

MASTERING THE ART OF

MONEY MANAGEMENT IN MARRIAGE

A Complete Biblical & Practical Guide to Financial Unity, Freedom, and Generational Wealth

MODULE 1: Financial Foundations in Marriage

MODULE 2: Roles, Responsibilities & Power Dynamics

MODULE 3: Money Systems & Modes of Operation

MODULE 4: Budgeting, Giving & Receiving

MODULE 5: Extended Family & Blended Families

MODULE 6: Building Generational Wealth

MODULE 7: Protecting Your Family

MODULE 8: Debt, Savings & Building Wealth Together

BONUS: Crisis Management

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MASTERING THE ART OF MONEY MANAGEMENT IN MARRIAGE

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DEDICATION

To every couple who refuses to let money destroy what God has joined together.

*May this book equip you to build financial unity that honors God,
strengthens your marriage,
and blesses generations to come.*

FOREWORD

Money is the #1 cause of conflict in marriage. Not sex. Not in-laws. Not parenting. Money. After three decades of marriage counseling, I've sat across from thousands of couples on the brink of divorce. And in almost every case, beneath the surface arguments about communication, intimacy, or respect, there's a deeper issue: financial stress.

The husband who feels like a failure because he can't provide the lifestyle his wife expects. The wife who resents her husband's spending while she sacrifices. The couple drowning in debt, keeping secrets, fighting over every purchase, using money to control and manipulate each other.

Money problems aren't just about money. They're about trust, control, fear, values, and identity. They're spiritual issues masquerading as financial ones. This is why I wrote this book.

Most marriage books barely touch finances. Most financial books ignore the relational dynamics of money. This book bridges both worlds — combining biblical truth, therapeutic insight, and practical strategy into one comprehensive guide. Whether you're newly engaged, struggling with debt, navigating a blended family, or building generational wealth, this book will give you the tools to master money management together.

What You'll Find in This Book:

- Biblical foundations for financial stewardship and generosity
- Practical systems for budgeting, saving, and investing
- Honest conversations about power dynamics, gender roles, and income inequality
- Wisdom for complex situations: blended families, in-laws, adult children, inheritance
- Crisis management strategies for job loss, financial infidelity, and debt
- Generational wealth-building to bless your children and grandchildren

A Personal Note:

I didn't write this book from a place of financial perfection. My wife and I have made every mistake in this book. We've fought about money. We've made bad decisions. We've had to rebuild trust after financial missteps. But through it all, we've learned that financial unity is possible. Not easy — but possible. And when achieved, it transforms everything else in your marriage.

The principles in this book aren't theory. They're tested, proven, and battle-scarred. They've saved marriages. They've rebuilt trust. They've freed couples from decades of debt. They've enabled generosity that blessed entire communities.

FOREWORD (CONTINUED)

My Prayer for You:

- Heal the financial wounds from your past
- Unite you and your spouse in financial purpose
- Free you from the slavery of debt
- Multiply your resources for Kingdom impact
- Build wealth that blesses generations

Remember: You're not just managing money. You're stewarding God's resources. You're building a legacy. You're partnering with your spouse to create something beautiful. Don't rush this journey. Take one module at a time. Apply what you learn. Come back and review when needed. Let this book be a resource you return to year after year.

Your marriage is worth fighting for. Your financial future is worth building. And with God's help and these practical tools, you can master the art of money management together.

Let's begin.

Lloyd D. Allen, MSc. | Marriage Educator & Therapist

HOW TO USE THIS BOOK

For Maximum Impact — Work Through This Together

This book is designed as a comprehensive course in eight modules, plus a bonus crisis management module. Each module builds on the previous one, creating a complete framework for financial mastery in marriage.

For Maximum Impact:

- Work through one module per week with your spouse
- Complete the action steps before moving to the next module
- Discuss honestly — this requires vulnerability and grace
- Revisit modules as your financial situation changes
- Apply immediately — knowledge without action changes nothing

Course Structure:

MODULE 1: Financial Foundations in Marriage

Covers biblical stewardship, the principle of 'one flesh' applied to finances, and how childhood money messages affect your marriage today.

MODULE 2: Roles, Responsibilities & Power Dynamics

Addresses who should manage finances, when mutual consent is required, and how to handle income inequality without resentment.

MODULE 3: Money Systems & Modes of Operation

Practical systems for account management, bill-splitting strategies, and creating full financial transparency.

MODULE 4: Budgeting, Giving & Receiving

Zero-based budgeting, irregular income management, and navigating gifts (including those with strings attached).

MODULE 5: Extended Family & Blended Families

Supporting step-children, setting boundaries with in-laws, and distinguishing between helping and enabling.

MODULE 6: Building Generational Wealth

Creating economic bases for children, teaching financial literacy, and using trust funds wisely.

MODULE 7: Protecting Your Family

Life insurance, wills, trusts, estate planning, and having the difficult conversations about death.

MODULE 8: Debt, Savings & Building Wealth Together

Debt elimination strategies, emergency funds, retirement investing, and biblical generosity.

BONUS MODULE: Crisis Management

Financial infidelity recovery, job loss emergency plans, and when bankruptcy might be necessary.

HOW TO USE THIS BOOK (CONTINUED)

Who This Book Is For:

- Engaged couples preparing for marriage
- Newlyweds establishing financial systems
- Couples in conflict over money issues
- Blended families navigating complex finances
- Couples in crisis (debt, job loss, financial infidelity)
- Wealth-builders wanting to leave a legacy
- Marriage educators and counselors teaching financial principles

Regardless of your income level, debt situation, or current financial knowledge, this book will meet you where you are and equip you for where you want to go.

A Word to Couples in Crisis:

If your marriage is hanging by a thread because of money problems, you're in the right place. But this book alone isn't enough. You also need:

- A qualified marriage counselor
- A financial counselor or coach
- Pastoral support
- An accountability couple

This book provides the framework. Professional help provides the personalized guidance. Don't try to do this alone.

Ready to Begin?

Before you dive into Module 1, take a moment to pray together as a couple:

"Father, we invite You into our finances. We acknowledge that everything we have belongs to You. Give us wisdom to steward it well. Unite us in financial purpose. Heal past wounds. Build trust between us. And use our money for Your glory and the good of others. In Jesus' name, Amen."

Now turn the page and let's build financial unity together.

FINANCIAL FOUNDATIONS IN MARRIAGE

Biblical Stewardship, One Flesh Finances & Childhood Money Stories

Money is the #1 cause of conflict in marriage. But it doesn't have to be. When you build your financial life on biblical principles and develop healthy money habits together, you transform financial stress into financial strength. In this foundational module, you'll discover why money problems are never just about money. You'll learn to view finances through a biblical lens, understand your money stories, and build financial unity that strengthens your marriage.

MODULE 1: FINANCIAL FOUNDATIONS IN MARRIAGE

You're Managers, Not Owners

Psalm 24:1 — "The earth is the LORD's and the fullness thereof, the world and those who dwell therein."

Everything you have belongs to God. Your paycheck. Your house. Your car. Your savings account. You don't own it — you manage it on His behalf. This shift in perspective changes everything.

- You spend with accountability, knowing you'll answer to God
- You save with purpose, preparing for future needs
- You give with joy, recognizing God's generosity to you
- You work with excellence, representing God in the marketplace

APPLICATION:

This week, before making any purchase over \$50, ask: "Am I managing this money wisely for God?"

