

# MONEY: WORKING FOR YOU? OR AGAINST YOU?



Money: many misquote the Bible and say that money is the *root of all evil* - 1Timothy 6:10 states; “For the love of money is the root of all evil: which while some coveted after, they have erred from the faith, and pierced themselves through with many sorrows.” It is the *love* of money that has caused so many to fall. God’s plan is that money would be a tool to be used to help us live our lives and to use for His glory. Married couples are meant to work *together* with their finances. They are to be partners!

Too often money works against us in our marriage relationship. Usually, one spouse is the saver and the other is the spender. We come from different backgrounds and usually inherit very different ideas and beliefs about money. I came from a very American middle-class family where credit was viewed as an extension of our available funds. Carmen grew up quite poor and lived day to day, often going hungry because there wasn’t enough food for the eight in her household. Our personalities bring about very different views about money also. My Lion/Choleric personality tends to make rash decisions about money, view money as a means to power and will pay higher prices to get what they want. Carmen’s Golden Retriever/Phlegmatic personality tends to be very conservative and careful with money, prioritizing saving over spending. Yes, that is a recipe for conflict and potential disaster!

Rarely are husband and wife naturally on the same page regarding money. Money works against the couple who don’t understand their differences and utilize those differences together. Couples will almost always make better financial decisions when husbands and wives are in agreement. Yes, we may make a no-so-great decision together, but if we’ve made it together, there won’t be the accusations and arguments that usually arise when one spouse makes a financial decision that didn’t go according to plan. Too many couples argue about money and financial issues when they should be working together with their money.

Ron Blue wrote that money is to be a tool, a test, and a testimony. A tool to be used to help us navigate life and advance God’s kingdom. A test of where our heart is - is God first? Or is money and possessions first in our lives. Finally, a testimony of what the Lord our God can do in us and through us as His people. Money will *work for us* when we work together as a couple and use money God’s way. If you are stuck in this area, get help! There is a lot of great information and help available today. Work together as a couple to make your money work for you!

**Helpful Resources:** *Fortified Marriages Resource page:* [www.fortifiedmarriages.com](http://www.fortifiedmarriages.com)

**Financial Resources Fact Sheet:** Downloadable from the marriage resources section of our website with links to excellent financial websites and other resources to help with our finances.

Articles to check out:

***Money and Marriage: 7 Tips for a Healthy Relationship*** by Rachel Cruze - [Ramseysolutions.com](http://Ramseysolutions.com)

***6 keys to a financially happy relationship*** - [merrilledge.com](http://merrilledge.com)

***Finances in Marriage: 7 Principles Every Couple Should Consider*** by Ryan & Selena Frederick  
[fiercemarriage.com](http://fiercemarriage.com)