



# Creating a Gospel-Centered Marriage (Part III of V)

# “Finances” Listening Guide

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# “Finances”

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**NOTE:** Many people have asked how they can get a copy of the full seminar notebook (a.k.a. mentoring guide or study guide) referenced in this presentation. Summit members can pick up a copy of the notebook in the church office. For those outside the Summit family, you can request a copy from Summit's admin over counseling at [counseling@summitrdu.com](mailto:counseling@summitrdu.com) (please note this is an administrative account; no individual or family counsel is provided through e-mail).

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## What Can I Hope to Get From this Seminar?

Whether you are here due to personal need, the needs of others, or for a general interest in the topic, we hope this seminar will benefit you. If we do our job well, parts of this seminar will speak to you personally. There will also be parts that speak to aspects of this subject that are different from your own experience. What follows are **six unavoidable facts** that should help you profit from all of the material you hear (bold faced text taken from Paul Tripp and Tim Lane *How People Change*):

**1. Someone in your life had a problem this week.** That person may be you. Even if you are here for yourself, chances are you know or will know others who struggle in this area. Because we live in a fallen world and have a sin nature, we can be certain that we will battle with sin and suffering in our lives. Because we love people, we can be certain we will be called on to love and assist others in their battle with sin and suffering.

**2. We have everything we need in the Gospel to help that person (2 Peter 1:3).** God has given us Himself, the Gospel, the Bible, and the church and promised they are effective for all things that pertain to life and godliness. Our task as Christians is to grow in our understanding of and ability to skillfully apply these resources to our struggles. These resources are the essence and source of “good advice,” and we hope to play a role in your efforts to apply and disseminate this “good advice.” We do not aim to present new material, but new ways of applying the timeless, eternal truths of the Gospel found in Scripture.

**3. That person will seek help from friends, family members, or pastors before seeking professionals.** Counseling (broadly defined as seeking to offer hope and direction through relationship) happens all the time. We talk with friends over the phone, crying children in their rooms, spouses in the kitchen, fellow church members between services, and have endless conversations with ourselves. We listen to struggles, seek to understand, offer perspective, give advice, and follow up later. This is what the New Testament calls “one-anothering” and something we are all called to do.

**4. That person either got no help, bad help, or biblical, gospel-centered help.** Not all counseling is good counseling. Not all advice that we receive from a Christian (even a Christian counselor) is Christian advice. Too often we are advised to look within for the answers to our problems or told that we are good enough, strong enough, or smart enough in ourselves to overcome. Hopefully you will see today how the Bible calls us to something (rather Someone) better, bigger, and more effective than these messages.

**5. If they did not get meaningful help, they will go elsewhere.** When we do not receive good advice (pointing us to enduring life transformation), we keep looking. We need answers to our struggles. This means that as people find unfulfilling answers they will eventually (by God’s grace) come to a Christian for advice. When they eventually come to you, we hope you will be more prepared because of our time together today.

**6. Whatever help they received, they will use to help others!** We become evangelists for the things that make life better (this is why the Gospel is simply called “Good News”). We quite naturally share the things that we find to be effective. Our prayer for you today is that you will find the material presented effective for your struggles and that you will be so comforted and encouraged by it that it will enable you to be a more passionate and effective ambassador of the Gospel in the midst of “normal” daily conversations.

## Creating a Gospel-Centered Marriage Mentoring Series

This seminar is one piece of a five part series of seminars designed to facilitate mentoring relationships for married or engaged couples (one-on-one or in a group setting). Our goal in these seminars is to cover the key subjects that often hinder, but could greatly enhance, a couple's ability to experience all that God intended marriage to be.

We believe that change that lasts happens in relationship. Private change tends to be short-lived change. Living things exposed to light grow. Living things kept in the dark wither. This is why we designed this series to encourage you to give your marriage the light of Christian community by studying these materials with others.

These materials are built upon a central premise – God gave us marriage so that we would know the gospel more clearly and more personally. It is the gospel that gives us joy. Marriage is meant to be a living picture of the gospel-relationship between God and His bride, the church. For this reason, we have two goals for you as you go through this study:

1. That you would get to know and enjoy your spouse in exciting, new, and profoundly deeper ways, so that...
2. ... you would get to know and enjoy God in exciting, new, and profoundly deeper ways.

This series of seminars is arranged around five topics that represent the most common challenges that face a marriage. While the challenges of each area are acknowledged, the tone of these seminars is optimistic. We believe that those things that cause the greatest pain when done wrongly bring the fullest joy when done according to God's design.

These seminars are both sequential and interdependent. Each seminar is meant to build upon the ones before it and lead into the ones after it. If you are going through these materials for general marital enrichment or pre-marital counseling, it is best to complete them in order. However, if you are looking for guidance in a particular area of need, it is possible to start with the subject of greatest urgency in your marriage.

**1. Foundations:** Why is marriage hard? Why do so many marriages that begin in sincere love end in divorce? What are the essential things a couple should focus on to have a marriage that flourishes? What is a covenant and why is marriage a covenant? Why do we have a marriage ceremony? What are the roles for a Christian husband and wife? What if I don't "fit" or like the masculine-feminine stereotypes or don't have the personality to match a "traditional" husband/wife?

**2. Communication:** What does a couple talk about over a life time? What if I'm not good with words or listening? How do we maintain friendship when we're having to keep up with so many logistics? How do we disagree and protect our marriage without losing what's important to each of us individually? Why do words matter so much and why can they hurt so badly? How do we make things right after they go wrong and not let negative momentum build?

**3. Finances:** Why are money problems the number one cause of divorce? How do we maintain reasonable expectations for money in a debt-sick culture? How do two people manage their money together when it is hard enough to manage as a single person? Who should administrate the finances and how involved should the other person be? How do we learn self-control and contentment as a couple? How can "budget" become an exciting or, at least, pleasant word?

**4. Decision Making:** How do we manage our time? How do we navigate situations where we each want good things that cannot both happen? How do we determine God's will for our personal and marital lives? How do we functionally express the biblical roles of headship and submission? How do we ensure that life's tough decisions draw us closer to God and each other instead of creating distance? How do we respond when bad things happen to a good marriage or our plans?

**5. Intimacy:** How do you maintain the "spark" of marriage over a lifetime? How do you continue learning each other without feeling like you know all there is to know? How do we protect our expectations from highly romanticized cultural ideals? How many ways are there to express love and why are they all necessary? How do we enjoy a balance of both intimacy and intercourse? How do we grow as lovers throughout our marriage?

## Evaluation:

### Beliefs About Budgeting and Financial Character

**Note:** Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

**Instructions:** Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. I believe that our financial resources come from God and are to be used for His glory.	CD	SD	NS	SA	CA
2. My spouse believes that our finances come from God and are to be used for His glory.	CD	SD	NS	SA	CA
3. I believe our budget accurately represents our family’s mission and values.	CD	SD	NS	SA	CA
4. I believe and live as if, “If we cannot afford it, we do not deserve it,” is true.	CD	SD	NS	SA	CA
5. My spouse believes and lives as if, “If we cannot afford it, we do not deserve it,” is true.	CD	SD	NS	SA	CA
6. I believe we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
7. My spouse believes we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
8. We recognize that when we spend money we are spending our lives.	CD	SD	NS	SA	CA
9. I refuse to believe excuses about why “A budget won’t work for us.”	CD	SD	NS	SA	CA
10. My spouse refuses to believe excuses about why “A budget won’t work for us.”	CD	SD	NS	SA	CA
11. I am a hard worker and my efforts contribute well to our family.	CD	SD	NS	SA	CA
12. I believe my spouse is a hard worker and his/her efforts contribute well to our family.	CD	SD	NS	SA	CA
13. I manifest self-control and wisdom in the way I handle money.	CD	SD	NS	SA	CA
14. My spouse manifests self-control and wisdom in the way he/she handles money.	CD	SD	NS	SA	CA
15. I have surrendered desires that exceed our family budget until we can afford them.	CD	SD	NS	SA	CA
16. My spouse has surrendered desires that exceed our budget until we can afford them.	CD	SD	NS	SA	CA
17. I resist the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
18. My spouse resists the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
19. I resist the urge to spend money as a form of self-comfort.	CD	SD	NS	SA	CA
20. My spouse resists the urge to spend money as a form of self-comfort.	CD	SD	NS	SA	CA
21. I resist the urge to impulse-purchase that exceeds our allotted discretionary spending.	CD	SD	NS	SA	CA
22. My spouse resists the urge to impulse-purchase exceeding his/her allotted amount.	CD	SD	NS	SA	CA
23. I do not hide expenses or debt from my spouse.	CD	SD	NS	SA	CA
24. My spouse does not hide expenses or debt from me.	CD	SD	NS	SA	CA
25. I avoid risky or foolish financial decisions to “get rich quick.”	CD	SD	NS	SA	CA
26. My spouse avoids risky or foolish financial decisions to “get rich quick.”	CD	SD	NS	SA	CA

**Key to Survey Scoring:** For each set of questions tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

- ...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.
- ...**is less than the total number of questions**, then this area of marriage could use attention or refinement.
- ...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-10: ( Total: \_\_\_\_\_ in 10 questions)

This set of questions examines the “**beliefs about budgeting**” necessary for a gospel-centered marriage. Money is not as purely practical as we like to believe. Money reveals our beliefs, values, allegiances and priorities as clearly as any arena of life (Matt. 6:21-24). A couple will not manage money in a way that promotes marital unity unless they share common core beliefs about money and life.

