

## **Money and Marriage**

### **By David Feddes**

*The house of the righteous contains great treasures, but the income of the wicked brings them trouble (Proverbs 15:6).*

Tom and Jenny's marriage fell apart over money. At their wedding, they vowed to stay together "till death do us part," but it turned out to be "till debt do us part." Tom and Jenny got so far into debt and argued so much about money that they couldn't stand being together any more.

At the time they were married, they were impressed with each other. Tom drove a flashy SUV, and Jenny always looked stylish in the latest fashions. Their giant-screen TV and sound system were top-of-the line. Several times a week they enjoyed eating in first-rate restaurants. Their vacations during the first few years of the marriage were fabulous, sparing no expense. They moved into a beautiful home that was the envy of their friends.

But there was a problem. Tom and Jenny's lavish living was purchased through payment plans and credit cards. The bills kept piling up, and after awhile they couldn't meet expenses. They kept adding to their debts through more spending, and interest charges made their debts grow even faster. Whenever one of them spent money on something, the other would complain, and they'd have a nasty argument. Each was eager to point out what was wrong with the other's financial decisions, but neither changed their behavior much. Finally they gave up on each other and decided that the only way to stop fighting was to go their separate ways. The divorce was expensive and made their financial problems even worse, but at least they were rid of each other.

### **Money as a Wedge**

Stories like this are common. Married couples argue more over money than almost any other subject. Money can become a wedge that drives people further and further apart.

In some cases both partners are big spenders and think their own spending is okay while their spouse's spending is awful. David yells at his wife, Amy, when she comes home from the store after another shopping spree with more clothes and shoes she doesn't need. How can she be so stupid again and again? David doesn't go on a spending binge every week or two like Amy does, and he's proud of it. He only buys something once in a while. Oh, but when he does, watch out! It costs more than all his wife's purchases put together. David buys a shiny new car that is fancier than he needs and costs twice as much as he can afford, or he purchases a new boat without Amy's agreement. He thinks he's far wiser with money than she is, and his wish list is indeed shorter than hers, but the price tag is a lot higher.

Not all arguments over money involve two big spenders. In some cases, only one marriage partner likes to spend, while the other is extremely tight with money. They fight over every spending decision. If the miser is dominant and is a control freak about every penny, the other partner feels deprived and despised. If the spender is dominant, that person may run up big bills without letting the partner know what's going on. When the spouse finds out, there's an explosion, and trust is blown away.

Sometimes money can become a wedge even when there's not much bickering. James and Nancy get married and don't have much money their first few years. They can't afford much, but they don't mind. They have each other. They're happy together. They manage their limited funds

carefully and are able to make ends meet. After a few years, money is no longer in short supply. Business booms. James works more hours and gets wrapped up in his success. He's home less and less. Meanwhile, Nancy gets caught up in getting the grandest house, the fanciest furniture, the finest clothes, and the most elite, expensive music and sports programs for their children. James and Nancy don't argue much over money; they can afford the things they want. The problem is that they've changed over the years. Now they care more about wealth and status than about their relationship. The delight they once had in each other when they were younger and poorer is now gone. They may keep going in a marriage where money matters more than love, or one of them may eventually decide to dump their spouse for someone more exciting.

Money can indeed become a wedge that drives husband and wife apart, and it can happen many different ways. But does it have to be that way? No, money matters don't have to have a negative effect on marriage; they can have a positive effect. Believe it or not, money matters can be opportunities for a husband and wife to understand each other better, work together more closely, and strengthen their unity. If you need help getting on the right track with money and marriage, the Bible book of Proverbs offers excellent guidance from God.

### **Begin With God**

According to Proverbs, wisdom begins with God: "The fear of the Lord is the beginning of wisdom" (1:7). Fearing the Lord is having an attitude of reverence toward God, taking him more seriously than anything else, and honoring him as the supreme authority in your life. Right now your most pressing worry may be how to deal with money or how to make your marriage work, and Proverbs has plenty to say about such things. But before you try to deal directly with money or marriage, first deal with your relationship to God. Put your faith in the Lord Jesus, put him first in your life, and entrust him with your money, your marriage, and everything else. That's the beginning of wisdom.

What will happen if you put God first in your plans? Proverbs 16:3 says, "Commit to the Lord whatever you do, and your plans will succeed." What will happen if you don't put God first and instead do it your own way? Proverbs 21:30 warns, "There is no wisdom, no insight, no plan that can succeed against the Lord." Without God you're sure to fail; with God you're sure to succeed. So get in tune with God. Put him first.

I remember meeting with two different married couples who told similar stories. Both couples began their marriage without Christ in their lives. They cared mostly about making themselves happy. One husband said he was just a selfish pig. The other husband described himself pretty much the same way. Their wives weren't much better. With so much selfishness, both marriages became painfully unhappy. The arguments got worse and worse.

