

COURSE 8 — MONEY

# MASTERING THE ART OF MONEY MANAGEMENT IN MARRIAGE

**Final Summary & Video Script Guide**

Lloyd Allen | Marriage Educator, Therapist, and Family Coach

MrMarriage.com • lloydallen.org • Fixing Marriage Academy, Inc.

*9 Modules | Each Module on Its Own Page*

---

# MODULE 1 — FINANCIAL FOUNDATIONS IN MARRIAGE

*Building Biblical Unity, Understanding Your Money Story, and Becoming One Financially*

---

## FINAL SUMMARY — FS

Money is the number one source of conflict in marriage. But the real problem is never the money — it is the beliefs and scripts driving every financial decision you make.

- 1: Embrace Stewardship Over Ownership and Transform How You Handle Every Dollar
- 2: Become One Financially the Way Genesis 2:24 Demands
- 3: Identify Your Money Story So It Stops Running Your Marriage

***Final word: When you both answer to God with your finances you cannot manipulate each other. Start there.***

## VIDEO SCRIPT — VS

### **Embrace Stewardship Over Ownership and Transform How You Handle Every Dollar**

You do not own anything — God does. Psalm 24:1 — the earth is the Lord's and everything in it. When both spouses answer to God as managers manipulation dies and accountability flourishes. That shift transforms how you earn, spend, save, and fight about money.

### **Become One Financially the Way Genesis 2:24 Demands**

One flesh means shared accounts, shared access, shared responsibility, and shared consequences. Joint accounts create full transparency — when both spouses see every transaction secrecy dies and financial unity becomes possible. Separate accounts signal something is broken.

### **Identify Your Money Story So It Stops Running Your Marriage**

You absorbed your money beliefs watching your parents. Those unconscious scripts still drive your behavior today. Name them. Reconcile them with your spouse. Healing requires naming the wound and responding with compassion instead of criticism.

***Final word: When you both answer to God with your finances you cannot manipulate each other. Start there.***

---

## MODULE 2 — ROLES, RESPONSIBILITIES AND POWER DYNAMICS

*Who Manages the Money, When Both Must Agree, and Navigating Income Inequality*

---

### FINAL SUMMARY — FS

Managing the money is not the same as owning the decision. Every couple needs clarity on who handles what — and when both must agree before anything moves.

1: Assign the Minister of Finance Based on Gifting — Not Gender

2: Build the Mutual Consent System That Eliminates Unilateral Financial Decisions

3: Celebrate Your Spouse's Financial Success Rather Than Competing With It

***Final word: Marriage is partnership — not financial hierarchy. Both voices matter regardless of who earns more.***

### VIDEO SCRIPT — VS

#### **Assign the Minister of Finance Based on Gifting — Not Gender**

The person best equipped should manage the money — detail-oriented, financially knowledgeable, emotionally calm, and time-available. Managing is not deciding. The manager handles logistics while major decisions require both spouses. The non-managing spouse must stay informed. Ignorance is not partnership — it is irresponsibility.

#### **Build the Mutual Consent System That Eliminates Unilateral Financial Decisions**

Set a spending threshold above which both spouses must agree. Six categories always require consent — debt, investments, major gifts, job changes, relocation, and ongoing obligations. Both spouses hold equal veto power regardless of income. One income does not purchase more decision-making authority.

#### **Celebrate Your Spouse's Financial Success Rather Than Competing With It**

Twenty-nine percent of wives out-earn their husbands. Income inequality does not have to destroy unity. Reframe the narrative — providing is not only financial. The higher earner does not receive more power. Proverbs 31 celebrates mutual financial success as entirely biblical.

***Final word: Marriage is partnership — not financial hierarchy. Both voices matter regardless of who earns more.***

---

# MODULE 3 — MONEY SYSTEMS AND MODES OF OPERATION

*Joint Accounts, Bill Splitting, and Creating Financial Transparency*

---

## FINAL SUMMARY — FS

Every couple needs a clear system defining how money flows in and out. Without one you are not managing your finances — your finances are managing you.

