities and impact you can have with your standard monthly budget. This “personal insurance” allows you to release many of the legitimate “what ifs” that cloud your judgment and create division in financial decisions.

When your income increases, the first thing that you should do with the extra money is to build out this account to its new level. This will ensure that this “personal insurance” remains current and help you acclimate to the new income before beginning to spend it. There is a strong tendency in marriage to dream separately about a raise before discussing it. This creates conflict and division. Creating this time buffer between the raise and expanding your family budget will circumvent the blessing of a raise from degenerating into a hardship of hurt feelings.

Read Proverbs 13:11. How do you establish 3-6 months savings? One day’s wages at a time. You can and should create your \$1,000 emergency fund quickly. It is rare to create a 3-6 months savings quickly. However, the process of saving over time is part of the sanctification value of this account. We begin to learn that security is more valuable than stuff. We become unwilling to exchange our financial stability for something of lesser value. These values are an essential component of generosity. When we view money (the currency of our lives) accurately, we begin to only want to spend it on things that really matter.

Designated Savings

We have said repeatedly that the monthly operating budget was for “normal” expenses. Vacation, daughter’s prom dress, new sofa, next vehicle, and similar expenses cannot be handled in the monthly operating budget without making this document more complex than will be functional. The remedy is a designated savings account.

At the end of each month you and your spouse should review your budget. If you have planned wisely and lived with self-discipline, there should be a surplus each month. Having a budget for your standard expenses is what creates and protects this surplus. How you manage that surplus is what determines whether you will continue to use your budget. Designated savings is the “reward” of having a budget.

As a couple, you should make a list of the things for which you are saving. There should be practical (i.e., 3-6 months savings, next vehicle, new roof, etc...) and pleasurable (i.e., vacation, item for hobby, etc...) items on this list. Beside each item you should put the amount of money needed to purchase this item or complete this project.

Once you have determined the month's surplus, you and your spouse get to decide how much to allocate to each item. While it is all in the same account at the bank, on paper you are agreeing about what this money will be put towards. These monthly conversations should do two things.

First, it should help you remain disciplined during the month as you want to put more money towards these items. You are less likely to “nickel and dime” your budget with little desires when there is an established process for ensuring that money not spent will be allocated for more important and enjoyable things. In the absence of a plan, it feels like if you miss the smaller pleasure now no pleasure will come.

Second, it should be a romantic time when you mutually invest in one another's dreams and interest. The practical categories may not be romantic (although they provide security, which is an important foundation for romance), but with the pleasurable items it should be a time when you tangibly show your investment in the things that are important to your spouse. Sacrificing throughout the month in order to be able to invest in one another's dream and interest at the end of each month is an important part of expressing and protecting your marital oneness.

Once you save the designated amount for a given item something amazing gets to happen. You get to purchase that item or go on that trip without guilt, regret, conflict, or debt and your monthly budget continues with no disruption. You can do or have what you enjoy and your spouse enjoys your pleasure (and vice versa). In the absence of a budget and designated savings plan that is nearly impossible. God's plan for finances was not meant merely to give guidance to purchases and make sure you retire comfortably, but to create an environment in which marriage thrives.

As you save towards your various goals, delayed gratification will sometimes cause you to find a greater pleasure for those dollars. By earning the money before you spend it, you have a better understanding of what you're investing in the item and have gained time to reflect on the purchase. This combination almost always results in wiser choices.

Finally, delayed gratification puts you in a position to be able to afford to save money. The implications of this point are almost limitless. You are in a better negotiating position when you are spending cash. You can wait and buy items that fluctuate seasonally at the optimal time. While you save money to purchase a large item, that money is drawing interest for you instead of you paying interest when you buy on credit.

Long-Term Savings

It is wise to prepare for the years when you will likely be less able to work at the level you could during the early and middle years of adulthood. It is good, if possible, to allow the years when you have accumulated the most life experience and time with God to be most free to share that wisdom with others by not having to work. Long term savings allows for this freedom.

It goes beyond the scope of this material and the expertise of the author to recommend the best approach to long term savings. That decision should be made in consultation with a trusted investment professional who has a proven track record of helping others save wisely. For the purposes of this study, it is sufficient to say that long-term savings are wise. For a general introduction to this subject consider watching “Of Mice and Mutual Funds” in *Financial Peace University* by Dave Ramsey.

