

From Broken to Beautiful

A Primer on Marriage Counseling

Week 7 – Financial Counseling in Marriage Conflict

Taken from Track 7 of the BCTC – Marriage and Reconciliation

Introduction:

Most divorces can be attributed to three prevailing sources of conflict: money, sex, and children. It goes without saying that these things become problematic because of other contributing factors, but these are the “big buckets” of conflict that are often associated with divorce. To that end, we will explore what the Bible says about finances so that we can help couples understand money from a Biblical perspective.

It is true that people need money, but that is what makes money so **DANGEROUS** to marital intimacy/unity.

“Needing” anything is the slippery slope to idolatry and the Bible is clear that for the person who loves money, they will never have enough money (Ecclesiastes 5:10). It can get weaponized in marriage. It can be used to control one’s spouse. It can be viewed as one’s way out of the marriage. It can lead to crushing debt that almost always results in marital conflict.

Financial Counseling in Marriage Conflict:

Seven Connections Between the Gospel and Finances:

1. Your counselees are **STEWARDS** of the finances God gives them (Matthew 25:14-30).

God owns everything (Psalm 24:1-2, 50:10-11). We own nothing. We are called to **MANAGE** what God has entrusted to us until such time as He calls us to give an account of how we did so.

2. Your counselees must be on guard against their own **GREED** (Luke 12:13-21).

Greed can be thought of as “covetousness” or the hunger for more. It is the put off and contentment is the put on, which is why that comes next. But greed says, I have nothing and I deserve more or I can’t be happy unless or until I get a certain thing or I arrive at a certain goal.

The average consumer debt per adult in the US is \$105,000 as a combination of mortgages, credit card debt, and student loan debt (so in a marriage you would multiply that by 2). Average individual credit card debt is around \$7,000 and \$10,000 for a household. That level of debt limits what a couple can do and that is often interpreted as limiting their happiness.

It is important to recognize that one’s greed is always connected to the **IDOLS** of their heart. So, we help them by first pointing it out and then, second, seeking to connect their problematic behaviors to their **MOTIVES**.

Question:

What questions could you ask a counselee to see how their driving motives are impacting their financial decisions?

When you're squeezed, where does your mind go first in terms of an answer? What do you think you need to be happy, content, or satisfied? What are your one-year goals, five-year goals, and 10-year goals? What possession do you fear losing or what would constitute a catastrophic loss and why? What fears do you have regarding your future and why?

3. Your counselees must learn to be **CONTENT** with what God has entrusted to them (Philippians 4:10-13).

Contentment is not only commanded, but it is possible in Christ. It is Spirit-empowered **JOY** in the midst of God-ordained circumstances that cannot be changed in the moment.

So, discontent or greed has driven many a person into unsustainable debt because they have a felt need to have what others have, even if it took them a lifetime to get it. That's the common issue for newlyweds. It's the desire to have now, what it took their parents decades to be able to afford. Younger people find it hard to wait and some older people feel time running out and, therefore, make unwise decisions.

Contentment doesn't mean giving up on their goals or desires. Rather it is related to a sense of gratitude for what they have right now.

4. Your counselees must learn financial wisdom to **PLAN** well (Ecclesiastes 11:1-4).

Refusing to plan is **IRRESPONSIBLE**. It presumes upon the grace of God and ignores the importance of good stewardship and being able to return an increase to the Lord at the Bema Seat of Christ (1 Corinthians 3:10-15).

People have to plan to be generous. They have to plan to support the work of the Lord. They have to plan for the events of the day. They have to plan for the future. But they have to hold their plans in an open hand. That will be a struggle for those who wrestle with control impulses.

5. Your counselees must believe that God cares about their financial **NEEDS** (Luke 12:22-34).

Material possessions are not to dominate our lives. God knows our needs, and He has promised to meet them.

A "need" is something that **SUSTAINS** or **DEFINES** life, therefore, a person's list of "needs" should be kept very short.

6. Your counselees must develop a distaste for **DEBT** (Proverbs 22:7).

Debt presumes upon the grace of God and on future events. It limits one's options for work, residence, Christian service, and so on. The borrower must service the loan rather than the Lord.

Question:

What are some common items, in your opinion, that require some measure of debt? What you you say couples should never go into debt for? What factors should a couple consider before taking on debt?

The home, perhaps a vehicle(s), college education, or vocational education and professional tools (like a mechanic buying his or her tools and toolbox – thousands of dollars). Things like Christmas presents and vacations are not worth going into debt for. They should be saved for or put off to the future.

How will this limit us? Can we afford it? What else will we have to sacrifice to make this purchase or achieve this lifestyle (Christian school became the measuring rod for us when our kids were in school).

7. Your counselees must learn to be **GENEROUS** to the Lord and the things of the Lord (2 Corinthians 9:6-11).

Generosity is a privilege, and it has very little to do with how much money a person(s) has. Some of the most generous people I have seen over the years also struggle financially. They have learned that they cannot outgive God and they have learned to be content with and thankful for what they have.

“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, amusement, 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 giving does not at all pinch or hamper us, I should say it is too small. There ought to be things we should like to do and cannot because our commitment to giving excludes them.” (C.S. Lewis)

Things your counselees must be taught to do:

- A. Your counselees need to be taught how to **ELIMINATE** debt.

Question:

What have proven to be your favorite or most effective ways to eliminate debt?

The envelope method. The snowball method – pick the one with the highest interest rate or the one with the lowest balance and pay that off and immediately roll that amount into the next one and so on, until they are debt free or their debt becomes manageable. The Money Map from Howard Dayton and Crown Financial Ministries or Financial Peace University by Dave Ramsey. The key is to do something.

- B. Your counselees need to be taught how to live within the limits of a mutually agreed-upon and **EMPOWERED** budget.

A budget will end many fights before they can start. That's always one of our goals. I will say that I think it's unwise for a couple to have separate accounts. Intimacy should extend to every part of life, including the financial realm.

See Included Documents:

- Budget worksheet
- Why is this happening to me – the sovereignty of God in life's circumstances.

Conclusion:

Money, at its core, is a currency that expresses or points to what one **LOVES**. In other words, how and where a person spends their money will point to who and what they love. Therefore, it is no wonder that most people spend most of their money on themselves. The goal is to help them see their money from God's perspective.