This Everyday Item Has the Power to Destroy Your Marriage—Don't Let It

Martin Luther is believed to have said that there are three conversions of a man: his heart, his mind and his purse. I think he had a good understanding of the complexity the role money plays in a person's life.

Money is a very personal issue. Most of us are very independent in our thinking and resist accountability in most areas of our lives. However, living in a very materialistic and image-driven culture makes money an issue each couple must address at some point in their marriage.

Agreement in money issues is paramount in a Christian couple's marriage. This agreement should be agreed upon early in a marriage. As a young Christian married couple grows together, they face many decisions they must make together.

Each spouse has his or her own family history of managing and spending money and each partner has their own spending and money management history. Over time, each spouse will develop a history of spending, managing and hopefully saving and investing within the marriage.

In a marriage, each spouse approaches the handling of money from a developmental role. A husband and wife in a Christian marriage can be a financial child, financial adolescent or financial adult. If both husband and wife are at different developmental stages financially, it can be a huge hurdle to surmount.

A young Christian married couple will make enormous money management decisions. Here are some big questions each couple must tackle and find agreement with:

—Which partner will manage the money?

—What do we believe and how do we behave in regard to debt?

—-How much debt is reasonable?

—-What do we believe about spending and the use of credit cards

—-What do we believe about tithing?

—As each couple moves through a myriad of financial decisions, they begin to create a financial system. This system evolves over time and is rarely clearly communicated. It is even more rarely agreed upon by both partners. However, the system is very present and functioning in the couple's day-to-day life.

—Budgeting, saving, planning for retirement and leaving an inheritance to future grandchildren are all huge financial issues that each couple faces somewhere in its financial journey together. The Bible speaks of the importance of such matters. Proverbs 13:22a says, "A good man leaves an inheritance for his children's children."

Few couples start out understanding the complexities before them, especially those involving money matters. The challenge of financial issues can present a great opportunity for personal growth, closeness and spiritual discipline. These challenges can also present roadblocks to spiritual, emotional and physical intimacy.

In my 30-plus years of counseling couples, I have found money to be a paramount issue at which couples often get stuck.

Money can build up or tear down intimacy in a couple's relationship. We must confront this head-on as with so many of the other issues we have addressed thus far. This aspect of marriage may be easier for some couples than others.

Some husbands or wives were trained in financial issues and others are just gifted at understanding the complexities of finances. However, this article contains truths to help make money matters work for you as a couple instead of letting them pull you apart.

In Amos 3:3 it says, “Do two people walk together, if they have not agreed?” This principle is powerful, especially when addressing money matters. Financial disagreement can create much havoc and pain for a husband and wife. Even if a financial decision wasn’t the best, if a couple agrees together, then they both adjust quite well in most marital aspects.

Money and its issues are part of a learning process. Remember, mistakes will happen. I don’t think I’ve ever met a couple professionally or personally who has not made some financial mistakes. If you’re expecting not to make financial mistakes, you may be placing your expectations way too high.

Can you expect to be informed, wise and prudent in your money decisions? Absolutely! Will you be perfect throughout forty or more years of marriage? Absolutely not!

At some point, a husband may make a bad stock decision that causes loss of money. A wife may purchase a new piece of furniture that costs more than their budget can handle. So, in the process of discussing the principle of agreement, agree that mistakes with money will occur in your lifetime. One partner will forget to deposit a check and the other partner will overdraw the account, or one partner will make a purchase he or she feels is a great deal only to later discover money was lost.

We must come to the agreement in our marriages that mistakes will happen. In fact, I suggest writing it down and signing it to document your agreement.

If we allow God to rule our marriage, He can use finances in a mighty way in our growth and marital strength. I have discovered that God uses finances to teach me faith, to increase my dependence on Him and to strengthen my relationship with my precious wife, Lisa. We have weathered some interesting storms financially, and some of the storms were not even of our own making. Lisa and I have one steadfast principle that has kept us solid through thick and thin. Lisa and I agree to agree on financial matters.

This is a principle I believe every Christian couple should adopt in their marriage from the beginning. Agreement is primary to navigating through the complexities of money matters. This is why we discuss it first because, without agreement, money issues can be a primary area that can create disunity instead of intimacy. Don’t allow disagreement in money be the roadblock to your marital unity.

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