**Marriage Essentials**

**The Top 9½ Marriage Busters**

How to avoid them and build a lasting, fruitful marriage

**Buster No. 7: Dollar Drama**

**Part 2 – Your money and your marriage**

Paul and Teri Reisser – February 11, 2024

**Recap from Part 1 -- Some basic principles:**

1. God owns it all. “But why should I want your blue-ribbon bull, or more and more goats from your herds? Every creature in the forest is mine, the wild animals on all the mountains. I know every mountain bird by name; the scampering field mice are my friends. If I get hungry, do you think I’d tell you? All creation and its bounty are mine!” Psalm 50:9-12 (The Message)
2. The Bible has a lot to say about money – an estimated 2,000 verses deal in one way or another with finances. Here’s a breakdown of the basic advisories (from the website <https://www.biblemoneymatters.com/bible-verses-about-money-what-does-the-bible-have-to-say-about-our-financial-lives/>, which lists several verses for each topic):

* Don’t put your hope in wealth.
* Cultivate contentment.
* Be a cheerful (“hilarious”) giver.
* Avoid greed at all cost.
* Debt: Run, Forrest, Run!
* Be ethical and don’t cheat others.
* Work hard and don’t be lazy.
* Steer clear of “get rich quick” schemes.
* We are commanded to rest.
* Plan ahead.
* Save for the future.
* Be a steward of what God owns.
* Seek godly guidance and wisdom.
* Trust in God’s provision.
* Avoid worry.
* True wealth is found in our relationship with Christ.

**Some specific observations about money and marriage:**

1. Money involves, touches, and pulls on just about *every* area of life and marriage. It is thus very important (but sadly uncommon) for husbands and wives to understand their own -- and their spouse’s -- emotions and attitudes about money. Doing so promotes “knowing and being known,” which in turn leads to compassion for the other person’s concerns and (inevitable) mistakes in this area.Your concepts about money originate from:
   1. Your family of origin – what was normal in terms of resources and attitudes
   2. Your self-concept – sense of competence, safety, value
   3. Your values – what your spirituality/morality dictates
2. Husbands and wives will **always** have differences of opinions, attitude, and understanding about how their money should be made and spent, just as they will have differences of opinion about work, raising children, other family members, etc. However, these *differences* can complement each other, and if handled correctly can help both of you grow in this area.

**Some common tendencies, themes and variations in these differences:**

1. Common differences between men and women regarding money:
   1. Men – money is often a way of “keeping score.” (“Am I a success?”)
   2. Women – money is often tied to their sense of security.
2. In ***The Five Money Personalities****,* Taylor and Megan Kovar describe the following distinct ways of thinking about and dealing with money. They propose that each person has two of these personalities, a Primary and Secondary, and these not only impact each other but also impact one’s spouse. None of these are right or wrong per se, and each has its specific strengths and challenges. (Obviously, these are generalizations, so no one fits precisely into these categories, but they can be useful to help couples understand each other and communicate constructively about finances.). The following descriptions are adapted from the Kovars’ website, themoneycouple.com, with a number of our own alterations, additions and comments.

**Savers,** on the plus side:

* Are organized, responsible, and trustworthy when it comes to managing money.  Savers won’t tap out the kids’ college fund to pay for a new boat.
* Rarely spend impulsively.  Saverswill scour the Internet for deals and have money in hand before making a purchase,
* Like to plan every detail of a vacation.
* Derive genuine pleasure from saving money and feel pride when they make a desired purchase for a reduced price.
* Avoid credit card (or other) debt like the plague, hate paying interest, and strive to pay off every bill, in full, right away.

**Savers,** on the minus side:

* Can be overly focused on finances.  Having definite financial goals and working hard to achieve them is commendable, but there are times when savers need to swallow some pride – or anxiety – and allow themselves (and others) to enjoy life.
* Can go beyond being focused on money to being obsessive about it.  Drifting toward talking, thinking and worrying constantly about money can drive a saver’s partner away from financial conversations.
* Can have a such a hard time parting with their money that they come across as cheap and even selfish to other people. In this regard they…
* Can be joy stealers.  Their resistance to spending money can take the fun out of everything from seeing a movie to going on vacation.

**Bottom Line:** Savers can be great partners because they are careful about finances and usually spend wisely.  The challenge for them is to see money as a means to an end, not an end in itself.

