

2 Principles to Strengthen Your Finances and Marriage

Money is one of the multifaceted things we get to manage and discuss throughout the journey of marriage. I believe money is a gift from God and can be a very positive aspect of marriage.

There are some key issues I have to bring up here so you can navigate finances and be in agreement, at least on the big issues. The method or system you create around money is not as important as being in agreement financially.

Today I will give you two principles and three proverbs that will instruct you how to better steward your finances, which in turn results in a stronger marriage.

Tithing

“Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine” (Prov. 3:9-10, ESV).

In my office every Monday for at least the past 20 years, I have had a different Christian couple sit in front of me that has come for three or five days to do an intensive and work on their marriage. In our first session, I ask structural questions like how often they date, go out with friends, discuss feelings, pray together and have sex.

The last question I ask is if they fuss or fight about finances or money. Of the many Christian couples I have seen, what do you think 100% of the couples who indicate they do have financial issues or difficulties have in common?

You probably guessed it. One-hundred percent of Christian couples I have seen for counseling that had financial difficulties did *not* tithe. Now, I am a psychologist, not a

preacher. I am not going to gain anything from telling you to tithe to your local church.

However, as a couple, you will or have already decided whether or not to give at least 10% of your income (which comes from God) to your local church, and perhaps to some ministries you believe in.

I have tithed all of my Christian life and I have been blessed financially my whole life. We have taught our children to tithe to the point that, if they forgot their tithe at home, we would go back and get it so they could tithe. I could write a whole book just on the benefits of tithing.

From a marriage perspective, if you have consistent financial difficulties, your marriage is impacted over time with these challenges. I would encourage you to tithe for life, but at least try it for six months and see what God shows you about the blessings of tithing.

Budgeting

“Be diligent to know the state of your flocks, and look well to your herds” (Prov. 17:23, MEV).

Money comes and goes over the course of your marriage. You will probably manage hundreds of thousands of dollars—if not millions—over the decades of being married. How you manage money is also a marriage issue.

One of the questions every couple has to address is budgeting. Usually one person is more bent in this direction of budgeting than the other is. In my book, *Intimacy – A 100 Day Guide to Lasting Relationships*, I write about financial children (adults who want no financial responsibility), financial adolescents (present-minded, pleasure-seeking) and financial adults (money is spiritual and needs to be thoughtfully handled). You can see these financial development issues come up when you start talking about budgets.

Some couples live abundantly, so they just spend less than they make. However, most couples would be wise to sit down and see what goes in and out and why, and then establish a budget to meet the short-term and long-term goals of the family.

Here is what I would like you to do. Discuss this issue together and get in agreement. If budgeting and tithing have been a challenge for your marriage, then find a financial person in your church or another church and be accountable to him or her until your finances are a strength for you.

Proverbs 15:22 (ESV) tells us, "Without counsel plans fail, but with many advisers they succeed." So it's important to find wise counsel in this area. I believe you will find that by using these two tools, tithing and budgeting, you will not only see blessings in your finances, but also blessings in your marriage. {eo}

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