

Money
and
Marriage
GOD'S WAY

SAMPLE

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Marriage
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HOWARD DAYTON

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HOWARD DAYTON

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To Bev Dayton

My wife, best friend, life partner, and hero.

When we first married, you promised our lives together
would not be boring—you were so right!
You have changed me by your prayers and love.

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Let's Start:

GETTING THE MOST FROM THIS BOOK

This book will transform your marriage and your finances.

“Well, Howard,” you say, “that’s a pretty big claim. How can you make such a statement?”

Here’s how.

As you begin to learn what the God of the universe has to say about having a great marriage and successfully handling money—and then put those principles to work in your life—you *will* be transformed.

God is in the life-transforming business, and nobody but nobody does it better.

Money and Marriage is for engaged couples and for everyone who is married—whether newly married or empty nesters, whether you earn a lot or a little. It is designed to help couples experiencing a marital crisis or those who simply want to improve an already good marriage.

I urge you to read through the entire book to understand the big picture of what God wants you to know about marriage and money. Then, carefully reread the chapters addressing your particular situation.

We’ve all had the experience of reading books, and then a few days later, we can barely remember what we just read.

Don’t let *this* book be one of *those* books.

The twin subject matters here—money and marriage—are too important to take lightly. We’re not just talking about dollars and

cents here . . . we're not just talking about credit cards, budgets, and number-crunching; we're talking about *lives*. We're talking about the precious lives of your wife or husband and your children and grandchildren—and perhaps of generations to come.

How you handle your marriage in the context of finances—and how you handle your finances in the context of marriage—will go a long way toward determining whether or not you will have a life that is really worth living.

For that reason, I urge you to read this book, but more than that, to *consume* this book. Have you ever seen a book read by someone who really valued and appreciated the contents? It's usually a mess! Its pages are underlined, highlighted, creased, and dog-eared. It has writing in the margins—and maybe even ketchup or coffee stains on the cover.

I hope this one looks like that someday. I pray you not only read it, but personalize it. Underline it. Write notes in it. Make it *yours*. The books that have helped me the most are the ones that I interacted with, not just quickly read.

If this book ends up back on your bookshelf with clean and perfect pages and a cover still bearing the original bookstore gloss, I will not have accomplished my desire.

Study this book with your spouse, or better yet, become part of a small group to encourage one another to apply what you are learning.

Money and Marriage God's Way includes these features to assist you as you make progress in your marriage and in your financial life:

1. React: Let's talk about it. The book is divided into six sections, and at the end of each you'll find questions to talk about. Meet with your spouse or a group to answer the questions, discuss what you read, and bounce ideas off each other. This will help you. No, let me restate that—this will help you *enormously*.

2. Help!—Online and other resources. At the end of each section, you will find tools you can access online. In addition, we have identified for you outstanding books, marriage and financial materials, and organizations that are among the best available to help you.

3. *Encouragement from a couple you should know.* Read true stories of couples who applied the principles found in this book to challenging situations.



Got a question about money? We want to help you. Each week thousands of people seek answers to their financial questions online on Crown's Web site. Go to MoneyandMarriage.org to ask or research your question. We may even answer it on an upcoming *MoneyLife* radio program!

Also included in this book are some of the most common questions we've received concerning marriage and money.

As I wrote this book, I often prayed you would experience the awesome sense of hope, peace, and confidence that comes from discovering God's way of having a successful marriage and handling money wisely. I am excited because I know great things are going to happen to you. They happened to my wife, Bev, and me, and we have never been the same.

So, let's get started together.

SAMPLE



part one

Marriage

ONCE AND FOR ALL

*“For my thoughts are not your thoughts,
neither are your ways my ways,”
declares the Lord.*

*“As the heavens are higher than the earth,
so are my ways higher than your ways
and my thoughts than your thoughts.”*

ISAIAH 55:8–9

“We Need... HELP!”

George Sullivan went numb. Then waves of fear flooded over him.

He picked up the note from his wife, Michelle, and read it again in complete disbelief. She told him she still loved him, but the stress of constant arguments over their finances was more than she could bear. She needed space, maybe separation . . . and, if things didn't improve, perhaps even a divorce.

George broke out in a cold sweat. He felt like he'd been punched in the stomach and was fighting to catch his breath. Ten years of marriage and three children later it had come to this? Where could he turn for help? Who could he talk to about rescuing his marriage? His mind was spinning.

Suddenly, he thought about their neighbors, the Daytons. They got along so well, and Michelle had said that they had a good handle on their money. She had tried to get George to open up to them, but, *Why was I so stubborn? Why didn't I agree with Michelle to meet them?* he thought.

Knowing he had nothing to lose, he picked up his phone and speed-dialed Michelle's cell. When he heard her voice, his own nearly failed him. Emotions slammed into him like a Georgia cloudburst.

“Michelle . . .” he finally said. “Hi, it's me.”

There was a silence on the other end of the line.

“I . . . I want our marriage to work,” he stammered. “Okay, we need help. I know that now.”

