Should Your Husband Manage the Money?

In a **marriage**, **finances** are often seen as a place where you can win or lose. Many **women** spend a great deal of time trying to wield the upper hand in this area because they don't understand their husband's **financial** philosophy and don't appreciate the way he manages **money**.

Whether you see your **husband** as a cheapskate or a spendthrift, you may think it seems logical to counter his approach in order to balance him out. If you decide to beat the cheapskate by talking him into buying something or to conquer the spendthrift by nagging him into saving, your celebration is likely to be both lonely and brief.

Scripture says that there is joy in **giving**, in honoring and in loving. When you are being good to your **husband** on purpose, you think in terms of what he prefers. You try to understand his philosophy of money and learn to respect him in spite of, or maybe because of, it.

You will be happiest when you have the attitude that your husband's happiness is one of your greatest joys—when you recognize his wins as your wins, too. Pray for this attitude. Often, the inexplicable result of your prayers is that God uses the attitude He gives you to bless you in ways you could never imagine.

Philosophies of Finances Money is much more than just legal tender or something to exchange for what is desired. In some sense, your husband feels as if the money represents who he is, since he traded part of his life to get it.

Spending habits are really statements about him. They say what he values and how he relates to his environment.

Consider the philosophies of money management that follow, and choose the one that best reflects your husband's attitude about finances—the Saver, the Fun Addict, the Status Seeker, the Artist and the Aspiring Millionaire. Then respect your husband by choosing to look at why he spends money where he does.

The Saver. A saver's goals are control and security. There is much power in withholding. It eliminates risks and minimizes vulnerability. At worst, a saver can use power to frustrate your hopes; but, on the other hand, a saver can provide valuable caution and accumulated resources when needed.

So, how do you thrive in a marriage to a saver? If you are also a saver, little negotiation is required. However, if you are naturally inclined to "shop 'til you drop," you may have to recall the way you originally interpreted his attitude about finances.

No doubt there was a time when you were actually attracted to the stability of a saver—he seemed to be very mature and have good business sense. You weren't wrong then. You just looked at it differently. Look at it again that way, and the temptations you have to call him cheap may go away.

A saver may relax a bit if he is totally convinced that you consider him much more important than his goods. Even if the saver doesn't loosen up right away, by showering him with attention, appreciation and love you can make the wait much more fun.

The Fun Addict. If you married your husband because he was a fun guy and he never changed, you need to respect—look again at—his thinking. A fun addict thinks the slogan "Eat, drink and be merry, for tomorrow we die," is the wisest saying in the world.

A fun addict is likely to frustrate you because it seems as if he just "blows" money. He's the kind of guy who sees no reason at all to keep a life insurance policy when cashing it in would provide enough money to buy two snowmobiles before the last snow of the season melts.

“After all, you said you wanted us to spend more time together,” he’ll happily explain.

How can you thrive in a marriage to a fun addict? If you are a fun addict, too, then you probably really do enjoy your husband. However, two people who see money only as a means to play can easily come to financial ruin. So, before you go have fun, minimize your chances of poverty: Cut up every credit card you have, pay your bills on time and then play with the remaining cash.

Often, however, it is the serious woman who is drawn to the “fun” man. If that sounds like your situation, the best you may be able to do is get the absolute necessities taken care of and then relax. A fun addict is not going to be interested in a budget.

However, he may be quite willing to enjoy a certain amount (meaning the most that can be spared, not the least you can possibly agree on) that can be spent any way he wants, whenever he wants, without your rolling your eyes. A fun addict adds zest and perspective to life. Enjoy him.

The Status Seeker. A status seeker is always bidding for approval. Voted the one most likely to pick up the check, he always gives the impression that he is running for political office. The status seeker will wait to sense the direction in which the majority of people are about to go; then he will try to get in front of them.

A status seeker is concerned with impressing people. Therefore, the frustration of being married to one comes when his spending centers on what will be seen by the public rather than what will best meet the family’s needs.

To a status seeker, having a large house on the right street is more important than whether or not he has a good insurance policy. Having the right automobile and the correct label on his clothes can seem as important as the character of the person who has them. The expenditures for the designer items he insists upon are likely to put a strain on the average income and a strain on you, as his spouse.

Realize that you have the ability to meet his need for approval. Your respect will not give him a big head, and your affirmation can go a long way in filling his desire to be esteemed. You certainly approved of him at one point in your relationship or you wouldn’t have married him. With enough respectful love, the status seeker might seek the status of being the best husband.

The Artist. If your husband is an artist, he spends practically every cent he can gather on some type of special collection: antiques, books, cars, tools, sports or something he considers significant. Why, you may wonder, would this wonderful man not want to budget some money for the family vacation, the Christmas club, emergencies or a better car? It is because none of these matter to the artist.

If you are married to an artist, you may find yourself thinking, “I wish he would pay as much attention to me as to those stupid _______.” The bad news is that the artist doesn’t initially think in terms of people. But there is some good news: If you prioritize the artist’s method of expression and you have recognized his need, he is unlikely to be preoccupied with how you feel the rest of the money should be used.

The world’s great inventions come from artists who are more fascinated with what they can produce than with who notices it. Yet, as a wife who is good to her husband on purpose, you learn that noticing is the avenue to romance with the artist. Respect his financial perspective. When you understand his work, you are loving him.

The Aspiring Millionaire. U.S. News & World Report (February 1989) reported that the typical millionaire is an individual who has worked eight to 10 hours a day for 30 years and is still married to his or her high school or college sweetheart. A New York executive research firm, in a study of 1,365 corporate vice presidents, discovered that 87 percent were still married to their first and only spouse. Staying married may not make you a millionaire, but statistically, there is a better chance of becoming one if you stay married than if you don’t.

What is it, though, that makes a truly aspiring millionaire go for the gold? Not security—if he were interested primarily in security, he would accumulate bits of money into a tidy sum and not take risks to make it big. Not pleasure—if he were interested primarily in pleasure, he would not work hard enough and long enough or invest enough to become a millionaire.

Not popular approval—if he were interested primarily in popular approval, he would hand over too much control to other people’s opinions. Not self-expression—though aspiring millionaires have more in common with artists than they have with those in the other categories. So what does make an aspiring millionaire tick?

Quite often he is proving that he can accomplish what some significant person (one whom he respects from his past or present) thought he could, or he is proving that he can achieve what that significant person thought he never could. It makes no difference whether or not that significant person is still around.

If your husband has this financial philosophy, he will work long hours, he may risk the family fortune, and you may live like paupers in order for him to succeed. You must be very patient. Recognize his efforts on your behalf and let him know you appreciate him.

No matter which financial philosophy you or your husband may have, there is one aspect of finances that matters more than any other. That is the biblical principle of tithing. God instructed His people to give the first 10 percent (a tithe) of their income.

In a culture where money and possessions are practically worshiped, tithing is a powerful step of faith and an effective way to force your spirit to rely on God. He wants you to give. When you do, you are blessed in various ways.

But agreement on this issue is important. All the money you have belongs to both you and your husband. If he strongly opposes tithing, pray that God will change his attitude.

There is no reason for you to carry any guilt about it or to sneak money into an offering plate and hope he never finds out. God knows the desire of your heart and the constraints you face. He will honor your respecting your husband in this as well as in all other areas related to your finances.

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