



# MONEY AND MARRIAGE GOD'S WAY

## Background

God knows that everyone, regardless of income level or net worth, wrestles with money and material possession issues. That is why the Bible is full of wisdom and guidance to help us as we determine how to best handle the financial resources God has entrusted to us. While the Bible will never tell us what is an appropriate lifestyle, or tell us how much we need to accumulate to provide for our future, it does give us principles to help us prayerfully make those decisions ourselves. We can choose to learn what the Bible says about money and material possessions, apply it, and over time have greater peace of mind, or we can choose to ignore what the Bible says, and experience ongoing anxiety and fear.

As Howard Dayton likes to say regarding money and our material possessions, God has a role, and we have a role. The better we understand the relationship between our role and God's role, and live it out consistently, the more we are likely to experience financial peace of mind.

We don't desire to replace your financial advisor, but we do recognise that if finances are not addressed appropriately, there is a risk that the ability to live out one's calling may be severely handicapped at some point in the future. For that reason, please consider the following financial topics and score yourself on a scale of 1-7 (7 being the highest rating you could have in that area and 1 the lowest). Then ask your spouse to also consider these topics and indicate a score on a scale of 1-7.

After you and your spouse have each done this exercise, set aside some time to discuss it. Prayerfully consider how you can address significant differences in your score and your spouse's score on any of the topics. Based on your scores, identify two to three areas you want to address first. What will you do to address them?

## General instructions

1. Sincere blunt honesty is of the utmost importance in answering the questionnaire.
2. Answer the questions as you are experiencing them at present.
3. Avoid giving an answer you think ought to be the correct answer.
4. Complete the questionnaire without consulting your spouse.
5. The questionnaire is confidential. It serves as a basis for deep and honest self-examination and for consultation and follow-up, if necessary.
6. Both spouses are requested to complete the questionnaire separately.
7. This questionnaire is not about measuring your knowledge on the subject of the spiritual aspects of finance and work but **the actual behaviour and the way you are doing and demonstrating it right now.**
8. Ideally this questionnaire should be repeated from time to time to establish where you stand at that moment and to measure the spiritual growth in your marital happiness (satisfaction).
9. Achieving financial satisfaction in marriage is an ongoing process and one needs to work at it continually.

Do enjoy completing the questionnaire. Thank you for your cooperation.

After you have read each statement, please decide the degree to which the statement accurately describes your own situation and your own feelings, using the following scale:

1. Completely disagree (CD)
2. Mostly disagree (MD)
3. Slightly disagree (SD)
4. Undecided (U)
5. Slightly agree (SA)
6. Mostly agree (MA)
7. Completely agree (CA)

<b>Part One: Marriage: Once and for all</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>
1. We have learnt the basic truths about what God says about marriage and money	1	2	3	4	5	6	7
2. We don't argue when we talk about finances	1	2	3	4	5	6	7

3. My marriage relationship is not in trouble	1	2	3	4	5	6	7
4. We don't spend impulsively but rather discuss our purchase with each other	1	2	3	4	5	6	7
5. We don't have constant arguments about our finances	1	2	3	4	5	6	7
6. Our money challenges have brought us closer to each other rather than damaged our marriage	1	2	3	4	5	6	7
7. Money is definitely one of the glues that bond our love for each other	1	2	3	4	5	6	7
8. We do have a terrific marriage and our finances are stable	1	2	3	4	5	6	7
9. We communicate and encourage each other in a healthy way to resolve financial conflicts	1	2	3	4	5	6	7
10. Our different personalities balance us instead of frustrate each other	1	2	3	4	5	6	7
11. My spouse and I truly complement each other's weaknesses and strengths	1	2	3	4	5	6	7
12. There is financial unity between us as a couple	1	2	3	4	5	6	7
13. We focus to work things out even in the most difficult financial situations	1	2	3	4	5	6	7
14. As husband and wife we respect each other in a meaningful way	1	2	3	4	5	6	7
15. We pray together for God to give us wisdom to make prudent financial decisions	1	2	3	4	5	6	7
16. Our spending is done in a way that is a blessing to each other	1	2	3	4	5	6	7
17. I have made deposits in my spouse's trust account by good communication, honesty and transparency with money	1	2	3	4	5	6	7
18. We are engaged in the way we are running the household finances and eager to learn and to observe how to handle money well	1	2	3	4	5	6	7
19. We meet regularly to review the family's finances and our spending and how to wisely manage our finances	1	2	3	4	5	6	7
20. I have invited my spouse to fully participate in the finances	1	2	3	4	5	6	7
21. I am able to set aside funds for saving or investing	1	2	3	4	5	6	7