Tithing and Firstfruits

Malachi 3:10 — "Bring the full tithe into the storehouse... if I will not open the windows of heaven for you and pour down for you a blessing."

The tithe (10% of your income) isn't a religious tax — it's a trust exercise. God is testing whether you believe He'll provide when you honor Him first. Give before paying bills, before buying groceries, before anything else. Because what you do first reveals what you value most.

- "We can't afford to tithe." The truth? You can't afford NOT to. When you trust God, He multiplies what remains.
- "Should we tithe gross or net income?" Do you want God's blessing on your gross or your net?
- "What if my spouse doesn't agree?" Don't tithe in secret — that breaks trust. Discuss, pray, and agree together.

APPLICATION:

If you're not currently tithing, start with 5% this month. Increase by 1% each month until you reach 10%. Track how God provides.

MODULE 1: FINANCIAL FOUNDATIONS IN MARRIAGE

The Biblical View of Wealth

Money is not the root of all evil — the LOVE of money is (1 Timothy 6:10). There's a massive difference.

- Wealth is a tool, not a treasure. Matthew 6:19-21 warns against storing up treasures on earth.
- Wealth is a test. Deuteronomy 8:18 says God gives you the power to get wealth — He's watching what you do with it.
- Wealth is a responsibility. Luke 12:48 says to whom much is given, much is required.
- Wealth can be dangerous. It tempts us to trust money instead of God.

TRUTH: Do you have money, or does money have you? If losing it all would devastate you spiritually, money has become your god.

Genesis 2:24 Applied to Money

Genesis 2:24 — "Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh."

You're not two people managing separate finances. You're ONE FLESH managing ONE family economy.

- Joint accounts, not 'mine' and 'yours'
- Full financial transparency — no secret spending, hidden accounts, or financial surprises
- Shared decision-making on major purchases
- Unified financial goals you both agree on

WARNING: Separate bank accounts in marriage often indicate deeper unity problems. They create 'his money' and 'her money' mentality, breeding independence instead of interdependence.

Dangers of Financial Separation

Common patterns that destroy financial unity:

Secret spending.

Hiding purchases destroys trust faster than the purchase itself. If you can't tell your spouse about it, you shouldn't buy it.

Financial infidelity.

Secret credit cards, hidden debt, undisclosed accounts — these are acts of betrayal, not budgeting.

Control imbalance.

One spouse controlling all money decisions while the other has no input creates resentment and power struggles.

Using money as a weapon.

Withholding money to punish, manipulate, or control your spouse is emotional abuse.

TRUTH: Financial unity doesn't mean you agree on everything. It means you work through disagreements with respect, compromise, and shared goals.

MODULE 1: FINANCIAL FOUNDATIONS IN MARRIAGE

Creating Unity in Diversity

You married someone different from you. One of you is a spender; the other is a saver. One loves budgets; the other hates them. This isn't a bug — it's a feature. God designed marriage to balance extremes.

- Honor both perspectives. The saver prevents financial ruin. The spender prevents joyless living. Both are valuable.
- Set a 'mutual consent' threshold. Agree on an amount where purchases require discussion. Below that, each spouse has freedom.
- Schedule monthly money meetings. Don't discuss money in crisis. Set aside time monthly to review, plan, and dream together.
- Give each spouse 'fun money.' Budget a small amount each person can spend without reporting. This prevents micromanagement.

Childhood Money Messages

Your relationship with money didn't start when you got married. It started in childhood. The messages you absorbed about money — spoken and unspoken — are running your financial life today.

- "Money is scarce — there's never enough." Drives hoarding, fear-based saving, inability to enjoy wealth.
- "Money solves all problems." Drives overspending, debt accumulation, workaholism.
- "I don't deserve wealth." Drives self-sabotage, giving away too much, refusing opportunities.
- "Money equals love." Drives using money to control, win affection, or prove worth.

APPLICATION:

Together, answer: "What did your parents teach you about money — intentionally or unintentionally?" Share these stories with your spouse.

Money Personality Types

Understanding your money personality helps you navigate conflicts:

THE SAVER:

Feels secure with money in the bank. Fears running out. Struggles to enjoy spending.

THE SPENDER:

Enjoys the present moment. Values experiences over savings. Struggles with impulse control.

THE AVOIDER:

Ignores finances until crisis hits. Doesn't check balances. Terrified of budgets.

THE MONEY MONK:

Believes money is evil. Feels guilty having it. Gives it all away.

THE STATUS SEEKER:

Uses money to impress. Drives the nicest car, wears designer labels. Deep insecurity.

TRUTH: Most couples are opposites. Savers marry spenders. Avoiders marry planners. This creates conflict — but also balance. The key is respecting the other's perspective while

MODULE 1: FINANCIAL FOUNDATIONS IN MARRIAGE

How Past Wounds Affect Present Finances

Money wounds from childhood don't heal automatically when you get married. They resurface in your spending habits, savings patterns, and financial fears.

- Sarah grew up poor. Her family lost their home when she was 12. Now she hoards money, refusing to spend even when they can afford it. Her fear of poverty controls her.
- Tom's dad worked 80-hour weeks but was emotionally absent. Tom equates providing with love. He works obsessively, neglecting his family to 'provide.'
- Jessica's parents fought constantly about money. Now she avoids all financial conversations with her husband, triggering the same pattern.

APPLICATION:

HEALING: Name the wound. Share it with your spouse. Ask: "How is my past affecting our present finances?" Then commit to writing a new story together based on God's truth, not your trauma.

MODULE 1 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- You're stewards, not owners. Everything belongs to God.
- Tithing tests your trust in God's provision.
- Financial unity requires joint accounts, transparency, and shared goals.
- Your childhood money messages are affecting your marriage today.
- Understanding each other's money personality prevents unnecessary conflict.

ACTION STEP:

Schedule a 30-minute "Money Story" conversation with your spouse. Share your childhood money messages, identify your money personality, and discuss one wound you're bringing into this marriage. End by praying together for financial unity.

NEXT: **MODULE 2: Roles, Responsibilities & Power Dynamics** →

MODULE 2

ROLES, RESPONSIBILITIES & POWER DYNAMICS

Who Manages the Money — and How to Do It Together

Who handles the money in your marriage matters less than HOW you handle it together. This module addresses the tough questions: Who should manage finances? When do you need mutual agreement? What happens when the wife earns more? How do you avoid power struggles? You'll learn to assign roles based on giftings (not gender stereotypes), establish healthy decision-making frameworks, and navigate income imbalances without resentment.

MODULE 2: ROLES, RESPONSIBILITIES & POWER DYNAMICS

Giftings vs. Gender Roles

The question isn't 'Should the husband or wife manage money?' The question is 'Who is better equipped to manage it?' Many couples default to the husband because of cultural expectations. But the Bible doesn't mandate this. Proverbs 31 describes a wife who manages investments, real estate, and business ventures while her husband sits at the city gates. Choose your minister of finance based on:

- Who is naturally detail-oriented? The one who remembers to pay bills on time, tracks expenses, and notices discrepancies.
- Who has financial knowledge? The one who understands budgeting, investing, taxes, and financial planning.
- Who stays calm under pressure? The one who doesn't panic when money is tight or make emotional financial decisions.
- Who has the time? Managing finances requires hours monthly. Who can commit to this consistently?

TRUTH: There's no shame if the wife is better at managing money. Use the gifts God gave you — don't limit them by outdated gender expectations.