1: Choose the Mode of Operation That Builds Unity Rather Than Scorekeeping

2: Stop Splitting Bills Like Roommates and Start Pooling Resources Like Partners

3: Put Both Names on Every Account and Eliminate Financial Infidelity

***Final word: The goal is unity — not separate ledgers. All income is our money. All expenses come from our budget.***

## VIDEO SCRIPT — VS

### Choose the Mode of Operation That Builds Unity Rather Than Scorekeeping

Three modes exist — full joint, hybrid, and separate. Full joint creates maximum transparency. Hybrid gives autonomy while maintaining shared responsibility. Separate accounts often signal trust issues or financial escape routes. Whatever mode you choose both spouses must have full visibility. Secret accounts destroy trust permanently.

### Stop Splitting Bills Like Roommates and Start Pooling Resources Like Partners

Bill splitting breeds resentment. Dividing fifty-fifty treats marriage like a roommate arrangement. All income becomes our money. All expenses come from our budget. Stop tracking who paid what. Start thinking we are paying our bills together as one financial unit.

### Put Both Names on Every Account and Eliminate Financial Infidelity

Both spouses' names should appear on all accounts. Joint ownership creates transparency, access, and legal protection. Sole-name accounts create power imbalances and vulnerability. Full financial transparency is not control — it is partnership operating the way covenant demands.

***Final word: The goal is unity — not separate ledgers. All income is our money. All expenses come from our budget.***

---

# MODULE 4 — BUDGETING, GIVING AND RECEIVING

*Zero-Based Budgeting, Managing Irregular Income, and Navigating Gifts With Strings*

---

## FINAL SUMMARY — FS

A budget is not a restriction — it is an agreement. When you both agree on the plan before the month begins you eliminate most money fights before they start.

- 1: Build a Zero-Based Budget Together Before the Month Begins
- 2: Clarify Every Gift Before You Accept It So You Never Inherit Invisible Strings
- 3: Protect Your Marital Autonomy by Refusing Financial Help That Costs Your Freedom

***Final word: A budget tells your money where to go instead of wondering where it went. Build one together every month.***

## VIDEO SCRIPT — VS

### **Build a Zero-Based Budget Together Before the Month Begins**

Every dollar gets assigned a job before the month starts. Income minus expenses equals zero. This forces intentionality — you prioritize together, allocate together, and adjust together. A budget tells your money where to go instead of wondering where it went. Build one together every single month without exception.

### **Clarify Every Gift Before You Accept It So You Never Inherit Invisible Strings**

A gift given freely has no strings attached. If the giver expects control or future reciprocation it is not a gift — it is leverage. Clarify expectations before accepting. Get clarity on whether it is a gift or a loan before the check clears.

### **Protect Your Marital Autonomy by Refusing Financial Help That Costs Your Freedom**

String-attached gifts create power imbalances and ongoing obligation. Protect your marriage by negotiating terms upfront or declining altogether. Proverbs 15:27 warns the greedy bring ruin to their households. Financial independence — even when it means waiting longer — preserves your marriage's freedom and dignity.

***Final word: A budget tells your money where to go instead of wondering where it went. Build one together every month.***

---

# MODULE 5 — EXTENDED FAMILY AND BLENDED FAMILIES

*Supporting Step-Children and In-Laws, Setting Boundaries, and Enabling vs. Helping*

---

## FINAL SUMMARY — FS

Your first financial responsibility is your spouse and children. Everything beyond that is secondary — and must be agreed upon before a single dollar moves.

- 1: Build a Financial Framework for Step-Children Before Resentment Builds It for You
- 2: Support In-Laws With Spouse Agreement — Never Unilaterally
- 3: Set the Boundaries That Separate Genuine Help From Enabling

***Final word: Compassion requires wisdom — not unlimited resources. Protect your family first. Help others from what remains.***

## VIDEO SCRIPT — VS

### **Build a Financial Framework for Step-Children Before Resentment Builds It for You**

When you marry someone with children you accept financial responsibility as part of the covenant. Step-children are not optional expenses — they are family. Establish a framework together before conflict forces one on you. Both spouses must commit to supporting the children even when disagreements arise between them.