22. I have not failed loving my partner in the following way: I am <b>patient</b>	1	2	3	4	5	6	7
23. I have not failed loving my partner in the following way: I am <b>kind</b>	1	2	3	4	5	6	7
24. I have not failed loving my partner in the following way: I am not <b>envious</b>	1	2	3	4	5	6	7
25. I have not failed loving my partner in the following way: I am not <b>rude</b>	1	2	3	4	5	6	7
26. I have not failed loving my partner in the following way: I am not <b>self-seeking</b>	1	2	3	4	5	6	7
27. I have not failed loving my partner in the following way: I don't keep track of <b>mistakes</b>	1	2	3	4	5	6	7
28. I have not failed loving my partner in the following way: I always <b>protect</b> my partner	1	2	3	4	5	6	7
29. I have not failed loving my partner in the following way: I always <b>trust</b> him/her	1	2	3	4	5	6	7
30. I have not failed loving my partner in the following way: I always <b>hope for the best</b> for my partner	1	2	3	4	5	6	7
31. There is <b>oneness</b> in our marriage relationship	1	2	3	4	5	6	7
32. We have a budget for running the household	1	2	3	4	5	6	7
33. We follow the following relational truth even in the way we manage our finances: <b>We do nothing from selfishness or empty conceit</b>	1	2	3	4	5	6	7
34. We follow the following relational truth even in the way we manage our finances: <b>We live in harmony with one another</b>	1	2	3	4	5	6	7
35. We follow the following relational truth even in the way we manage our finances: <b>We serve one another in love</b>	1	2	3	4	5	6	7
36. We follow the following relational truth even in the way we manage our finances: <b>We carry each other's burdens</b>	1	2	3	4	5	6	7
37. We follow the following relational truth even in the way we manage our finances: <b>We are completely humble, gentle and patient</b>	1	2	3	4	5	6	7

38. We follow the following relational truth even in the way we manage our finances: <b>We are kind and passionate to one another, forgiving each other</b>	1	2	3	4	5	6	7
39. We follow the following relational truth even in the way we manage our finances: <b>We submit to one another</b>	1	2	3	4	5	6	7
40. We follow the following relational truth even in the way we manage our finances: <b>We do not lie to one another</b>	1	2	3	4	5	6	7
41. We follow the following relational truth even in the way we manage our finances: <b>We consider how we can spur one another on towards love and good deeds</b>	1	2	3	4	5	6	7
42. We follow the following relational truth even in the way we manage our finances: <b>We encourage one another</b>	1	2	3	4	5	6	7
43. We follow the following relational truth even in the way we manage our finances: <b>We love each other deeply</b>	1	2	3	4	5	6	7
44. Loving, praying and seeking to be a blessing are genuinely my way of changing my spouse	1	2	3	4	5	6	7
45. As spouses we genuinely live out our different roles, responsibilities and accountabilities in our marriage	1	2	3	4	5	6	7
<b>Part two: The cheering section: Whys and Hows</b>							
46. As couples we do fully understand how our backgrounds and personalities and relationship with God affect our financial attitudes	1	2	3	4	5	6	7
47. I fully understand my spouse's financial personality (his/her view on money, shopping tendencies, inclination to save and give)	1	2	3	4	5	6	7
48. I have a personal relationship with Christ, my Saviour, and that helps me to have a full and purposeful life and marriage at this stage	1	2	3	4	5	6	7
49. I can honestly say my spouse and I complement each other and do not frustrate each other	1	2	3	4	5	6	7
50. We understand how to work together on our finances	1	2	3	4	5	6	7
51. Our great marriage and unity in our finances are thanks to our great communication	1	2	3	4	5	6	7

52. My listening skills are my strength and I give my undivided attention when we talk about money	1	2	3	4	5	6	7
53. Sharing honest feelings enables us to identify the differences when we talk through financial decisions	1	2	3	4	5	6	7
54. Our regular financial conversations are not filled with blame or defensiveness or getting personal	1	2	3	4	5	6	7
55. Our written financial goals create momentum so that we can focus our priorities that enable us to achieve our purpose	1	2	3	4	5	6	7
56. We balance our financial challenges by intentionally also creating a culture of encouragement, gratitude and celebration	1	2	3	4	5	6	7
57. I am my spouse's cheerleader, not his/her critic, and regularly express genuine gratitude to him/her	1	2	3	4	5	6	7
58. Celebrating financial progress is a huge thing for us and we seriously and intentionally do it	1	2	3	4	5	6	7
59. I genuinely reflect approval, appreciation and encouragement to my spouse	1	2	3	4	5	6	7
60. Praying <b>together</b> for direction and favour on our finances is what we seriously practise	1	2	3	4	5	6	7
<b>Part Three: Money: Ins and outs of Income and Expenditure</b>							
61. We are seriously working towards true financial freedom	1	2	3	4	5	6	7
62. We have a definite plan and goals with a series of small steps towards financial freedom	1	2	3	4	5	6	7
63. Our journey towards true financial freedom consists of clear measurable destinations and milestones	1	2	3	4	5	6	7
64. I am a faithful steward in what I do	1	2	3	4	5	6	7
65. God is the owner of everything and therefore I handle my money in a way that pleases Him	1	2	3	4	5	6	7
66. I am very faithful in the little things I have to do	1	2	3	4	5	6	7
67. I am faithful in handling all of our money, 100% of the money, God's way	1	2	3	4	5	6	7
68. We are not poor savers - we have a habit of saving	1	2	3	4	5	6	7
69. Debt has not strained our marriage relationship at all	1	2	3	4	5	6	7