Read Haggai 1:7-11. Passages like this one often make Christians second guess the practice of long term savings. That need not be the case. The same logic would say that the cure for obesity is anorexia. The fact that the recipients of Haggai's message lived in luxury while God's house was in shambles does not mean we should fail to prepare for our future. However, a general wisdom principle can be drawn – our giving to God's work should be comparable to our savings. That begins with living on 80% of your income while tithing 10% and saving 10%. If God blesses in such a way that wise stewardship allows you to save more than 10% of your monthly income, then your giving to God's work should also increase proportionately.

Finding Spiritual Freedom

Most often the connection between finances and identity is portrayed negatively; as if the only possible connection is greed and elitism. But the connection is inevitable; how you spend your money is an expression of your identity. In the absence of a financial plan your money blindly reinforces your identity. In this final section, we want to look at how you can use the financial plans laid out in this seminar to reinforce your identity as a child of God who is “on mission” for His kingdom.

If money is merely the currency for which we trade our life, then the “chief end” of life and the objective our budget should be the same. The process of managing our finances should remind us of the core truths of the gospel: (1) we were created to know and enjoy God; (2) our natural sinful desires would wreck our lives; (3) the only remedy to our sin nature is Christ and continually living for God’s glory; and (4) by God’s grace we get to participate in something of eternal significance that is much larger than ourselves.

“The dangerous assumption we unknowingly accept in the American dream is that our greatest asset is our ability... In the gospel, God confronts us with our utter inability to accomplish anything of value apart from him... As long as we achieve our desires in our own power, we will always attribute it to our own glory (p. 46).” David Platt in *Radical*

We will look at three virtues that, if we keep them in mind as we manage our finances, will remind us how the gospel can transform our lives through how we manage our finances.

Contentment

If “the love of money is a root of all kinds of evils (1 Tim 6:10),” then contentment is a root of all kinds of virtues. The problem that the gospel solves is that we are voluntary slaves to our sins. We believed the lie that we could create a satisfying life by pursuing what seemed good to us (Gen 3:6-7, Prov 14:12). This results in the perpetual discontentment and pursuit of more.

With this in mind, we can see how that even when our purchases are not sinful in themselves, our sin is often expressing and multiplying itself in our purchases. It is not wrong to buy new clothes, go on vacation, or have a nice meal. But often we purchase these things believing that they can provide the confidence, rest, or satisfaction that only God can provide. We are not violating a commandment, but we may still be replacing God.

The gospel doesn’t forbid these kinds of purchases (that would be legalism). Instead, the gospel re-frames them. The gospel reminds us of how much we have been given in Christ so that we can enjoy the nice things of this world as secondary blessings rather than the “essence of happiness.” This freedom makes earth’s blessings more enjoyable, because we put less pressure upon them. We can savor them instead of trying to suck life out of them.

“Covetousness is desiring something so much that you lose your contentment in God (p. 221).... Or, it’s losing your contentment in God so that you seek contentment elsewhere (p. 222).” John Piper in *Future Grace*

Read Philippians 4:10-13. As you read this passage, focus your attention on Paul’s main point – contentment (v. 11). Paul has had a lot of money and very little. Yet he has learned the “secret” of being content in either circumstance (v. 12). That secret is remembering the debt Christ paid on his behalf at Calvary. Paul realizes that he is now merely managing the details of God’s current provision. This gives him the emotional freedom to do anything that God calls him to do (v. 13) and be content to manage whatever circumstance he is in.

Foresight

Contentment protects foresight from becoming fearful planning or an attempt to control life. When we are content, we can express two types of foresight without trying to “play God” for ourselves.

1. We can prepare for those expenses that we can know are coming (designated savings and long-term savings).
2. We can prepare for those expenses that we can’t know are coming (emergency fund and 3-6 months savings).

Foresight is a disposition that emerges from realizing that we are merely a steward of God’s blessings. Owners are the ones who get greedy and are overtaken by their desires. Their sense of control blinds them to purposes of money that are larger than their personal enjoyment.

Stewards are driven by the questions, “Why was this entrusted to me? What was the owner’s purpose for this money?” These questions keep the big picture in front of us in a way that counters the now-ism of our personal desires. Personal desire is then allowed to have its place in our life without ruling our life.

Realize, bad financial management most often means we are not asking the right questions. Foresight is mainly about asking better questions. The effect of sin is that we are prone to asking questions that move us away from God’s design (Gen 3:1). As you train your instincts to ask God-centered, long-term questions through a gospel-centered approach to finances, you will find the virtue of foresight increasingly becoming a part of your life.