Recommended Resources: *The Treasure Principle* by Randy Alcorn and *What the Bible Says About Money* by Larry Burkett.

➤ Questions 11-26: ( Total: \_\_\_\_\_ in 16 questions)

This set of questions examines the “**financial character**” produced by and necessary for a gospel-centered marriage. Financial management reveals our character. Why we spend money and how we manage money reveals a great deal about us. Whether we honor our agreed upon budget is a matter of honesty and integrity. Our finances are the most tangible place where we will put “honor before pleasure” in our marriage.

Recommended Resources: *The Treasure Principle* by Randy Alcorn and *What the Bible Says About Money* by Larry Burkett.

# Chapter I

## Why Budgeting Is Hard

### The Obvious and Not-So-Obvious Things We Try to Ignore

**Plumb Lines:** These are the “sticky” statements that capture the core messages of this chapter.

- When you master the #1 cause of marital division you will find that it can be the #1 cause of marital unity.
- Everything that we have (i.e., money, time, ability, relationships) is a gift from God.
- Trying to spend your way to security or happiness is a recipe for insecurity and despair.
- If we cannot afford it, we do not deserve it.

**Memorize:** 1 Timothy 4:7-9; 6:8 (ESV), “Have nothing to do with irreverent, silly myths. Rather train yourself for godliness; for while bodily training is of some value, godliness is of value in every way, as it holds promise for the present life and also for the life to come. The saying is trustworthy and deserving of full acceptance... Now there is great gain in godliness with contentment” As you memorize this passage reflect upon these key points:

- “Timothy” – Paul was writing to a young man he was mentoring as he started his adult life and ministry.
- “Silly myths” – Common sense about money from a debt-sick culture likely belong in this category.
- “Train yourself” – This training begins with thinking rightly about the subjects in which we need to live godly.
- “Present life” – Godliness has value for our current circumstances; it is not just about heaven.
- “Contentment” – Contentment is a core virtue of godliness that has far-reaching implications for finances.

#### Presentation Notes

Imagine you’re on the Family Feud game show. The host comes to you and says, “We’ve surveyed 100 families and asked what they believe is a good idea, but still don’t do. Can you give us one of the top five answers?” There is a good chance if you answered, “Budgeting,” you would have the #1 answer.

There is no one who really believes, “You can neglect paying attention to your finances and expect everything to turn out fine. Spend what you want, when you want, try not to be excessive (but don’t define “excessive”), and you should be alright.” We would roll our eyes and laugh as we read this if it were not the reality in which so many people tried to live.

#### 20 Things that Makes Budgeting Hard

“The problem isn’t primarily about money and budgeting. Money and budgets are simply the *topics* of dispute (p. 187).” John Henderson in *Catching Foxes*

1. Life Changes.
2. Fluctuating Income.
3. We Don’t Like the Word “No.”
4. Money Means Different Things to Different People.

“Because it is built on a lie (material things can make us happy), materialism can’t and doesn’t work. It leaves us empty, in debt, and addicted, while taking our time, attention, and energy away from the most important human relationship in all of life (p. 107).” Paul Tripp in *What Did You Expect?*

“We spend money we don’t have to buy things we don’t need to impress people we don’t know/like.” American Proverb

5. Materialism.

6. “We Deserve It.”

“Are you awake and free from the false messages of American merchandising? Or has the omnipresent economic lie deceived you so that the only sin you can imagine in relation to money is stealing (p. 164)?” John Piper in *Desiring God*

7. No Purchase Is an Island.

8. No Time Margin.

9. It Is Becoming Less Painful to Spend Money.

“It is remarkable that the writer [of Hebrews 13:4-5] puts money and the marriage bed side by side... The pursuit of power and pleasure mingle in these two areas as in no others (p. 129).” John Piper in *This Momentary Marriage*

10. Our Pleasures Compete for Resources.

11. Four Hands in One Pot.

12. We’re Lazy.

13. “We’ll Do a Budget When...”

#### **Other Challenges Related to Marriage and Finances**

14. Delayed Gratification vs. Instant Comfort.

15. We’d Rather Live in the Now.

16. A Low View of Contentment.

17. We Want “The Best” for Everyone.

18. “Nobody Else Is Doing It.”

19. We Are Prone to Think We’re the Exception.

20. Denial.

## Chapter 2

# What Is a Budget Anyway?

## More Than Numbers on a Page and Good Intentions

**Plumb Lines:** These are the “sticky” statements that capture the core messages of this chapter.

- When you spend money you are spending your life – the time you traded for that money.
- Managing your money well is like getting a raise.
- You will treat those closest to you like you treat your money.
- God’s will fits in God’s provision.

**Memorize:** Matthew 6:19-21 (ESV), “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” As you memorize this passage reflect upon these key points:

- “Treasure” – This is more than “just money.” It includes whatever gives you a sense of security and identity.
- “On earth” – If your treasure is earthly you are losing it or moving towards losing it every day; fear-based living.
- “In heaven” – If your treasure is heavenly you are gaining it or moving towards having it daily; hope-based living.
- “Moth... rust... thieves” – Add to this list the threats to your earthly treasures and hear them in Jesus’ words.
- “Heart” – What we treasure shapes the core of our life: our heart (i.e., values, priorities, agenda, character, etc...).

### Presentation Notes

Budgets are a victim of prejudice. Everyone hates them, but most people who hate them don’t really know them. They have only heard budgets talked about badly and have embraced that negative sentiment as their own. Or they take a simplistic caricature of a budget and deride it to make them feel better about their own budget-less existence. They make jokes about budgets to reinforce the idea that these are absurd, slavish documents that should be ostracized.

Here is the challenge of this chapter – get to know what a budget really is.

Treat budgeting like a co-worker that you were lied to about on his first day on the job and for the first couple of years these lies coerced you into disliking him.

### What Is a Budget?

A budget is more than numbers scribbled on a yellow steno pad in response to a crisis with good intentions that will never be fulfilled. That is the equivalent of saying that a wedding is a big pageant for two people blinded by love surrounded by a crowd of family and friends willing to participate in the mass delusion of “happily ever after.”

1. **A budget is the numerical expression of an individual’s or family’s mission and priorities.** Too often we are prone to think that the tithe covers our “family mission” requirement and that the other 90% is ours to do with as we please.

When we think this way two things happen. First, we devalue functional spending.

Second, we become prone to think that only fun-spending “counts” as being rewarding for our efforts.

2. **A budget is a tangible recognition that we are only stewards of the life God blessed us with.** As we do a budget, we should quickly realize that it is God who gives us life, health, and the abilities necessary to earn money.

It is God who has made the world, even in its current broken state, orderly enough that budgeting is even possible. It is God who will have to continue to be faithful in order for our income to remain steady and our expenses not to spike.

Ultimately, we see that all of life, not merely our money, is a gift from God given to us for a purpose. Therefore, “success” is measured by how well we accomplish His purpose for that gift.

