



FINANCIAL RESPONSIBILITY IN MARRIAGE: ALIGNING FINANCES WITH YOUR SPOUSE



JUNIOR JAMREONVIT

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INTRODUCTION

I grew up in a broken home. My father was not around, and we were left to fend for ourselves. As a child, I watched my mom work fourteen to sixteen hours a day as a waitress—not only to get by, but also to save enough money to buy into the 7-Eleven franchise. Once she did, she continued working those long hours to get the business off the ground. The biggest expense was payroll, so she saved money by working alone.

The stress and burden wore on my mom both physically and emotionally. That tension spilled over into the rest of the family. There was anxiety and instability that deeply affected both my sister and me. Having experienced that kind of scarcity, I resolved never to put my own family through the same situation.

Conversely, my wife Katie grew up in a stable Christian home. She was one of six children. While saying she grew up in “abundance” might be an overstatement, her needs were always met. Her parents were generous with the resources they had. After we got married, Katie’s father, Phil Davis, rented out his investment property to us for far below market value because he wanted to help us save for a home of our own. After saving for about a year, we were able to get a mortgage and buy our first house.

You could say my wife and I came from two drastically different households. Working out our finances in our earliest years was not an easy task.

After all, money management finance isn’t just about dollars and cents. It’s often tied to values, priorities, and family backgrounds—sometimes even deep emotional wounds. What does budgeting and planning look like for two people with different histories? How do we view spending and saving? How much debt are we bringing into the marriage—and how much have we taken on together? How do we manage it all? And what do we teach our children about money?

These are all valid questions. This life skill guide is to help you and your spouse navigate these questions together—through practical wisdom and biblical principles—so you can align not only your finances but also your hearts.

Understanding Finances

Money is often a taboo subject within the church and among Christians. It’s a subject seldom ever talked about. Why is it taboo? I believe

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Christian's reticence to talk about financial responsibility often has to do with televangelists, charlatans who manipulate people into giving money by using their spiritual authority. In addition to these, the world often gets the wrong impressions when they attend church and a plate is passed. To non-Christians, it seems like churches and Christians are always asking for money.

Another reason Christians are squeamish on the subject of money is because of the Prosperity Gospel movement. The Prosperity Gospel understands financial blessing and physical well-being as always God's will for the lives of his followers. This is not true. You can look at the life of Jesus and His apostles to see that suffering is a regular part of being a Christian. Because most Christians know the Prosperity Gospel is a false gospel, they tend to read passages that promise prosperity and shy away from them out of fear of getting sucked into the Prosperity movement. .

A final reason for Christians thinking of money as taboo is that, culturally speaking, we tend to see money as a "private issue." It's our rugged individualism that says, "No one tells me what to do with my money!" But that's more American than it is biblical.

As a result, the church—and Christians in general—have been "gun-shy" to talk about the subject of money. How many accountability groups have you been to that ever asked, "Hey, how are you handling money?" My guess is not many.

This refusal to talk about money is strange because the Bible actually talks a ton about money. That means that Christians can and should open their Bibles and gain wisdom for how to handle money. One of the ways we go about getting wisdom is by talking to one another about what the Bible says.

And Scripture itself gives us *quotes on money and relationship* that challenge our unhealthy silence. Jesus warns plainly, "For where your treasure is, there your heart will be also" (Matthew 6:21). That single statement reveals why money affects relationships so deeply—not because money is inherently evil, but because it exposes what we value most.

In our contemporary world, we typically associate finances with money, math, or managing resources. From a biblical worldview, it's about stewardship, trust, and worship. Therefore, it's best to reframe finances not merely as personal asset allocation but as relational responsibility. Now, if we look at finances as relational responsibility, then as a couple, finances are not simply a tool to secure your lifestyle—they are a shared calling to honor God together.

Reflection Questions:

1. What messages or lessons did you receive about money growing up?
2. How has your family of origin shaped your current habits with money?
3. What fears or unspoken assumptions might be influencing your financial decisions as a couple?

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1

BIBLICAL FRAMEWORK

He Owns It All

The Psalmist says, “The earth is the Lord’s, and everything in it” (Psalm 24:1). Paul tells Timothy, “For we brought nothing into the world, and we cannot take anything out of the world” (1 Tim. 6:7). By recognizing that the Lord owns everything, it should loosen our demand for control, our obsession with material gain, and our fear of failure. If God owns everything, then we are more like managers of what God has given us rather than owners. This is where we are to be faithful stewards (1 Cor. 4:2), practicing money management that honors God as the ultimate provider.

