

# Marriage [4]

## finance

Finance is a potentially explosive area in marriage. Often partners have different standards and priorities in their use of money. You need to be honest with each other and it is wise to share your financial situations before you get married.

## money management

Consider that all your assets belong to God - your time, money, possessions, earning power etc. You are stewards together and should seek to manage these assets in accordance with the word of God.

When you are married it is all OUR MONEY - no longer do I have MY MONEY!

It is wise to have a joint account into which all the income is paid. This account can be used for paying household bills etc. If necessary you can then pay from this into other various accounts which each of you might use for various reasons. You should be transparent with your financial operations and avoid secrecy.

One of the couple might take the main responsibility for financial management but both should know what is going on!

## giving

Learn to be generous givers. Discuss your giving with each other - be considerate, some find it easier to give than others - beware of spiritual blackmail!

- Give gladly (2 Cor 9:6-8)
- give sacrificially (Luke 21:1-4)
- Give secretly (Matt 6:2-4)
- Give to the poor (Matt 19:21)
- Give to the work of God (Acts 4:34-37, 1 Tim 5:17-18)
- Tithe (Mal 3:6-12)

# spending

Spending should be to the glory of God (like everything 1 Cor 10:31)

- Separate needs from wants.
- Develop sales resistance - Do I really need it? Are the claims justified? Could I rent or borrow? Is there a cheaper way to get it?
- Beware of temptation to improve your lifestyle unnecessarily.
- Develop DIY skills.
- Don't spend more than you have!

# borrowing

Many couples get snarled up by overspending and sliding into overdraft and debt. Think carefully before you take on credit cards, credit accounts, loans, hire purchase, catalogues etc. (Rom 13:1, Deut 15:6)

- Avoid borrowing for depreciating items.
- Borrowing produces bondage to others (Prov 22:7)
- Borrowing presumes on the future (James 4:13-14)
- Borrowing produces pressure of insecurity and limits freedom
- It limits God from withholding or providing through his resources (Isaiah 8-9)
- Take steps to pay off outstanding loans. Consolidate high interest borrowing into lower interest loans.

# lending

- Never lend for non-essentials. Better to give for basic needs (Rom 12:13, Luke 6:35)
- Beware of standing guarantor (Prov 6:1-3, 11:15, 17:18, 22:26-27)

# saving and insurance

Consider before God if insurance is necessary or desirable. You may wish to save for emergencies but beware of hoarding (Matt 6:19-21)

# integrity

Be honest. Do not evade tax etc (Rom 13:6-7, Matt 22:15-22). Do not claim money by false pretenses. Pay your bills on time.

Constantly review your attitude to money and possessions - they can easily become a snare (Luke 16:1-13, Matt 19:23-24, 1 Tim 6:10)

# budget

Balance your income and expenditure. Set yourself targets in each area of spending. Know where your money is going. Don't bury your head in the sand. Use monthly payments to spread your spending.

## sample family balance sheet

	weekly	monthly	annually
<b>Income</b>			
Net Pay (two salaries around 13000 each)		1750	21000
Benefits			
Lodgers etc.			
<b>Total</b>			<b>21000</b>
<b>Expenditure</b>			
Giving		175	2100
Rent / Mortgage		500	6000
Rates		100	1200
Water		40	480
Gas		40	480
Electricity		40	480
Telephone (incl mobile)		50	600
Insurance		30	360
Food etc.		300	3600
Clothes		80	960
Car (tax, ins, petrol, service, deval)		200	2400
Repairs furniture, gadgets etc.		50	600
Books computers etc.		30	360
Holidays		50	600
Christmas		20	240
Misc extras		45	540
<b>Total</b>			<b>21000</b>

# home making

You need to strike a balance between and over-emphasis on your house and possessions...and unnecessary negligence and frugality!

Your home:

- Should function efficiently, be tidy and organised.
- It is a base for hospitality.
- Visitors should feel comfortable, at ease, and welcome.
- You should be free from embarrassment.
- Wholesome decor and music to enhance the atmosphere.

Our attitude to home and possessions is more important than wealth.

# household management

Homes do not look after themselves and the job of running them should not be undervalued - or the person who does most of this work may be undervalued as well!! It should be approached as seriously as any other job outside the home.

- Find out the best way to do things.
- Divide the various tasks between you depending on the skills and time available - not tradition!  
eg Cleaning, shopping, washing, gardening, maintenance, cooking, looking after children etc.

# hospitality

Consider this virtue in the Bible.

- Recommended to all Christians (Rom 12:13, 1 Peter 4:9-10).
- Jesus implied that we are to treat visitors as they were himself (Matt 2:32)
- It is good to be hospitable to those who cannot repay us (Luke 14:12-14)
- Abraham's visitors turned out to be angels (Gen 18:1-10, Heb 13:2).
- Elijah (1 Kings 17:7-16)
- Elisha (2 Kings 8-10)

Each of us will be able to be hospitable in our own way according to the gifts and personalities that God has given us. We are not all the same and need to find our own level - it could be:

- An open home and free for all
- A peaceful retreat for individuals
- An extended family
- Occasional visitors
- Providing meals

Our aim is to serve and build up our fellow Christians, those around us, and even strangers - not to impress!