

Finances

Marriage Matters Spring 2026

“Some people store up treasures in their homes here on earth. This is a shortsighted practice—don’t undertake it. Moths and rust will eat up any treasure you may store here. Thieves may break into your homes and steal your precious trinkets. Instead, put up your treasures in heaven where moths do not attack, where rust does not corrode, and where thieves are barred at the door. For where your treasure is, there your heart will be also.”

- Matthew 6:19-21 (VOICE)

“As the saying goes, those who love money will never be satisfied with money, and those who love riches will never be happy with what they have. This, too, is fleeting.”

- Ecclesiastes 5:10 (VOICE)

“Pay tribute to the Eternal in all of your affairs. Honor Him with the best of what you make. That way you will prosper to the fullest and have plenty of food to eat and wine to drink.” -

Proverbs 3:9-10 (VOICE)

“Money earned hastily is easily
lost, but hard-earned money
continues to grow.”

- *Proverbs 13:11 (VOICE)*

“The rich lord it over the poor,
and the borrower is the slave
to the lender.”

- *Proverbs 22:7 (VOICE)*

Saver

Spender

Discussion: Spenders and Savers

1. How did your family handle finances growing up? Did your parents fit the spender/saver paradigm? Did they have a budget?
2. Are you a spender or a saver? Does your spouse/significant other agree?
3. Do you currently have a budget or use a budgeting tool?

Common Goals

1. You are on the same team
2. Both of you need to have input and approval of budget and financial decisions
3. You should have joint accounts, with individual spending allowance

Defining Expectations

1. Do you use credit cards? If so, do you carry a balance from one month to the next? If you do, do you have a plan for getting it paid off?
2. Do you plan to pay for kids' college?
3. How much money do you plan to have for retirement? Do you plan to retire?
4. The next time you buy a car...payments or cash?
5. Do you rent or own your home? Is this your long-term-goal?

5 Core Principles

1. Have a written budget
2. Live on less than you make
3. Stay out of debt (except an affordable mortgage)
4. Save and invest
5. Be generous

Other Considerations

1. Insurance: for things you can't afford if they happen (life, health, car, home or renters)
2. Have a will in place
3. Organize and store important documents, account passwords centrally

Baby Steps (Dave Ramsey)

1. \$1,000 to start an emergency fund
2. Pay off all debt using the debt snowball
3. 3 to 6 months of expenses in savings
4. Invest 15% of household income into Roth IRAs and pre-tax retirement
5. College funding for children
6. Pay off home early
7. Build wealth and give

“A budget is telling your money where to go instead of wondering where it went.”

- John Maxwell

The Four Rules (YNAB)

1. Give every dollar a job
2. Embrace your true expenses
3. Roll with the punches
4. Age your money

Getting Started with Budgeting

1. First month “income”: your current bank account balance; after that, budget on previous month’s income
2. Tithing: 10%
3. Cover expenses (food, clothing, shelter, transportation)
4. Save for future

Budget Notes

1. Process before tool
2. Plan on making changes; be flexible
3. Don't spend more than you make
4. Pray together that you would make wise choices

Discussion

1. What was new for you, and what was review?
2. What principle excites you the most? Why?
3. What principle concerns/worries you the most? Why?
4. Anything you want to implement or change?

Homework

1. Couples Discussion
2. Budget Discussion