The Goodness of Wealth

What’s more is that the Bible often speaks of finances and even wealth in positive ways. If God created it, it is good. Here are a couple of ways wealth is positively framed in Scripture:

- (1) **Sometimes wealth is a sign of God’s blessing.** God does, in fact, bless people with wealth.

Riches and honor are with me, enduring wealth and righteousness (Proverbs 8:18).

The blessing of the LORD makes rich, and he adds no sorrow with it (Proverbs 10:22).

- (2) **Wealth can also be a sign of wise living.** The implementation of wisdom with your wealth can put you on good financial ground.

The crown of the wise is their wealth, but the folly of fools brings folly (Proverbs 14:24).

Wealth is God’s gift to us. It’s a reflection of God’s goodness towards us and just like any gift, it can be twisted, misused, and become idolatrous. Financial responsibility means recognizing that, while wealth is good, it is also to be handled with care and integrity. To avoid turning money into an idol is to recognize its limitations and understand the importance of being financially responsible in all areas of our lives.

Wealth’s shortfall

In the light of eternity, wealth in this life comes with serious limitations. Here are a few limitations the Bible offers us.

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1) Money cannot deliver anyone from the wrath of God.

“Riches do not profit in the day of wrath, but righteousness delivers from death” (Proverbs 11:4).

Jesus tells the church in Laodicea, “You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked” (Revelation 3:17).

2) Wealth is temporary.

“For riches do not last forever; and does a crown endure to all generations?” (Proverbs 27:24)

“Let the lowly brother boast in his exaltation, and the rich in his humiliation, because like a flower of the grass he will pass away. For the sun rises with its scorching heat and withers the grass; its flower falls, and its beauty perishes. So also will the rich man fade away in the midst of his pursuits” (James 1:9-11).

(3) Wealth is not our ultimate goal.

“Whoever trusts in his riches will fall, but the righteous will flourish like a green leaf” (Proverbs 11:28).

“But seek first the kingdom of God and his righteousness, and all these things will be added to you” (Matthew 6:33).

As we consider these biblical truths, it is clear that financial responsibility involves understanding these limitations. Financial priorities should be rooted in eternal values, not in the fleeting nature of material wealth.

Stewardship

The word “manager” is a modern term. What we think of when we think of a manager, the Bible speaks of a “steward” (1 Cor. 4:2). In essence, these are the same thing. But if I had to offer a definition of stewardship, I would say it is the faithful management of resources, entrusted to us for God's purposes, to be used in ways that glorify Him by blessing others. Whatever the Lord gives us, He entrusts to us for a season. There's a weight and responsibility that must be felt by all believers because we will be held accountable for how we use the resources He has given us (Luke 12:42-48; Romans 14:12).

Why does God make us stewards? Well, for one thing, managing resources effectively is a key part of our spiritual discipleship. In the beginning, God created humanity in His image and gave us dominion over His creation (Gen. 1:26-28). Man was made a steward of everything God had made. What's more, man was to bring God glory by caring for each aspect of God's creation. By making us stewards of His creation, God invites us to mirror His wisdom, care, and generosity. He created us to be active participants in His work. Joining Him in this work is part of how He builds our character and makes us look more like Him (Luke 16:10).

Recall earlier where finance is about relational responsibility. Money management is how we learn to trust God when we have little or when we

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have much. It trains us to align our hearts with His purposes and priorities. It's one aspect of our relationship with the Lord. God is a loving Father entrusting small tasks to His children to help them learn financial responsibility and grow in intimacy with Him. God's promise? He will guide us and the process of our growth for our good. As He does so, we are to provide for our family (1 Tim. 5:8), give generously to others (2 Cor. 9:7), support gospel ministry in our church (Phil. 4:15-17), and invest in eternity (Matt. 6:19-21).

Reflection Questions:

1. How does acknowledging God as owner of all things change how you view what you "own"?
2. How have you been taught to think about money? Is it taboo?
3. Who has modeled good financial stewardship for you?
4. Have you ever been tempted to idolize wealth?

2

FINANCIAL GOALS FOR CHRISTIAN COUPLES

“And he is the head of the body, the church. He is the beginning, the firstborn from the dead, that in everything he might be preeminent.” – Colossians 1:18

Fearing and honoring God first

What goals should a married couple have for our finances? I think that's an excellent question. First and foremost, we must be motivated by the fear of the Lord and desire to honor God first. Solomon writes, “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” (Proverbs 3:9-10). But how do we honor God with our money?

The first thing we must realize is that we only honor God with our money when we trust him with all our needs. Just before Solomon shared that bit about the firstfruits, he wrote, “Trust in the LORD with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths” (Proverbs 3:5-6).

