

# WEISE WORDS

## WORDS OF WISDOM FOR HEALTHY LIVING

### FINANCIAL PEACE IN MARRIAGE: Peace Talks That Solve the Money Wars

One of the top reasons for marital issues leading to divorce today is financial/money problems. Couples argue about money whether there is too little or an excess. Why do couples argue over money?

- Different expectations from childhood role models or pre-marriage experiences
- Poorly developed communication habits
- Lack of common goals
- Different value systems
- Abusive tendencies
- Lack of faith in God's ability to meet needs
- Ignorance of God's principles and how to apply them to their lives
- Selfishness and pride

#### AVOIDING INEFFECTIVE COMMUNICATION

1. Arguments come from angry communication. Anger is a by-product of hurt and fear of being hurt. Dig deep and express your fears to your partner.
1. Hurtful communications:
  - Criticism—attacking person's character
  - Contempt—insulting, as to wound
  - Defensiveness—shifting blame
  - Stonewalling—closing your spouse out, shutting down
3. "Don'ts" that break down healthy communication:
  - Don't stubbornly insist on your own way (1 Corinthians 13:5)
  - Don't accuse
  - Don't attack character or things that cannot be changed
  - Don't bring up past unrelated issues
  - Don't lecture
  - Don't nag (Proverbs 19:13 and 21:9—what is nagging?)
  - Don't deceive
  - Don't go behind spouse's back—undermines oneness

## FINANCIAL PEACE IN MARRIAGE (Continued)

### HOW TO SOLVE THE DIFFERENCES THAT LEAD TO ARGUMENTS ABOUT FINANCES

1. Money is a tool used to accomplish common goals. Together you must establish those goals.
2. Get educated—attend seminars, read books, listen to “Money Matters” by Crown Ministries that answers questions concerning issues relating to money (Moody Radio).
3. Man can impart wisdom, BUT only God is able to provide answers that will meet your needs.
  - Acknowledge that there is a right answer (Proverbs 21:3)
  - Pray together to seek God’s answers and His provision—be specific (James 1:5; Psalm 37:25 and Philippians 4:19)
  - Step of Faith (Matthew 6:28-33)
4. Practice healthy communication.
  - Make a date to discuss finances—keep it and plan enough time to discuss the problems and come to resolution
  - Work on ONE problem per meeting
  - Define problem and verbalize your own responsibility in that problem (apologize for past wrongdoing)
  - Identify your expectation in regard to parent’s modeling or past experience
  - Listen carefully to partner’s own perspective, mirroring what they are telling you
  - Write down ideas for solving the problem (remember that compromise promotes a win-win, but each side must sacrifice something)
  - Discuss ideas along with pros and cons
  - Eliminate some ideas and resolve the problem in an agreement that can be stated by both partners; plan steps to reach solution; write it down and plan periodic check to stay on track
  - Seek counsel from your pastor, a spiritually mature couple, or a Christian counselor

### PRINCIPLES TO HELP YOUR MARRIAGE THRIVE

God wants you to be a team and His goal for your marriage is oneness as a couple. Your differences can create disharmony, but when led by the Spirit, they can enhance your productivity. It is important that you treat each other with love and respect.

Husbands: Love your wife (Ephesians 5:25)  
 Listen to her when she expresses her needs and desires  
 Sacrifice your desires for her best  
 Ask God and self, “How can I best meet her needs?”

Wives: Respect your husband (Ephesians 5:22, 23)  
 Support his leadership  
 Pray for him  
 Ask God and self, “How can I best meet his needs?”

God has done a wonderful thing by bringing two people with different perspectives together. **Capitalize on your differing strengths and become a God-powered couple!**

*For more information about this article or to receive help with this or other relationship issues, please contact me at [pwcounseling.com](http://pwcounseling.com) or call 813.643.2600. I am here as a resource for you.*