70. We do have a clear plan to have no outstanding debt	1	2	3	4	5	6	7
71. We as a couple have agreed on a lifestyle that senses what God wants for us	1	2	3	4	5	6	7
72. We have genuinely learnt the secret of being content in any and every situation	1	2	3	4	5	6	7
73. We definitely don't have a lifestyle trying to keep up with the Joneses	1	2	3	4	5	6	7
74. We have drawn up a spending plan	1	2	3	4	5	6	7
75. We come together regularly to pray, examine our progress, discuss challenges and make financial adjustments	1	2	3	4	5	6	7
76. I am a wise and careful spender	1	2	3	4	5	6	7
<b>Part 4: Snags: Common problems and complications</b>	1	2	3	4	5	6	7
77. The financial challenges we have faced in the past have not sapped our mental, emotional and spiritual reserves	1	2	3	4	5	6	7
78. We do have healthy habits of dealing with financial conflict	1	2	3	4	5	6	7
79. We have never used the word or think about the word divorce during our conflict	1	2	3	4	5	6	7
80. We don't confront each other in public	1	2	3	4	5	6	7
81. Nagging is not part of the way we deal with conflict	1	2	3	4	5	6	7
82. We don't verbally attack in revolving conflict	1	2	3	4	5	6	7
83. We never resurrect the past	1	2	3	4	5	6	7
84. We are willing to confess and ask forgiveness if we have done something wrong	1	2	3	4	5	6	7
85. We deal with financial disagreements as soon as possible	1	2	3	4	5	6	7
86. We come up with clear plans to solve financial problems in the future	1	2	3	4	5	6	7
87. Genuine forgiveness is the key to our conflict resolution and we are quick to apologise and ask for forgiveness	1	2	3	4	5	6	7
88. We have dealt with financial crises in an appropriate way (not in denial, emotionally, aggressively, panicky, impulsively)	1	2	3	4	5	6	7
89. We don't have simmering financial issues on the back burner	1	2	3	4	5	6	7
90. In dealing with a crisis I am gentle, cool and kind	1	2	3	4	5	6	7

91. There is no deep long-standing problems that have been buried for years	1	2	3	4	5	6	7
92. We have learnt so much about money and marriage God's way that we can now be Holy Spirit-filled counsellors for other couples dealing with a financial crisis	1	2	3	4	5	6	7
<b>Part Five: Times of your lives, creating your own sweet home and overall summary and outcomes</b>							
93. We as couple are fully transparent with regard to our financial situation - no secrets about money	1	2	3	4	5	6	7
94. We have a game plan to save for the empty nest season of marriage and our retirement	1	2	3	4	5	6	7
95. My spouse and are financially unified in every area	1	2	3	4	5	6	7
96. My spouse and I both have a high confidence level regarding knowledge of a biblical view of money and material possessions	1	2	3	4	5	6	7
97. My spouse and I are both living out a biblical world view of our money and possessions	1	2	3	4	5	6	7
98. My spouse and I periodically review our financial situation together, set goals and make changes as necessary to achieve those goals	1	2	3	4	5	6	7
99. Before making major financial decisions, we prayerfully seek God's guidance and counsel from mature followers of Christ	1	2	3	4	5	6	7
100. My spouse and I have established a lifestyle level for now and our future years, and we both know we are living at or below that established level	1	2	3	4	5	6	7
101. My spouse and I have addressed the question "How much is enough," and we both know we have enough to sustain us through our later years of life	1	2	3	4	5	6	7
102. My spouse and I have discussed the use of debt, and we both agree on how we will - or will not - use debt, including short-term borrowing	1	2	3	4	5	6	7



103. My spouse and I both have peace of mind regarding how our assets are invested	1	2	3	4	5	6	7
104. Our assets are adequately diversified, so that if there is an economic downturn we can survive financially until the downturn is reversed	1	2	3	4	5	6	7
105. We have adequate liquidity if we need to quickly gain access to funds for an unexpected payment or obligation	1	2	3	4	5	6	7
106. It is important that our financial advisor and the administrator of our estate have a sound understanding of what the Bible says about money	1	2	3	4	5	6	7
107. My spouse and I are both satisfied with our relationship with our financial advisor	1	2	3	4	5	6	7
108. My spouse and I agree on the amount we want to pass on to our children, and we have an up-to-date estate plan that addresses all of our needs and concerns	1	2	3	4	5	6	7
109. We periodically provide guidance to our children, so they will be able to manage their own financial lives and will be prepared for any future inheritance they may receive	1	2	3	4	5	6	7
110. We have chosen and prepared the next steward of our resources for when we are no longer able to manage them	1	2	3	4	5	6	7
111. We have had a family meeting to share details of our estate plans with our children	1	2	3	4	5	6	7
112. My spouse and I are both satisfied with our current level of giving	1	2	3	4	5	6	7
113. My spouse and I have giving goals beyond the tithe	1	2	3	4	5	6	7
114. My spouse and I are looking for effective ways to increase our giving	1	2	3	4	5	6	7
115. My spouse and I have thought about including charitable giving in our wealth transfer decisions	1	2	3	4	5	6	7