The command to trust God “with all your heart” means that we are to commit our whole selves to God's care. In other words, God rather than our money is what we are trusting. Solomon is telling us that we must believe that God is who he says he is and that that means he can meet our every need. We are to trust in God's character and believe his promises. So, for example, when God says that he will “never leave us for forsake us,” we should trust that that is truly the case!

One of the ways we display gratitude towards and confidence in God is by giving generously to our church and to others. We shouldn't give out of guilt or compulsion. Instead, we should give cheerfully, joyfully and with liberty and out of love for God and neighbor. Our giving should be done in recognition that God himself has been generous with us. Consider this passage by the apostle Paul:

“And not only the creation, but we ourselves, who have the firstfruits of the Spirit, groan inwardly as we wait eagerly for

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adoption as sons, the redemption of our bodies. ²⁴ For in this hope we were saved.” (Romans 8:23-24a)

The “firstfruits of the Spirit” is the “first installment” of salvation and the pledge that guarantees our ultimate redemption at the end of the age. Paul wrote elsewhere:

“In Him, you also, after listening to the message of truth, the gospel of your salvation—having also believed, you were sealed in Him with the Holy Spirit of the promise, who is a first installment of our inheritance, in regard to the redemption of God’s own possession, to the praise of His glory.” (Ephesians 1:13-14)

A “first installment” means there are more installments to come. God has justified and preserved us and has promised to glorify us in the world to come. Our justification is by the forgiveness of our sins through the shed blood of Christ. Our preservation is by the sealing of the Holy Spirit. And we will receive future glorification when we’re in the presence of God. God has been generous and gracious to us. We acknowledge God’s generosity towards us by honoring Him first with our “firstfruits.” So then, whatever type of income you receive, honor God first with it.

Stinginess stifles flourishing

Let’s contrast honoring God first with stinginess. A part of being created in the image of God is having moral agency. By “agency,” I mean the exercise of a person’s choices, in so far as they are capable, to make things happen in the world and to affect or prevent changes within the world. Generosity, by definition, represents a form of agency. When we give, we are intervening in something or someone else’s circumstances with resources to do good. When we give as couples or individuals, we are reflecting God’s generosity. And to what end do we give? Well, in part, we give so that we may flourish more. Yes, we give for God’s glory. And yes, we give for others’ good. But there’s more to it than that. When we obey God and follow his example of generosity, it actually works for our good—for our flourishing! The world thinks its best for couples to use all their wealth on themselves and that doing so leads to flourishing, but the logic of the Bible is actually the opposite! We grow in our marriages when we give!

Contrast this with the view of people who think “*I cannot make a difference in the world*,” or “*What I do does not matter*.” There’s no hope or purpose in that sentiment. People who live in a perceived world of scarcity, deficiency, and insecurity tend to hoard things, which results in impoverishment of a different kind, namely, being anxious, feeling vulnerable, and dissatisfied. That’s not how the people of God are to be. God is “rich in mercy” (Ephesians 2:4). Being redeemed image bearers of God gives us purpose and meaning. So then, our decisions matter, our giving matters, and our giving impacts eternity.

My son, Gabriel, is adopted. As you probably know, adoption is a very expensive proposition. We paid a portion of the costs but through the generosity of others that financial burden significantly lessened. Adoption may not have even been possible for us except through the generosity others showed. Adoption changed Gabriel’s life. What’s more is that he’s

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changed our family's life. Now Gabriel is a member of a family where he is loved, cared for, and hears the gospel every day. Do you see how generosity can so easily lead to eternal impact? I hope we feel the weight of that. When we give sacrificially, it pushes out greed and selfishness within our own hearts and deepens our ability to love others more. Giving fights against consumerism and self-indolence.

Save with Wisdom and Diligence

But before you think "my spouse and I need to give everything away," let's be wise in our approach towards wealth and possessions. We need to be balanced and holistic in our thinking about wealth. We can give everything away and feel "spiritual" or "godly" but if it ends up undercutting our other stewardships, then it may have actually been foolish. Paul tells Timothy to "provide for your household" and if you don't you have "denied the faith" and are "worse than an unbeliever" (2 Timothy 5:8). Can you think of a worse indictment than "you've denied the faith and are worse than an unbeliever?" Money management for your family is not selfish but wise. Again, Solomon writes, "He who gathers in summer is a prudent son, but he who sleeps in harvest is a son who brings shame" (Proverbs 10:4-5).

How does money management help us provide for our families? Well, money can provide protection: *A rich man's wealth is his strong city; the poverty of the poor is their ruin* (Proverbs 10:15).