“Stewardship is the management of God’s resources for the accomplishment of God-given goals.” Ron Blue quoted in Dennis Rainey (editor) in *Preparing for Marriage*

3. **A budget is an individual’s or family’s prayerful conviction regarding God’s will for their resources.** This should be said very clearly, “Don’t ever say you have sincerely prayed about a significant financial decision if you do not have a budget.”

When you put numbers to paper, you are saying, “We believe that these numbers represent God’s will for a ‘normal’ month.”

This is a different way of thinking than asking, “Is it bad for me to want [blank]?” This question may have worked as a single person, as long as you didn’t go into debt. But now you are a “we” instead of a “me” so there are two people dreaming for the same dollars. A budget is the place where you and your spouse learn to think collectively about God’s will for your family.

4. **A budget is one barometer for how an individual engages in life and relationships.** You will tend to treat those closest to you like you treat your money. If you’re fearful with money, you will tend to be fearful in your relationships. If you are controlling with money, you will tend to be controlling with relationships. If you are undisciplined with money, you will tend to struggle with following through on your commitments in relationships.

This makes sense in light of what Jesus said about money, “Where your treasure is, there your heart will be also (Matt. 6:21).” We tend to treat the things we care about (money and people) the same because the control center for how we manage “treasures” is the same for both – the heart.

Therefore, a budget is a way to shape your relationships, especially marriage.

“How a person handles his money reveals much about his character, his desires, his priorities and his relationship with God. Put two people together in marriage, and you can see that financial discussions are really spiritual discussions (p. 185).” Dennis Rainey (editor) in *Preparing for Marriage*

5. **A budget is a measure of what we believe is worth living for.** We live in an economy where we trade hours for dollars and dollars for stuff. We seek education, experience, and other credentials to make our hours worth more dollars. But all we ever spend is our life that has gone through a currency exchange for dollars.

This makes every expenditure an act of worship. We are spending our life on something we deem worthy of our life. If you make ten dollars per hour and go on a two hour date with your spouse that costs \$30, you have invested five hours of your life on that date. If you make \$4,000 per month and give \$1,000 to missions, you have invested a week of your life in making Jesus known around the world.

Our budget is a place where we see and can decide what we will live for. This should bring greater joy and enthusiasm for good expenditures and make it clearer why bad ones need to be cut.

“In order for a couple to deal faithfully with the resources God has entrusted to their hands, they must adopt a shared mission in life... This will not tell you exactly where every penny ought to be spent, which couch to buy, or exactly where to live and what to eat, but it will orient your hearts toward God in your approach to life, and join you together in such a way that conversations about stewardship become a joy rather than a source of strife, (p. 189).” John Henderson in *Catching Foxes*

6. **A budget is a dynamic document tracking a dynamic commodity.** A budget is a living document tracking the dissemination of our life. Money doesn't sit still. It is always coming and going. This is a big part of what overwhelms people about budgeting. They're trying to track a dynamic commodity as if it were a static object and don't understand why it always feels like they're failing.

We should think of a budget like measuring the wind. Wind has variance, direction, and force. Asking a one-dimensional question of wind (i.e., Is it windy today?) is as useful as asking a similar question about money (i.e., How much do we have in the checking account?). These questions have some value, but we are not getting all the information we need.

In order to maintain the motivation to budget a couple needs to have a process for tracking more than month to month spending (static mentality). Your money and life are going somewhere (dynamic quality).

7. **A budget is an instrument for harnessing the untamed power of our heart's passion.** The desires of our hearts are incredibly powerful. The words “I want” are the driving force behind invention and economy. These words have reshaped culture and history countless times. Something so powerful will either do great good or great harm, but it will not be neutral or leave things unchanged.

Our hearts need to be tamed, but that is not to imply weakened. A tamed horse is not less powerful than a wild one. It's just that the power of a tamed horse can be focused, intentionally upon a particular task. Similarly, a tamed heart is not less free than a wild, sin-bent one. It's just that its freedom can be focused on the things that really matter instead of “nickled and dimed” into trivial living. This is why taking the time to manage your money will make it feel like you got a raise.

8. **A budget is a life maintenance document.** A budget for a family is the equivalent of an oil change or tune up for a car. It is something that if not regularly kept up results in damage far greater than the investment of the maintenance.

### How Do We Start a Budget?

Hopefully you can now say, “We want this! It is good. It is a blessing. We think this will be great for our marriage and we *really* do want a budget.” Let those words sink in. A budget is a good thing. It is a desirable blessing. We are getting ready to start focusing on numbers and you may forget this. But it is true. Persevere and give God the opportunity to prove it.

“Assuming a sensible standard of living represents another way we steward God's creation well. Being wise with money and material things, I believe, is not very complicated. It is hard, but not complicated. It requires commitment to one very simple guideline: *wisely spend less money than you possess* (p. 197).” John Henderson in *Catching Foxes*

First, you will be familiarized with the categories that should organize your budget.

- **Fixed Necessities:** Those things that cost the same every month and are essential for the family.
  - **Debt Payments:** Your current debts will go here until you have paid them off.
- **Variable Necessities:** Those things for which the cost varies each month and are essential.
- **Fixed Luxuries:** Those things that cost the same every month and are nice but not essential.
- **Variable Luxuries:** Those things for which the cost varies each month and are nice but not essential.

### Identifying Income

The starting point for creating a budget is defining your income. In order for a budget to be “sea-worthy” you must start with what you have and work backwards rather than starting with what you want and moving forward. It is helpful to gauge these expectations by looking at your total family income for each of the last three years.

As you identify income, we will encourage you to divide it into three categories:

- Regular Income – What you can count on coming in each month
- Irregular Income – Sporadic income or commission-based income
- Potential Income – Opportunities available to you if you need to retire debt or save for a special expense

**Identifying Fixed Necessities**

These expenses are the foundational pieces of your standard monthly budget. They are the largest percentage of your budget and changes to them result in significant changes in your lifestyle. It is important to keep this portion of your budget to as few line items as possible. One of the most common budget-busters is labeling non-essentials as necessities.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Mortgage			
Health Insurance			
Life Insurance			
Car Insurance			
Garbage			
Phone			
Debt			

*Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly*

**Identifying Variable Necessities**

The second largest section of your budget should be your variable necessities. Together with your tithe and fixed necessities these usually comprise 75-80% of a household budget.

This has two implications. First, you need to strive to keep your necessity spending at a healthy level. Second, you need to adjust your expectations on how much luxury spending your income will provide (next two sections).

Contentment is to be found in your necessary spending; luxury spending is just the legitimate icing on the cake of life.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Grocery/Household			
Electric / Natural Gas			
Water			
Gasoline			
Medical Expenses			
Vehicle Upkeep /Tags			

*Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly*

**Identify Fixed Luxuries**

These are nice things for which we should feel no guilt when we can afford them. However, we should not go into debt or fail to tithe in order to have these things. For that reason they are “luxuries” not “necessities.”

As you begin to think about your ideal budget (remember, this is only your current actual spending), you will want to keep a balance between your fixed and variable luxury spending.

If your luxury spending is predominantly fixed, your budget will feel like a straight-jacket and you’ll either resent it or break it. If your luxury spending is predominantly variable, it is unlikely it will be balanced between the preferences of the various members of your family and there will be competition to see who gets to spend the month’s luxury money.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Cable / Internet			
Cell Phone			
Personal Care / Hair			
College Savings			
Retirement			
Memberships			
Subscriptions			

*Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly*

**Identify Variable Luxuries**

These are the most fluid expenses in your budget. They are the kinds of things we begin to think “we just can’t keep track of.” This is a section where categories can easily begin to overlap – what is the difference between husband/wife spending and entertainment? In this section, it may take some time to discern what the most functional categories for your family to use.

Item	Monthly Expense	Quarterly Expense	Annual Expense
Eating Out			
Entertainment			
School / Extra-Curricular			
Clothing			
Gifts			
Husband Spending			
Wife Spending			
Kid Spending			
Pet Care			
Computer/Printing			

*Only use Quarterly or Annual Expense for Non-Monthly Expenses, But Still Allocate Monthly*

**Conclusion**

You have now gathered the raw data you will need to make a budget. Too often people think the information you just recorded is the budget, but we’re not there yet. Remember a budget is more than numbers on a page.

