



I DO
every day
— FAITH | LOVE | LIFE —

MONEY
talks



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For some people, talking about money in marriage is about as fun as getting stuck in an elevator—complete with Celine Dion on loudspeaker—when you seriously need to use the bathroom.

But maybe you're not satisfied with that.

You'd like the kind of relationship with minimal topics off-limits. Where the three-legged race of marriage feels worthy of a victory dance, rather than tripping over each other.

So we've compiled ten simple devotions (taken from our 365-day series, *I Do Every Day*) designed to help you have a few more conversations along the lines of "This is easier than I thought." Or even "We're in this together."

Because rather than divide you—what if money made you a stronger team?

Settle in for a few more talks that matter. And come out in the end with not only more of a cushion for your finances ... but maybe a cushion for your relationship too.

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DAY 1

YOUR HALF OF THE APPLE

By Sabrina McDonald

A couple I saw on TV recently could compete for the illustrious title of “Cheapest Marriage.”

To save money, they showered together, timing it for five minutes to save water. He used her suds to wash his hair. They even shared the same toothbrush and floss. (Ew.)

In the kitchen, each purchased assigned foods from their separate bank accounts, and initialed items like eggs, so neither would take more than half. Favorite snacks were locked in a cabinet to keep the other out.

You might say, “If it works for them, what’s the problem?” But I wonder, at what point does it stop working?

What happens when one spouse is sick? Do they still share floss? Or if one has a car accident and needs money from the other? Will that spouse insist the money be paid back?

Money often holds a lot of power in marriage. But when you give it too much decision-making clout, it can be the demise of your relationship.

Especially in a 50/50 marriage like theirs, where score-keeping reigns. Fights ensue when one spouse feels a shift shorting their side of that deal.

I’m not saying being economical is wrong. I’m a self-proclaimed penny-pincher.

But I am saying when you start labeling eggs, locking up treats, or drawing lines of perfect equality, you’ve probably gone too far.

The Bible teaches us to live generously. Jesus said it is more blessed to give than to receive (Acts 20:35). He also said, if we give generously, then God will also give to us generously (Luke 6:38). And what better place to practice generosity than with your spouse?

For starters, we can stop keeping score—opting to wholly love our spouse, rather than basing it on the level we feel we receive.

A generous marriage can still pinch pennies, but it doesn’t ask, “Did I get my half of the apple?” Instead, it offers the whole apple out of love.



LINKS

[Acts 20-35](#)

[Luke 6-38](#)

[Which of the four money personalities are you?](#)

THE GOOD STUFF

“With the measure you use, it will be measured to you, and still more will be added to you. For to the one who has, more will be given, and from the one who has not, even what he has will be taken away.” (Mark 4:24-25)

ACTION POINTS

- Does the 50/50 standard guide your marriage? Consider how it may be hurting a spirit of generosity in your marriage.

DAY 2

WHY YOUR MARSHMALLOW I.Q. MATTERS

By Janel Breitenstein

Ever heard of the Stanford marshmallow experiment?

Back in the 1960's, researcher Walter Mischel had the slightly wicked idea to put a marshmallow in front of a preschooler. The researcher said he would return in 15 minutes—and if the child could wait that long without eating the marshmallow they'd get an extra marshmallow.

Funny thing? Forty years later, researchers tracked down 59 of the subjects. Those able to delay gratification with the marshmallow as kids showed greater success as adults in body mass index (BMI), SAT scores, educational achievement, and other life measures.

Admittedly, lots of factors go into that ability to restrain oneself.

But essentially, the kids who could wait for the marshmallow were able to deny an immediate reward for a greater future one.

You can probably see this in a lot of areas in marriage. Yet one of the more obvious ones is how a couple handles money, that strange microcosm of our relationship. Money reveals how we trust each other, how we set guidelines (or don't), and what's valuable to us.

But part of it is our ability to focus on a greater reward. —to say no now in order to say yes later.