There are unexpected expenses that happen all the time. We have plumbing issues, tires wear out, and things break. Yet, many of us don't plan for these things even though we inherently know to expect the unexpected. There are also crises that happen. You can have unexpected medical bills, suffer a job loss, or go bankrupt. You should save to protect yourselves from these types of situations and build your "strong city." Doing so is part of financial responsibility. Do you know that you and your spouse are responsible for yourselves and your children in these ways? Because you are, you should be wise and save some of your money. Sure, saving is work. But it's wise work!

The Bible also points to creation and an example of the prudence in saving. Proverbs 6:6-8 says:

*Go to the ant, you sluggard;
consider its ways and be wise!
It has no commander,
no overseer or ruler,
yet it stores its provisions in summer
and gathers its food at harvest.*

The ant isn't thinking about financial goals or retirement planning. It simply prepares for what might come. Proverbs is pointing us to the wisdom of intentional and consistent preparation. An ant can plan ahead without excuse. How much more should we, as image-bearers of God, prepare with diligence and prudence? Managing resources is a godly discipline.

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Spend with discernment and integrity

While saving requires diligence and discipline, it's not the end goal. We don't save simply to stockpile wealth—we save so we can live wisely, give generously, and spend with discernment.

But how we spend what we've saved is just as important. In fact, our spending often reveals more about our hearts than our budgets do. If saving is a test of self-control, then spending is a test of character. Let's turn now to how Proverbs challenges us to approach spending with wisdom and purpose.

Solomon wrote, "With me (wisdom) are riches and honor, enduring wealth and prosperity" (Proverbs 8:18). We must seek wisdom so riches can "endure." You will need wisdom and understanding in order to spend wisely. Listen to how the wife of noble character is described when it comes to handling wealth:

She perceives that her merchandise is profitable. Her lamp does not go out at night. She puts her hands to the distaff, and her hands hold the spindle. She opens her hand to the poor and reaches out her hands to the needy. (Proverbs 31:18-20)

She is discerning and knows the market and the value of her product. More than that, she not only makes a profit but she "opens her hand to the poor."

While wisdom leads to "enduring" wealth, in contrast, laziness and foolish behavior leads to poverty. "Lazy hands make for poverty, but diligent hands bring wealth" (Proverbs 10:4).

Foolishness or unwise spending can include attempting to keep up social appearances, spending sprees as an escape mechanism, sinful indolence, living beyond your means or being engulfed with materialism that leads to massive debt. And yet, Solomon said, "Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich" (Proverbs 21:17).

That doesn't mean we can't have nice things or go on a nice vacation and make wonderful memories. But we've crossed the line from wise to foolish when we live beyond our means.

In summary, a biblical approach to money means we honor God first, save wisely, and spend with discernment. We start by honoring the Lord with our firstfruits—not as an afterthought, but as a declaration of trust. Then we save not out of fear or hoarding, but with wisdom and purpose—because we're stewards, not consumers. And finally, we spend with intentionality, knowing every dollar is a reflection of what we value. Sacrificing, saving, and spending aren't just financial categories—they're spiritual disciplines that reveal who or what we truly worship.

Reflection Questions:

1. How does fearing God with our finances affect your approach to money management?
2. What messages or lessons did you receive about managing resources growing up?

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3. Have you discussed financial responsibility with your spouse? How have you navigated couple finances together?

3

FINANCIAL UNITY IN MARRIAGE

We've just looked at what the Bible says should shape our financial goals as Christians—honoring God first, fearing Him above wealth, saving wisely, and spending with discernment. These are not just personal goals; they're shared goals.

But here's the truth: it doesn't matter how good your theology of money is if you and your spouse are not on the same page.

You can have the best budget and intentions, but if you're pulling in opposite directions, not only will the plan not materialize, but it's going to create friction and conflict. Money and marriage are deeply intertwined. In marriage, finances are never just about the numbers. They're about trust, transparency, unity, and values. So now we turn to the question: How do couples split finances in a way that reflects unity and biblical stewardship?

One Flesh, One Bank Account

Genesis 2:24 says, "That is why a man leaves his father and mother and is united to his wife, and they become one flesh." This describes the deep, covenantal bond between a husband and wife, where two distinct individuals are united physically, emotionally, and spiritually into a new, inseparable partnership.

It means they no longer operate as two competing individuals but as one united team—with shared purpose, shared responsibilities, and shared lives under God's design. When it comes to finances in marriage, it's not just about managing money but about managing a shared life under God's plan.

I don't think the Bible necessarily says that having separate bank accounts is sinful. There may be good reasons for having separate accounts, like if one spouse has their own business and needs to keep a different business account for tracking purposes. However, in the context of finances and marriage, I believe it is unwise for you and your spouse to keep separate accounts.