“In our quest for the extraordinary, we often overlook the importance of the ordinary, and I’m proposing that a radical lifestyle actually begins with an extraordinary commitment to ordinary practices that have marked Christians who have affected the world throughout history (p. 193).” David Platt in *Radical*

A budget is a lifestyle of living on purpose, being prepared, and investing in the things that matter most.

## Evaluation: The Budgeting Process

**Note:** Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

**Instructions:** Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. We have a plan for how we intend to spend our money before the month begins.	CD	SD	NS	SA	CA
2. Our known expenses are less than our regular income each month.	CD	SD	NS	SA	CA
3. We tithe each month.	CD	SD	NS	SA	CA
4. We have a defined amount we will not spend without consulting each other.	CD	SD	NS	SA	CA
5. We track every expense and review our actual versus intended spending monthly.	CD	SD	NS	SA	CA
6. We have a defined process which ensures that each expense gets recorded.	CD	SD	NS	SA	CA
7. Administrating our budget takes less than 30 minutes per week.	CD	SD	NS	SA	CA
8. We have agreed upon which of us will be responsible for administrating our budget.	CD	SD	NS	SA	CA
9. We are both aware of and have access to our current financial information.	CD	SD	NS	SA	CA
10. At the end of the month we can look at our expenses on a simple, single piece of paper.	CD	SD	NS	SA	CA
11. At the end of each month we have a conversation about our spending and saving plans.	CD	SD	NS	SA	CA
12. We budget together, as opposed to have his and hers budgets.	CD	SD	NS	SA	CA
13. We plan and save for non-standard budget expenses before making purchases.	CD	SD	NS	SA	CA
14. Our luxury spending is balanced between each family member’s interests.	CD	SD	NS	SA	CA
15. Our budget helps us manage our time commitments and simplify life.	CD	SD	NS	SA	CA
16. I think about and honor our budget when I make purchases.	CD	SD	NS	SA	CA
17. My spouse thinks about and honors our budget when he/she makes purchases.	CD	SD	NS	SA	CA
18. The way we handle money contributes to our overall marital unity.	CD	SD	NS	SA	CA
19. My spending habits contribute to a sense of peace and stability in our marriage.	CD	SD	NS	SA	CA
20. My spouses’ spending habits contribute to a sense of peace and stability in our marriage.	CD	SD	NS	SA	CA

**Key to Survey Scoring:** For each set of questions tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

- ...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.
- ...**is less than the total number of questions**, then this area of marriage could use attention or refinement.
- ...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-20: ( Total: \_\_\_\_\_ in 20 questions)

This set of questions examines the “**budgeting process**” aspect of a gospel-centered marriage. Living on a budget requires more than a document of good intentions. It requires having a workable process that fits your life, each of you are committed to, and is consistently followed.

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lesson “Cash Flow Planning”

## Chapter 3

# Creating a Budget You Will Actually Use

## 30 Minutes Per Week that Will Protect & Enhance Your Marriage

**Plumb Lines:** These are the “sticky” statements that capture the core messages of this chapter.

- Knowing the truth about your finances gives freedom. Living in financial ignorance brings bondage.
- The peace budgeting provides far exceeds the pleasure of watching a weekly sitcom.
- You have to live life on purpose if you want to change the world for God’s glory.
- The difference between vision and mere good intentions is implementation.

**Memorize:** I Timothy 3:2-5 (ESV), “Therefore an overseer must be above reproach, the husband of one wife, sober-minded, self-controlled, respectable, hospitable, able to teach, not a drunkard, not violent but gentle, not quarrelsome, not a lover of money. He must manage his own household well, with all dignity keeping his children in submission, for if someone does not know how to manage his own household, how will he care for God’s church?” As you memorize this passage reflect upon these key points:

- “Overseer” – While this passage speaks to pastors, it states these qualifications are to be applied first at home.
- List – Notice how many things on this list can be, at least in part, tied to how we manage our finances.
- “Sober-minded, self-controlled” – A budget allow us to be realistic and intentional with our money.
- “Not quarrelsome” – A sign of spiritual maturity in marriage is the ability to talk about money without fighting.
- “Manage... his household” – A budget is a tool that allows us to manage our home, which allows us to manage life.

### Presentation Notes

In this chapter we will take the journey from mere numbers on a piece of paper to a living document that directs your life towards your family mission and values.

Embracing this distinction is the difference between something you will try-and-quit and a lifestyle change that you’ll embrace and advocate for others. The purpose of a budget is more than mere number-awareness, but spending your life on purpose for the distinct reasons God created you.

“One of our central spiritual decisions is determining what is a reasonable amount to live on. Whatever that amount is—and it will legitimately vary from person to person—we shouldn’t hoard or spend in excess (p. 26).” Randy Alcorn in *The Treasure Principle*

### STEP ONE: Get to Know the Monthly Budgeting Form

Most people who don’t use a budget haven’t ever gotten familiar with their tool (assuming they had a tool they were trying to use). You won’t be consistent with something that feels foreign or you don’t understand. The “Monthly Operating Budget” form, which can be downloaded at [www.bradhambrick.com/gcmfinances](http://www.bradhambrick.com/gcmfinances), is meant to be very user friendly.

### STEP TWO: Define Line Items and the “Proposed” Column

Now that you are familiar with your budget it is time to make it your own.

The first way that you make it your own is to decide which line items are needed under each of the four major headings.

The second way that you make it your own is to fill in the “Proposed” column.

Now you want to make sure that your anticipated income is greater than your proposed spending. Until your proposed spending is less than your regular income you do not have a budget; you have a fantasy awkwardly squeezed into an Excel document.

## Family Name Monthly Operating Budget Month - Year

Income		Amount		Income	Amount	
Source				Source		
Source				Source		
Source				Source		
<b>Total:</b>		\$0.00				
<b>Expenditures</b>						
Item	%	Amount	Date	Type	Proposed	Difference
Tithe	10%					
<b>Fixed Necessities</b>						
Mortgage	25-35%					0.00
Health Ins	H 5-10%					0.00
Life Insurance						0.00
Car Ins.						0.00
Garbage						0.00
<b>Non-Mortgage Debts</b>						
	0%					
Car Pymt						0.00
Credit Card						0.00
Student Loan						0.00
<b>Variable Necessities</b>						
Electric	U 5-10%					0.00
Water						0.00
Medical						0.00
Gas/Heat						0.00
*** Gasoline		\$0.00				0.00
*** Grocery/Household	F 5-15%	\$0.00				0.00
<b>Fixed Luxuries</b>						
College Savings						0.00
Retirement	S 5-10%					0.00
Cable/Internet						0.00
Cell Phone						0.00
Haircut						0.00
<b>Variable Luxuries</b>						
*** Eating Out		\$0.00				0.00
*** Entertainment	5%	\$0.00				0.00
*** Misc.		\$0.00				0.00
*** Special		\$0.00				0.00
Clothes	2-5%					0.00
Gifts	savings					0.00
<b>Proposed:</b>					<b>0.00</b>	
					<b>Total Income:</b>	<b>0.00</b>
					<b>Total Expense:</b>	<b>0.00</b>
					<b>Monthly Balance:</b>	<b>0.00</b>



There are three line items that are notorious budget busters. These require explanation or they will undermine all the hard work you’ve put in to this point.

- *Miscellaneous* – If you overuse this line item, there is no reason to have a budget. But without this line item a budget can become so cumbersome it requires a CPA to administrate it. This is where you designate an amount each month for small irregular expenses.

You should have two pre-determined figures for managing this line item. These numbers will vary from family to family, but they are an important part of having unity and shared expectations.

- We will spend no more than \$ \_\_\_\_\_ from miscellaneous without consulting with our spouse.
- If a purchase exceeds \$ \_\_\_\_\_ we will purchase it through designated savings (chapter five).
- *Special* – This line item is where you record expenditures from your designated savings (chapter five).
- *Gifts* – Budgeting is compatible with generosity. We can give nice things to those that we love and honor our budget. But we must plan ahead if we are going to do so.
  - Part One: Make a list of all the occasions on which your family gives gifts – birthdays, Christmas, Valentine’s Day, anniversaries, Mother’s Day, etc...
  - Part Two: For each gift giving occasion make a list of people to whom you will give gifts. Add in a few for unexpected baby showers, kid’s birthdays, weddings, etc...
  - Part Three: Designate how much you intend to spend on each person for each occasion.
  - Part Four: Add up what you have intended to spend on gifts, divide by twelve, and set that much aside each month for gifts.