### **Support In-Laws With Spouse Agreement — Never Unilaterally**

Biblical responsibility to parents is real but limited. First Timothy 5:8 establishes the standard — but providing does not mean unlimited support. Honor your parents yes. Enable their dysfunction no. Every dollar sent to in-laws requires both spouses' full agreement. Your nuclear family's security comes first without exception.

### **Set the Boundaries That Separate Genuine Help From Enabling**

Extended family falls outside biblical obligation. Only give what you can afford to lose completely. Loans destroy both money and relationships. Proverbs 22:7 warns the borrower is slave to the lender. Give generously from surplus — never from obligation that compromises your household.

***Final word: Compassion requires wisdom — not unlimited resources. Protect your family first. Help others from what remains.***

---

## MODULE 6 — BUILDING GENERATIONAL WEALTH

*Creating Economic Foundations for Children, Teaching Financial Literacy, and Using Trust Funds Wisely*

---

### FINAL SUMMARY — FS

Generational wealth is not about making your children rich — it is about giving them a head start so they can pursue purpose without starting from zero.

- 1: Build the Asset Foundation Today That Your Children Will Build Their Lives Upon Tomorrow
- 2: Teach Financial Literacy at Home Because No School Will Do It for You
- 3: Use Trust Funds and Education Accounts to Launch Children Into Purpose — Not Entitlement

***Final word: Your financial legacy is not just what you leave them. It is what you teach them. Both matter equally.***

### VIDEO SCRIPT — VS

#### **Build the Asset Foundation Today That Your Children Will Build Their Lives Upon Tomorrow**

Proverbs 13:22 — a good person leaves an inheritance for their children's children. Eliminate debt, own your home, invest consistently, create multiple income streams. Every financial decision should ask — does this build our family's long-term economic base or consume it? Generational thinking requires sacrificing immediate consumption for long-term family benefit.

#### **Teach Financial Literacy at Home Because No School Will Do It for You**

Your children learn about money by watching you handle it. Start early — allowance for young children, bank accounts for teenagers, investing basics for young adults. Teach tithing, saving, and wise spending. Model contentment and delayed gratification. Your financial legacy is not just what you leave them — it is what you teach them.

#### **Use Trust Funds and Education Accounts to Launch Children Into Purpose — Not Entitlement**

529 accounts and trusts are powerful tools when used wisely. Structure distributions to empower not enable. Fund education that leads to productive careers. Generational wealth should launch children into purpose — not entitlement that removes the motivation to build anything themselves.

***Final word: Your financial legacy is not just what you leave them. It is what you teach them. Both matter equally.***

---

# MODULE 7 — PROTECTING YOUR FAMILY

*Life Insurance, Estate Planning, and Having the Difficult Conversations About Death*

---

## FINAL SUMMARY — FS

Protecting your family means planning for worst-case scenarios while hoping they never happen. Uncomfortable conversations now prevent devastating consequences later.

- 1: Get the Life Insurance Coverage Your Family Needs Before They Ever Need It
- 2: Create the Will and Estate Plan That Ensures Your Wishes Are Honored
- 3: Establish Powers of Attorney Before a Crisis Forces Someone Else to Decide

***Final word: A will from fifteen years ago naming your ex-spouse as beneficiary creates disaster. Update everything. Do it now.***

## VIDEO SCRIPT — VS

### **Get the Life Insurance Coverage Your Family Needs Before They Ever Need It**

Life insurance is not about you — it is about the people depending on your income. Multiply annual income by ten to twelve then add major debts. Both spouses need coverage including stay-at-home parents. Buy term life and invest the difference. Avoid whole life policies that benefit agents more than families.

### **Create the Will and Estate Plan That Ensures Your Wishes Are Honored**

Without a will the state decides who gets what — and state formulas rarely match your intentions. Blended families face especially complex inheritance issues. Name guardians for minor children. Designate beneficiaries on every account. Update all documents after every major life change without exception or delay.

### **Establish Powers of Attorney Before a Crisis Forces Someone Else to Decide**

If you become incapacitated who makes medical decisions? Who pays your bills? Without these documents your spouse may need court permission during a crisis. Work with an estate planning attorney. The cost of planning is minimal compared to the cost of family conflict and legal battles.