Shared Oversight Even with One Manager

Both spouses must understand the full financial picture.

- Monthly financial review meetings. Both spouses review income, expenses, debts, and savings together.
- Access to all accounts. Both spouses know passwords, have online access, and can view balances anytime.
- Equal decision-making power. The manager executes; both spouses decide strategy.
- Emergency preparedness. If the manager dies or becomes incapacitated, the other must step in immediately. Keep a financial binder with all account info, passwords, and bills.

WARNING: If one spouse has no idea where the money goes, what debts exist, or how to access accounts, that's not delegation — that's financial abandonment.

MODULE 2: ROLES, RESPONSIBILITIES & POWER DYNAMICS

When to Rotate or Reassign

The minister of finance role isn't permanent. Life changes, and so should your assignments. Consider reassigning when:

- The current manager is overwhelmed or consistently dropping the ball
- Life circumstances change (new baby, job change, health issues)
- Financial mistakes keep happening (late payments, overdrafts)
- One spouse has developed stronger financial skills
- The current arrangement creates resentment or power imbalance

APPLICATION:

Discuss: "Are we using the right person's gifts? Is our current system working? What needs to change?"

Major Purchase Threshold

Not every purchase requires a committee meeting. But some decisions are too big to make alone. Set a dollar amount requiring mutual consent:

- Tight budget couples: \$50–\$100
- Middle-income couples: \$200–\$500
- High-income couples: \$1,000+

TRUTH: Below that threshold, each spouse has freedom to spend without reporting. Above it, discussion is mandatory. This prevents resentment and avoids financial surprises that derail the budget.

Decisions Always Requiring Mutual Consent

Some decisions are too significant to make unilaterally, regardless of dollar amount:

Debt decisions.

Taking on debt (car loans, credit cards, personal loans) affects both spouses. No exceptions.

Investment choices.

Stocks, real estate, business ventures, retirement account changes — both spouses must agree.

Career changes affecting income.

Quitting a job, starting a business, going back to school — mutual agreement required.

Support for extended family.

Loaning money to parents, siblings, or in-laws. Letting relatives move in. Both spouses must agree.

Major giving.

Tithing is automatic. But large donations beyond the tithe require discussion.

Home purchases/moves.

Buying, selling, or renting a home. Relocating cities. Both must agree.

TRUTH: If it affects the family's financial future, both spouses decide together.

MODULE 2: ROLES, RESPONSIBILITIES & POWER DYNAMICS

What to Do When You Disagree

Mutual consent doesn't mean you'll always agree. It means you work through disagreement respectfully.

- Hear each other out fully. No interrupting. Each person explains their perspective and why they feel strongly.
- Identify the real issue. Are you disagreeing about money, or about trust, control, fear, or values?
- Look for compromise. Can you meet in the middle? Delay the decision? Start smaller?
- Seek wise counsel. If stuck, bring in a financial advisor, pastor, or mentor couple.
- Default to 'no' if unity is impossible. If one spouse strongly objects and you can't reach agreement, don't move forward. Unity matters more than the purchase.

Confronting Male Ego and Insecurity

In 2024, 29% of wives earn more than their husbands. Yet many couples struggle with this reality because of cultural expectations and male pride.

Shame.

"I'm supposed to provide. What kind of man am I?"

Resentment.

Feeling emasculated, becoming passive-aggressive about money.

Overcompensation.

Working excessively, making risky career moves, overspending to prove worth.

Control.

Demanding final say on money decisions to reassert dominance.

TRUTH: Your worth isn't determined by your paycheck. God made you the spiritual leader and protector — not necessarily the primary earner. Celebrate your wife's success instead of competing with it.

Redefining Provider vs. Protector

1 Timothy 5:8 — "If anyone does not provide for his relatives, and especially for members of his household, he has denied the faith."

Provision isn't just financial. It's spiritual, emotional, physical protection. Ways a husband provides beyond income:

- Spiritual leadership — Praying for the family, leading devotions, modeling faith
- Emotional stability — Being her safe place, listening well, supporting her dreams
- Physical protection — Creating a safe home, being present, defending the family
- Partnership in parenting — Raising children together, sharing responsibilities
- Household management — Cooking, cleaning, repairs — whatever supports the family

MODULE 2: ROLES, RESPONSIBILITIES & POWER DYNAMICS

Avoiding Power Plays and Celebrating Wins Together

When the wife earns more, avoid these toxic patterns:

- "It's my money since I make more." Wrong. It's family money. No one gets veto power based on income.
- Withholding financial information. Transparency applies regardless of who earns what.
- Diminishing the husband's contributions. Never say 'You don't contribute anyway' or discount non-financial contributions.
- The husband sabotaging the wife's career. Out of jealousy, refusing to support promotions, relocations, or opportunities.

APPLICATION:

Husbands: Write down 3 ways you provide beyond income. Wives: Affirm those contributions aloud this week. Pray together thanking God for ALL provision — financial and non-financial.

MODULE 2 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Choose your minister of finance based on giftings, not gender.
- Both spouses must have full access and understanding of all finances.
- Set a mutual consent threshold for purchases and stick to it.
- Debt, investments, career changes, and family support always require agreement.
- When the wife earns more, redefine provision beyond paychecks.
- Celebrate all wins together — never use income to claim power.

ACTION STEP:

Evaluate your current financial roles. Are you using the right person's strengths? Set (or review) your mutual consent threshold. If the wife earns more, have an honest conversation about how that affects each of you emotionally.

NEXT: **MODULE 3: Money Systems & Modes of Operation** →

MODULE 3

MONEY SYSTEMS & MODES OF OPERATION

How to Organize Your Money for Biblical Unity & Practical Functionality

How you organize your money matters as much as how much you make. This module tackles practical systems: joint vs. separate accounts, how to split bills fairly, whose names should be on accounts, and creating full financial transparency. You'll build a mode of operation that honors both biblical unity and practical functionality.

MODULE 3: MONEY SYSTEMS & MODES OF OPERATION

Joint Accounts vs. Separate Accounts

Genesis 2:24 — "They shall become one flesh." One flesh = one financial life.

This is one of the most debated money topics in marriage. Should you combine everything or keep finances separate?

- Full transparency — Both spouses see every transaction
- Simplified management — One set of accounts to track, not multiple
- Team mentality — 'Our money' not 'my money and your money'
- Forces communication — You must discuss purchases and priorities
- Legal protection — If one spouse dies, the other has immediate access

WARNING: Separate accounts often indicate deeper unity problems. Valid exceptions: blended families with child support tracking, business ownership, or recovering from financial abuse.

Hybrid Approach (Recommended for Most Couples)

The best system for most couples: joint accounts for everything PLUS small personal allowances.

- All income goes into joint checking account
- All bills paid from joint account
- Joint savings for emergencies, goals, retirement
- Each spouse gets equal 'fun money' monthly (\$100–\$300 each) to spend without reporting

TRUTH: This gives you the benefits of joint accounts (transparency, unity) while preventing micromanagement and allowing personal freedom.

MODULE 3: MONEY SYSTEMS & MODES OF OPERATION

Full Financial Transparency and Monthly Money Meetings

Regardless of your account structure, full transparency is non-negotiable. What transparency means:

- Both spouses know all passwords, account numbers, balances
- No secret credit cards, hidden accounts, or undisclosed debt
- All financial statements reviewed together monthly
- Both spouses can access accounts online anytime

Monthly Money Meeting Agenda

Schedule a regular monthly meeting — non-negotiable. Agenda:

- Review last month's spending vs. budget
- Discuss upcoming expenses and irregular costs
- Check progress on financial goals (debt payoff, savings)
- Address any conflicts or concerns about money
- Pray together for God's provision and wisdom

APPLICATION:

Schedule your first monthly money meeting. Pick a regular date/time (e.g., first Sunday of each month). Make it non-negotiable.