### **STEP THREE: Decide Who Will Administrate the Budget**

If a church can have a male or female accountant, then either husband or wife can administrate the family budget. Male headship should be expressed by initiating the budgeting process, leading in sacrifice and difficult decisions, and ensuring that monthly meetings are conducted to review spending, make adjustments, and designate savings.

Determining who will administrate the family budget should be determined by asking the questions:

- Who enjoys paying attention to details?
- Who is more disciplined about consistently engaging repetitive tasks?
- Who is better with numbers?
- Does dealing with finances make either of you fearful?
- Would administrating the finances exacerbate control issues for either of you?

The other spouse does not get a “Get Out of Jail Free” card from financial awareness and responsibility. If the financial administrator is deemed the “responsible spouse” then you are setting up a parent-child dynamic in your marriage that will be destructive. The non-administrating spouse still has the responsibility to (1) remain informed about family finances, (2) honor the family budget by not spending beyond what it allotted, and (3) participate in the monthly budget meeting.

### **STEP FOUR: Designate a Place for Receipts**

Every purchase comes with a receipt for a reason (not because there are hungry trashcans). Every time you spend money you have done something significant enough that there is a universal expectation that a written record should be provided to you. You should consider giving your money away as significant as the person receiving it does.

Unless you have one place that every receipt *always* goes *without exception*, information will get lost.

Yes, this includes your personal allowance. If you and your spouse use these line items, then you are free to spend this money on anything morally agreeable to both of you. But it is unwise for a couple to have money that is not a part of the family accounting system. Most lies, affairs, and other major marital disruptions would be averted if couples would willingly engage in this type of perpetual transparency.

Yes, your children should keep and return receipts for any non-allowance money you give them to spend. This is part of discipling your children to live as responsible adults who know what it means to live a healthy marriage.

“I never did anything worth doing by accident.” Plato

#### **STEP FIVE: Record Receipts at Least Weekly**

The difference between vision and mere good intentions is implementation.

Procrastination is another family budget killer.

If you get multiple weeks of back-receipts, it becomes increasingly unlikely that you will do a good job of recording that information. If information is lost or poorly recorded because of procrastination, you will realize the budget is “not working” and stop using it.

If you use a debit or credit card you should enter the expenses as you spend (the same way you do for a check).

#### **STEP SIX: Review Budget Together at the End of the Month**

At the end of every month both spouses should review their budget together. Once the budget is established this meeting may not take long (5-10 minutes), but even if it is brief it should never be skipped.

This meeting is when the two of you will make edits to your budget.

#### **STEP SEVEN: Make a New Form for Next Month**

The key to budgeting is doing it again... and again... and again.

Budgeting is like cleaning your home. It's not hard, but it requires consistency or it becomes overwhelming.

## Evaluation: Approach to Debt and Saving

**Note:** Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

**Instructions:** Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. We appropriately fear the principle that the borrower is slave to the lender (Prov 22:7)	CD	SD	NS	SA	CA
2. We prefer our financial and emotional freedom to the temporary pleasure of things.	CD	SD	NS	SA	CA
3. We practice delayed gratification for things we cannot afford.	CD	SD	NS	SA	CA
4. We refrain from co-signing or asking others to co-sign a loan.	CD	SD	NS	SA	CA
5. We agree on the types of things that are worth buying on credit.	CD	SD	NS	SA	CA
6. We are committed to living debt free except for our house.	CD	SD	NS	SA	CA
7. We have a defined plan for eliminating all debt except for our house.	CD	SD	NS	SA	CA
8. We have remained true to our debt elimination plan when tempted to quit.	CD	SD	NS	SA	CA
9. We pursue being debt-free in order to have the freedom to be more generous.	CD	SD	NS	SA	CA
10. We are able to enjoy life and one another in the process of eliminating our debt.	CD	SD	NS	SA	CA
11. We have a \$1000 emergency fund.	CD	SD	NS	SA	CA
12. We have 3-6 months of household income in savings.	CD	SD	NS	SA	CA
13. We have a plan for how we can retire with independence.	CD	SD	NS	SA	CA
14. I feel safe because of how we manage our finances.	CD	SD	NS	SA	CA
15. My spouse feels safe because of how we manage our finances.	CD	SD	NS	SA	CA
16. We agree on how much money we should strive to save each month.	CD	SD	NS	SA	CA
17. We agree on the things for which we should be saving money.	CD	SD	NS	SA	CA
18. We agree on the type and amount of investments we make.	CD	SD	NS	SA	CA
19. We find greater joy in giving than receiving; blessing others than being blessed.	CD	SD	NS	SA	CA
20. We have a “giving” line item in my budget of savings area for generosity funds.	CD	SD	NS	SA	CA
21. We know the specific people and areas of need for which we have a special compassion.	CD	SD	NS	SA	CA
22. We have taken time to prayerfully research how to best impact those people/needs.	CD	SD	NS	SA	CA
23. When we give to a ministry or organization we keep up with its impact and development.	CD	SD	NS	SA	CA
24. We pray for specific needs in the ministries, organizations, and people we support.	CD	SD	NS	SA	CA
25. We review our planned generosity at least yearly.	CD	SD	NS	SA	CA
26. Our lifestyle of generosity creates a greater sense of being “on mission” for God.	CD	SD	NS	SA	CA
27. Generosity had led to a greater faith in God as provider as we’ve had to rely on Him more.	CD	SD	NS	SA	CA
28. Being generous has led to meaningful friendships we would not otherwise have.	CD	SD	NS	SA	CA
29. Generosity has helped us own our things more than our things owning us.	CD	SD	NS	SA	CA
30. Generosity has helped us realize what things are eternal and what is temporary.	CD	SD	NS	SA	CA

**Key to Survey Scoring:** For each set of question tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

- ...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.
- ...**is less than the total number of questions**, then this area of marriage could use attention or refinement.
- ...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-10: ( Total: \_\_\_\_\_ in 10 questions)

This set of questions examines the “**attitude towards debt**” that strengthens a gospel-centered marriage. The gospel is about emancipation from the bondage of sin and sharing the liberty we’ve been granted with others. Debt is a form of bondage that limits our ability to leverage our life and resources for the advance of the gospel. In order to maximize their kingdom effectiveness, Christian couples should seek to live debt free.

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lessons “Dumping Debt (Part One)” and “Dumping Debt (Part Two)” on eliminating debt.

➤ Questions 11-20: ( Total: \_\_\_\_\_ in 10 questions)

This set of questions examines the “**attitude towards saving**” that strengthens a gospel-centered marriage. One of the primary distinctions between wisdom and folly in Scripture is whether we consume all God blesses us with or steward God’s blessings in a way that allows us to share them with others (Gen. 12:2; Prov. 21:20). The difference between hoarding and gospel-centered savings is the presence of absence of mission (next section).

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lessons “Of Mice and Mutual Funds” and “From Fruition to Tuition” on wise savings practices.

➤ Questions 21-30: ( Total: \_\_\_\_\_ in 10 questions)

This set of questions examines the “**connection between money and mission**” aspect of a gospel-centered marriage. Because of the dynamic relationship between our money and our heart (Matt. 6:21), the way that we manage our money will have a profound impact on our relationship with God. We naturally have a growing interest and passion for the things that we sacrifice for and invest in. Based on this we should realize that how we manage our money will either greatly enhance or distract our effectiveness of living for God.

Recommended Resources: *Radical* by David Platt

## Chapter 4

# Getting Out of Debt

## Finding the Path to Financial Freedom and Staying On It

**Plumb Lines:** These are the “sticky” statements that capture the core messages of this chapter.

- We must hate or fear debt more than we love or trust stuff.
- If all we spend is our life, then debt is presuming upon days you are not guaranteed (James 4:13-17).
- Debt is robbing tomorrow to artificially inflate today; expectations increase as opportunity decreases.
- Debt is a form of voluntary slavery (Prov. 22:7) and we are commanded by God to live free (Gal. 5:1-2).