Read Proverbs 24:14. Notice the connection between wisdom and a secure future. This is what is being described in this section on “foresight.” Notice that wisdom does not just affect the mind or circumstances, but also the soul. When we live wisely it shapes our soul (character) and gives peace to our soul. See in this another reason why your practical efforts to manage your money well is an intensely spiritual exercise.

Generosity

Generosity prevents contentment from becoming laziness and foresight from becoming self-centeredness. The accumulation of money is not the point of life and cannot satisfy our soul. While it can motivate us for many years, or even decades, we ultimately realize dollars are temporary currency in the hands of eternal creatures. We can’t take it with us. We will leave every earthy possession behind.

Read Ecclesiastes 5:8-6:12. The book of Ecclesiastes is the journal of a man in pursuit of happiness. He was the son of David, king of Israel, and incredibly gifted, so nothing hindered any of his pursuits. He tried everything this world had to offer to the maximum degrees possible. In this passage, he discusses his enjoyment of money, what it can buy, and the honor it brings. It didn’t satisfy the way he hoped it would. After reading this passage, read Ecclesiastes 12:9-14 to see how he summarized his life’s journey.

Generosity is the result of realizing what will last (human souls), what matters (God’s glory), and managing our lives accordingly. When our deepest joy is rooted in things that last and matter, the futility of life (“vanity” as Ecclesiastes calls it) cannot tempt us to live for the temporal pleasures of sin. Generosity—living “on mission” for God with our finances—makes what sin offers seem pale and lifeless in comparison. Not only is generosity a virtue; it is a protection from temptation.

Generosity is not just a financial principle, but a way of life. Because money is only the currency for life, this should be obvious. God calls us to be generous with our time, talents, and influence as well. Our goal is to steward all of our life for the glory of God. Our budget is merely a daily-to-weekly reminder (as we record expenses) and monthly gauge (as we review our forms together) of how we’re doing at leveraging our life for the gospel.

“Consider what happens when all of us begin to look at our professions and areas of expertise not merely as means to an income or to career paths in our own context but as platforms for proclaiming the gospel in contexts around the world (p. 203).” David Platt in *Radical*

Read Romans 12:1-2. Reflect on what it means to “present your bodies as a living sacrifice” in light of this discussion of generosity. It is more than mere obedience. The whole point is that sacrifice should be an act of “worship.” This involves a change in the way you approach life (“transformed by the renewal of your mind”) resulting in a new sense of purpose and source of joy. As you live this way, the will of God becomes increasingly clear and increasingly satisfying.

Conclusion

As you complete the “Creating a Gospel-Centered Marriage: Finances” seminar and wonder what you should take away, there are three key things we would want you to have learned.

First, we want you to have the tools and concepts to effectively manage your marital income. Whether you use the specific forms discussed in this seminar, you should have a clear understanding of what a budget is, what information you need to be able to readily access, and the type of marital conversations you need to regularly have about finances.

Second, we want you to have an understanding of how interwoven finances are with marital unity. If finances are the number one reason given for divorce, then they can also be a powerful force for marital unity. More than practical tools and concepts, you should have also gained a picture of how finances present a great opportunity to foster a marital environment of security and mutual commitment.

Third, we want you to have a passion to leverage your entire life for God’s glory. If two lives are going to eternally draw closer, they must be mutually aiming at the eternally satisfying thing. When your hearts share the same treasure, one that is capable of captivating them for a lifetime, then you can rest assured your hearts will stay together for a lifetime.

“For where your treasure is, there your heart will be also.” Matthew 6:21

Appendix A

Dates from the Creating a Gospel-Centered Marriage “Finances” Seminar

You will remember what you rehearse. You will rehearse what you enjoy. Marriage is meant to be enjoyed but requires rehearsing (i.e., remembering) the things that are most important. For this reason, each seminar in this series will provide a collection of dates that are designed to allow couples to review what they’ve learned. Two things you should note:

1. Each date can be taken multiple times. You and your spouse will change over time. Because you change, the same date, with the same person becomes a new experience. Marriage resists becoming stale when we enjoy anticipating and learning what God is doing in our spouse’s life and marriage next.
2. Create the habit of reinforcing key marriage lessons with playfulness and romance. Learn from the content and pattern of these dates. Pick a section of this seminar that was useful to your marriage and create a date that allows you to review those truths in an enjoyable way.

No More Competition

Preparation: Make a list of times when your desires and your spouse’s desires compete. What/who are the occasions, items, activities, and people involved? In these moments what is the “win” for your spouse? As you prepare for your date take time to reflect on the following questions about each “win” for your spouse:

- Why is this important to your spouse? What joy, security, or comfort does it bring to him/her?
- How is this preference connected with the things that caused you to fall in love with your spouse?
- How can you use this awareness of his/her preference to bless your spouse?

