

Finances Homework

Couples Discussion

Reflect on these questions individually, then discuss them together. The depth of this discussion will vary depending on the stage of your relationship (dating, engaged, married). Use these questions as a starting point to facilitate discussion about your financial situation and goals.

1. What is your current financial situation (debts, savings, etc)?
2. Are there any aspects of your financial situation that you have not shared with your spouse or significant other?
3. Do you use credit cards? If so, do you carry a balance from one month to the next?
4. Do you plan to pay for your kids' college?
5. Do you plan to retire? If so, how much money do you plan to have for retirement?
6. When it's time to buy a car, will you take out a loan or pay cash?
7. In the short term and long term, will you rent or own your home?

Take time to pray together, asking God to help you be wise stewards of your money.

Budget Discussion

Discuss what we covered about budgeting in class. Do you currently use a budget, either individually if not yet married or together if married? If not, there's no time like the present!

1. Will you plan regular budget "meetings"? What budgeting method and/or tools will you use (expect to change and adjust these later)?
2. Depending on the stage of your relationship, does it make sense to start working on a budget now to get a clearer picture of your finances?
 - a. If so, you can use the book's example budgeting worksheet on page 24, or use our example budgeting worksheet
 - b. Links to our example worksheet and other budgeting resources can be found on the marriage ministry resource page for this session:
cwcmarriage.com/go/mms26s7