**Memorize:** Romans 13:7-8 (ESV), “Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. Owe no one anything, except to love each other, for the one who loves has fulfilled the law.” As you memorize this passage reflect upon these key points:

- “Pay... what is owed” – This is a trait that is to define Christians, even beyond their finances, and make us distinct.
- “Taxes... revenue” – First this principle is applied to our financial lives; both civil and commercial responsibilities.
- “Respect... honor” – Then it is applied to our relational lives; both authoritative and personal relationships.
- “Owe no one anything” – Now the principle is removed from the future tense and made ever-present.
- “Except to love” – The only debt we are to live in is to treat others like Christ treats us (Eph. 4:32).

### Presentation Notes

It is the rare (but wise) couple who begins planning (budgeting) before they begin doing (spending). From the moment he asks, “Will you marry me?” there are more expenses than there are funds available. Most couples have accumulated debt even before they start planning their wedding, honeymoon, and life together.

The absence of a financial plan generated a false freedom facilitated by debt. Hence, we tend to associate the elimination of debt more with the loss of freedom. But this perceived freedom was (a) never really ours and is (b) actually a delayed bondage.

- Debt is robbing tomorrow to artificially inflate today; expectations increase as opportunity decreases.

“One of the dangers of having a lot of money is that you may be quite satisfied with the kinds of happiness money can give and so fail to realize your need for God. If everything seems to come simply by signing checks, you may forget that you are at every moment totally dependent on God (p. 180).” C.S. Lewis in *Mere Christianity*

### Debt Elimination Plan

You can wander into debt, but you will never wander out. Being free from debt will require an intentional, sustained, cooperative effort between you and your spouse. A plan for this effort will be provided below under the four headings: (1) have a budget, (2) first things first, (2) emergency fund, and (4) debt snow ball.

#### Have a Budget... And Make Cuts

Without a budget, eliminating debt is the financial equivalent of a fad diet. It may (or may not) work in the short-term, but it is highly unlikely to sustain the desired changes.

You must remember you are embracing a lifestyle. You are leaving the lifestyle of artificial freedom through debt-spending for the genuine freedom of being content with what God’s provision will supply.

If you are looking to eliminate debt, then you will need to make significant cuts in the “fixed luxury” and “variable luxury” portions of your budget. If further cuts needs to be made, you will have to look at reducing line items in the “fixed necessity” and “variable necessity” sections of the budget.

**First Things First**

Frequently, the impetus for wanting to eliminate debt is a financial crisis.

In this environment it is easy for “the squeaky wheel to get the oil;” whoever threatens the most at the moment when you happen to have some money gets paid.

Before paying off any other debt, you should ensure that the following expenses are covered:

1. Home:
2. Food:
3. Essential Medical Care:
4. Power and Water:
5. Transportation:

These priorities should empower two responses.

First, you can maintain a sense of confidence that you are responding wisely in the midst of a difficult situation.

Second, you can speak clearly, cooperatively, and with integrity to creditors.

**Emergency Fund**

A not-so-obvious key to a functional budget and debt retirement is a financial safety net, often called an emergency fund. The beginning emergency fund should be \$1000. This money should be in a savings account (not a checking account or mutual fund). But with ferocious tenacity create a financial buffer between you and life so that you can work your plan or administrate your budget.

Most of the sincere attempts at budgeting that fail, do so because they create a “tight coupling” system.

Once an individual or couple has created a “tightly coupled” budget and seen it fail several times, they give up and decide that life has proven “a budget just doesn’t work for us.” That is the equivalent of saying that you can’t keep an aquarium when you fill it with Sprite and the fish keep dying (those aren’t the same kind of bubbles). The problem is not the fish (i.e., budget) or your ability, but that the environment in which you are asking it to thrive is toxic.

**Debt Snowball**

Even if an emergency fund creates a “natural habitat” for your budget, debt is a predator that must be exterminated before your finances will flourish. Like any predator, debt doesn’t want to die.

“The man who never has money enough to pay his debts has too much of something else.” James Lendall Basford

“Trying to be happy by accumulating possessions is like trying to satisfy hunger by taping sandwiches all over your body.” George Carlin (comedian).

Begin by retrieving the debt information you recorded in chapter two. Be sure to list your debts in order from the smallest total debt to the largest.

Lender / Item	Total Debt	Minimum Monthly Payment	Interest Rate	% MMP
	<b>Total:</b>	<b>Total MMP:</b>		

The basic strategy of the debt snowball is to pay the minimum monthly payment (MMP) on each debt and put as much extra as you can towards eliminating the smallest debt.

*What if we cannot make all the MMP's?* Be sure to cover the items in the “First Things First” section above. Calculate the total MMP for debts not including your “first things.” Then calculate the percentage of your total MMP represented by each debt. Next determine the total available funds to put towards debt retirement that month. Finally, determine what percentage of your total MMP you can pay, pay that percentage of each debt, and include a letter indicating why your payment is less than the MMP.

*Shouldn't we start with the highest interest rate?* The sense of motivation and achievement gained from seeing the total number of debts reduced is important for maintaining the morale necessary to complete this process.

As you retire debt you are simultaneously getting into a healthy budget. This is your best opportunity to get your fixed necessity, variable necessity, fixed luxury, and variable luxury spending in balance.

### Debt-Free, Pro-Marriage Lifestyle

Having a clear plan is the first and most important part of a debt-elimination strategy. But it is not the only piece. As a family seeks to eliminate debt, they should also begin to arrange their life around healthy financial and relational practices.

“We can be content with simplicity because the deepest, most satisfying delights God gives us through creation are free gifts from nature and from loving relationships with people. After your basic needs are met, accumulated money begins to diminish your capacity for these pleasures rather than increase them. Buying things contributes absolutely nothing to the heart's capacity for joy (p. 162).” John Piper in *Desiring God*

### Enjoy One Another

A gospel-centered married couple should enthusiastically affirm that “the best things in life are free.” Debt is usually an indication that we have begun to value stuff and activity more than relationship.

This reveals one of the more poignant financial follies of our debt-sick culture. Our largest financial investment (our home) has become the place we spend the least of our time.

Appendix A helps you date this concept further with “The Cheap Date.” It helps you brainstorm inexpensive ways you can enjoy each other and, thereby, keep your attention on this primary reason for spending time with each other.

An emphasis on enjoying your marriage and family will likely be something that fuels and softens the emotional impact of many of the cuts you make in your budget.

### Monthly Meal Calendar

This may not be the sexiest suggestion, but the marital and financial benefits far exceed the common expectations from planning your family dinners a month at a time and posting them in the kitchen. Consider the following benefits of this exercise for your budget and marriage and how many areas of your marriage will be enhanced by this simple exercise.

- Food is a major line item in any family budget.
- Grocery shopping becomes easier and more economical.
- Having a meal calendar promotes the importance of having a family meal time.
- Cooking becomes less stressful.
- Plan “leftovers” to save money and relieve stress on busy evenings.
- You will eat healthier.
- You will eat a greater variety of foods and, therefore, enjoy time at home more.
- You will begin to view month as a whole.
- Reveals the opportunity for community.
- This is a quick and easy exercise after you do it the first month.



Month: \_\_\_\_\_



Sunday	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Consider
—	—	—	—	—	—	—	Good Dinner Conversations
—	—	—	—	—	—	—	Hospitality (Neighbors & Small Group)
—	—	—	—	—	—	—	Healthy & Variety of Foods
—	—	—	—	—	—	—	Date Nights
—	—	—	—	—	—	—	Avoid Consecutive Evenings Apart

Resource from "Creating a Gospel-Centered Marriage: Finances" seminar. Similar resources can be found at [www.bradhambrick.com](http://www.bradhambrick.com)

### Conclusion

This chapter is hard work. But now you should have (1) a workable plan and (2) a reasonable time frame for accomplishing what you knew needed to be done. Those are two hope-giving assets. The real hope that you have should now exceed any artificial good feelings you have had when you were living a debt-propped life.

That is another evidence of gospel-centered living – you can face hard realities with hope, because you trust that God’s wisdom is sufficient and His power is dependable to accomplish the task that has been set before you.

No longer are you living in your own power / wisdom as a slave to your own desires that lead to debt. The gospel has freed you to live in His power and guide your life according to His wisdom that leads to freedom and life.

## Chapter 5

# Getting In to Saving

## Using Your Treasure to Transform Your Heart

**Plumb Lines:** These are the “sticky” statements that capture the core messages of this chapter.

- Either we love God and love people and use money. Or we love money and use God and use people.
- A financial plan is for our heart what braces are for our teeth.
- We are most like God when we are giving.
- Temporal investments generate fear; eternal investments generate peace.

