



# MANAGING MONEY

GOD'S WAY TO HANDLE  
YOUR HIS MONEY

By Paul Bishop



**A**ccording to a survey conducted by Citibank, 57% of divorced couples in the United States cited financial problems as the primary reason for the demise of their marriage. Christ spoke about money in the gospels more than most people realize. He's serious about how people use ~~their~~ His money—married couples should be, too. God wants to bless your finances—why not follow His plan for handling the finances He has placed in your care?

## 1. HONOR GOD BY RETURNING THE FIRST PART OF YOUR INCOME TO HIM.

God's grace generates jobs and earnings for His children. Realize that every dollar coming into your household stems from Him. Christians are simply distributors of income as God directs. When you give to Him, He'll give to you. Scripture says, "'Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,' says the LORD Almighty, 'I will open the windows of heaven for you. I will pour out a blessing so great you won't have enough room to take it in!'" (Malachi 3:10, NLT).

## 2. CREATE A BUDGET AND STICK TO IT.

Make sure you both create the budget and agree



to follow it. Budget money for work and play. Then persevere together. There is budgeting help available (see additional resources). “Through wisdom a house is built, and by understanding it is established; by knowledge the rooms are filled with all precious and pleasant riches” (Proverbs 24:3-4).

### **3. STAY OUT OF DEBT.**

Don't use your credit cards like a bank. Paying high interest on credit card debt is a money pit. If you have credit card debt, pay as much as possible toward the card with the highest interest rate. As you pay one card off, apply the money to the next highest interest card. Paying off credit card debt will improve your family's cash flow by leaps and bounds. “The borrower is servant to the lender” (Proverbs 22:7).

### **4. SAVE FOR THE FUTURE.**

A reasonable goal is to save 10% of your income per month. If saving 10% is not possible, start with \$10 per week and build up. “Go to the ant, you sluggard! Consider her ways and be wise, which...provides her supplies in the summer, and gathers her food in the harvest” (Proverbs 6:6-8).

### **5. BE ACCOUNTABLE TO A CHRISTIAN MENTOR.**

Find a wise Christian financial counselor (ask a pastor for a referral) and follow his advice. “Without counsel, plans go awry, but in the multitude of counselors they are established” (Proverbs 15:22).

As a couple, remember, everything in heaven and earth is the Lord's. One day, He will require an accounting regarding how you've used His resources. When you're fiscally faithful, rest assured there will be no shame when that day arrives.