

managing

# GOD'S money

FOR THIS REASON A MAN WILL LEAVE HIS FATHER AND MOTHER AND BE UNITED TO HIS WIFE, AND THEY WILL BECOME ONE FLESH. GENESIS 2:24



## Marriage Matters

- \* How to show *God's ownership* of everything
- \* How to set *goals*, plans and budgets
- \* How to treat *assets* (stuff) and *loans* each brings to the marriage
- \* How to title property they get *during marriage*
- \* Procedures to follow to decide on *major buys*
- \* Children's post secondary and your individual *education* expenses
- \* How to identify and plug potential *leakages*
- \* How to settle *disputes*



God loves an hilarious giver  
(2 Corinthians 9:7)

Follow the GAS Principle. Your source for answers to living the Christ-centered life is the Bible.

## \* Dealing With Two Incomes \*

*Pool two incomes; that's the marriage picture. If tax reasons suggest you shouldn't, though not physically pooled, work with them like pooled. My-money-your-money ignores it is God's money!*

As you start the marriage, if you plan to start a family, save 100% of the wife's income. Her income will stop if she takes time off to raise children. If dad will be a stay-at-home dad, save 100% of his income instead. Even if married for several years and one spouse will not stay-at-home, as the Lord leads, develop a plan to use one income only, in the family budget. Unless God tells you to the contrary, save the



unspent income in the Capital Fund as downpayment on a home, car replacement, furniture and appliances buys and replacement, and so on. It is never too late to try to live on one income and save the other, but it will be more difficult the later you start. Today, the temptation is to say you can't live on one income. Try it! You will be amazed!

Get Christian pre-marital counselling that includes handling finances and a dispute resolution procedure. Develop a common view about entertaining, eating out, vacations, insurance, spending habits, and grown-up toys.

If you don't agree to pool incomes, understand why. Looking at the family income as one, is Genesis 2:24 in action!