Proportional Contribution Model

When both spouses work, how should you divide expenses? The fairest approach: proportional contribution based on income. Example: Husband earns \$60,000/year. Wife earns \$40,000/year. Total = \$100,000. Husband contributes 60% of bills. Wife contributes 40%. If monthly bills = \$4,000: Husband pays \$2,400, Wife pays \$1,600.

- Each spouse contributes equal percentage of their income
- Prevents resentment when incomes differ significantly
- Both sacrifice equally relative to earning power
- Honors different career paths and life seasons

MODULE 3: MONEY SYSTEMS & MODES OF OPERATION

50/50 Split: Pros and Cons

Some couples split bills 50/50 regardless of income. This works when incomes are roughly equal, but creates problems when they're not.

Pros:

Simple math — easy to track. Works well when incomes are similar.

Cons:

Unfair when one spouse earns significantly more. Lower earner has less money for personal needs/savings. Can breed resentment. Doesn't account for stay-at-home seasons.

One Income Families and Biblical Provision

1 Timothy 5:8 — "But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith."

When one spouse stays home, there's no 'splitting bills.' All income goes into the family pot, and both spouses have equal access.

- The stay-at-home spouse isn't 'not contributing.' Childcare, cooking, cleaning, household management have real monetary value.
- Never use 'I earn the money' as leverage. Both spouses contribute differently but equally.
- Budget personal spending for BOTH spouses. Stay-at-home spouse needs their own spending money without asking permission.

TRUTH: If you're married, there's no 'my money.' It's ALL family money, regardless of who earned it.

Joint Accounts: Legal and Relational Implications

Whose name should be on bank accounts? The biblical answer: BOTH. Why both names matter:

Right of survivorship.

If one spouse dies, the other automatically inherits the account — no probate delay.

Equal access.

Both can deposit, withdraw, write checks without needing permission.

Protection in emergency.

If one spouse is incapacitated, the other can access funds immediately.

Builds credit together.

Joint accounts help both spouses establish financial history.

MODULE 3: MONEY SYSTEMS & MODES OF OPERATION

When Separate Accounts Make Sense

There are rare, legitimate reasons for accounts in one name only:

Business accounts.

Sole proprietors may need business accounts in their name for liability protection.

Inheritance accounts.

Money inherited from family sometimes stays in the inheritor's name (though it must still be disclosed).

Protection from abuse.

If one spouse has history of financial abuse, gambling, or addiction, a separate account protects family assets.

Blended family child support.

Court-ordered child support may require separate tracking.

TRUTH: Even if accounts are separate for valid reasons, BOTH spouses must know about them. Secrecy is never okay.

Protecting Against Financial Abuse

Financial abuse is real. It includes controlling all money, preventing spouse from working, hiding accounts, or withholding funds to manipulate.

- Only one spouse has access to accounts
- One spouse must 'ask permission' for every purchase
- Money withheld as punishment or control
- Stay-at-home spouse has no personal spending money
- Secret debt accumulated in one spouse's name

TRUTH: If you're experiencing financial abuse: Open a separate account in your name only. Keep statements at a trusted friend's house. Seek help from a pastor or counselor. Financial abuse is not biblical headship — it's sin.

MODULE 3 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Joint accounts + small personal allowances = best system for most couples.
- Full transparency is non-negotiable — no secret accounts or hidden debt.
- Monthly money meetings keep you aligned and accountable.
- Proportional contribution (based on income) is fairest when splitting bills.
- Both names on all accounts ensures legal protection and relational unity.
- Financial abuse is sin — seek help if money is used to control or manipulate.

ACTION STEP:

Review your current account structure. Are both names on all accounts? Is there full transparency? Schedule your first monthly money meeting using the agenda provided. If needed, calculate proportional contributions and adjust bill-splitting accordingly.

NEXT: MODULE 4: Budgeting, Giving & Receiving →

MODULE 4

BUDGETING, GIVING & RECEIVING

A Budget Isn't a Prison — It's a Plan

A budget isn't a prison — it's a plan. This module shows you how to create a budget that actually works, why most budgets fail, and how to handle irregular income. You'll also learn how to regard gifts (to one spouse vs. the couple) and navigate the complexities of money with strings attached. Master budgeting and you master your financial future together.

MODULE 4: BUDGETING, GIVING & RECEIVING

Why Most Budgets Fail

Most couples hate budgeting because they're doing it wrong. Why budgets fail:

Too restrictive.

"We can never have fun!" A good budget includes fun money.

Unrealistic categories.

Budgeting \$200/month for groceries when you actually spend \$600 guarantees failure.

Only one spouse buys in.

If one spouse resents the budget, they'll sabotage it.

No accountability.

Creating a budget then never reviewing it = wasted effort.

Ignoring irregular expenses.

Car insurance, Christmas, birthdays — these blow up "perfect" budgets.

Using it as a weapon.

"You went over budget!" becomes a way to shame instead of guide.

TRUTH: A budget is a tool, not a tyrant. It tells your money where to go instead of wondering where it went.

The Zero-Based Budget Method

The most effective method: every dollar gets assigned before the month begins. How it works:

- Write down total monthly income
- List all expenses (fixed: rent, insurance; variable: groceries, gas; irregular: gifts, car repairs)
- Assign every dollar until income minus expenses = ZERO
- Adjust as needed throughout the month, but always keep it balanced

MODULE 4: BUDGETING, GIVING & RECEIVING

Zero-Based Budget Example

Monthly Income: \$5,000

- Tithe (10%): \$500 | Rent: \$1,200 | Groceries: \$600
- Utilities: \$200 | Car payment: \$400 | Gas: \$250
- Insurance: \$150 | Debt payment: \$500 | Savings: \$300
- Fun money (each spouse \$200): \$400 | Miscellaneous: \$300
- Leftover \$400 → assign to sinking funds, extra debt, or emergency fund
- Total assigned: \$5,000 — Income: \$5,000 = \$0

Budgeting When Incomes Vary

Commission-based jobs, freelancers, seasonal workers, and business owners face irregular income. How do you budget when you don't know what you'll make?

- Calculate your average monthly income over the last 12 months
- Budget based on your lowest month to be conservative
- In high-income months, save the surplus to cover low-income months
- Build a larger emergency fund (6–12 months instead of 3–6) to smooth out income gaps
- Prioritize expenses: Food, shelter, utilities, transportation first. Everything else second.

APPLICATION:

Create your first zero-based budget this week. Use last month's income and expenses as a starting point. Adjust as you learn your actual spending patterns.

MODULE 4: BUDGETING, GIVING & RECEIVING

Money Gifted to One Spouse vs. The Couple

Your mom gives you \$500 for your birthday. Is it YOUR money or family money? This question causes conflict in many marriages. Once you're married, there's no 'mine.' Everything is 'ours.' However, intent matters:

Birthday/Christmas gifts to individual:

These can be personal spending without reporting (within reason).

Gifts to the couple (wedding, housewarming):

Goes into family budget, decided together.

Large gifts (inheritance, major financial help):

Always discuss together how to use it, regardless of recipient.