Keep in mind that the yeses/second marshmallows of our society aren't necessarily the right yeses for the people of God: "Lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ... But seek first the kingdom of God and his righteousness, and all these things will be added to you" (*Matthew 6:20,33*).

Perhaps the two of you can decide on a lifestyle of decisive simplicity and generosity in order to obtain an imperishable "marshmallow." (Am I taking that too far?)

Where does your true treasure lie? Are you willing to say the necessary nos to obtain it?

LINKS

[Listen to the Thrivent CEO talk about consumerism, contentment, and money-related happiness.](#)

THE GOOD STUFF

"Where your treasure is, there your heart will be also." (*Matthew 6:21*)

ACTION POINTS

- **As a couple, talk about what your kingdom-oriented goals could be.** (Wouldn't it be great to be able to be generous? What if we could sponsor five impoverished children? What if we whittled down our possessions in order to keep the main things the main things?) What's one no you're both willing to say, in order to obtain a far greater yes?
- **Think about the top 1-3 financial issues in your relationship.** Are you ready and willing to do what it takes to honestly address them? Are you serious in taking the first step of allowing God to be the master of your cash?

DAY 3

MONEY IS A SPIRITUAL ISSUE

By Doug Grimes

In many marriages, one spouse is a saver and the other is a spender. Unfortunately, Susan and I entered marriage as two spenders.

And it doesn't take an accounting degree to figure out the problems we faced. Let's just say that our spending habits did not lead to peace or contentment.

I still remember the frustration and shame I felt when we spent more than we had in our checking account and faced mounting overdraft fees. We were angry and disappointed—in ourselves and at each other.

We knew we needed to do something. Our first step was a 12-week course on biblical financial principles. But the first lesson wasn't learning to budget.

Rather, we learned to go deeper to the heart level and understand God's perspective on money. [Matthew 6:24](#) tells us we cannot serve two masters—God and money. Simply put, our perspective of money is a spiritual issue.



How you handle your money exposes your priorities, and where you find happiness and peace.

If you had asked us early in our marriage what emotions we experienced when the subject of finances was brought up, fear and frustration would have been at the top of the list.

Yet after years of moving in a God-honoring direction, we would now be able to say peace and contentment. And that also applies to our marriage.

One of the biggest reasons financial troubles lead to divorce is that couples are too scared or embarrassed to talk about it with each other. Communicating about finances means talking about mistakes and poor choices.

But it also means forgiving each other for poor choices.

Give this area of your lives over to God, and trust Him to help you handle your finances wisely.

Peace and contentment are waiting for you.



LINKS

[The Story of Us: A Couples Devotional](#)

[Read "10 Principles for Talking With Your Spouse About Money."](#)

THE GOOD STUFF

["No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." \(Matthew 6:24\)](#)

ACTION POINTS

- How have money and possessions competed with your spiritual life? Confess any poor attitudes about money to God. Then ask for wisdom and courage to make the necessary adjustments.

DAY 4

DEATH BY BUDGET

By Karen Turcotte

“You’re not going to believe the deal I found today, Babe!” I bounded in the door.

My exuberance drew a less-than-enthusiastic response from my spouse.

“We talked about this.”

I’d done it again. But wanting my husband to be excited because I saved our family money is normal, right?!

Did I just say that?

The popular myth: Managing money is getting the best bang for your buck.

But is it that simple?

This myth removes a crucial factor: the heart driving it all.

Proverbs cautions us, [“Above all else, guard your heart, for everything you do flows from it” \(4:23 NIV\).](#)

Maybe we need to examine the belief that just knowing the right things *about* money guarantees we will do the right things *with* money.

What’s your real “treasure” beneath the big find? What does it do for you inside? What are your heart’s true reasons for overspending, or even saving?

Establishing a budget begins with listening. Come clean with one another and honestly assess where you may need help to stop splurging or cling less tightly.

Turns out my “great find” had a hidden treasure after all: popping open a life-giving, critical conversation to tackle my fear of death by budget.