**Security seekers**, on the plus side:

* + Are investigators. They will do their homework before making a major purchase.
  + Are trustworthy, rarely if ever putting their financial future on the line. That means they aren’t likely to spend this month’s mortgage on a car or tap into their college fund to join a multilevel marketing business.
  + Are cautious. They will resist the impulse to obtain something now until they know they’ve got enough to pay bills, contribute to their retirement, and cover any other obligations.
  + Are prepared for anything. They are well-insured (their insurance agents’ favorite customers), will build a solid emergency fund, establish a family trust and seek to secure their family’s well-being should they die or become disabled.

**Security seekers**, on the minus side:

* Can be overly negative (Part 1). Their focus on avoiding potential risk, liability or calamity can in fact be thinly-veiled generalized anxiety that they never address. They can become Eeyores or self-appointed joy-killing “Donald or Debbie Downers” in their family.
* Can be overly negative (Part 2). Their aversion to risk can cause them to say “No” to potentially fruitful ideas, to the point of becoming controlling, exerting veto power over a spouse’s desire to explore his or her dreams and goals.
* Can stifle their own creativity. Over time, the need for security can be so all-consuming as to stop them from looking at possibilities and instead choose to stick with certainties that might in fact be stifling them.
* Can get stuck in a research rut, the “paralysis of analysis.” They can become so focused on making sure an opportunity is foolproof or avoiding buyer’s remorse that they never act.
* Can become so focused on establishing their own and their family’s security that they forget that God is in charge of the universe and their lives. Who needs to trust in God when you believe you have established every possible financial defense? See Luke 12:13-21, the parable of the rich fool, for further insight.

**Bottom Line**: The security seeker’s careful planning and steady approach to money can help couples avoid disaster. A challenge for the security seeker is to resist the tendency to make decisions based on fear, and to know how much financial security is in fact enough.

**Spenders**, on the plus side:

* Get a thrill from any purchase, whether from Nordstrom or the Salvation Army thrift store. The price doesn’t matter -- It’s the fun of buying that counts.
* Live in the moment.  Spenders tend to be focused on what’s happening in front of them, and are willing to spend money to enjoy life *now*. They might have less money down the road, but for spenders it’s all about making great memories today.
* Love to buy things for other people. Spenders find joy in giving gifts, helping meet other people’s needs, and picking up the tab for friends and relatives.

**Spenders**, on the minus side:

* Are often impractical impulse-buyers. Spenders tend to walk into a store without either lists or limits. They are less likely to do research to find a good deal, or to wait for a sale on something they want. Speaking of which, they…
* Tend not to differentiate between wants and needs. If they want something, they get it.
* May not communicate about what they buy.  Their impractical impulse buying means that spenders don’t think – much less talk – through purchases with their partners. This lack of communication can come across to a spouse as secretive, or in some situations as overtly deceitful. (See Bottom Line No. 2, below.)
* May deal with regret in the wake of their purchases . Spenders are thrilled with the shiny thing they have purchased, or when a vacation or the holiday is fantastic – until the bills roll in. If the shiny thing breaks or stops working, or the vacation goes south, the remorse may be more severe.
* Tend to be budget busters. Spenders can have great intentions to stick to a budget, but all too often do not. Their spending can lead them (and their spouses) into serious, life-altering debt. Though they may regret their overspending, they may have a hard time stopping themselves. This can be terribly frustrating to the spender’s spouse.

**Bottom Line:** Spenders can enhance the adventure in their marriages because they resist letting finances get in the way of living life to its fullest. Their challenges are to respect the money personalities of their partners, particularly if they are married to a saver, and not to allow their spending to lead to financial chaos or crippling debt.

**Bottom Line No. 2:** Spenders are at risk of committing *financial infidelity* by opening credit card or charge accounts without informing the spouse, and attempting to conceal significant purchases out of shame or fear of disapproval.

**Bottom Line No. 3:** While not yet formally recognized by professional organizations, compulsive shopping / spending can assume all of the characteristics – and chaos in a marriage – of an *addiction*. We will unpack this in more detail when we look at addictions as one of the upcoming marriage busters in this series.

**Risk takers,** on the plus side:

* Are conceptual thinkers, and thus less worried about the details, the “how” of an idea. They get a bead on something – a business opportunity, an investment option, a real estate deal – and tend to move ahead.  (“Don’t bother me with the details.”)
* Get more excited about the “big idea” of something and its possibilities than the thing itself. By the time the deal is done and they’ve got their return, in whatever form – or even well before that -- they’ve moved on to the next big idea.
* Love finding the next adventure. No idea is too far out, no risk too big.
* Listen to their gut. Risk takers trust their intuition more than conventional wisdom or the voices of naysayers, even those who are well-informed. If a deal doesn’t *feel* right, they won’t do it, and vice versa.
* Aren’t afraid to make decisions, and generally don’t take much time to do so.