TRUTH: GUIDELINE: Small gifts (\$50–\$500) can be personal. Large gifts (\$500+) should be discussed and allocated together.

Inheritance as Individual vs. Marital Property

Inheritance law varies by state, but biblically, inheritance received during marriage belongs to the family. Legally, inheritance is separate property unless commingled with marital funds. Biblically, 'one flesh' means all assets benefit the family.

- Disclose all inheritance immediately — no secrets
- Discuss how to use it: emergency fund, debt payoff, investment, home down payment?
- If keeping it separate legally (for estate planning), both spouses should agree and understand why
- Never use 'my inheritance' to control or make unilateral decisions

MODULE 4: BUDGETING, GIVING & RECEIVING

Cultural Expectations and Gift-Giving

Some cultures expect regular financial gifts to extended family. How do you navigate?

- Discuss expectations before marriage or early in marriage. Don't assume — ask.
- Set boundaries together on how much/how often you'll give to extended family.
- Budget for it so it doesn't derail your finances.
- Prioritize your household first (1 Timothy 5:8). You can't give what you don't have.
- Teach financial responsibility instead of enabling dependency.

Setting Boundaries with Generous Relatives

"We'll give you \$10,000 for a house down payment — but only if you buy in our neighborhood." Gifts with strings attached aren't gifts — they're control mechanisms.

- "We'll help, but only if you do X, Y, Z"
- Using money to influence major life decisions (career, location, parenting)
- Bringing up past gifts during arguments ("After everything we've done for you!")
- Threatening to withhold future gifts if you don't comply
- Requiring regular 'updates' or involvement in your finances

TRUTH: If accepting a gift compromises your autonomy, marriage unity, or God's calling, decline it graciously.

How to Decline Gifts Without Offending

Saying 'no' to money is hard, especially when family offers. But sometimes it's necessary.

- Acknowledge the generosity. "We're so grateful you want to help us."
- Explain the concern without blame. "We need to make this decision as a couple without outside influence."
- Offer an alternative. "If you'd like to give without conditions, we'd be honored."
- Stand firm together. Present a united front — don't let family divide you.

MODULE 4: BUDGETING, GIVING & RECEIVING

When Accepting Comes with Hidden Costs

Proverbs 22:7 — "The borrower is slave to the lender." This applies to gifts with strings too. Don't sell your freedom for a check.

Sometimes the cost of accepting a gift is greater than its monetary value. Hidden costs to consider:

Loss of independence —

Constantly seeking approval or permission

Damage to your marriage —

In-laws using money to overrule your spouse

Compromised calling —

Can't pursue God's direction because family controls finances

Resentment buildup —

Feeling obligated, trapped, or manipulated

Delayed maturity —

Never learning to manage money independently

MODULE 4 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- You **NEED** a budget — it's a plan, not a prison.
- Zero-based budgeting assigns every dollar before the month begins.
- Irregular income requires conservative budgeting and larger emergency funds.
- Small gifts can be personal; large gifts should be decided together.
- Inheritance belongs to the family — full disclosure required.
- Decline gifts with strings attached — freedom matters more than money.

ACTION STEP:

Create your first zero-based budget together. Track every dollar for one month. Discuss how you'll handle gifts moving forward — set a dollar threshold requiring mutual discussion. If family members give with conditions, have the hard conversation about boundaries.

NEXT: MODULE 5: Extended Family & Blended Families →

EXTENDED FAMILY & BLENDED FAMILIES

Supporting Family Without Sacrificing Your Marriage

Supporting extended family is biblical — but enabling is not. This module tackles the hardest questions: Should you support step-kids? What about in-laws who keep asking for money? How do you balance honoring parents with protecting your marriage? You'll learn to set healthy financial boundaries without guilt. Navigate blended family finances, adult children, and in-law expectations with wisdom and grace.

MODULE 5: EXTENDED FAMILY & BLENDED FAMILIES

Legal Obligations vs. Relational Investment

1 Timothy 5:8 — When you marry someone with children, those children become part of YOUR household. Love requires investment — emotionally AND financially.

Blended families face unique financial challenges. Step-parents aren't legally obligated to support step-children — but love often requires it anyway.

- Biological parents have legal obligation to support their children
- Step-parents generally have NO legal obligation (unless formally adopted)
- Child support comes from biological parent's income, not step-parent's

APPLICATION:

Discuss expectations before marriage. Budget as a family unit. All children living in the home benefit from household income. Don't differentiate spending on bio vs. step-kids in the home.

Equitable Treatment of Bio vs. Step-Children

Fairness doesn't always mean identical. Equitable means meeting each child's needs appropriately.

Day-to-day expenses:

Equal. Food, shelter, clothing, school supplies — all kids get what they need equally.

College/major expenses:

Depends on agreements. Did bio parent agree to fund college before remarriage? Honor that. Step-parent contribution is generous, not required.

Inheritance:

Different. Bio children often inherit from bio parents. Step-children may or may not be included — discuss openly.

WARNING: Resentment grows when step-parents feel forced to support step-kids without choice. Discuss openly BEFORE marriage. Once married, commit fully or don't marry.

MODULE 5: EXTENDED FAMILY & BLENDED FAMILIES

Communicating Expectations with Ex-Spouses

Blended family finances get messy when ex-spouses have different financial values or when child support is involved.

- Follow court orders exactly. Pay child support on time, as ordered. No more, no less without new agreement.
- Don't let ex dictate YOUR household budget. They don't get to approve how you spend in your home.
- Extra expenses require agreement. Sports, private school, medical — if not in court order, both parents must agree before committing.
- Document everything. Texts, emails, receipts. Financial disputes escalate quickly — protect yourself with records.
- Your current spouse comes first. Protect your marriage from ex-spouse manipulation through money.

Honor Your Father and Mother vs. Leave and Cleave

Exodus 20:12 — Honor your parents. Genesis 2:24 — Leave and cleave. Both apply.

What 'honor' means financially: Support aging parents who genuinely cannot support themselves. Help with medical bills, housing, or necessities when needed. Respectfully say no to requests that harm your marriage or finances.

What honor DOES NOT mean:

Funding parents' lifestyle choices while your family struggles. Enabling poor financial habits or addiction. Letting parents manipulate through guilt. Prioritizing parents over spouse and children.

TRUTH: Order of provision (1 Timothy 5:8): (1) Your spouse and children, (2) Extended family in genuine need, (3) Others. Never reverse this order.

MODULE 5: EXTENDED FAMILY & BLENDED FAMILIES

Setting Financial Boundaries

Healthy boundaries protect your marriage AND your relationship with in-laws.

- Decide together as a couple how much/how often you'll help extended family. Write it down.
- 'We can help with \$X this month. Beyond that, we're not able.'
- Offer help, not money when possible. Drive to appointments, help with budgeting, provide meals — these cost less than cash.
- Give once, not repeatedly. One-time emergency help? Okay. Monthly bailouts? Enabling.
- 'We love you, but we can't do that right now.' No explanation needed.

When Parents Manipulate Through Money

Some parents use money to control adult children. Recognize manipulation and respond with boundaries.

- "After all we've done for you..." (guilt trips)
- Threatening to disinherit if you don't comply
- Using money to override your spouse's decisions
- Creating financial dependency to maintain control
- Giving large gifts then demanding involvement in your life

TRUTH: SOLUTION: Financial independence. Work toward not needing parental money.
Freedom is worth the sacrifice.