If the "one flesh" union is about being inseparable partners, then this should certainly include our finances. This is especially the case given that the Bible so often identifies our money in relationships with what matters most to us. I understand there is going to be tension between transparency and autonomy, but let's look at some data.

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In the book “*Get Married*” by Brad Wilcox, he argues that couples who pooled their money were more than 20% less likely to divorce compared to couples who kept separate finances. Additionally, multiple sources note that shared checking accounts correlate with lower divorce rates and higher marital satisfaction (e.g., Institute of Family Studies). The data clearly shows that managing wealth together yields better long-term outcomes.

Now, there’s nothing magical about a joint checking account. This is not a silver bullet for marital bliss. However, joint accounts facilitate transparency and force a shared outlook on finances that does improve and protect relationships. The “one-fleshness” of Genesis may be speaking about marital intimacy but a joint checking account is next door!

If you’re uncertain about fully merging accounts, consider that it’s not about control, and it’s not about micromanaging each other. There’s still room for personal discretion—like having a budgeted amount for each spouse to spend freely. In the end, a question like how to deal with money issues in a relationship is going to look different for every couple, but there should also be shared visibility. You don’t have to ask permission for every purchase, but you should be able to see what’s going on at any time.

Remember that in a Christian marriage, unity doesn’t mean uniformity. It means we’re working toward the same vision and handling money in relationships together with honesty and care.

A joint account creates the context for that kind of shared stewardship—and research and Scripture both affirm that it leads to stronger, healthier marriages.

Financial communication

Here is this point in a nutshell: you have to talk to each other about money. I know that sentence may seem needless on the surface but many couples run into trouble simply because they do not communicate with each other and establish clear goals and objectives.

You can share one bank account and still not share financial unity. You can be “one flesh” and still totally miss each other when it comes to your financial fears, habits, and goals. When you do speak to each other, it’s important to keep in mind what your concerns are. Listen in order to understand your spouse. That doesn’t mean you’ll agree with them, but you can’t reach unity until you understand one another. The apostle James isn’t necessarily thinking about money, but his words are true for marriage and finances:

“Everyone should be quick to listen, slow to speak and slow to become angry, because human anger does not produce the righteousness that God desires” (James 1:19).

While communicating with each other, there will be fears, habits, and family of origin issues that will come up. That can be awkward and you may not know how to initially react. Know that that’s completely normal. Pray with each other in that. Before you assert your opinion or reply, rearticulate back to your spouse what you heard them say. Be careful to fairly represent their fears and concerns. This will immensely help in disarming

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defensiveness and bring clarity to the situation. You want light, not heat when it comes to these conversations. Another helpful thing to do is to schedule a planning time. For some couples, it'll need to be frequent. As you get better at following a plan, you'll find out that you'll need less meetings. But it takes work to get there.

Aligning values and vision

“Where there is no vision, the people perish.” (Proverbs 29:18)

Money conversations aren't just about numbers, they're about values. What we spend, save, and give to reveals what we care about most. So once we're talking openly, the next step is to ask: *Are we aiming at the same things? Are our values aligned? Do we have a shared vision for our life together—or are we just surviving paycheck to paycheck?* This is important because couples who align their values can align their vision—and couples with shared vision can walk in unity.

There are typically two money personalities—call them the spender and the saver. While working towards an aligned vision with your spouse, it helps to keep in mind which you are vs. which your spouse is. Meaning, in a relationship, there tends to be a person who is the spender and a person who is the saver. The difference between you and your spouse is likely where a lot of your conflict happens. Dave Ramsey uses the terms “nerd” (saver) and the “free spirit” (spender).

I think that's helpful but let's use biblical images to describe this dynamic. The saver is like the ant in Proverbs. “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest” (Proverbs 6:6-8). The lesson here is that the ant embodies foresight, discipline, and preparation. This mirrors money management and the saver's instinct to build reserves, avoid debt, and prepare for lean seasons. While all these attributes are good, the tendency for the saver is that they can lean towards hoarding or placing security in savings rather than God.

The biblical image for the spender is the “bird of the air.” Jesus said, “Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?” (Matthew 6:25-26). The bird illustrates trust in God's provision and freedom from anxiety over material needs. This mirrors money and marriage, as the spender's capacity to enjoy what God has given and live in the moment. While it's wonderful to enjoy what God has given, the tendency for the spender is to lean towards impulsiveness or neglect planning for the future.

