

## Handling Financial Problems in Marriage — Adly Campos

We are going to discuss a topic that is very close to each and every one of us: handling financial problems in marriage. The way a couple manages their finances determines the success of their marriage. One of the biggest reasons why couples end up getting a divorce shows that between 85 to 90 percent of them have problems with finances, according to Larry Burkett. We live in a culture that encourages couples to buy, buy, buy—whether they have the money or not. And when it comes to the question, “Who should handle the money?” the answer is simple. Both of you should do it in agreement.

So how should we handle our finances? The handling of finances reveals your character and your marriage relationship. Include your spouse when making financial decisions. And if you have children, be sure to include them. That way they will be more understanding and cooperative when it comes to spending money.

Develop also a biblical financial plan that will place the correct foundation for your family and preserve the harmony in your home. Here are some steps that we need to consider. First, you should both study in your Bible God’s perspective on money. Did you know that there are more than 2,000 verses in the Bible—God’s Word—about the handling of money? There should be diligent research on the principles of finances that every couple should know and embrace. There are some truths that should influence one’s attitude. Do not take pride in the money you earn. Why? Because it all comes from God. In Psalms we read, “For every beast of the forest is mine, the cattle on a thousand hills” (Psalm 50:10, ESV). Do not love money. You will never be satisfied. “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity” (Eccles. 5:10, ESV). These are words from Solomon, the wisest man on earth.

“No one,” said Jesus, “can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money” (Matt. 6:24, ESV). “The love of money,” we read in 1 Timothy 6:10, “is a root of all kinds of evil” (NKJV). This doesn’t mean that there is something wrong in having money, but what we need to avoid is loving money and replacing our love for God and for others with our love for money.

There’s a story about a pastor who invited a rich man to become a church member. The man refused time and time again, saying that the thief on the cross did not belong to any church and had been saved. The pastor replied, “Well, since you don’t want to become a member, maybe you would at least support the preaching of the gospel,” in which the man also rejected, using the same excuse. Then the pastor sadly looked at him and said, “The thief on the cross was a dying thief, but you, my friend, you are a living thief.” Wow! Is that something the pastor invented? No.

[Editor’s Note: The above-mentioned story is. . .]

We read in Malachi 3:8, “Will a man rob God? Yet you have robbed me! But you say, ‘In what way have we robbed you?’ In tithes and offerings” (NKJV). We could be robbing God and ourselves from the blessings that He wants to bestow upon us. Biblical truths regarding money should also influence our actions.

In Matthew 25:14-30 we learn about the parable of the talents. What we do in our lives with what God has given us reflects whether Christ is truly Lord of our lives or not. Every time we make a spending decision, it is a spiritual decision. What did I say? *It is a spiritual decision.* As a steward, we have a great deal of latitude, but we are still responsible to the Owner of everything. Stewardship is a very serious issue to God, and therefore, we—you and I—should take it seriously as well.

Jesus taught and spoke many times about finances. One of those places He spoke about it was during the sermon of the blessings—the Sermon of the Mount. There He made a compelling statement about money: “Do not store up yourselves treasures on earth . . . but store up for yourselves treasures in heaven” (Matt. 6:19, 20, NIV).

I’m going to tell you a very interesting story that was written in the column of Ann Landers. It came from a girl who was writing about her uncle and aunt. She said, “My uncle was the kindest man I’ve ever known. All his life, every time he got paid, he took

\$20 out of his paycheck and put it under his mattress. But then one day he got sick and was about to die, so, as he was dying, he said to his wife, 'I want you to promise one thing. Please promise me that you will do this.' 'Promise what?' she asked. 'I want you to promise me that when I am dead, you will take all my money and bury it with me in my casket so that I can take it all with me.'"

"He died, and his wife kept her promise. She went and got all the money that day he died and went to the bank to deposit it, and then wrote out a check, a blank check, and put it in his casket." He could not take with him all the money that he had saved. There was no way that he could take it. And so it is with us. We cannot plan on taking everything we have with us on the day we die. So this is why the wise advice comes from Jesus: "Don't store treasures on earth, but store them in heaven."

After meeting our own needs, we look for ways to use the resources that he Has entrusted to us to make an investment in His kingdom. Friends, fame, pleasure, and riches cannot wholly satisfy the life of Christ's followers, except the adoption of Christ's purpose toward the world He came to redeem.

Husbands and wives, we need to commit *together* and put God first. Make Him the center of our lives rather than making money. There are examples of people who have given God first place in their finances. When married, couples who are struggling financially often means that their allegiance is in the wrong place. Jesus said, "You cannot serve God and wealth." So Jesus realized that money has such a powerful influence on human beings that it could actually compete with our worship of Him.

We are surrounded by a culture of commercials and spokespeople who try to sell us the idea that life is incomplete unless we have more. The way we handle money is our test of our allegiance to our Maker. Who or what are we worshipping? Are we worshipping the Lord, the Master, the Creator, the owner of everything? Or are we worshipping our wallets, our bank accounts, the luxuries that we want? We must understand and accept that God is the One who gives and takes away. Will we be wise stewards of the resources He has placed under our care? We need to take it seriously.

We must develop a team approach to handling finances. In money matters, communication between spouses is crucial. You need to make a commitment to communicate. It has been found that if you don't communicate about money, most likely you're not communicating about anything else.