“And . . . ?” Michelle said, finally speaking.

“I’m willing to go to someone for help . . . like the Daytons. Okay with you?”

“I wouldn’t mind,” she said. “It’s a step anyway.”

Relief washed over George, leaving him weak in the knees.

Later that evening the Sullivans met with us in our living room. It was clear that their relationship was in trouble. As they described their situation, they couldn’t even look at each other. George was embarrassed. Michelle swung between hurt and anger.

They lived paycheck to paycheck, had a pile of debt, and very little money saved. Despite repeated promises that he would spend carefully, George often spent impulsively without discussing his purchases with Michelle. She felt betrayed and no longer trusted him.

“Every time we talk about our finances or even sit down to work out the bills, we end up in a huge fight. I’m tired of it,” Michelle declared. “It’s affected every area of our marriage—and I mean every area. I can’t live like this anymore.”

“You’re not alone in struggling with money,” I said, searching for the right words to reply to this deeply troubled couple. “In fact, it’s the number one thing couples argue about.”

“That’s right,” my wife, Bev, added. “Early in our marriage, Howard and I often fought over money. And sometimes it got pretty ugly. But all that began to change once we learned what God says about both marriage and money.”

*What you learn
will often seem
radical and
revolutionary*

It was as if a little light went on in the midst of George’s gloom. “God says something about marriage and about money?” he said. “You mean like—He says stuff about credit card debt and falling behind on our car payments?”

Bev laughed, and some of the tension in the room lifted a little. “Well, God doesn’t talk about credit cards or auto loans,” she said. “But He does give us basic truths that will strengthen and improve any marriage.”

She glanced over at me with a smile. "And Howard and I are living proof of what can happen when someone learns these principles."

"That's right," I affirmed. "God loves you and cares deeply for you and He knows money is a big part of our lives. That's why the Bible has so much to say about it—would you be surprised if I told you money is mentioned more than two thousand times in the Bible?"

"Really?" George said.

"Sure, God knows that money would be a struggle for all of us in our lives and marriages, and He wants to equip us to handle it well."

"I never knew that," Michelle commented.

"God wants you to use money and even money challenges to bring the two of you closer to each other rather than damaging your marriage," I continued. "Most couples view money as a wedge that divides them—and for a lot of couples it is—but God intends money to be one of the glues that bonds your love for each other."

"And the Bible is equally practical when it comes to how to have a great marriage," Bev added. "God designed marriage to be a blessing."

George leaned back in his chair a little. "Well," he said flatly, "our marriage is in trouble—and our finances are pretty much a wreck. I have no clue what the Bible says about all this, but . . . I'm willing to learn if it will help us. You too, Michelle?"

"You *know* I'm ready," she replied.

Your financial life and marriage may not be in as critical shape as that of George and Michelle—or it might be worse. But the truths from the Bible that you will learn in this book will improve your marriage and your finances. You might be surprised to know that money and possessions are actually mentioned more than 2,350 times in the Bible, and that 15 percent of everything Jesus said had to do with this topic!

However, I need to warn you: what you learn will often seem

radical and revolutionary because it's so different from the way most couples view their marriages and their finances. But what you learn can transform your relationship and your financial statement—for the better. As I said, I can guarantee that because you will be learning what the Lord of the universe knows is best for you.

God expressed it this way in Isaiah 55:8–9: “My thoughts are not your thoughts, neither are your ways my ways,” declares the Lord. “As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts.”

God has His ways, and they are the best ways. But they're not always the ways our culture accepts. God has paths for us to walk, and they are very good paths. But they're not always the ones that most people follow. God's ways of having a terrific marriage and stable finances are very different from the way most people think and act. But they are so much higher—so much better—than most people can even imagine.

Bev and I will be transparent and share our own journey with you. When we were newly married, issues over money were harming our relationship. We didn't know how to communicate in an encouraging and healthy way or how to resolve financial conflicts. We didn't recognize that our backgrounds and even how our parents handled money influenced us deeply. We didn't understand that we had *different financial personalities* that were intended by God to balance us instead of frustrate us.

Today, by God's grace, we no longer argue about money. As we have applied what God says about it, we use money to bless and encourage each other. We have traveled from a place of financial bondage with some assets but tons of debt, little savings, and no generosity, to a place of true financial freedom.

And you can too.

I mean that with all my heart.



Here are the things we will cover to help you get to that place.

1. How to have a healthy marriage
2. How to communicate well with each other
3. What God says about handling money wisely
4. How to deal with marital conflict and crises
5. What both engaged and long-married couples need to know
6. Help for situations from stepfamilies to stay-at-home moms

My best friend as a child was Ricky Smith. Ricky wore glasses, and one day I playfully put them on to tease him. And *wow*—was I surprised! I could suddenly see more clearly than ever before in my life. Only then did I realize that I needed glasses. When I learned what the Bible says about handling money and having a great marriage, it was just like putting on Ricky's glasses. For the first time, I saw clearly that the only way to enjoy a great marriage was to do it God's way.

Let's explore what He says about it.