**Risk takers,** on the minus side**:** (You can probably see this coming…)

* Can be blinded by possibility. When a risk taker gets ahold of an idea, reason may leave the building, and along with it concern for other people’s feelings, attention to details, and long-range planning.
* Are at risk for being resented. Even if a risk taker is in a relationship with another risk taker, the quick decisions and leveraging of assets can end poorly When a risky decision pays off, everyone is happy, but one bad deal can create a lot of resentment.
* Can be impatient and insensitive. Risk takers’ gut instinct-based decisiveness can cause them to lose patience with others who don’t sign on to their big ideas as quickly as they’d like. They do not like feeling hemmed in by other people’s opinions, so rather than work for a compromise (or at least seek wise counsel) they may charge ahead and deal with the relational fallout later. This can be particularly damaging when they make decisions without consulting their spouses.
* Can be vulnerable to cons and scams because of the intoxicating combination of the thrill of the deal and the desire for wealth. The humiliation of being conned can cause a risk taker to attempt to hide the loss from a spouse by making more high-risk deals, shifting money around, or even gambling in an effort to recoup lost money.

**Bottom Line:** Risk takers can be an engaging marriage partners because they are always thinking about the future and finding ways to make it better financially. The challenge for risk takers is to keep their spouse involved in financial decisions, to listen to the counsel of their spouse and others who have experience and wisdom, and to be willing to say “no” to a deal that looks intriguing to them when others are urging them to pump the brakes.

**Bottom Line No. 2**: In Christian families, a risk-taking husband can invoke his “headship” to override a wife’s concerns about a major financial decision. Risk takers in church leadership positions, especially with strong personalities and large followings, can play the “God card” (“God told me that we should…”) in order to sidestep careful analysis and counsel about their next big idea. Both of these scenarios can lead to major relational fallout – especially when the big idea goes off the rails -- both in individual families and in entire congregations.

**Flyers,** on the plus side:

* Are not motivated by money as a measure of their success or worth.  Most flyers end up living exactly the lives they want to live, because they make choices based on what they value, not on what will make them the most money or the appearance of success.
* Are basically content with their lives.  Flyers might be dirt poor, living in an Airstream out by the highway, but they’re fine with that. As long as they’re able to make their own choices and pay for them, they’re happy.
* Are big on relationships. Relationships and connections with other people are crucial for flyers, who will generally put relationships above money.
* Are happy to let someone else take care of their money.  This can be a big plus if they are married to someone who enjoys handling financial decisions.

**Flyers,** on the minus side:

* Can be reactionary.  Flyers don’t think about money, but money is a necessary part of life. Sooner or later, even flyers have to pay attention to their bills or their looming retirement.  And when they do, they often make decisions based on fear rather than good advice. This lack of planning can lead them and their families into serious debt.
* Often lack the skills needed to solve money issues. When money problems come up, flyers often try to handle them themselves. However, because they haven’t paid much attention their finances, they may be clueless about how things work in this realm.
* Are likely to be disorganized in their financial affairs, even if they are not disorganized in other areas of life.  For example, they may have great difficulty laying hands on last year’s tax return (assuming they filed one) or determining this year’s taxable income.
* Could be characterized as “*un*-responsible.” Anyone who isn’t a flyer might see them as irresponsible, but *un-*responsible might be a better adjective. Irresponsibility suggests a generalized and deliberate lack of grown-up behavior. But flyers are often anything but lazy or inattentive in other (and important) areas of life.  They simply don’t pay attention to money matters until it is absolutely necessary to do so.

**Bottom line:** Flyers can make great spouses because they are easygoing about money matters. They aren’t going to be controlling or uptight, but the challenge for them is to stay involved and engaged in family financial decisions.

**Table discussion: (You knew this was coming…)**

1. Thinking about these “money personalities,” on a piece of paper write down:

* What you feel are *your* primary and secondary money personalities.
* What you feel are *your spouse’s* primary and secondary money personalities.
* What you would guess your spouse has identified as *your* money personalities.

1. Now, compare notes and discuss. Remember that these various characteristics are neither “good” nor “bad,” but can have both positive and negative sides to them.
2. Remember that the point of this exercise is to understand how you and your spouse think, feel and make decisions about money.
3. The ultimate goal is to establish an ongoing process of improving communication, reducing shame and guilt, increasing compassion and grace, and together setting financial goals and practices that will bless your marriage and family, and advance God’s kingdom. (Remember – your marriage is to be an embassy, an outpost of light, and sanity in an increasingly dark and insane world.)

**Upcoming Marriage Essentials dates:** February 25, March 10 and 24, April 7 and 21, May 5 and 19, June 9 and 23.