



Living Well

Love and Money



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Check out these websites for more information:

www.livingwellokc.org

www.livingwellokc.blogspot.com

www.marriagenetworkokc.net

What's love got to do with it?

We are shaped and fashioned by what we love.

Johann Wolfgang von Goethe

Hundreds of years ago, this German writer expressed what we all experience.

When love and money intersect, our devotions quickly emerge.

God expressed it this way, through Timothy, *"The love of money, is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many sorrows."* (1 Timothy 6:10)

When money is the object of our love and devotion, our faith falters and pain proceeds.

The issue with money is what or whom do we love?

You may be thinking "I don't love money." You may not think that you love money, but do you long for what it can buy? Do you long for the nicer car or the bigger house or the better clothes? Or do you long for the security of a bigger bank account, a larger retirement account, more money for the kids' college days?

Money shows us in a tangible way the character of God and what we believe about Him.

God is concerned with our attitudes about money and possessions.

Neither our abundance nor our lack of money affects our relationship with Him, but our **attitudes** do.

For God's people, wealth should mean much more than just the accumulation of material possessions. **If wealth alone brought happiness, then the world's wealthiest people should be the happiest.**

Evidence shows that the exact opposite is often true.

God opposes the misuse of, or the preoccupation with, wealth – not wealth itself.

God's plan is that we should have true wealth. True wealth is not money, but the peace and freedom that only comes from following God's will for all areas of our lives.

For where your treasure is, there your heart will be also.

(Matthew 6:21)

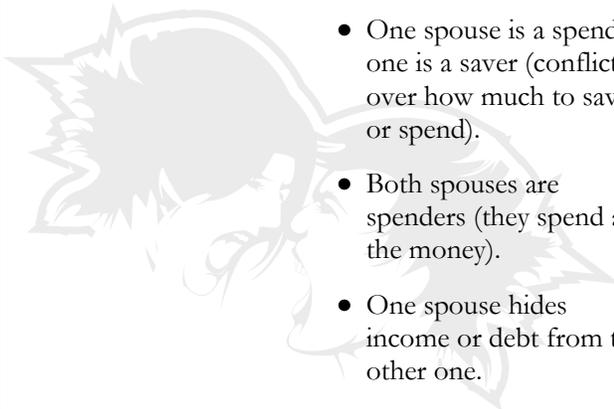
On the other side:

Keys for Solving Money in Marriage Matters

Resources for more information

Common problems with money in marriage

- One spouse is a spender, one is a saver (conflict over how much to save or spend).
- Both spouses are spenders (they spend all the money).
- One spouse hides income or debt from the other one.
- Disagreement over how the money is spent.
- One or both spouses do not know the financial status of the couple (how much debt, how the money is spent, the net worth of the family).
- One spouse controlling the other one with money.
- One or both spouses do not know how to pay the bills, or neither one is responsible for paying the bills. Ultimately, one ends up carrying the emotional load about their financial status.
- Using credit or debit cards without keeping track of how much or where the money is going.



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WE'RE ON THE WEB!

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Love and Money

Keys for Solving Money in Marriage Matters

The area of finances causes more chaos in families, including Christian families, than any other area.

Some simple keys will help unfasten the grip of money conflicts that are strangling many marriages. These keys are simple but not always easy because of an unwillingness to submit to God's principles and the accountability of a spouse.

Believe these principles and follow-up with action:

- 1. God owns it all.**
"The earth is the Lord's, and everything in it, the world, and all who live in it."
(Psalm 24:1)
- 2. We are managers of what God has given us out of His resources.**
We seek Him for how He
- 3. Give back to God first.**
Honor the LORD with your wealth, with the firstfruits of all your crops. (Proverbs 3:9) Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7)
- 4. We are in it together. In marriage, I no longer make financial decisions for myself alone.** The decisions I make impact my family. Oneness in marriage means oneness in how we spend our money also.
- 5. Save money out of every paycheck, "pay yourself before spending anything."**
Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. Proverbs 6:6-8
- 6. Develop a spending plan (budget).** It is critical that the Spending Plan be in written form. **Everyone** should always have a written spending plan for their family. Every dollar has the name of a category written on it. **The husband and wife must agree on**
- the spending plan.**
- 7. Spend less than you earn.** Learn to live within your means.
- 8. Get out of debt and stay out.** Debt is never the real problem, but it is only a symptomatic of the real problem – such as greed, self-indulgence, impatience, or lack of self-discipline.
- 9. Do not spend according to what is in your bank account,** but according to how much you have in that category allocation.

For more information . . .

When reading books on finances or using financial forms, keep in mind that if a person has not changed his heart, all changes in his/her habits will be short-term. The biblical study of what God wants for us is imperative.

We have several articles and forms on our website (see above).

Other websites for Christian principles on money are:

www.crown.org
www.daveramsey.com
www.familylife.com

www.generousgiving.org
www.moneyhabitudes.com
www.ronblue.com
www.soundmindinvesting.com
www.troubledwith.com
www.epm.org (look for The Treasure Principle in resources)