LINKS

[Listen to the pros offer strategies to keep money conflicts out of your home.](#)

THE GOOD STUFF

“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.” (1 Timothy 6:17)

ACTION POINTS

- Separately, make a list of two or three areas where you tend to overspend. If you’re more of a saver, jot down where you might be prone to overreact and clamp down—and why. Talk and start tracking what you spend with the goal of pursuing what can become a shared budget.



DAY 5

DREAM A LITTLE DREAM

By Sabrina McDonald

My husband, Robbie, is a tournament bass fisherman. He educated me on the most important principle of the sport: The word BOAT stands for “Bust Out Another Thousand.”

Yep. I wasn't prepared for the fighting that comes after a broken lower unit or fried electronic device. Since I'm our Designated Financial Juggler, I often cringe when tournaments enter the conversation. As much as I appreciate my husband's talents, I'm scared of busting out another thousand!

During the height of fishing season this year, I sensed distance from my usually loving husband. Concerned, I asked him about the tournament; he answered with a shrug.

But moments later, his best friend and fishing buddy called, and Robbie bubbled with stories of the water.

Later, I told him what I saw, and his response surprised me: “I don't feel like you support me.”

Oooh ... that's not good.

My frugal fears translated to him as lack of validation. So when Robbie needed someone to

delight and dream with, he opened up to the person who offered friendly, non-judgmental acceptance.

Which was not me.

What was I to do? I wanted Robbie to have dreams. But I also feared that “support” meant carte blanche permission.

If you are a penny-pinching spouse like me, here are some things I'm trying.

First, don't immediately say “no” to every new idea. Try, “Okay. Tell me more about your plans to make this happen?” Your spouse's answer will expose whether this is serious or fun.

Then, if money is mentioned, agree on some boundaries:

1. We can't go into debt.
2. Let's find a way together to come up with the money.
3. Let's settle on a financial goal we can reach before moving to the next larger purchase.

Truth is, most dreams won't come true. But dreamers need the freedom to imagine out loud.

If there is a chance of success, you can make it happen together. Your willingness to dream a little dream with your spouse will keep you close and connected either way.

LINKS

[Are you helping your husband follow his dreams?](#)

THE GOOD STUFF

[“Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow. But woe to him who is alone when he falls and has not another to lift him up!” \(Ecclesiastes 4:9-10\)](#)

ACTION POINTS

- Start saving coins in a jar, especially for your spouse's big dream. Ask your spouse about his or her dream and don't allow yourself to say, “We can't do that.” Replace those words with, “How can we make that happen?” Work with your spouse to write down a plan, and include a way to pay for it.

DAY 6

DIGGING FOR GOLD BENEATH THE MONEY

By *Janel Breitenstein*

If someone asked you about where your spouse is most vulnerable, what would you say?

(Hint: Hopefully you wouldn't.)

My husband knows most of mine: so many things that send me reeling where others may only see me smile gamely.

He knows last night just trying on a pair of shorts, my second pair in 10 years, triggered all my old body image issues, and left me curled beside him.

So let me delicately mention another likely sensitive topic between the two of you: money.

But allow me one more question. What if money is a chance to embrace your spouse in an area they feel vulnerable?

Jesus tells us, "[Where your treasure is, there your heart will be also](#)" ([Matthew 6:21](#)). We spend—or strategically save—in ways that address some of our most core longings: For security. Control. Power. Comfort. Appearance. Acceptance. Influence. Interdependence. Connectedness.