***Final word: A will from fifteen years ago naming your ex-spouse as beneficiary creates disaster. Update everything. Do it now.***

---

# MODULE 8 — DEBT, SAVINGS AND BUILDING WEALTH TOGETHER

*Defeating Debt, Emergency Funds, Retirement Investing, and Biblical Generosity*

---

## FINAL SUMMARY — FS

Debt is a thief that steals your present income to pay for your past. Eliminating it requires unified commitment — and the freedom on the other side is worth every sacrifice.

1: Attack Debt Together Using the Snowball Method Until Every Chain Is Broken

2: Build the Emergency Fund That Eliminates Panic and Protects Every Future Decision

3: Invest Consistently, Give Generously, and Let Compound Growth Build What God Entrusted

***Final word: Get debt-free, build wealth, and use money for Kingdom impact — not just personal accumulation.***

## VIDEO SCRIPT — VS

### **Attack Debt Together Using the Snowball Method Until Every Chain Is Broken**

List all debts smallest to largest. Attack the smallest first while making minimums on the rest. When the smallest is gone roll that payment into the next. Repeat until debt-free. Stop adding new debt immediately. Proverbs 22:7 — the borrower is slave to the lender. Both spouses must commit fully or resentment sabotages every attempt.

### **Build the Emergency Fund That Eliminates Panic and Protects Every Future Decision**

Without an emergency fund every unexpected expense becomes a crisis requiring credit. Start with one thousand dollars while attacking debt. Once debt-free build three to six months of expenses. Keep it accessible but separate from daily spending. Agree in advance on what constitutes a genuine emergency worth accessing it.

### **Invest Consistently, Give Generously, and Let Compound Growth Build What God Entrusted**

After eliminating debt invest fifteen percent of gross income into retirement accounts. Take full advantage of employer matches. Consistent investing over decades builds substantial wealth. Then increase giving beyond the tithe. Proverbs 11:25 — a generous person will prosper. Money is a tool for Kingdom impact — not personal accumulation.

***Final word: Get debt-free, build wealth, and use money for Kingdom impact — not just personal accumulation.***

---

## MODULE 9 — CRISIS MANAGEMENT (BONUS)

*Financial Infidelity, Job Loss, and Bankruptcy — Surviving the Worst Together*

---

### FINAL SUMMARY — FS

Financial crisis reveals character. The question is never whether hard times will come. The question is whether you face them as partners or opponents.

1: Rebuild Trust After Financial Infidelity Through Full Disclosure and Radical Transparency

2: Fight Job Loss and Income Reduction Together — Never Let the Crisis Divide You

3: Use Bankruptcy and Foreclosure as Tools of Recovery — Not Verdicts on Your Worth

***Final word: Your marriage can survive bankruptcy. Whether it thrives afterward depends entirely on how you handle the crisis together.***

### VIDEO SCRIPT — VS

#### **Rebuild Trust After Financial Infidelity Through Full Disclosure and Radical Transparency**

Financial infidelity — hidden accounts, secret purchases, concealed debt — destroys marriages as effectively as sexual infidelity. The betrayal is not about the money. It is about the deception. The offending spouse must confess fully — no trickle truth, no minimizing. Rebuilding requires radical transparency, genuine remorse, and joint access to every account going forward.

#### **Fight Job Loss and Income Reduction Together — Never Let the Crisis Divide You**

Immediately cut expenses to essentials. File for unemployment the same day. Treat job hunting as a full-time job. The employed spouse must encourage not criticize. The unemployed spouse must stay engaged not withdraw. Proverbs 24:16 — the righteous fall seven times and rise again. Rise together without assigning blame.

#### **Use Bankruptcy and Foreclosure as Tools of Recovery — Not Verdicts on Your Worth**

Before filing exhaust all alternatives. If you must file seek legal counsel. Staying in a home you cannot afford destroys your future. Better to downsize, rebuild, and recover than drown in impossible payments. Financial crisis does not end your marriage — how you handle it together determines everything that follows.

***Final word: Your marriage can survive bankruptcy. Whether it thrives afterward depends entirely on how you handle the crisis together.***