

Financial Problems in Marriage

TEXT: "But if any provideth not for his own, and specially his own household, he hath denied the faith, and is worse than an unbeliever" (1 Timothy 5:8).

INTRODUCTION

One of the primary causes of conflict in marriage is money problems. Few things, if any, are more devastating than sitting down to pay the bills only to find the money will not reach near as far as the bills.

Why is this problem so frustrating to a Christian husband? He knows that to fail to pay a debt is to be both a liar and a thief. It destroys feelings of worth and self-esteem. Guilt sets in. He says, "If I were a better husband I could do better than this." He is affected by the fear that every one of his friends will find out and think less of him. Then, worry over what to do leaves an empty feeling inside. The result is tremendous pressure on the marriage and family as a whole. Resentment between husband and wife usually goes hand in hand with the pressure. One feels the other is at fault and should have done better.

I. THE CAUSES OF FINANCIAL PROBLEMS

We have the wrong standards of success and value (cf. Luke 12:15). We think we have to have everything at the start that our parents now have. We want to keep the same standards of living as others we know. Sometimes the longing to keep up with the Joneses drives us to buy and buy. Our whole self-worth is measured by houses, cars, boats, and clothes. Covetousness is a real problem now and always (Hebrews 13:5, 6).

Debts haunt us. Credit is easy as advertised (Romans 13:7). Without thought we can quickly get in over our heads. Being overcome with debt often leaves one without a way out. Two paychecks often turn into one.

II. THE CURE TO SUCH PROBLEMS

If you get in over your head, face it honestly. Realize there are answers. Realize also you are not alone. This problem has become such a general problem that many different agencies offer help.

The answer is not in more credit. You cannot borrow your way out of debt. This problem is seldom solved easily, without strain or sacrifice. Go to the one who loaned the money. Explain the situation. Make new arrangements to pay it off.

It almost always demands a strict budget. Here are some important considerations in making and living by a budget. God should be first in everything from the very beginning (Matthew 6:33). (Cf. Proverbs 3:9, 10.) He should be at the top of the budget sheet. Always make a check for the contribution first. A good place to begin with giving is with 10 per cent of your income. Do not put God off. It is easier to live on what is left with God's blessings than on the whole without them. Make this your "purpose of heart" (2 Corinthians 9:7) and then carry it out every week (1 Corinthians 16:1, 2).

Pay yourself next. Provide savings with another 10 per cent. Save for the items you want to buy. It is the best sale in the world when you pay cash. You save all the interest plus the interest you can make as you save. This can be a form of investment as well.

Keep up. Avoid too many bills. Five dollar and ten dollar payments soon mount up. Decide who handles money better in the family. Make that one the money-manager. Delegate. But keep the other informed of the situation. Each should have some money of his or her own.

III. THE CHARGE OF STEWARDSHIP

Always remember that your money is a stewardship. God owns it all! The earth is the Lord's. The parables of the pounds and talents illustrate God's concern for our use of money (Matthew 25).

CONCLUSION

If you have run into a brick wall in this area,
pray, and then seek help. Call one of the elders

for advice. Call a CPA, a bank, or a Family
Service Agency. If you have sinned, repent.

—Leon Barnes

©Copyright, 1985, 2004 by Truth for Today
ALL RIGHTS RESERVED