One of the tasks of every marriage is to balance however much saver and spender you and your spouse are. The ant without the bird's faith may become anxious, tight-fisted, and stingy. The bird without the ant's wisdom may become impulsive and live unprepared. Again, Solomon proves helpful. He writes, “It is good to grasp the one and not let go of the other. Whoever fears God will avoid all extremes” (Ecclesiastes 7:18).

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A marriage benefits when the saver learns joyful generosity and the spender learns wise restraint—together they reflect both prudence and trust. The key in the process of aligning your values and vision is to recognize you need each other.

Where to start?

First, start with a written budget. Every single financial responsibility program or planner will tell you this. You can have a budget on paper, an excel spreadsheet, or on an app on your phone. It really doesn't matter. The point is to have something visible. You need to see your income and expenses. If you're having financial problems in marriage, having a budget helps you identify if it's an income problem or a spending problem. Sometimes it can be both. But there's no way to direct your money if you don't know where it's going.

Once you see where your money is going, it's time to direct your money to where you want it to go. This is called a "zero-based budget" where you "zero out" your income by giving every dollar a place to go (e.g., savings, debt, etc.).

If your issue is overspending (spending more than you make), then a budget can help you see where to cut back. However, it's important to note that overspending can easily lead to conflict. You may be upset with your spouse for overspending and being careless. This is where the gospel is crucial. We need to "be kind to one another, tenderhearted, forgiving one another, as God in Christ forgave you" (Ephesians 4:32). If both of you are committed to moving forward with a plan, then this is an opportunity to extend grace towards one another and build relational equity as you gain clarity on your spending habits.

After getting clarity on how much you make as a household and how your income is being spent, you can begin to share financial goals as a couple. You can talk about giving, retirement planning, or debt reduction. This is the time when you and your spouse agree on what matters most. A step towards financial unity in marriage is developing shared purpose and mission. Your couple finances are made to serve that mission.

Here are a few examples of shared financial purposes in marriage:

- "We want to live simply so we can give generously."
- "We want financial margin to spend more time with our kids."
- "We want to be debt-free to be available for missions or ministry."
- "We want to model stewardship and contentment for our children."

If you have a shared purpose, you can avoid conflict and money issues in marriage that turn into arguments like, "Why are you saving so much?" "Why can't we go on that trip?" "Why are we not [insert the blank]?" God has a purpose for your marriage and your money is meant to serve that purpose.

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Reflection Questions:

1. What do we want our money to say about us?
2. What kind of life do we feel called to live?
3. What kingdom priorities should shape our finances in marriage?

4

COMMON CHALLENGES AND BIBLICAL WISDOM

We've laid out some of the financial goals that should shape every Christian couple—honoring God first, saving wisely, and spending with discernment. These are good and biblical aims. But let's be honest: just because we know what we *should* do doesn't mean we always *do* it.

Life is messy. We get blindsided by emergencies. We carry debt. We wrestle with fear and selfishness. Sometimes we just never learned how to handle money wisely, and other times we've made decisions we now regret. Perhaps you don't even know where to start. It can be overwhelming. It can also illicit feelings of shame.

At the heart of these struggles is the tension between financial responsibility and the daily realities of relationship and money—a tension that every couple faces at some point. This next section isn't about shame—it's about grace and growth. God speaks to the real, raw places of financial stress and misalignment in our lives. The beauty of Proverbs—and the Bible as a whole—is that it doesn't just give us ideals. It gives us wisdom for when we fall short and guidance for how to move forward.

Let's talk about some of the common financial challenges couples face, and how God's Word gives us wisdom to confront them—not with guilt, but with hope.

Build an emergency fund

"The prudent sees danger and hides himself, but the simple go on and suffer for it." (Proverbs 22:3)

Emergencies don't announce themselves. Things always come up. Remember, saving money isn't about stockpiling or selfishness but about stewardship and preparation. When it comes to financial goals, you need a clear purpose. When you are saving for the purposes of an emergency fund, you need to recognize that money is not for your vacation fund or "play" money. It's specifically used for emergencies.

How Much Should We Save?

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A general guideline is to start with at least \$1,000 in savings. The key to being financially successful is not a single decision but a series of decisions. Over time, you can continue to build up the emergency fund. Your next goal may be to build savings representing 3–6 months of essential expenses. That may seem like a lot, but start small and stay consistent. “Whoever gathers little by little will increase it” (Proverbs 13:11). To build your emergency fund, make minimum payments to all your debt obligations and take all your surplus and put it into your savings. Once you reach that initial goal of \$1,000, then you can focus on debt reduction.

Clearing the debt

When I talk to people about finances, what becomes clear is that most people are in debt. If you’re free from debt, you’re already ahead of the game.