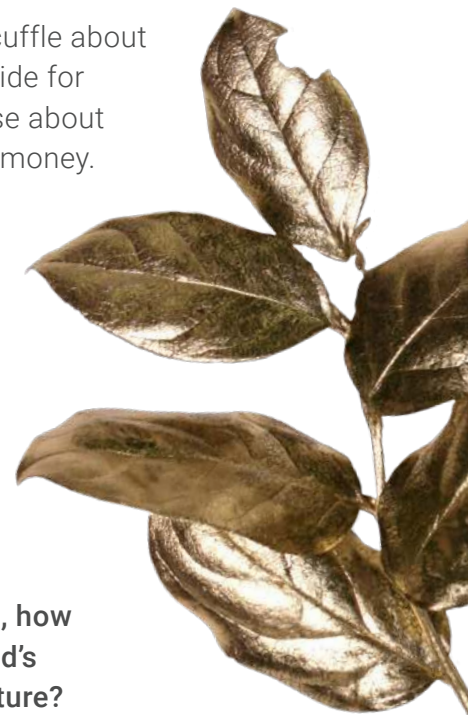
Sometimes those desires swell beyond their proper place and order to become demands—to become things we depend on when we're afraid. (Sometimes these are known as idols.)

So yes, these desires might be a place of pain and anger for you.

But they're also a place of profound vulnerability for your spouse—just like your hopes behind money are for you.

The next time you two scuffle about money, set the money aside for a minute. Ask your spouse about the concern beneath the money. Chances are, underneath even illegitimate desires lie concerns that are quite real.

How can you receive your spouse there, and see the value in what's sacred to the person God asks you to care for? In the ways you're a safe place, how can you demonstrate God's trustworthiness and nurture?



LINKS

[What's your money "personality"?](#)

THE GOOD STUFF

"Keep your heart with all vigilance, for from it flow the springs of life".
(*Proverbs 4:23*)

ACTION POINTS

- Become aware of your own "treasure beneath the treasure" of money. What motivates the ways you handle money? In what ways can those things tend to grow beyond their place ... into the place of God?



DAY 7

A DATE WITH REALITY


By Judy Burrows

Since we're facing a cross-country move, dates out with my husband have become more practical lately. We've found ourselves spending weekends finding stuff to sell and making decisions on what to keep and what to toss.

This led to an unexpected date with reality.

Someone wanted to buy my mother's handicap ramp. Our "date" that day was to deliver the ramp to a house-bound widow an hour away. As we drove, we talked about details of our upcoming move and where we might live. We dreamed about what our new place might look like.

Upon arriving at her humble home, however, all our dreams took on a new outlook.



It was a rainy night and her present ramp was in bad shape.

She explained how she had slipped on it many times.

Then with an endearing pride, she described how her late husband had made it for her many years ago. He had done a great job, but our humid climate had been hard on the wooden structure.

"If he were still living," she said, "it would still be spotless and strong."

As Jim and I drove home after the sale, we asked ourselves, "Should we even have taken her money?"

Suddenly all the details we were talking about on the ride up didn't seem as important. We realized that whatever housing situation we chose in our new location, it would be safer and stronger than that precious widow's deteriorating home.

That was a humbling revelation. While we might want certain perks in a new home, we don't need that much.

I am so glad we met that sweet widow that day. She reminded us of what is really important. A house should be a shelter over our heads, not a way to show off to others.

I was also reminded that while our marriage may not be "spotless," it is strong. And the fact that I get to live with my husband in whatever house we end up choosing is what will make it a home.

And that's a reality I'm happy to live with.

LINKS

[Do you struggle to hold your material possessions with an open hand?](#)

THE GOOD STUFF

["Keep your life free from the love of money, and be content with what you have, for he has said, 'I will never leave you nor forsake you.' " \(Hebrews 13:5\)](#)

ACTION POINTS

- Have you ever taken the time to look at all you have instead of all you don't have? What do you possess that is beyond monetary value?

DAY 8

JUST A LITTLE BIT MORE

By Lisa Lakey and Tom Davis

One of the richest men in the world at the time, John D. Rockefeller, was once asked, “How much money is enough?” His answer: “Just a little bit more.”

Is it bad that I can relate to this?

Maybe not more money, necessarily, but a bigger house, nicer car, a newer phone. Who doesn't want an upgrade?

But Rockefeller's line of thinking does not come without consequence. For life. Happiness. Marriage.

When contentment is not available in what God has given, I'll seek it elsewhere.