**Memorize:** 1 Timothy 6:17-19 (ESV), “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. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.” As you memorize this passage reflect upon these key points:

- “The rich” – By a global standard, even the poor in America are rich. We should view ourselves accordingly.
- “Set their hopes” – The big issue of greed is not hoarding or cheating, but a false foundation of our hope.
- “Provides... to enjoy” – God truly wants us to enjoy the blessings He has brought into our life.
- “Be generous” – One of primary the joys of the blessings God gives should be to share those blessings with others.
- “Truly life” – When we spend money we spend our life, so we should seek to get “true life” in return.

### Presentation Notes

Momentum is a gloriously dangerous thing. It can either propel you forward or cause you to crash.

If you have made it to this point in the process (not just the seminar), then you have created a lot of possibilities that will either greatly enhance or deter your personal, marital, and spiritual life. But either way, at this point something significant will happen.

Well-managed money does not necessarily equal a well-managed life. There are plenty of rich people who have intense mid-life crises and accomplish little of eternal significance with their assets. At the same time, there are many in the lower and middle socio-economic classes who live with great peace and impact the world for God in profound ways.

The point is this; a budget is a means to an end.

We make a budget for the same reason we buy a plane ticket – to get somewhere.

### Finding Financial Freedom

In chapter four, we discussed having a \$1,000 emergency fund. This is important, but far from sufficient. It lacks three key elements: (1) it does not provide for major financial crises; (2) it does not create a marital lifestyle of communication and planning; and (3) it does not provide for the years when one or both of you may want to or need to retire.

#### 3-6 Months Savings

We set ourselves up to be consistently wise when we do not allow ourselves to be put in unnecessary “rushed” situations.

As you put money towards this account, think of it as a form of self-insurance.

This money is meant to end the lifestyle of living paycheck to paycheck and replace it with a mindset that can afford to look at the bigger picture of life.

When your income increases, the first thing that you should do with the extra money is to build out this account to its new level. This will ensure that this “personal insurance” remains current and help you acclimate to the new income before beginning to spend it. There is a strong tendency in marriage to dream separately about a raise before discussing it. This creates conflict and division. Creating this time buffer between the raise and expanding your family budget will circumvent the blessing of a raise from degenerating into a hardship of hurt feelings.

### Designated Savings

We have said repeatedly that the monthly operating budget was for “normal” expenses. Vacation, daughter’s prom dress, new sofa, next vehicle, and similar expenses cannot be handled in the monthly operating budget without making this document more complex than will be functional. The remedy is a designated savings account.

At the end of each month you and your spouse should review your budget.

As a couple, you should make a list of the things for which you are saving. There should be practical (i.e., 3-6 months savings, next vehicle, new roof, etc...) and pleasurable (i.e., vacation, item for hobby, etc...) items on this list.

Once you have determined the month’s surplus, you and your spouse get to decide how much to allocate to each item.

First, it should help you remain disciplined during the month as you want to put more money towards these items.

Second, it should be a romantic time when you mutually invest in one another’s dreams and interest.

Once you save the designated amount for a given item something amazing gets to happen. You get to purchase that item or go on that trip without guilt, regret, conflict, or debt and your monthly budget continues with no disruption.

### Long-Term Savings

It is wise to prepare for the years when you will likely be less able to work.

It is good, if possible, to allow the years when you have accumulated the most life experience and time with God to be most free to share that wisdom with others by not having to work.

It goes beyond the scope of this material and the expertise of the author to recommend an approach to long term savings.

**Read Haggai 1:7-11.** Passages like this one often make Christians second guess the practice of long term savings. That need not be the case. The same logic would say that the cure for obesity is anorexia. The fact that the recipients of Haggai’s message lived in luxury while God’s house was in shambles does not mean we should fail to prepare for our future. However, a general wisdom principle can be drawn – our giving to God’s work should be comparable to our savings. That begins with living on 80% of your income while tithing 10% and saving 10%. If God blesses in such a way that wise stewardship allows you to save more than 10% of your monthly income, then your giving to God’s work should also increase proportionately.

### Finding Spiritual Freedom

Most often the connection between finances and identity is portrayed negatively; as if the only possible connection is greed and elitism. But the connection is inevitable; how you spend your money is an expression of your identity. In the absence of a financial plan your money blindly reinforces your identity.

“God prospers me not to raise my standard of living, but to raise my standard of giving (p. 73).” Randy Alcorn in *The Treasure Principle*

### Contentment

If “the love of money is a root of all kinds of evils (I Tim 6:10),” then contentment is a root of all kinds of virtues.

We believed the lie that we could create a satisfying life by pursuing what seemed good to us (Gen 3:6-7, Prov 14:12). This results in the perpetual discontentment and pursuit of more.

With this in mind, we can see how that even when our purchases are not sinful in themselves, our sin is often expressing and multiplying itself in our purchases.

The gospel doesn’t forbid these kinds of purchases (that would be legalism). Instead, the gospel re-frames them. The gospel reminds us of how much we have been given in Christ so that we can enjoy the nice things of this world as secondary blessings rather than the “essence of happiness.”

“Covetousness is desiring something so much that you lose your contentment in God (p. 221)... Or, it’s losing your contentment in God so that you seek contentment elsewhere (p. 222).” John Piper in *Future Grace*

## Foresight

Temporal investments generate fear; eternal investments generate peace.

When we are content, we can express two types of foresight without trying to “play God” for ourselves.

1. We can prepare for those expenses that we can know are coming (designated savings and long-term savings).
2. We can prepare for those expenses that we can’t know are coming (emergency fund and 3-6 months savings).

Foresight is a disposition that emerges from realizing that we are merely a steward of God’s blessings. Owners are the ones who get greedy and are overtaken by their desires. Their sense of control blinds them to purposes of money that are larger than their personal enjoyment.

Stewards are driven by the questions, “Why was this entrusted to me? What was the owner’s purpose for this money?” These questions keep the big picture in front of us in a way that counters the now-ism of our personal desires.

Realize, bad financial management most often means we are not asking the right questions. Foresight is mainly about asking better questions. The effect of sin is that we are prone to asking questions that move us away from God’s design (Gen 3:1). As you train your instincts to ask God-centered, long-term questions through a gospel-centered approach to finances, you will find the virtue of foresight increasingly becoming a part of your life.

## Generosity

Generosity is the result of realizing what will last (human souls), what matters (God’s glory), and managing our lives accordingly.

“As base a thing as money often is, it yet can be transmuted into everlasting treasure. It can be converted into food for the hungry and clothing for the poor; it can keep a missionary actively winning lost men in the light of the gospel and thus transmuted itself into heavenly values. Any temporal possession can be turned into everlasting wealth. Whatever is given to Christ is immediately touched with immortality (p. 107).” A.W. Tozer in *Born After Midnight*

When our deepest joy is rooted in things that last and matter, the futility of life (“vanity” as Ecclesiastes calls it) cannot tempt us to live for the temporal pleasures of sin.

Not only is generosity a virtue; it is a protection from temptation.

Generosity is not just a financial principle, but a way of life. God calls us to be generous with our time, talents, and influence as well. Our goal is to steward all of our life for the glory of God.

## Conclusion

As you complete the “Creating a Gospel-Centered Marriage: Finances” seminar and wonder what you should take away, there are three key things we would want you to have learned.

First, we want you to have the tools and concepts to effectively manage your marital income.

Second, we want you to have an understanding of how interwoven finances are with marital unity.

Third, we want you to have a passion to leverage your entire life for God’s glory.

“For where your treasure is, there your heart will be also.” Matthew 6:21

## Appendix A

### Dates from the Creating a Gospel-Centered Marriage “Finances” Seminar

You will remember what you rehearse. You will rehearse what you enjoy. Marriage is meant to be enjoyed but requires rehearsing (i.e., remembering) the things that are most important. For this reason, each seminar in this series will provide a collection of dates that are designed to allow couples to review what they’ve learned. Two things you should note:

1. Each date can be taken multiple times. You and your spouse will change over time. Because you change, the same date, with the same person becomes a new experience. Marriage resists becoming stale when we enjoy anticipating and learning what God is doing in our spouse’s life and marriage next.
2. Create the habit of reinforcing key marriage lessons with playfulness and romance. Learn from the content and pattern of these dates. Pick a section of this seminar that was useful to your marriage and create a date that allows you to review those truths in an enjoyable way.

