

## Budgeting Principles for Marriage (Twelve Rules of Finance)

### First Rule of Finances: Obedience to God's Command

*Malachi 3:8-12 (NKJV)*

*"Will a man rob God? Yet you have robbed Me! But you say, 'In what way have we robbed You?' In tithes and offerings."*

God commands and requires that we do not rob Him. (It's not a suggestion!) Robbing God is never to be an option for believers, whether single or married. It's so vital knowing that marrying someone who does not tithe is no different than marrying a thief. People who rob God of the tithe are "cursed with a curse." To join with someone like this is a dangerous thing.

### Second Rule of Finance: Honesty with Each Other

*Proverbs 24:26 (TPT)*

*"Speaking honestly is a sign of true friendship."*

There are to be no secrets between husband and wife concerning money (or anything else that gives sin a place in the heart).

Secrets can be described as lies that convince you that keeping something from your spouse will make you happy... or will keep him or her from discovering what you hid (fear factor in which there's no place in marriage). Transparency is the stuff a strong marriage is made of. (Make sure your spouse is aware of any existing debt you may have.)

Marriage is to be based on honor and trust. All issues about money are to be clearly known and shared by both marriage partners. Joint bank accounts provide full transparency. If separate accounts are preferred, be open and honest about them. Cash is to belong to both and not kept back from one for purposes of manipulation or control. (If this gives you a problem, you are not ready to marry.) Every major decision concerning money is to be done in the power of agreement.

- Always pray together first before deciding to make a major purchase. Let the peace of God be the deciding factor – no peace means do not buy it!
- Beware of impulse buying. Do not buy expensive things such as jewelry, cars, appliances etc., without agreement with each other.

- When it comes to the daily or weekly purchases, both husband and wife are to trust each other. Do not force your marriage partner to have smaller purchases approved by you. There is to be freedom to spend money for these things without condemnation (This will depend on trust that is not violated by irresponsible spending, but is proven by conservative stewardship).

### Third Rule of Finance: Understanding Wants and Needs

*Philippians 4:9 (NKJV)*

*“And my God shall supply all your needs according to His riches in glory by Christ Jesus.”*

Husband or wife may perceive wants and needs differently. It may take the willingness to understand each other and in some cases to compromise or perhaps delay the purchase. It may also take grace to see your spouse’s point of view.

### Fourth Rule of Finance: Credit Cards

*Proverbs 22:7 (TPT)*

*“If you borrow money with interest, you’ll end up serving the interest of your creditors, for the rich rule over the poor.”*

Credit cards can be a blessing or a curse. *Never* charge anything on a credit card that you cannot pay for at the end of the month. The word “*never*” means “*never*”!

There can be no exceptions to this. Otherwise, the marriage partners will become slaves to the lender.

### Fifth Rule of Finance: No “Faith Purchases”

*Luke 14:28b (TPT)*

*“For who would construct a house before first sitting down to estimate the cost to complete it?”*

Car payments, house payments or other major purchases must fit within the monthly budget. The budget must rule! Be accountable to it.

- Do not entertain a temptation to go into debt that you cannot meet. There can be no spending, or purchasing “by faith,” hoping you will have the money later when you need to pay the bill.
- Do not exceed your budget limits because you lust after something that you cannot afford!

### Sixth Rule of Finance: No Obligation for the Debts of Others

*Proverbs 6:1(TPT)*

*“My son, if you cosign a loan for an acquaintance and guarantee his debt, you’ll be sorry that you ever did it.”*

*Never co-sign or guarantee anyone else’s debts or borrowing. Never be a lender. Never lend money to anyone. Repeat - Never!*

- If you have the money and feel led by God... and have prayed about it, you can give a gift of money to someone - but do *not* have any expectation of asking for the money to be given back to you. Consider it gone!
- Do not mistake sympathy for compassion. It’s not compassionate to encourage others to be poor stewards. Sympathy kills a person’s ability to learn to manage money, and therefore, their future. Compassion edifies by encouraging responsibility.

### Seventh Rule of Finance: Steward Your Stuff!

*Luke 12:15 (NKJV)*

*“And He said to them, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.”*

We live in a “throw away culture.” This is a product of today’s greedy marketing that encourages replacing everything rather than repairing what can be repaired. The spirit behind a “throw away” culture is greed and slothfulness. Be prepared to maintain what you own.

### Eighth Rule of Finance: Disciplined, Delayed Gratification

*Ecclesiastes 3:1*

*“To everything there is a season, a time for every purpose under heaven.”*

Be Willing to Wait to Spend Money. Be willing to exercise the wisdom to wait on certain purchases or other ways to spend money until the time is right. This will require a biblical view of the power of money. It will either have power over you or you will have power over it.