“The rich rules over the poor, and the borrower is the slave of the lender.”
(Proverbs 22:7)

Debt can place you in a position of vulnerability, limit freedom, and cause anxiety. You should avoid debt when possible.

“Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?” (Proverbs 22:26–27)

In this passage, Solomon is warning against co-signing because he doesn’t want you to overextend yourself. Now, debt isn’t a sin, but it can be a serious burden. You’ll need to evaluate what kinds of debt you have or the kind of debt you should be willing to take on.

Before we look at the categories of debt, it’s worth remembering that financial responsibility sits at the heart of discipleship. Scripture consistently shows that wise financial decisions are not merely practical—they’re spiritual acts of obedience. And in marriage, ignoring finances rarely stays “just financial.” Many couples discover that money issues in relationships reveal deeper fears, insecurities, or unspoken expectations. Learning how to handle money wisely becomes one of the primary ways you learn to love your spouse well.

First, let’s start with “good” kinds of debt. Home mortgage count toward this kind of debt. A mortgage allows you to build equity and is a great long-term asset. Unlike stocks and bonds, your investment is a physical property. Of course, you want that mortgage to be within reason. Financial experts usually say to have your mortgage payment roughly around 25% of your gross monthly income.

A quick example may help. If you’re household income is \$7,000/month (gross), 25% of the income is \$1,750. According to this rule, you should aim for your total mortgage, taxes, and insurance to be around \$1,750.

Mortgages that exceed 35% of your gross income can be an indication you’re overextending yourself. These are not hard rules but guidelines that give you markers to watch out for. It’s about counting the cost before

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committing. It might be worth it to live in a smaller house and experience less stress.

Another kind of “good” debt may be a modest auto loan. I know some financial experts who are completely against auto loans. Ideally, if you can pay cash for a car, then pay cash to avoid debt. However, if you run into a situation where you can take out a modest loan for a modest car with a decent interest rate, then it may be wise to do it depending on your situation. If you don’t absolutely need a car, then don’t take out the loan.

Next up—student loans. This is a gray area for me. In general, investing in education may increase income and opportunity. But it doesn’t always work out that way. Make sure you get a degree that’s marketable and will give you opportunities. Don’t get a degree simply because you “like” the subject matter. You can study that subject during your spare time for free. If you’re going to take out student loans, then do it with a purpose.

Let’s move on to bad debt. Bad debt would be any non-essential, often depreciating thing that comes with a high interest rate. This includes credit card debt, payday loans, purchasing luxury items for status. Many people put their present and future at risk by impulsive spending without a plan. This goes back to our spiritual condition. If your spending is out of control, get to the root cause. Are we content with the Lord? Are you exercising self-control? Are you being wise?

How do I get out of debt?

“The wicked borrows but does not pay back, but the righteous is generous and gives.”

— Psalm 37:21

First, acknowledge any poor stewardship, idolatry, or any insecurities you may have. Second, do not dwell in shame but pray to God, repent, and commit to a new mindset. Let the Holy Spirit do a work in your heart by transforming your mind.

Now, roll up your sleeves and get to work. Start by listing all your debts and creating a plan. There are a couple of ways to start eliminating debt. You have the popular “Debt Snowball” (Dave Ramsey Method). This is where you pay off the smallest debt first while making minimum payments on others. As each is paid off, apply that amount to the next smallest. This is designed to build momentum. As you pay off each debt, you’re motivated to continue.

A second method is the “Debt Avalanche,” where you pay off the debt with the highest interest rate first. This saves you the most in the long term. Choosing a payoff strategy is one example of *how to handle finances in marriage*: it requires agreement, honesty, and a shared plan.

Whatever method you choose, come to an agreement with setting limits on spending and clearly defining your needs. Remember that you need to work as a team. This is an opportunity to extend grace and patience toward one another. Seek to understand the other person’s fears and anxieties. It’s easy to know your own sacrifices because you’re the one

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making them. Look to see how your spouse is also making sacrifices and encourage them in those.

Investing with purpose

Paying off debt can feel like taking a heavy backpack off after a long uphill climb. But don't waste that sweet relief. It's time to start thinking about the future. Being debt-free is only a part of the financial plan. Wise stewardship isn't just about avoiding disasters but about building toward the future. It's about wisely planting seeds today that can bless your family, your church, and future generations. This is where *financial responsibility* begins to move from short-term survival toward long-term stability. Let's talk about how to do that with clarity, unity, and trust in the One who holds your tomorrow.

