

# BEFORE YOU SAY I DO

## *Getting Acquainted*

### Section Preview

The engagement period preceding marriage is filled with busy preparations for marriage, one of which is confirming that God has indeed led you to spend the rest of your life with your intended partner. For that reason, it's important to discover the values you and your future mate will bring to the marriage relationship.

Jesus taught that money management is an outward indicator of a person's spiritual life and values. *"For where your treasure is, there your heart will be also"* (Matthew 6:21). By examining your patterns of handling money, as well as those of your future mate, you can discover important lifestyle traits like these.

- ◆ Selfishness versus cooperation
- ◆ Pride versus humility
- ◆ Greed versus generosity
- ◆ Planner versus disorganized
- ◆ Patterns of decision making
- ◆ How you handle disagreements
- ◆ Trusting God versus independence

The following exercises are designed to help the two of you become better acquainted with the values you associate with money and wealth.

### Food for Thought

1. Suppose you receive a surprise wedding gift of \$10,000. Working separately, outline a plan of what you would do with the money. Then compare your plans, being careful to explore the values underlying your plans. How were your plans alike? different?
2. Take turns discussing what you each learned about money management from your parents. What good habits did they have that you intend to keep in your marriage?  
How will your money management habits be different from those of your parents?  
Discuss your answers with your partner, and be careful to explore your views.
3. Below is a series of factors that frequently have a major impact on family finances. Share with your partner the importance of each factor to your marriage.
  - Home ownership
  - Driving late model cars
  - Education
  - Having children
  - Wearing name-brand clothing
  - Faithful tithing
  - Health insurance
  - New furniture

- Choosing where to live
- Mom staying home with children

### Going Further

1. Read Luke 12:15-21 and answer this question: Is it possible for a person to be materially rich and spiritually poor? Place a check mark beside the factors that are essential to your definition of wealth. When you are finished, compare your answers to those of your partner.
  - Size of your bank account
  - Health
  - Bible knowledge
  - Friends
  - Size of your home
  - Academic degrees
  - Year and model of cars
  - Country club membership
  - Understanding your life purpose
  - Church family
  - Occupation or profession
  - Name-brand clothing
  - Eating at restaurants
  - Amount of vacation time
  - Beauty
  - Reputation
  - Peace of mind
  - Living in a free nation
2. Every Christian has the privilege of managing the money God has entrusted to him or her. Why do you think it is important, before marriage, to learn to be a good manager of what God gives you? Individually record your reasons on a separate sheet of paper. Then, share these with your partner.
3. According to *Webster's New World Dictionary*, a steward is "one who manages another's property or financial affairs that have been entrusted to his or her care." In the midst of our advanced technical society, however, money symbolizes power, social status, or emotional security. The Christian couple is bombarded with an ever-present mentality that claims trust should be placed in one's resources rather than in God. The biblical teaching about money cuts through these false beliefs to claim that God is the original supplier of all we possess.

In addition to what you and your partner have studied in this lesson, it is important that both of you share your attitudes, ideas, and feelings in specific areas of financial responsibility.

Discuss with your partner the following areas of personal finances.

- ❖ When to combine bank accounts, titles to vehicles, or homes
- ❖ Living on a budget
- ❖ The primary caretaker for paying bills and balancing the checkbook
- ❖ Career plans
- ❖ Investments
- ❖ Long-term financial planning
- ❖ Life insurance
- ❖ Making a will

## *God's Will in Finances*

### **Section Preview**

Discerning and obeying God's will in all matters, including finances, is paramount for every Christian. "Seek first His kingdom and His righteousness, and all these things will be added to you" (Matthew 6:33). By serving Jesus Christ first, your needs will be met.

Although you must take responsibility for discerning His specific will in a financial matter (e.g., whether to buy this house or that one, or perhaps even rent) the Bible does provide general guidelines that reflect His will. In the absence of solid biblical teaching, many people conclude that God simply provides money for their pleasures and desires, oblivious that the money was provided for specific reasons and purposes. This section provides a review of fundamental biblical principles of managing money that will maximize your faithfulness to God.

### **Food for Thought**

1. **Honor God with the tithe.** A tithe is 10 percent of your income that is set aside for God's work. Leviticus 27:30 states that the tithe "*is the Lord's; it is holy to the Lord.*"

As you begin your new family, don't choose a lifestyle that requires you to spend money that belongs to the Lord. Read Malachi 3:10-11 and summarize the specific blessings from God to those who tithe.

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Place a check mark beside the statement that applies to you.

- We commit to tithing in our new family.
  - We don't know enough about tithing to make a commitment right now. However, we plan to become informed about tithing before the wedding and intend to tithe after that.
  - We do not plan to tithe.
2. **Avoid get-rich-quick schemes.** This attitude is risky because it tempts people to live beyond their means, to get involved with things they don't understand, and to make hasty decisions. "*The plans of the diligent lead surely to advantage, but everyone who is hasty*

comes surely to poverty” (Proverbs 21:5). In the space below, paraphrase 1 Timothy 6:9-10, and give particular attention to the stern warnings given to those who long to be rich materially.