- One leads to lack and even slavery to the lender, or a life controlled by a poverty mentality.
- The other leads to good stewardship and the blessings of God for an abundant life of provision for the future.

### Ninth Rule of Finance: No “Keeping Up with the Jones’s”

*Exodus 20:17 (NKJV)*

*“You shall not covet your neighbor’s house... nor anything that is your neighbor’s.”*

This is another way to say, “Don’t covet what your neighbor has.” It’s a sin and has its inevitable consequences. Covetousness leads to the failure to control your own destiny because you fell prey to greed.

### Tenth Rule of Finance: Let God be your Financial Partner

*Matthew 6:24 (TPT)*

*“How could you worship two gods at the same time? You will have to hate one and love the other, or be devoted to one and despise the other. You can’t worship the true God, while enslaved to the god of money!”*

This is a universal rule for a successful life of provision. You will serve one of two masters. If your master is “self” you will fall to your sinful limitations. If your Master is God, and the Holy Spirit leads you, you will rise to a place of honor, graced by being closer to God and having the same heart He has. All your resources belong to Him. You are a steward. How will the two of you care for what He’s given you? The answer will determine your success or failure as a married couple.

When you know you have the approval of God for your financial choices, it will bring the peace of God. Then, you can act, knowing you are making the right God-pleasing choices. It’s never wrong to do what’s right and your way to measure this is to have God’s peace in both of your hearts. Marriage and the financial patterns it brings can

be an incredible blessing, *IF* you will do it God's way!

### Eleventh Rule of Finance: Don't Argue!

*2 Timothy 2:23 (GNT)*

*"But keep away from foolish and ignorant arguments; you know that they end up in quarrels."*

If you cannot agree on a financial issue, don't argue about it. Put it aside until later, and then work it out so you both are satisfied with the conclusion. This may require being more concerned with the harmony of the marriage than getting agreement on your opinion. Nothing is worth the tension and stress an argument brings. Edify each other with love.

### Twelfth Rule of Finance: Think Percentages!

*Jeremiah 29:11 (NIV)*

*"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future."*

God has plans for you. He wants you to prosper. Understand that your income and your expenses will change throughout your marriage. When budgeting, think percentages! Then, the rules and principles for handling money that you establish for good stewardship in your marriage will remain the same, regardless of the dollar amounts available to you. This will give you security and control whether you are in times of abundance or lack. This will allow you to keep finances from becoming a point of contention in your marriage. It will also allow you to plan effectively with principles that can serve you throughout your lives together.

(See the sample budget on the next two pages.)

*May the Lord always be your Partner as you walk together, fully pleasing Him, well able to be fruitful in every good work and increasing in the knowledge of God. (Colossians 1:9-10)*

*Dr. Bob and Nancy Abramson*

MONTHLY EXPENSES BY PERCENTAGE	
	%
Tithe (Always first and on the gross amount of everything received)	10%
Offerings, Missions and Alms	
Contribution to Regular Savings	
Contribution to "Wealth Building" fund (Start this immediately)	
Emergency Fund Monthly Deposits (Work toward having 3 to 6 month set aside.)	
Rent/Mortgage	
Household Maintenance Monthly Expenses	
Credit Cards/Debt	
Car Payments	
Car Maintenance Monthly Expenses	
Car Insurance	
Food	
Healthcare (Includes Insurance payments and Dental)	
Entertainment and Travel	
Clothing	
Phone Expenses	
Miscellaneous	
	100%

(See the budget worksheet on the next page and insert actual dollar amounts.)

**BUDGET WORKSHEET – INSERT ACTUAL DOLLAR AMOUNTS**

<b>INCOME</b>	Salary	Investments	Misc.	
Husband				
Wife				
Total Income				
<b>EXPENSES</b> in Dollar Amounts	Necessities (Non-negotiable)	Necessities Wife	Necessities Husband	Misc. Wants
Tithe				
Rent/Mortgage				
Electric				
Water				
Food Groceries				
Food Restaurant				
Credit Cards/Debt				
Phone 1				
Phone 2				
Cable TV/internet				
Gas				
Auto Insurance				
Public Trans/Uber				
Home Insurance				
Health Insurance				
Clothing/shoes				
Haircut Husband				
Haircut Wife				
Makeup				
Nails				
Savings				
Missions				
Alms				
Music/Movies, etc.				
Total Expenses				
<b>INCOME MINUS EXPENSES</b>				