Siblings, Cousins, Friends in Need

Proverbs 22:26-27 — "Do not put up security for debts; if you lack the means to pay, your very bed will be snatched from under you."

Your brother loses his job. Your cousin needs rent money. A friend asks for a loan. Decision framework:

- Can you afford it? Don't go into debt to help others. Give from surplus, not necessity.
- Is it a need or a want? Help with groceries/rent? Yes. Help with vacation/new car? No.
- Are they trying to help themselves? If they refuse to work, change habits, or budget — don't enable.
- Does your spouse agree? BOTH spouses must say yes. One 'no' means no.
- Give, don't loan. 'Loans' between family destroy relationships. Give what you can afford to lose, or say no.

MODULE 5: EXTENDED FAMILY & BLENDED FAMILIES

Enabling vs. Helping

There's a difference between helping someone through crisis and enabling destructive patterns.

Helping looks like:

One-time assistance during genuine emergency. Teaching budgeting, job skills, financial responsibility. Accountability attached: 'I'll pay your electric bill if you attend financial counseling.'

Enabling looks like:

Monthly bailouts with no expectation of change. Covering consequences of poor choices (DUIs, gambling debts, overspending). Giving money knowing it will be misused. Rescuing before they've tried to help themselves.

TRUTH: True love sometimes says no. Enabling keeps people trapped in destructive cycles. Boundaries set them free.

Creating a Benevolence Fund

Instead of scrambling when requests come, plan ahead.

- Budget monthly for giving to family in need. Even \$50–\$100/month adds up.
- Keep it separate from your emergency fund. This is for OTHERS, not your family.
- Set a yearly cap. 'We can give \$1,200/year to family. Once it's gone, we wait till next year.'
- Give from the fund, not your regular budget. This prevents derailing your finances.
- Review annually. Are you giving wisely? Adjust amount if needed.

TRUTH: When family asks and the fund is empty, you can honestly say: 'We've given our designated amount this year. We can help again next year.'

MODULE 5 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Step-children in your home deserve equal treatment with bio children.
- Honor parents by helping genuine needs — not enabling poor choices.
- Your household comes first; extended family is secondary.
- Set boundaries together as a couple and enforce them consistently.
- Give once, don't loan repeatedly — it destroys relationships.
- Create a benevolence fund to protect your marriage from financial chaos.

ACTION STEP:

Discuss extended family expectations. Set clear boundaries on how much/how often you'll help. If blended family, clarify step-child support expectations. Create a benevolence fund in your budget. Practice saying 'no' without guilt or over-explaining.

NEXT: MODULE 6: Building Generational Wealth →

MODULE 6

BUILDING GENERATIONAL WEALTH

Wealth That Blesses Your Children, Grandchildren & the Kingdom

Wealth isn't just for you — it's for your children, grandchildren, and the Kingdom. Proverbs 13:22 says 'A good man leaves an inheritance to his children's children.' Building wealth isn't selfish — it's biblical stewardship. This module teaches you to create an economic base for your kids, teach financial literacy at every age, and use trust funds wisely.

MODULE 6: BUILDING GENERATIONAL WEALTH

An Economic Base for the Children

Proverbs 13:22 — "A good man leaves an inheritance to his children's children."

Building wealth for your children is not selfishness — it's biblical stewardship. Your goal is to create a financial foundation that gives them a head start without eliminating their need for hard work.

Why Financial Literacy Matters

Teaching children about money is more important than leaving them money. Financial literacy prevents them from squandering what you build.

- 70% of wealthy families lose their wealth by the second generation
- 90% lose it by the third generation
- Reason: Children weren't taught to manage money

TRUTH: Wealth without wisdom is wasted. Your job isn't just to build wealth — it's to build children who can manage it.

The 6 Core Financial Skills

Teach these at every age — starting with chores and allowances, scaling to investing and entrepreneurship:

Earning —

Chores, jobs, entrepreneurship. Money comes from work.

Giving —

Tithe first. Generosity prevents greed.

Saving —

Delayed gratification builds discipline.

Spending wisely —

Needs vs. wants. Quality vs. impulse.

Avoiding debt —

Credit cards are traps. Cash is king.

Investing —

Compound interest. Make money work for you.

MODULE 6: BUILDING GENERATIONAL WEALTH

529 Plans and College Savings

529 plans offer tax-free growth for education expenses. Start early — compound interest does the heavy lifting.

- Tax-free growth and withdrawals for qualified education expenses
- Can be transferred between children
- Some states offer tax deductions for contributions

APPLICATION:

Open a 529 plan for each child today, even if you can only start with \$25/month. Time is the most valuable asset in compound growth.

Avoiding Entitlement

Money without character creates entitlement. Build character alongside wealth.

- Don't give everything they want — teach them to work for it
- Match their savings dollar-for-dollar to encourage personal investment
- Make them earn college money through grades and work
- Teach gratitude and generosity — share stories of those with less

TRUTH: A child who learns to earn, save, give, and invest at 10 will build wealth at 30. A child who receives everything at 10 will lose it all at 30.

MODULE 6 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Building wealth for children is biblical stewardship, not selfishness.
- Teach the 6 core financial skills: earn, give, save, spend, avoid debt, invest.
- Start 529 plans early — compound interest maximizes growth.
- Build character alongside wealth to prevent entitlement.

ACTION STEP:

Open a 529 plan if you have children. Teach one financial skill this week (age-appropriate). Discuss your family's wealth-building goals and create a plan to leave an inheritance.

NEXT: MODULE 7: Protecting Your Family →

PROTECTING YOUR FAMILY

Insurance, Estate Planning & the Conversations Every Couple Must Have

Nobody wants to think about death or disability. But failing to plan guarantees chaos for those you leave behind. This module covers life insurance, estate planning, wills, trusts, and the difficult conversations every couple must have — before it's too late.

MODULE 7: PROTECTING YOUR FAMILY

Life Insurance: Term vs. Whole Life

If you have dependents, you **NEED** life insurance. The question is what kind.

Term Life Insurance:

Covers you for specific term (10, 20, 30 years). Affordable — \$30–\$50/month for \$500K coverage. No cash value — pure protection. **BEST** for most families.

Whole Life Insurance:

Covers entire life. Builds cash value. Expensive — 10x cost of term. Usually unnecessary unless you have high net worth.

APPLICATION:

Get term life insurance quotes **TODAY**. If you have children or a spouse who depends on your income, waiting is not an option.

Wills Are Non-Negotiable

If you die without a will, the state decides who gets your assets and who raises your children. Don't let that happen. What happens without a will:

- State intestacy laws determine distribution
- Courts appoint guardians for minor children
- Family fights over assets in probate
- Process takes months/years and costs thousands

TRUTH: Creating a will is one of the most loving things you can do for your family. Schedule an appointment with an estate planning attorney this month.

MODULE 7: PROTECTING YOUR FAMILY

How to Divide Assets Fairly

Equal isn't always equitable. Consider each child's needs, not just percentages.

- Proverbs 13:22 — Leave inheritance to children's children
- Equal distribution prevents sibling rivalry
- Special needs children may require larger share
- Clearly communicate decisions while alive to prevent surprises

Revocable vs. Irrevocable Trusts

Trusts avoid probate and protect assets. Understanding types helps you choose wisely.

Revocable Living Trust:

You control it during life. Can be changed anytime. Avoids probate but not estate taxes.