I want to tell you something very interesting that I found. Did you know that there are financial cheaters? What do I mean? How do they cheat? A study was made, and it was found that 42 percent of American couples admitted to financial infidelity in 2016, up from 33 percent in 2014 and 31 percent in 2010. Of those who cheat financially, 75 percent said that it has hurt their relationship. Thirty percent said that they concealed a purchase, a bank account, or statements, bills or cash from their partner or spouse. Sixteen percent lied about their finances to their spouse which included earnings, extra money, bonuses, and debt. Twenty-five percent of them are embarrassed or fearful about their finances and do not want their spouse to find out anything about their finances. And there isn't much guilt. Thirty-two percent insist that some part of their finances should be private, even from their spouse.

Husbands and wives, we need to be communicative in the aspect of our finances; otherwise, we will end up in serious financial problems and struggles. We need to tell each other the truth and be crystal clear about the handling of our finances. I firmly believe that every husband and wife should have a well-planned strategy: first, a plan to give back to God what is rightfully His. We already said that if we do not faithfully return 10 percent, plus our offerings to our God, our Father, the owner of everything, we are robbing God. And we don't want to feel guilty. We want to give, and give gladly and happily, to the cause of God, that we may be able to promote the preaching of the gospel to the whole world.

Also, we need to develop a monthly budget with all the family members that includes a definite plan to get out of all debt. When we are in deep debt, we can't rest. We can't be at peace; we are stressed out; we are in a bad mood. We don't feel good about ourselves or anyone else. It affects our communication, our relationships, not only at home, but even with those that we

have to deal with from our everyday life. So we must get out of debt, and today there are many ways in which you can get out. Make a plan to pay all your debt and be able to live peacefully.

Then we need to make a plan to be able to save and invest. It is amazing what saving a few dollars a month or from every paycheck can do. I remember when I taught this principle to all of my four children. But only one of them decided to follow the advice. So whenever she started working and receiving her check, she was very faithful, first in separating 10 percent for God, and then separating a specific amount from each check every month into her savings account. She worked for four years before she was engaged and got married. I was surprised and amazed when, at the time of her wedding, she told me that she had saved already over \$14,000 in her savings account.

A little becomes a lot! You would not imagine that. It takes a little bit of sacrifice, but it pays great dividends to be able to save and put money somewhere you can reach into in case of an emergency.

Remember that the key to stewardship is found in the heart or the attitude that we have toward God and what He has given us. It's all His, and it's all for His glory. There are so many stories of people who have become successful, rich millionaires, even billionaires. I want to share with you the story of one person. This person was the very first to reach the status of a billionaire. He was a man who knew how to set goals and follow them. His name: Rockefeller, a devout Baptist, and one of our nation's first billionaires. He said the following: "I never would have been able to tithe the first million dollars I ever made if I had not tithed my first salary, which was \$1.50 per week." He believed that the ability to make money was a gift from God to be developed and used to the best of one's ability and for the good of mankind. At the age of 23, he had already become a millionaire. By the age of 50, he became a billionaire. Every decision added to the relationship he tailored to create his personal power and wealth.

But the inevitable happened. Three years later, at the age of 53, he became very ill. His entire body became wracked with pain, and he lost all the hair on his head. In complete agony, the world's only billionaire could buy anything he wanted, but he could only digest milk and crackers. An associate of his wrote: "He could not sleep. He would not smile. And nothing in life meant anything to him. His personal, highly skilled physicians predicted that he would die within a year. That year passed agonizingly slow. As he approached death, he awoke one morning with the vague remembrances of a dream. He could barely recall the dream but knew it had something to do with not being able to take any of his successes with him into the next world" (according to him). "The man who could control the business world suddenly realized he was not in control of his own life. He was left with a choice. He called his attorneys, accountants, and managers and announced that he wanted to channel his assets to hospitals, research, and mission work. On that day, John D. Rockefeller established his Foundation. This new direction eventually led to the discovery of penicillin, and cures for current strains of malaria, tuberculosis, and diphtheria. The list of discoveries resulting from his choice is enormous. But perhaps the most amazing part of Rockefeller's story is that the moment he began to give back a portion of all that he had earned, his body's chemistry was altered so significantly that he got better. It looked as if he would die at 53, but he lived to be 98 years old."

Rockefeller learned gratitude, and he gave back from his wealth. Doing so made him whole. It is one thing to be healed; it is another to be made whole. He practiced what he preached, giving away more than \$555 million during his lifetime. He gave a \$1 million gift to get the Annuity Board started. But Rockefeller did not wait until he became rich to become generous. He gave a tithe of all he had from the time of his conversion. He firmly believed that he was a steward of all he had. He taught his family that what they inherited was theirs, but on a service basis, and that money brought tremendous responsibility, as well as opportunity.

His son David, telling the story, says that when he was 14 years old, he learned the lesson, taught by his father, that from every cent that he made he would have to put aside first the 10 percent to give back to God, and then 5 percent for a savings account.

It's the only way to get ahead. First, include God, and second, be wise in handling your money. And always share with others. And when you give, give with a happy, cheerful heart, and you will receive in return so many blessings that you will have no place to store all of them. May God bless you richly, is my prayer.