Activity: Pick one to three activities that correspond with your “competitions” to be a part of your date. If one of you wants the thermostat “frigid,” go get a snow cone. If it is about hobby spending, go to a store that specializes in that interest. While you’re engaged in this part of the date, talk about your reflections from the date preparation and questions that came to mind. During this conversation, display a genuine appreciation for what makes your spouse unique and interest in their preferences.

Ending: When you are at a location which corresponds with your spouse’s “win,” express your desire to see your spouse happy and to learn to appreciate the things that are important to him/her. Share ideas you came up with to use your awareness of this preference to bless your spouse.

When the two of you are at a location which corresponds with your “win” and your spouse says this to you, say “Thank you.” Remember this conversation and replay it in your mind when you might be prone to be defensive or assume your spouse is against your preferences.

Follow Up: Place a memento from your date in the area(s) most prone to illicit this competition. Put a picture of the snow cone logo on your thermostat or a picture of you and your spouse together at the store in the place you engage your hobby. For those things that are financially related, place a memento from the date where you do your budget or in your wallet. Each time you see a memento remind yourself of your time together and your spouse’s affirming words.

Goal for Date: To create an enjoyable association of your spouse in the places and times where you would be prone to think of your spouse as being on the “other team.” To place visual reminders that the marriage is more valuable than your competitions are important in every place where you are prone to think otherwise.

Contentment Date

Preparation: Make a list of everything that is good and enjoyable about your marriage, family, and life. Don't skimp and do a “rush job” on this. Be detailed. We tend to know the details of what we wish was different and speak in generalities about the things that are going well. Use this exercise to reverse that tendency.

Activity: Keep this date low key. Pick some of the simpler pleasures that you and your spouse enjoy. During the conversation focus on everything you don't want to change. Focus on good things in the present or pleasant memories from the past. If the conversation drifts towards the future, let it be only to discuss how you could use the ways that God has been good and faithful in your marriage as a legacy for children or to encourage other couples.

Ending: Come home early and review pictures of your courtship and marriage. Take time to pray together thanking God for all the good things and good memories that the two of you discussed during the date.

Follow Up: Be repetitive. We tend to be very repetitive with our fears, anger, and disappointment. We can play these over in our mind or critical conversations innumerable times. Counter that by being equally repetitive (if not more) with the number of times you think and talk about the blessings of life with your spouse.

Goal for Date: To realize that a good marriage is not a future to create but a present to enjoy. If you celebrate every good thing about your marriage that already is, then you will find that there are an increasing number of things to appreciate (and that you have gained eyes to see them).

Cheap Date

Preparation: Make a list of all the free (or cheap) things you enjoy doing. Make a list of all the free (or cheap) things that your spouse enjoys doing. Reflect on whether you value these pleasures as much as those which cost more.

Activity: Plan your date around items from each of your lists. On the date don't talk about money. Focus your conversation on the things from your lists. Walk back through the history of how you learned to enjoy these things. Reflect on relationships that you've built around these activities.

Ending: Pick a ministry or cause that is important to both of you and give the money you would have spent on a “nicer” date to support their work. Pray for that ministry or cause and thank God for such an enjoyable date.

Follow Up: Find ways to encourage your spouse to engage with the activities from his/her list. Encouraging your spouse to do the simple things he/she enjoys is a great way to communicate that you know them, care for them, and want them to enjoy life.

Goal for Date: To refocus on the fact that the purpose of marital dating is to enjoy one another rather than doing new or expensive things. To create a tangible reminder through a shared experience that the best things in life really are free.

Appendix B

Small Group Accountability Questions From the “Finances” Seminar

How do small marital problems become big marital problems? There are two primary ways: (1) they get ignored, and (2) they are dealt with alone. Ask yourself these questions about any case of divorce or chronic marital unhappiness you know:

If that couple had addressed their struggle early on with the love and perspective of fellow Christians, how different would their life be now? How many generations would be blessed? How much pain and suffering would have been alleviated? How much sin and destruction would have been averted?

The condition of Christian marriage is a church problem. When the church does not fulfill the one another commands of the New Testament, every marriage in that church suffers (even the good ones). Excellent, crisis-based pastoral counseling (no matter how effective) will not have near the impact as small groups regularly asking one another simple, fundamental questions about “Creating a Gospel-Centered Marriage.”