Irrevocable Trust:

Cannot be changed once established. Removes assets from your estate. Provides estate tax benefits. Protects assets from creditors.

TRUTH: A trust ensures your assets go exactly where you intend — without court delays, public records, or family conflicts.

Power of Attorney and Living Wills

These documents protect you if incapacitated:

Financial POA —

Someone manages your finances if you can't.

Medical POA —

Someone makes healthcare decisions on your behalf.

Living Will —

Your end-of-life care preferences in writing.

TRUTH: Without these documents, courts make these decisions — not your family. Protect yourself and your spouse by creating them today.

MODULE 7 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Term life insurance is best for most families — affordable and adequate.
- Wills are non-negotiable — create one immediately if you don't have one.
- Divide assets equitably, not just equally — consider each child's unique needs.
- Trusts avoid probate and protect your family from court delays.
- Power of attorney and living wills protect you if incapacitated.

ACTION STEP:

Get term life insurance quotes TODAY. Schedule appointment with estate planning attorney to create will, POA, and living will. Have the death conversation with your spouse — discuss wishes, guardians for kids, asset distribution.

NEXT: MODULE 8: Debt, Savings & Building Wealth Together →

MODULE 8

DEBT, SAVINGS & BUILDING WEALTH TOGETHER

Defeating Debt, Building Freedom & Leaving a Legacy

This final module brings everything together: defeating debt, building emergency funds, investing wisely, and leaving a legacy. You'll learn the biblical view of debt, practical strategies for financial freedom, and how to build wealth that honors God and blesses others.

MODULE 8: DEBT, SAVINGS & BUILDING WEALTH TOGETHER

The Biblical View of Debt

Proverbs 22:7 — "The rich rule over the poor, and the borrower is slave to the lender."

Debt = slavery. Every payment reduces your freedom to serve God, give generously, and build wealth.

Mortgage (good) —

Builds equity, often cheaper than rent.

Student loans (neutral) —

Can increase earning power BUT easily becomes a trap.

Credit card debt (bad) —

High interest, funds consumption not investment.

Car loans (bad) —

Depreciating asset. Better to save and buy cash.

Debt Snowball vs. Debt Avalanche

Two proven strategies. Choose based on your personality.

Debt Snowball (Dave Ramsey):

List debts smallest to largest. Attack smallest with every extra dollar. When paid off, roll payment to next smallest. Pro: Quick wins build momentum. Con: Pay more interest long-term.

Debt Avalanche:

List debts highest to lowest interest rate. Attack highest rate with extra payments. Pro: Saves most money mathematically. Con: Takes longer to see results.

TRUTH: Choose the method you'll actually stick to. An imperfect strategy executed consistently beats a perfect strategy abandoned after two months.

MODULE 8: DEBT, SAVINGS & BUILDING WEALTH TOGETHER

Emergency Fund: 3–6 Months of Expenses

An emergency fund prevents new debt when crisis hits. Build it BEFORE aggressive investing.

Stable job, dual income:

3 months of expenses

Single income, commission/irregular:

6 months of expenses

Self-employed:

6–12 months of expenses

TRUTH: Keep your emergency fund in a high-yield savings account — separate from your regular checking. Easy to access, hard to spend impulsively.

Retirement Accounts: 401k, IRA, Roth IRA

Start retirement savings early. Compound interest does the heavy lifting. Investment priority order:

- 401k up to employer match (free money — never leave this on the table)
- Pay off high-interest debt (credit cards, payday loans)
- Max out Roth IRA (tax-free growth — \$7,000/year in 2024)
- Max out 401k (tax-deferred growth — \$23,000/year in 2024)
- Taxable investment accounts

APPLICATION:

Open Roth IRA accounts (if eligible — income limits apply) for both spouses today. Even \$100/month started at 30 becomes significant at 65 through compound interest.

Generosity and Legacy

Proverbs 11:25 — "A generous person will prosper; whoever refreshes others will be refreshed."

Don't just accumulate wealth — use it for Kingdom purposes. Give generously while alive. Leave an inheritance that blesses generations.

- Set a giving goal: tithe (10%) is the floor, not the ceiling
- Discuss your legacy together: What do you want your wealth to accomplish?
- Build giving into your budget as a fixed non-negotiable expense

MODULE 8 KEY TAKEAWAYS & ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Debt is slavery — attack it aggressively using snowball or avalanche method.
- Build a 3–6 month emergency fund before aggressive investing.
- Start retirement savings early — compound interest multiplies wealth over time.
- Investment order: 401k match → high-interest debt → Roth IRA → 401k → taxable.
- Give generously and leave an inheritance that blesses generations (Proverbs 13:22).

ACTION STEP:

List all debts and choose snowball or avalanche. Open a Roth IRA if you don't have one. Calculate your 3–6 month emergency fund goal and start saving. Discuss your giving plan — how much will you tithe, give, and leave as inheritance?

NEXT: BONUS MODULE: Crisis Management →

MODULE BONUS

CRISIS MANAGEMENT

Surviving Financial Crisis Without Losing Your Marriage

Financial crisis will happen. Job loss. Medical emergency. Foreclosure. Financial betrayal. This bonus module equips you to survive and rebuild when disaster strikes. You'll learn to handle financial infidelity, job loss, and even bankruptcy with biblical wisdom and practical strategy.

BONUS MODULE: CRISIS MANAGEMENT

Financial Infidelity: Secret Debt, Hidden Accounts, Gambling

Financial infidelity destroys marriages. But with repentance and accountability, trust can be rebuilt.

Full disclosure immediately —

Every account, debt, credit card. No partial truth.

Cancel secret accounts —

Make everything joint and transparent.

Accountability partners —

Pastor, counselor, trusted couple who will ask hard questions.

Financial counseling —

Address underlying issues: control, addiction, fear, shame.

Consistent transparency —

Daily check-ins until trust rebuilds over months and years.

TRUTH: Trust is rebuilt through consistent behavior over time, not through promises. Actions, not words, rebuild financial trust.

Job Loss: Emergency Action Plan

When income drops, act fast. Immediate steps prevent long-term damage.

- File for unemployment immediately — within 24 hours of job loss
- Cut all non-essential spending: subscriptions, dining out, entertainment
- Contact creditors to negotiate payment plans before you miss payments
- Tap emergency fund if needed — this is exactly what it's for
- Both spouses commit: no blame, only solutions. Daily check-ins on progress and emotions.

BONUS MODULE: CRISIS MANAGEMENT

Bankruptcy: When Is It Biblical?

Psalm 37:21 — "The wicked borrow and do not repay, but the righteous give generously."

Bankruptcy should be last resort. But sometimes it's the only path forward. Don't let shame prevent wise decisions. Explore these first:

- Credit counseling (non-profit services)
- Debt consolidation
- Selling assets to pay debts
- Negotiating directly with creditors

TRUTH: Bankruptcy is a legal tool, not a moral failure. If you've exhausted all alternatives and bankruptcy is necessary, consult a bankruptcy attorney and make the wisest decision available to you.

Marriage Protection During Financial Crisis

Financial crisis either destroys marriages or deepens them. Your response determines which. Commitments that protect your marriage during crisis:

- No blame — only solutions. Focus on what's next, not what went wrong.
- Daily emotional check-ins. Ask: 'How are you feeling? What do you need from me today?'
- Weekly financial review meetings. Face the numbers together honestly.
- Celebrate small wins. Every bill paid, every debt reduced, every day survived is a win.
- Pray together daily. Invite God into the crisis — He specializes in impossible situations.