When it comes to different investments like stocks, bonds, and mutual funds, I'm not going to talk about how they work. This would be beyond the scope of this life skill guide. When I use the word "investment(s)" I'm using it as an all-encompassing term that includes the most common investments. Consult with a financial advisor to understand the particular details of investing in different kinds of opportunities. Practicing *financial responsibility* also means knowing when to seek wise counsel instead of guessing your way through decisions.

In short, you should invest in something—ideally something with a good return (think 15%+). The earlier you begin the better. Also, if your place of employment offers some type of retirement matching program then take advantage of it. If they have a matching program and you're not taking advantage of it, then you're saying "no" to free money. Taking steps like these is one of the simplest demonstrations of *financial responsibility* in everyday life.

I am sometimes asked, "Should I pay off all my debt before investing?" In short, no. People usually have a mortgage while investing in their retirement accounts. But the answer to that question may vary depending on your situation. You can set a goal to pay off 75% of your consumer debt before investing. You can decide a different percentage. This is a wisdom issue and therefore a judgment call. But if the minimum payments on all your debt give you little margin, then it's probably not time to invest yet. That reality is not meant to shame you—but to guide you into deeper *financial responsibility* that protects your future.

Leaving a legacy

"A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous." (Proverbs 13:22)

Every couple will leave something behind. The question is not whether we will leave a legacy, but what kind of legacy it will be. Legacy is about more than passing down money or property—it's about passing down values, faith, and a way of life that reflects God's heart. A legacy shaped by financial responsibility becomes a testimony of God's faithfulness, not just your planning skills.

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A biblical legacy doesn't just say, "I had enough for myself." It says, "I stewarded what God gave me in a way that will bless others long after I'm gone." That blessing starts in your own home and ripples outward to your church, your community, and even generations you will never meet.

When my wife and I first got married, like most couples, we didn't have enough to purchase our own home. But my father-in-law, Phil Davis, rented his investment property to us at well below market value so we could save money for a house of our own. After a year of working hard and saving diligently, we were able to buy a home in the area.

Nearly sixteen years later, we still live in that same house. We now have four children. My wife works, but she doesn't have to—which is a relief for her. I often think about how my father-in-law took a loss every month on his rental property to help us get started. And he did this while faithfully giving to his local church, taking visitors out to lunch, and contributing to the benevolence fund.

Tragically, he was killed in a car accident in May of 2020. Yet because he had prepared well, my mother-in-law has been provided for. I think often about how hard he worked to care for his family. After my wife and I got married, he could have easily said, "She's not my responsibility anymore." But he never thought that way. Instead, he continued to be generous at every opportunity. His life was a picture of quiet, steady *financial responsibility* rooted in love for God and others.

His generosity will be felt for the next hundred years. I would much rather have that kind of legacy than spend my life in the dark without a plan—constantly frustrated and wondering why I "can't get ahead." A legacy built on *financial responsibility* is never accidental—it is the result of long-term faithfulness and intentional stewardship.

Your legacy is not measured by the size of your bank account but by the depth of your faithfulness. And here's the point: a legacy like his doesn't happen by accident. It's built through intentional stewardship, long-term vision, and a heart that sees money as a tool for blessing, not merely as a means of personal comfort.

Reflection Questions:

1. When was the last time you had an emergency and no money to get out of it?
2. Talk to your mentor about your debt situation. I know this can be scary but try to be transparent. Once you bring it to the light, you can get to work eliminating it.
3. Have you ever invested? If so, in what? Are you invested now? How are you growing in learning about new investment opportunities?
4. What kind of legacy do you want to leave?

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CONCLUSION

Thank you for taking the time to read this life skill guide. I know your life is full, your days are busy, and your attention is pulled in a hundred different directions. The fact that you've invested your time to think, pray, and talk about aligning your finances with your spouse says something about the kind of future you want to build, and it reflects a growing commitment to *financial responsibility* in your home.

I pray this life skill guide helps you take practical steps toward unity, peace, and purpose in your financial life together. My hope is not just that you'll have more money in the bank, but that your marriage will grow stronger, your faith will grow deeper, and your joy in God's provision will overflow into generosity. As you apply these principles, remember that *financial responsibility* is not merely a skill but an expression of trust in God and care for one another.

If you remember anything from these pages, let it be this: money is temporary, but the way you steward it can have an eternal impact. Handle it together. Handle it wisely. Handle it in a way that honors the One who gave it to you in the first place. Building a life of *financial responsibility* is one more way of saying to God, "Everything we have is Yours."

May the Lord bless you and keep you, give you wisdom for every decision, and fill your home with the kind of peace that comes only from walking in his ways—together.



Junior Jamreonvit serves as the Director of Mens Ministry at Grace EV Free Church in La Mirada, California.