For this reason, every seminar in this series will contain a series of accountability questions to be used in the small group life of our church. It is suggested that at least once per month any small group with married couples divide men and women for the prayer time and ask one of the questions below. These questions are written in the first person plural (i.e., we, us, our) to imply that every person in the room should have an answer.

Chapter 1

- Have you reviewed your family budget recently (i.e., in the last month) with your spouse?
- How have you been tempted to neglect the wisdom principle of delayed gratification?
- When and how are you most tempted to be discontent?

Chapter 2

- Are you spending your life (i.e. we trade hours for dollars) well?
- How are you treating your family like you treat your money (for better or worse)?
- Does your family budget reflect what you believe to be God’s will for your family?

Chapter 3

- Are you keeping the financial promise you made to your family when you set your budget?
- Are you tracking your monthly spending so that you know what happens with the blessings God entrusts to you?
- Is your use of money creating a greater sense of peace and unity in your family?

Chapter 4

- How are you tempted to spend tomorrow’s time and money today?
- How are you foolishly pursuing happiness in ways that will cost you pain or money?
- What do you wrongly see as a “need” that leads you to sin or live foolishly?

Chapter 5

- In what ways is God challenging you to grow in contentment?
- How have you grown in foresight recently?
- Where do you believe God wants you to be more generous and what changes / sacrifices will this require?

Rebuttal: Wow! That seems really personal for a small group discussion.

Response One: It is not more personal than a divorce is public. And, it is not more personal than the Bible calls for us to be transparent about our sin.

Response Two: Once you have done this for three months and seen the benefits to your marriages, you will laugh at the defensive rebuttal. Accountability is only scary like swimming lessons are scary for a child. Putting your face in the water is only intimidating until you do it. Then you realize a whole new world of freedom and fun awaits.

Appendix C

Pacing Guide and Notes for Pre-Marital Mentoring

One use for the “Creating a Gospel-Centered Marriage” series of seminars is pre-marital mentoring. What follows is a pacing guide based upon the expectation that the engaged couple and mentor couple will meet five times before the wedding – once to discuss portions of each seminar.

Another option for pre-marital mentoring is for the engaged couple to join a small group with multiple married couples and receive mentoring from the group. In this approach, the small group operates as a normal small group. The engaged couples get to hear about and observe weekly married life and has more opportunities to ask general questions.

In the small group model the same pacing guide is used. But the engaged couple may meet with a different couple for each of the five seminar discussions. This allows mentors to focus on areas of strength in their marriage.

If the mentoring occurs in a small group setting, it is recommended that the newlyweds and mentors meet five times after the wedding – once to discuss different portions of each seminar. The same mentor couple should cover both halves of a given seminar. A pacing guide is also provided for these meetings.

Setting: It is recommended that meetings occur in the mentor’s home. This allows for a relaxed, quiet setting.

Process: Both the engaged/newlywed and mentor couple have reviewed the assigned materials and are prepared to discuss it. While other questions will arise and can be addressed, it is important to cover the designated elements in order to provide a balanced pre-marital preparation. Unless there is a reason to do otherwise, the seminars should be covered in order: (1) Foundations, (2) Communication, (3) Finances, (4) Decision Making, and (5) Intimacy.

Before the Wedding

Preparation: Watch the videos for and read chapters one and two of “Finances” and cover:

1. Start by discussing the “Let It Out” (page 8) section at the beginning of chapter one. Let this be an honest, even humorous, conversation about the engaged couple’s perspective on “living on a budget.” Be honest about your own successes and failures, consistencies and inconsistencies in the area of managing finances as a married couple.

Review the evaluation “Beliefs About Budgeting and Financial Character” (Pages 5-6). Review the scores on the second page. From the “beliefs about budgeting” section, you should gain a sense of whether the couple shares common beliefs about finances and if their beliefs about money are compatible with wise, godly financial management.

From the “financial character” section, you should be able to discern if the couple has the habits of living consistently with their beliefs about finances. This is an important section to stress. A budget is a promise between husband and wife about one of life’s most pervasive commodities. In marriage when we live in contradiction to our stated beliefs or agreed upon commitments, it is a legitimate reason for major conflict.