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3. **Practice contentment.** Generally speaking, would others describe you as a contented person? “*Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, ‘I will never desert you, nor will I ever forsake you’*” (Hebrews 13:5). Why do you think God’s presence and promises help feelings of discontentment to subside?

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### Going Further

4. **Share from your abundance to meet the needs of others.** The Scripture teaches that God provides a surplus in order to help meet the needs of others. “*At this present time your abundance being a supply for their need*” (2 Corinthians 8:14-15). State how the following attitudes in you could obstruct God’s plans to use your surplus to meet the needs of other people.

a. Fear

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b. Pride

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c. Greediness

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5. **Practice saving.** Every family should set aside between three and six month’s net income as an emergency surplus. These resources can be used to pay for unexpected expenses, such as car repairs or illnesses. “*Go to the ant, O sluggard, observe her ways and be wise, which, having no chief, officer or ruler, prepares her food in the summer and gathers her provision in the harvest*” (Proverbs 6:6-8). What percentage of your income do you intend to save each month after your wedding?

\_\_\_\_\_ percent.

6. **Pay back what you owe.** Although the Bible doesn’t teach that borrowing is a sin, neither does it speak of it in a positive light. If you borrow, however, the clear teaching of Scripture is to pay back what you owe. “*The wicked borrows and does not pay back, but the righteous is gracious and gives*” (Psalm 37:21).

Why do you think it is so important to God that you repay all that you have borrowed?

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# Using Credit and Credit Cards

## Section Preview

A simple law of physics states that what goes up must come down. Translated to the world of credit, the principle could be stated like this: What gets borrowed must be paid back. Yet consider these startling facts about the abuse of credit in America.

- ◆ One in three born-again adults say they cannot get ahead due to the financial debt they have incurred.
- ◆ Ninety percent of all personal bankruptcies are due to out-of-control credit card debt.
- ◆ The fastest-growing segment of the credit card industry is among consumers least equipped to carry debt loads—young people and those with lower incomes.
- ◆ Less than 50 percent of cardholders typically pay off their balance in full at the end of each month.

Credit cards should be required to have a label affixed stating, “Caution: Credit cards may be hazardous to your marriage!” Are you prepared to handle credit wisely so that it won’t become a divisive issue in your marriage?

## Food for Thought

1. God’s Word neither prohibits nor encourages borrowing. Do you and your intended partner plan to use credit? Discuss with one another your reasons why or why not.
2. Many banks offer an overdraft protection feature that includes a line of credit. If offered this feature, do you plan to use it? What problems could potentially occur if you do?  

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3. Use the space below to list each debt you will bring into the marriage, including both the balance due and monthly payment. If you need more space, use another sheet of paper.

### Husband’s Debts

Creditor	Balance	Monthly Payment

### Wife’s Debts

Creditor	Balance	Monthly Payment

## Going Further

1. How does Proverbs 22:7 describe the relationship between a borrower and lender?  
Record your answer below to seal it in your memory.

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2. Study the following Scripture verses, and note what each teaches about the financial responsibility of a married couple.

◆ Ecclesiastes 5:4-5

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◆ Proverbs 3:27-28

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◆ Proverbs 21:20

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◆ James 4:13-16

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3. Credit cards are not the real culprit; abuse of credit cards is. To prevent this abuse that has led to so much heartache, I suggest you abide by the three simple rules below. Place your initials next to each rule that you will agree to follow.

### Rules for Using Credit Cards

- \_\_\_\_\_ 1. Use credit cards to purchase only budgeted items. If you're not living on a budget, do not use credit cards.
- \_\_\_\_\_ 2. Pay the balance in full for each credit card every month.
- \_\_\_\_\_ 3. The first time you cannot pay your balances in full, cut up your cards and throw them away. You've begun the slippery slide into consumer debt.

## *How to Establish a Budget*

### Section Preview

A budget is a plan for spending money. Used with self-discipline, a budget can help you control spending and arrange your expenditures to fulfill God's purposes. This disciplined approach will result in greater satisfaction, fewer financial problems, and greater financial stability for your family. Under the lordship of Jesus Christ, you will control your money instead of having it control you.

All successful budgets have one thing in common: God's guidance. *"The mind of man plans his way, but the Lord directs his steps"* (Proverbs 16:9). As you begin this chapter, discuss the following questions: Which expenses are essential? Which items can you do without? Which expenses can you reduce?

### Food for Thought

1. It is important for a prospective mate to learn how to budget his or her money prior to marriage. Do you agree or disagree? Are you presently living on a budget?  
\_\_\_\_\_
2. Often opposites attract in marriage, including opposite tendencies of handling money. One of you is likely to overspend, the other is more likely to hoard. Place your initials beside the tendency that best describes you. Does your mate agree with your assessment?  
\_\_\_\_\_ overspending    \_\_\_\_\_ hoarding
3. Taken to the extreme, either overspending or hoarding can lead to great heartache in your marriage. Study the Scripture passages below to determine what God says to correct each tendency.