But just when it looked like their marriages were doomed, these couples were introduced to Christ. They repented of their sin and selfishness, trusted Jesus' blood to pay for their forgiveness, and committed their lives to him. Amazing things began to happen. As husband and wife grew closer to Christ, they grew closer to each other. As they lived by the Bible, they fought less and less and loved each other more and more. Now, after several years of living close to Christ, their marriages and families are flourishing like never before. It was a thrill for me to hear their stories. They know from experience that Jesus not only saves souls for heaven but also transforms lives and marriages here on earth.

What a difference between life without Christ and life devoted to Christ! Proverbs 3:33 says, “The Lord’s curse is on the house of the wicked, but he blesses the home of the upright.” The health of your home depends on the health of your relationship to God.

The health of your finance also depends on your relationship to God. Proverbs 15:6 says, “The house of the righteous contains great treasures, but the income of the wicked brings them trouble.” Without God even a high income can bring trouble, but if you belong to God, he can help you to flourish on just a modest income, and he can protect you from the pitfalls of what a high income can do to spoil some lives and marriages. Proverbs 10:22 says, “The blessing of the Lord brings wealth, and he adds no trouble to it.” Satan likes to use money a wedge to drive a husband and wife apart. But if you trust and love God, he makes money a blessing for you without making it a cause of trouble.

Are you in tune with God? Have you put your faith in Jesus? Do you count on his death and resurrection as the source of your forgiveness and eternal life? Does his Holy Spirit live inside you? Do you seek daily guidance from God in the Bible? If not, then give your life to Christ right now. Make the Lord the foundation for your marriage, your finances, and everything else.

### **Spiritual and Practical**

If you and your spouse have troubles in your money and marriage, you might think you need a financial adviser or a marriage counselor. Expert advice might help in some cases, but that’s not the first thing you need. If I could give just one piece of advice, here’s what I would say: Read God’s Word aloud together as husband and wife every day, and pray aloud for each other every day.

That may sound simple, it may sound as though it would have nothing to do with settling disputes with your spouse or dealing with money problems, but spending time together with God each day will change your life in many ways you wouldn’t expect. Jesus says to seek first the kingdom of God and God will provide for everything else (Luke 12:31). So get together daily as husband and wife, listen to God together in Bible reading, and talk to God together in prayer. You will have the supreme joy of getting closer to God, and as a byproduct of seeking God together, you will see more improvement in your marriage and finances than you could ever achieve by trying to fix those things directly.

Knowing God is the beginning of salvation and eternal life, and knowing God is the beginning of wisdom to make the most of everyday life. Walking with God is spiritual; it’s also practical. When you know God and keep seeking to know him better each day, you can seek his wisdom in practical details.

It takes spiritual and practical wisdom to build a good marriage, and it takes spiritual and practical wisdom to handle money well as husband and wife. Proverbs 24:3-4 shows the power of wisdom for home and family, saying, “By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasure.”

How can you get practical wisdom for dealing with details? By asking the Lord to make you wise and answer your questions. The Bible says, “If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him” (James 1:5). What an encouragement! If you’ve been doing sinful and stupid things with money and marriage, you might feel that if you go to God for help, he will just scold you and not help you. But the Bible says that if you just ask him, God won’t find fault or keep hammering you for

being wrong. If you come to him in faith, he forgives and accepts you for Jesus' sake, and he will give you the wisdom you seek. Just ask.

But when you ask, don't try to manipulate God. You can't use him as a cash machine or as a genie who exists to satisfy your own selfish desires. If you have problems with money and marriage, don't just pray for more money or for your spouse to see things your way. Pray for God's wisdom to deal with things God's way. Otherwise your prayers won't help. The Bible says, "You quarrel and fight. You do not have because you do not ask God. When you ask, you do not receive because you ask with wrong motives, that you may spend what you get on your pleasures" (James 4:2-3). Instead of selfishly urging God to grant your wishes, ask God to give you his wisdom, and he promises to do so.

God may provide you with wisdom in a variety of ways, but his favorite way to communicate wisdom, and our best place to find his wisdom, is the Holy Bible. So let's look at some practical wisdom from Proverbs regarding marriage and money.

### **Value Spouse More Than Money**

One basic guideline is to value your spouse more than money. According to Proverbs, "He who finds a wife finds what is good and receives favor from the Lord" (18:22). "Houses and wealth are inherited from parents, but a prudent wife is from the Lord" (19:14). "A wife of noble character who can find? She is worth far more than rubies" (31:10). Husband, never take your wife for granted. Wife, never take your husband for granted. Don't let any financial difficulties or opportunities crowd out your love. Treasure your spouse more than all the money in the world!

By the way, here's a big benefit of reading the Bible and praying together every day as a couple: when you pray aloud for each other and thank God aloud for each other, each of you senses how much you are treasured by the other. So instead of griping about your spouse, thank God for that person. Cherish your spouse as a gift of God, a treasure more precious than money.