2. Review the summary questions about the 20 challenges of finances (page 15). The engaged couple should have identified which of the 20 challenges they have already begun to face or anticipate facing. Discuss your experience with these challenges and then share which of the challenges have been most difficult for your marriage. The most important thing the engaged couple will get from this conversation is not advice, but a model of being honest about the challenges they will face.
3. Review the process of compiling a budget (chapter 2). An engaged couple has often never walked through the various expenses that come with being married and trying to manage their finances jointly. It may be helpful to show them a blank template of your budget (page 28 with only categories defined and “proposed” spending complete). Seeing the budget of a married couple is extremely helpful in moving the concept of a budget from something married couples “should do” (good intentions) to something married couples “really do” (reality).
4. Highly encourage the couple to openly discuss their debts and have a plan to eliminate those debts (chapter 4) before their wedding.

After the Wedding

Preparation: Watch the videos for and read chapter three of “Finances” and cover:

1. With a relaxed smile ask if they have had a “money argument” yet. The relaxed smile is to let them know that it’s okay and normal to answer “yes.” Your goal in this time is not to mediate their disagreement, but to set the stage for honesty as you walk through this material with them.
2. Talk with the couple about the challenges they have faced in administrating a budget. This will likely be a good time to review some of the 20 challenges from chapter one. Managing a marital budget is like learning an athletic skill involving both hands doing complimenting tasks. It takes some time to master the coordination. Share experiences and lessons you learned in your marriage as the two of you went through this learning process.
3. Review their first several “Monthly Operating Budget” sheets. Let them talk about unexpected expenses (common when first married), how they came to the decision about these expenses, and how they adjusted their budget accordingly.

In this section, help the couple see the difference between expenses that should have a line item in their monthly operating budget and those that they should prepare for through designated savings. This is a key distinction to having a monthly operating budget that is manageable and, therefore, will be used long-term.

By this point (at least three months into marriage) the couple’s budget should be more “solid” – the proposed budget should closely represent their actual spending. If this is not the case, then impress upon the couple the importance of solidifying these numbers. If they do not, they will quit using a budget. If their numbers are becoming “solid,” then encourage the couple about the important work they have done and how it will bless their marriage.

4. Highly encourage the couple to discuss their approach to savings and how God will use their financial management to shape their character (chapter 5).

Conclusion

The purpose of the pre-marital mentoring relationship is to put a real life story to the biblical content in the “Creating a Gospel-Centered Marriage” series. For this reason, allow the interactions to be highly conversational. Use the content of the seminars and pacing guide to give direction, but don’t allow the interactions to feel like a business meeting with an agenda. There is enough “teaching” in the video and written components to free the mentors to speak with examples and stories without the fear of missing something important.

Appendix D

What Do I Do Now?

A plumb line of the Summit counseling ministry is, “We don’t do events; we create resources.” That means you should be asking yourself, “What can or should I do with this information now?”

We have created a series of brief videos that answer that what-now question from several different perspectives. Each of these can be found at:

www.bradhambrick.com/whatnow

Personal Study or Small Group

Question: I’ve been to several of the Summit counseling seminars and notice there appears to be a couple of different kinds. You frequently recommend studying them as a small group or with a friend. That seems like a great idea, but since I haven’t done that before I’m not quite sure how to start something like that. Do you mind giving me guidance?

Pursue Personal Counseling

Question: After attending this seminar I realized I would like to pursue counseling to help me grow in this area. It sounded like there are several different options available. Would you mind explaining to me what those are and how I could connect with the one that best serves me need?

Leveraging My Workplace

Question: I’ve heard rumors that I’m supposed to be able to use the Summit counseling seminars to leverage my workplace for gospel influence. My first impression is that it sounds awkward and intrusive; like I’m telling people they’ve “got issues” or “need help.” But I’m also worried about putting up Christian material that might be offensive to some people who visit my workplace. But I would at least like to hear what you’ve got to say. How would this work?

As a Professional Counselor

Question: I’m a licensed counselor (LPC) and came across the Summit counseling seminars. I’m excited to see the church addressing these kinds of subjects, and I’m curious how you might see someone in my position (or a LCSW or LMFT) using the materials. I can see recommending them to my clients who are open to an overtly Christian aspect to their counseling, but it seems like there could be more uses than just counseling homework. Could you share your thoughts on how those in private practice might use these resources?

Our goal in Summit counseling is to (1) equip the church to care for one another and our community with excellence; (2) provide quality counseling services that allow our people to get involved in the lives of others with confidence – knowing additional, experienced care is available to come alongside them if needed; and (3) create ways for our members and other Christians in our community to leverage their workplace and careers for greater gospel impact in their spheres of influence.

We hope this seminar and these videos give you a vision for how this can happen and stirs a passion in you to be a part of God’s work of redeeming and restoring hurting individuals and families.