Depending on the “upgrade” for any one of us, that could look like accumulating heavy debt, bitterness and anger, even seeking an intimacy upgrade outside of marriage if I feel my spouse isn't measuring up.

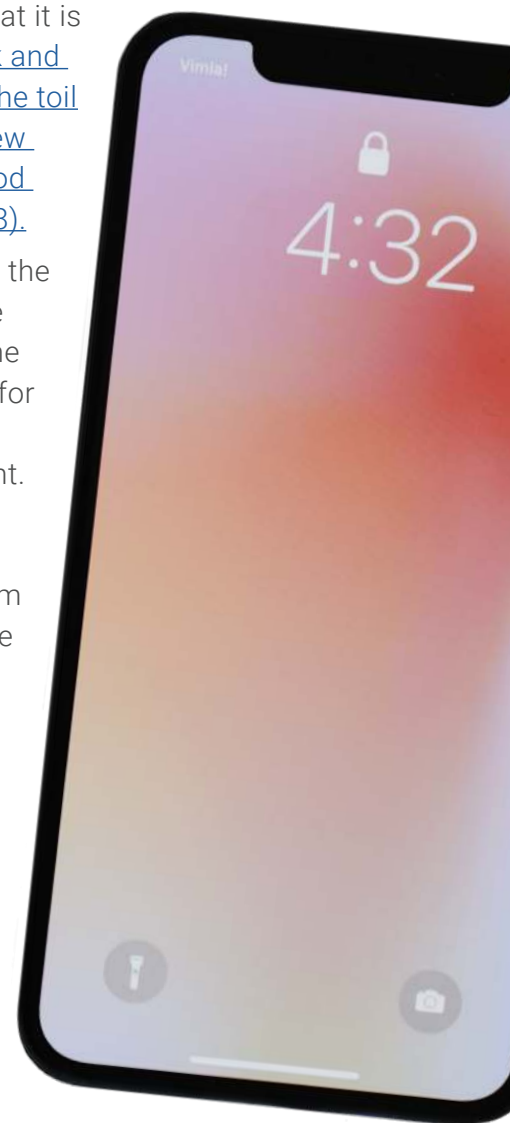
Ecclesiastes 5:10 reminds me, [“He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.”](#)

If I'm focusing on finding contentment in the wrong things, I'll never be content with anything. So where should I find it? A few verses later, the author of

Ecclesiastes writes that it is good [“to eat and drink and find enjoyment in all the toil ... under the sun the few days of his life that God has given him ...”](#) (v. 18).

Instead of wishing for the latest gadget, I can be thankful I have a phone at all. And even more for a spouse I can talk to face-to-face each night. Instead of focusing on all the ways my husband falls short, I'm going to choose to see his strengths. Like his sense of humor and superb grill-master cooking skills.

But above all, my contentment needs to be found in Jesus. And if I'm falling short, I can always trust Him to give me “a little bit more.”



LINKS

[Struggling to find joy in the mundane?](#)

THE GOOD STUFF

[“... one's life does not consist in the abundance of his possessions”](#) (Luke 12:15).

ACTION POINTS

• How much money, stuff, etc. is enough for you to be content? Do you believe that Christ is able to meet your every need and satisfy your every longing? Talk openly with your spouse about any areas you struggle with contentment.

WHEN IT'S NOT EASY DEALING WITH GREEN

By Janel Breitenstein

When my husband and I first married, my family joked about him being a “flatliner”.

He showed up in the context of my terribly animated family—where, during family reunions and even funerals, the resulting tone can be deafening. When I was in high school, my father was known to turn cartwheels (yes, literally) in the parking lot.