It's important for a husband and wife to cherish each other, and to keep cherishing each other even in the face of financial difficulties and differences. If each of you feels loved and treasured by the other, and if you talk daily about God's Word, then you won't feel so threatened when it's time to talk about God's will for your finances. You'll both feel secure that you are loved, even if you've made financial blunders, and you'll feel more able to admit your weakness and seek ways to improve.

If you drift from God and drift from each other, it's tempting to put money ahead of the marriage and care more about finances than your spouse's feelings. If that happens, the result is misery. When the two of you constantly argue about money and seldom express your love, you won't solve any financial problems. You'll just make each other more miserable.

The Bible says, "Husbands, love your wives and do not be harsh with them" (Colossians 3:19). If a husband loses his temper and yells at his wife about money, he doesn't help their finances; he just harms the marriage and weakens their love.

If a wife doesn't respect her husband and keeps nagging him over money, she doesn't help him. She just makes him wish he could escape or find some way to silence her nagging. As Proverbs puts it, "Better to live on the roof than share the house with a nagging wife. "Better to live out in the desert than with a nagging, complaining wife." "A nagging wife is like water going drip-drip-drip on a rainy day. How can you keep her quiet? Have you ever tried to stop the wind or ever tried to hold a handful of oil?" (21:9,19; 27:15-16 TEV).

Don't get into a deadly habit of yelling or nagging. Build each other up; don't tear each other down. Value harmony more than prosperity. Proverbs says it well: "Better to be poor and fear the Lord than to be rich and in trouble. Better to eat vegetables with people you love than to eat the finest meat where there is hate." "Better to eat a dry crust of bread with peace of mind than have a banquet in a house full of trouble" (15:16,17; 17:1 TEV). In other words, even if bickering could improve your financial situation, it would make you far less happy than you would be if you had less prosperity and more harmony, less money and more unity. So value your spouse more than money. Then make financial decisions in a way that strengthens your relationship.

### **Informed Decisions**

Money doesn't have to pull marriage partners apart. Your partnership can grow closer and more fulfilling as you deal with money together. The key to such blessing is to make informed decisions—decisions informed by God's wisdom, informed by your spouse's wisdom, and informed by the wisdom of those with long experience and special expertise in dealing with money.

Proverbs 12:15 says, "The way of a fool seems right to him, but a wise man listens to advice." Most fights over money don't accomplish much because both people are sure they are right and won't budge. But if both of you are eager to learn from each other, if you each trust that your spouse is the special advisor and confidant God has chosen for you, then your love and respect grow with every decision you make together.

God makes the husband the leader in the relationship, so the wife must respect him and honor his direction. But God also makes the wife her husband's chief helper and advisor, so a wise husband will be eager to learn from his wife's wisdom and never make a major decision about family finances without discussing it with her. He should be considerate of her because he loves her, and he should also seek her counsel simply because it helps him make smarter decisions.

In fact, even though he's the leader, he won't feel he has to make every decision himself. When a godly husband and wife work as a team, the wife can make many significant financial decisions, knowing what her husband wants and happy that he has full confidence in her (Proverbs 31:11-24).

For that kind of relationship to flourish, there must be trust and honesty. If you spend money in ways that you don't dare to tell your spouse, your spending is sick and your relationship is sick. Don't keep secrets from each other. Don't make major decisions without each other. Don't think of any decision as yours alone, and don't think of any part of the budget as yours alone. Never talk about "my money" and "your money." Talk about "our money"—which is first of all God's money. As a married couple, you're not merely separate individuals. You're not your own person. You belong to God and to each other, and your financial decision-making must reflect that reality. When a wife says, "I can buy what I want with the money I earned in my part-time job," she is wrong. When a husband says, "I can buy a boat without discussing it with my wife—I earned the money without her," he is wrong. Own everything together. Decide things together. Face challenges together. Enjoy success together.

Part of informed decision-making is setting aside time to talk together. Make a spending plan that matches your priorities as a couple and God's calling for you. An agreed-upon spending plan (budget) is a way to make informed decisions, not decisions based on immediate impulse. Careful, informed, cooperative planning will help you appreciate each others insights and it will improve your financial outlook. "The plans of the diligent lead to profit as surely as haste leads

to poverty” (Proverbs 21:5). Impulse buying—seeing something you like, feeling you have to have it right now, and purchasing it on the spot—is one way that haste leads to poverty.

Addressing financial matters only when a problem pops up is another way that haste leads to poverty. Planning together and sticking to your plan helps you to avoid impulse buying and hasty decisions under pressure. Informed decision-making lessens the stress on your relationship and helps you to grow in a beautiful unity that is spiritual, emotional, physical, and downright practical as well.

If you haven’t been handling marriage and money God’s way, and you’re in deep trouble, don’t think it’s too late. Satan wants you to give up, but don’t! There’s no better time than right now to change. If you have been selfish or foolish, ask God to forgive you, and ask your spouse to forgive you. Then seek God’s help to do better. Put him first every day. Pray for wisdom. Get your priorities straight. Value your spouse more than money. Then discover the joy of making informed decisions together.