BONUS MODULE KEY TAKEAWAYS & FINAL ACTION STEP

KEY TAKEAWAYS | ACTION STEP

- Financial infidelity requires full disclosure and accountability to rebuild trust.
- Job loss demands immediate action — file unemployment, cut spending, contact creditors.
- Bankruptcy is last resort — but don't let shame prevent a necessary wise decision.
- Crisis commitments: no blame, daily check-ins, weekly reviews, pray together daily.
- Create your crisis plan NOW — before crisis hits.

ACTION STEP:

Create your crisis plan together. Write down: who you'll call, what expenses you'll cut immediately, where your financial documents are stored, your survival budget, and your accountability partners. Review and update this plan annually. Review your emergency fund status today.

YOU MADE IT

Congratulations on Completing All 8 Modules + Bonus

Congratulations. You've completed all eight modules plus the bonus crisis management section. That's no small accomplishment. Most couples never do this work. They let money problems fester for years, fighting the same battles, repeating the same patterns, until resentment calcifies into contempt and contempt calcifies into divorce. But not you. You chose a different path.

But here's the truth: Finishing this book doesn't finish the work.

Financial unity isn't a destination you reach and then coast. It's a daily choice. A monthly conversation. An annual review. A lifelong partnership.

WHAT YOU'VE LEARNED

You're stewards, not owners.

Everything belongs to God. Your job is to manage it faithfully.

Financial unity requires one flesh thinking.

No 'my money' and 'your money.' Just 'our money.'

Assign roles based on giftings, not gender.

The best manager manages, regardless of who earns more.

Mutual consent is non-negotiable.

Major decisions require both spouses' agreement.

Budgets that work tell money where to go.

Zero-based budgeting assigns every dollar before the month begins.

Set boundaries with extended family.

Help without enabling. Honor without control.

Build generational wealth.

Leave an inheritance. Teach your children. Break cycles of poverty.

Protect your family.

Life insurance. Wills. Trusts. Estate planning matters.

Defeat debt and build wealth.

Snowball or avalanche. Emergency funds. Retirement investing. Generosity.

Knowledge without application is worthless. Now go apply it.

YOUR 30-DAY ACTION PLAN

Week 1: Foundation Work

- Review all financial accounts together (every single one)
- List all debts with balances and interest rates
- Calculate net worth (assets minus liabilities)
- Set mutual consent threshold (\$100? \$500? \$1,000?)

Week 2: Systems Setup

- Create your first zero-based budget
- Schedule monthly money meetings (same day/time each month)
- Add both names to all accounts if not already done
- Open emergency fund savings account

Week 3: Protection Planning

- Get term life insurance quotes (if you don't have coverage)
- Schedule estate planning attorney appointment
- List guardians for minor children
- Create financial binder with all important documents

Week 4: Debt & Wealth Building

- Choose debt payoff strategy (snowball or avalanche)
- Open Roth IRA accounts (if eligible)
- Increase 401k contributions to employer match (minimum)
- Set giving/benevolence fund amount in budget

Complete these four weeks and you will have transformed your financial life.

THE ONGOING WORK

After your initial 30 days, financial unity becomes a rhythm:

Monthly: Money meeting. Review budget. Discuss upcoming expenses. Adjust as needed.

Quarterly: Review debt progress. Check savings goals. Celebrate wins.

Annually: Deep dive. Update net worth. Review insurance. Revisit estate plan. Set new financial goals.

When You Stumble (And You Will)

You're going to make mistakes. You'll blow the budget. You'll make an impulsive purchase. You'll have a fight about money. That's normal. Financial unity isn't perfection — it's partnership through imperfection.

Own it quickly. "I messed up. I'm sorry."

Extend grace. Your spouse will stumble too. Forgive as you've been forgiven.

Learn from it. What triggered the mistake? How can you prevent it next time?

Adjust and move forward. Don't camp in guilt or shame. Fix what's broken and keep going.

Progress, not perfection. That's the goal.

A FINAL WORD OF ENCOURAGEMENT

I've been doing this work for 30 years — counseling couples, teaching financial principles, watching marriages transform when money stops being the enemy and starts being a tool for Kingdom impact. And here's what I've learned: Financial unity is possible for EVERY couple. Not easy. Not quick. But possible.

- I've seen couples \$200,000 in debt become debt-free in seven years.
- I've seen marriages on the brink of divorce because of financial infidelity rebuild trust and thrive.
- I've seen couples living paycheck to paycheck retire with seven-figure nest eggs.
- I've seen generosity explode when couples get their finances in order — tithing turns into radical giving, blessing entire communities.

None of these couples were special. They weren't smarter, richer, or more disciplined than you. They just decided money wouldn't destroy their marriage. They committed to the work. They stayed the course. And they reaped the reward.

You can too.

A Blessing Over Your Financial Future

May the Lord bless you with wisdom to steward His resources faithfully.

May He unite you and your spouse in financial purpose and vision.

May He free you from the slavery of debt and the anxiety of financial stress.

May He multiply your resources far beyond what you can earn or save on your own.

May He give you generous hearts and open hands to bless others abundantly.

May He enable you to leave an inheritance that blesses your children, your grandchildren, and generations you'll never meet.

May your financial journey bring glory to His name, honor to your marriage, and hope to those watching your testimony.

Amen.

If this book helped your marriage — share it with another couple who needs it. Recommend it to your pastor. Leave a review. Tell your story. Your breakthrough could be the catalyst for someone else's transformation.

Now go build something beautiful.

Lloyd D. Allen, MSc. | Marriage Educator & Therapist | MrMarriage.com

ABOUT THE AUTHOR

Lloyd Allen is a marriage educator, therapist, coach, and speaker with over 30 years of professional experience helping couples build thriving, Christ-centered marriages. As the founder of Lloyd Allen Ministries and Fixing Marriage Academy, Lloyd has created comprehensive marriage education resources including online courses, workshops, ebooks, and video content reaching thousands of couples worldwide.

Lloyd's unique approach combines biblical principles with therapeutic best practices, offering couples both spiritual foundation and practical tools for lasting transformation.

His flagship marriage courses cover the 10 essential components of successful marriage: Expectations, Sexual Intimacy, Conflict Resolution, Covenant Commitment, Headship, Communication, In-Laws, Family Finance, His Needs, and Her Needs.

Lloyd is also a sought-after speaker for marriage conferences, church events, and ASI (Adventist-Laymen's Services and Industries) gatherings, where he passionately advocates for biblical marriage and family strengthening.

Lloyd and his wife have two sons, both of whom he actively mentors in biblical marriage principles from a young age.

Connect with Lloyd:

- Website: www.MrMarriage.com | www.LloydAllen.org
- YouTube: The Biblical Marriage / Mr. Marriage & The Successful Couple
- Platform: MarriagesSaved.com
- Ministry: Fixing Marriage Academy, Inc.

Other Books by Lloyd Allen:

- Naked and Unashamed: A Marriage Course on Sexual Intimacy
- The 10 Essential In-Law Principles for Every Marriage
- The 10 Essential Communication Skills for Every Marriage
- HEADSHIP: Understanding Biblical Male Leadership in Marriage
- Infidelity Recovery: A Practical Guide to Healing and Restoration
- The Marriage Discussion Guide: 16 Categories for Deeper Connection

For speaking engagements, coaching, or bulk book orders, contact Lloyd through www.MrMarriage.com

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