#### Overspending

◆ 1 Timothy 6:7-10

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◆ Proverbs 23:4-5

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◆ Matthew 6:19-21

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#### Hoarding

◆ Ecclesiastes 5:13

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◆ 2 Corinthians 9:6-7

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◆ Luke 12:15

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4. How will a budget help to restrain an overspender? How will a budget enable a hoarder to become more generous? \_\_\_\_\_
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### Going Further

Use the percentages below to develop your first budget. These *guidelines* will help you arrange your spending in a way that all your obligations will be met, tithed to God's work, consistently save money, and still not overspend. Because spending patterns will vary, based on income level and size of the family, the percentages shown (based on a \$35,000 gross income) should be regarded *only as estimates*.

If you have Internet access, visit our Web site at [www.crown.org](http://www.crown.org), where a complimentary online budget guide can be found. This convenient tool automatically calculates the dollar amounts for each budget category, based on your income and giving pattern.

**Gross Income for Family of 2**      \$35,000.00

1. Tithe      \$3,500.00  
(10 percent of the number above)

2. Taxes      \$7,350.00  
(use last year's tax forms as an estimate)

**Net Spendable Income**      \$24,150.00

(Gross Income minus Tithe and Taxes)

Note: all percentages below are calculated on your Net Spendable Income amount.

3. Housing (36 percent)      \$8,694.00

4. Food (12 percent)      \$2,898.00

5. Auto (12 percent)      \$2,898.00

6. Insurance (5 percent)      \$1,207.50

7. Debts (5 percent)      \$1,207.50

8. Entertainment/  
Recreation (6 percent)      \$1,449.00

9. Clothing (5 percent)      \$1,207.50

10. Savings (5 percent)      \$1,207.50

11. Medical/  
Dental (4 percent)      \$966.00

12. Miscellaneous (5 percent)      \$1,207.50

13. Investments (5 percent)      \$1,207.50

14. School/Childcare\* (6 percent)      \_\_\_\_\_

\* If you have this expense, the percentage shown must be deducted from other budget categories.



## Creating Budget Goals

Place your initials beside each budget goal upon which you both agree.

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|-------|---|
| _____ | 1. We agree to live on a budget.  |
| _____ | 2. We agree to balance our checkbook to the penny every month.  |
| _____ | 3. We agree to create a goal of setting aside three to six months income for an emergency surplus fund. |
| _____ | 4. If we use credit cards, we agree to pay off the balances or stop using the cards altogether.         |
| _____ | 5. We agree to live within our means.   |
| _____ | 6. We agree to save something every month.  |
| _____ | 7. We agree to tithe to God's work.   |

## *Communication and Finances*

### Section Preview

Within a marriage relationship the husband and wife are partners dedicated to one another. A bond of uncompromising devotion creates a healthy atmosphere for togetherness: studying God's Word, praying, and even managing your money. Just as it takes two to make a marriage successful, it takes two to establish a clear line of communication in financial planning.

As you read through this chapter, be honest in sharing your insights and feelings with your partner. Make a mutual commitment to follow through with your decisions in the future. Agree to hold each other accountable for meeting your financial goals, and devise a plan for regular evaluation of how well you are succeeding. *"Two are better than one because they have a good return for their labor. For if either of them falls, the one will lift up his companion. But woe to the one who falls when there is not another to lift him up"* (Ecclesiastes 4:9-10).

The issues below are designed to help you discuss important family matters.

### Food for Thought

1. It is important to have joint bank accounts—both checking and savings. Do you agree or disagree? Share your reasons with one another.
2. One area of marriage that carries important financial consequences is that of having children. Do you plan to have children? If so, do you agree (generally) on the ideal circumstances for having children? Will Mom remain at home with the baby? Discuss your viewpoints thoroughly.

Another important area is church attendance. Have the two of you agreed where you will attend?

- Yes    No

What qualities are important for you to find in a church family?

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3. Which of the following describes how you plan to spend your first Christmas Day as a married couple?
- a. We will spend Christmas Day alone—just the two of us!
  - b. We will spend Christmas Day with friends.
  - c. We will spend Christmas Day with the wife's extended family.
  - d. We will spend Christmas Day with the husband's extended family.
  - e. Another plan

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4. How much do you plan to spend on your honeymoon? \$ \_\_\_\_\_

Do you plan to pay

- with cash?     credit cards?
- combination of both?
- other?

If you use credit cards on your honeymoon, how much do you expect to owe when you return home? \$ \_\_\_\_\_

### Going Further

1. Describe why the teaching in each verse below will be important for good communication in your marriage.

- a. Ephesians 4:25

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- b. Ephesians 4:26-27

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- c. Ephesians 5:4

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- d. Romans 12:14-18

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2. It is crucial for you to clearly communicate your financial plans and goals to each other prior to marriage and stick to them after marriage. Challenge yourselves to follow through on the commitments you have made as a result of this study.

**Remember:** Money and choices about its use are a daily part of married life. When both of you talk about anything related to money management, you are participating in one another's lives. To discover the joy of saving and spending what He has entrusted to you, seek God's wisdom. Ultimately, as the two of you learn to work together on the choices involved in spending money, you will build a successful and lasting base of cooperation in your marriage.

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