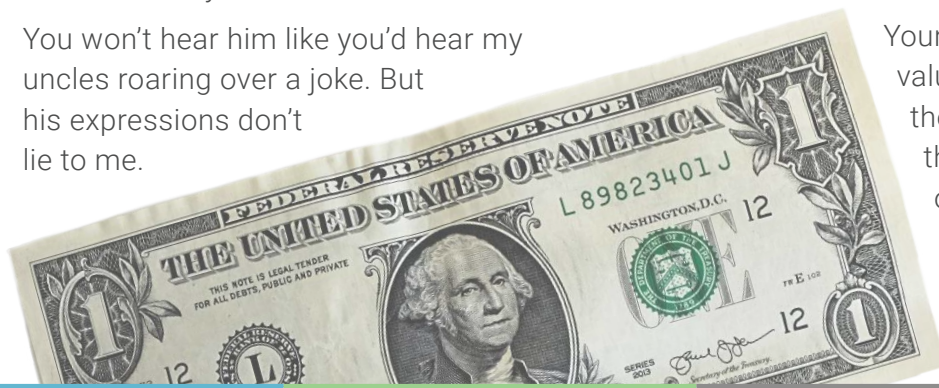
Enter my reserved husband.

As we dated, I remember remarking to my mom that he “just wasn’t very passionate.”

Turns out we were all wrong.

My husband feels (and thinks) deeply. I can now sense much of his emotion by the slightest set of his brow, an eyelid, the curve of his mouth.

You won’t hear him like you’d hear my uncles roaring over a joke. But his expressions don’t lie to me.



All marriages have funny little areas that tell you a lot about the marriage as a whole: The calendar. The bedroom. And one you might not have guessed? **Money.**

Money acts as an outward expression of any marriage: Trusting God. Trusting each other. Contentment. Communication. Generosity. Wisdom. Foresight. Delayed gratification. Teamwork. Honesty. Like the twitch of a cheek, it says something about what’s going on inside: inside of you. Inside of your marriage.

So when you’re working through debt issues, tussles about finances, or budgeting woes, start with getting things right within: agreeing in prayer to honor God with your money.

When you look at the gap between where your money issues are and where you’d like it to be as a couple, what heart issues—and even misunderstandings—do they express?

Your money can’t externally articulate a value that’s not internal. Continue to mine the values in yourself and your spouse that lead to how you spend money, or don’t.

You might be more passionate than you think.



LINKS

[Hear how one couple paid off \\$127,000 in debt—and got closer than ever.](#)

THE GOOD STUFF

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

ACTION POINTS

- Ask your spouse, “What’s one way I could better understand what you value in money—that you wonder if I really get?”
- Talk together: What’s one new money goal you can share? What’s one step you could each take toward that goal?



DAY 10

I THOUGHT OUR DEBT WAS HIS PROBLEM

By Jennifer Smith

A few years into marriage, we weren't living the life we dreamed of.

We both worked full-time jobs, we lived paycheck to paycheck, and we were drowning in debt. I compared our circumstances and what we didn't have—like a large home and goods that filled it—to other couples we knew.

I believed the lie that we were less than others because we had less than others.

And I blamed my husband for it. I saw the debt as his responsibility, since he was the one who went to college and accrued it.

After many difficult conversations, we agreed on one thing: God's Word.

Matthew 6:21 reminded me, "For where your treasure is, there your heart will be also."

My heart was treasuring the wrong things. My marriage was more important than anything money could buy. And I had to shift from a "his problem" perspective to an "our problem" perspective.

Besides, Jesus didn't leave me alone in my debt (see [1 Peter 1:18-19](#)).

Through this season of our marriage, I learned three things about money and debt:

1. We must be on the same page and working together about money to be debt free.
2. We had to live with a debt-free mindset. We agreed to avoid debt at all costs.
3. We needed to practice generosity. Being generous, especially with money, is a way to keep one's heart far from the love of money.

We wish we learned these important values sooner. But when we did learn and apply them, the Lord took this contentious part of our marriage and transformed it.

Don't let money be a source of division in your marriage. Instead, let it be a reason that unites you—together against the problem.



LINKS

[Money Management for the Christian Family](#)

THE GOOD STUFF

["The borrower is the slave of the lender." \(Proverbs 22:7\)](#)

ACTION POINTS

- What money issue do you and your spouse most often disagree on? Sit down and discuss how you can work together to turn this into a moment of unity.