#### No More Competition

**Preparation:** Make a list of times when your desires and your spouse’s desires compete. What/who are the occasions, items, activities, and people involved? In these moments what is the “win” for your spouse? As you prepare for your date take time to reflect on the following questions about each “win” for your spouse:

- Why is this important to your spouse? What joy, security, or comfort does it bring to him/her?
- How is this preference connected with the things that caused you to fall in love with your spouse?
- How can you use this awareness of his/her preference to bless your spouse?

**Activity:** Pick one to three activities that correspond with your “competitions” to be a part of your date. If one of you wants the thermostat “frigid,” go get a snow cone. If it is about hobby spending, go to a store that specializes in that interest. While you’re engaged in this part of the date, talk about your reflections from the date preparation and questions that came to mind. During this conversation, display a genuine appreciation for what makes your spouse unique and interest in their preferences.

**Ending:** When you are at a location which corresponds with your spouse’s “win,” express your desire to see your spouse happy and to learn to appreciate the things that are important to him/her. Share ideas you came up with to use your awareness of this preference to bless your spouse.

When the two of you are at a location which corresponds with your “win” and your spouse says this to you, say “Thank you.” Remember this conversation and replay it in your mind when you might be prone to be defensive or assume your spouse is against your preferences.

**Follow Up:** Place a memento from your date in the area(s) most prone to illicit this competition. Put a picture of the snow cone logo on your thermostat or a picture of you and your spouse together at the store in the place you engage your hobby. For those things that are financially related, place a memento from the date where you do your budget or in your wallet. Each time you see a memento remind yourself of your time together and your spouse’s affirming words.

**Goal for Date:** To create an enjoyable association of your spouse in the places and times where you would be prone to think of your spouse as being on the “other team.” To place visual reminders that the marriage is more valuable than your competitions are important in every place where you are prone to think otherwise.

### Contentment Date

**Preparation:** Make a list of everything that is good and enjoyable about your marriage, family, and life. Don't skimp and do a “rush job” on this. Be detailed. We tend to know the details of what we wish was different and speak in generalities about the things that are going well. Use this exercise to reverse that tendency.

**Activity:** Keep this date low key. Pick some of the simpler pleasures that you and your spouse enjoy. During the conversation focus on everything you don't want to change. Focus on good things in the present or pleasant memories from the past. If the conversation drifts towards the future, let it be only to discuss how you could use the ways that God has been good and faithful in your marriage as a legacy for children or to encourage other couples.

**Ending:** Come home early and review pictures of your courtship and marriage. Take time to pray together thanking God for all the good things and good memories that the two of you discussed during the date.

**Follow Up:** Be repetitive. We tend to be very repetitive with our fears, anger, and disappointment. We can play these over in our mind or critical conversations innumerable times. Counter that by being equally repetitive (if not more) with the number of times you think and talk about the blessings of life with your spouse.

**Goal for Date:** To realize that a good marriage is not a future to create but a present to enjoy. If you celebrate every good thing about your marriage that already is, then you will find that there are an increasing number of things to appreciate (and that you have gained eyes to see them).

### Cheap Date

**Preparation:** Make a list of all the free (or cheap) things you enjoy doing. Make a list of all the free (or cheap) things that your spouse enjoys doing. Reflect on whether you value these pleasures as much as those which cost more.

**Activity:** Plan your date around items from each of your lists. On the date don't talk about money. Focus your conversation on the things from your lists. Walk back through the history of how you learned to enjoy these things. Reflect on relationships that you've built around these activities.

**Ending:** Pick a ministry or cause that is important to both of you and give the money you would have spent on a “nicer” date to support their work. Pray for that ministry or cause and thank God for such an enjoyable date.

**Follow Up:** Find ways to encourage your spouse to engage with the activities from his/her list. Encouraging your spouse to do the simple things he/she enjoys is a great way to communicate that you know them, care for them, and want them to enjoy life.

**Goal for Date:** To refocus on the fact that the purpose of marital dating is to enjoy one another rather than doing new or expensive things. To create a tangible reminder through a shared experience that the best things in life really are free.

## Appendix B

### Small Group Accountability Questions From the “Finances” Seminar

How do small marital problems become big marital problems? There are two primary ways: (1) they get ignored, and (2) they are dealt with alone. Ask yourself these questions about any case of divorce or chronic marital unhappiness you know:

If that couple had addressed their struggle early on with the love and perspective of fellow Christians, how different would their life be now? How many generations would be blessed? How much pain and suffering would have been alleviated? How much sin and destruction would have been averted?

The condition of Christian marriage is a church problem. When the church does not fulfill the one another commands of the New Testament, every marriage in that church suffers (even the good ones). Excellent, crisis-based pastoral counseling (no matter how effective) will not have near the impact as small groups regularly asking one another simple, fundamental questions about “Creating a Gospel-Centered Marriage.”

For this reason, every seminar in this series will contain a series of accountability questions to be used in the small group life of our church. It is suggested that at least once per month any small group with married couples divide men and women for the prayer time and ask one of the questions below. These questions are written in the first person plural (i.e., we, us, our) to imply that every person in the room should have an answer.

#### Chapter 1

- Have you reviewed your family budget recently (i.e., in the last month) with your spouse?
- How have you been tempted to neglect the wisdom principle of delayed gratification?
- When and how are you most tempted to be discontent?

#### Chapter 2

- Are you spending your life (i.e. we trade hours for dollars) well?
- How are you treating your family like you treat your money (for better or worse)?
- Does your family budget reflect what you believe to be God’s will for your family?

#### Chapter 3

- Are you keeping the financial promise you made to your family when you set your budget?
- Are you tracking your monthly spending so that you know what happens with the blessings God entrusts to you?
- Is your use of money creating a greater sense of peace and unity in your family?

#### Chapter 4

- How are you tempted to spend tomorrow’s time and money today?
- How are you foolishly pursuing happiness in ways that will cost you pain or money?
- What do you wrongly see as a “need” that leads you to sin or live foolishly?

#### Chapter 5

- In what ways is God challenging you to grow in contentment?
- How have you grown in foresight recently?
- Where do you believe God wants you to be more generous and what changes / sacrifices will this require?

**Rebuttal:** Wow! That seems really personal for a small group discussion.

**Response One:** It is not more personal than a divorce is public. And, it is not more personal than the Bible calls for us to be transparent about our sin.

**Response Two:** Once you have done this for three months and seen the benefits to your marriages, you will laugh at the defensive rebuttal. Accountability is only scary like swimming lessons are scary for a child. Putting your face in the water is only intimidating until you do it. Then you realize a whole new world of freedom and fun awaits.

## Appendix C

### Pacing Guide and Notes for Pre-Marital Mentoring

One use for the “Creating a Gospel-Centered Marriage” series of seminars is pre-marital mentoring. What follows is a pacing guide based upon the expectation that the engaged couple and mentor couple will meet five times before the wedding – once to discuss portions of each seminar.

Another option for pre-marital mentoring is for the engaged couple to join a small group with multiple married couples and receive mentoring from the group. In this approach, the small group operates as a normal small group. The engaged couples get to hear about and observe weekly married life and has more opportunities to ask general questions.

In the small group model the same pacing guide is used. But the engaged couple may meet with a different couple for each of the five seminar discussions. This allows mentors to focus on areas of strength in their marriage.

If the mentoring occurs in a small group setting, it is recommended that the newlyweds and mentors meet five times after the wedding – once to discuss different portions of each seminar. The same mentor couple should cover both halves of a given seminar. A pacing guide is also provided for these meetings.

**Setting:** It is recommended that meetings occur in the mentor’s home. This allows for a relaxed, quiet setting.

**Process:** Both the engaged/newlywed and mentor couple have reviewed the assigned materials and are prepared to discuss it. While other questions will arise and can be addressed, it is important to cover the designated elements in order to provide a balanced pre-marital preparation. Unless there is a reason to do otherwise, the seminars should be covered in order: (1) Foundations, (2) Communication, (3) Finances, (4) Decision Making, and (5) Intimacy.

#### Before the Wedding

**Preparation:** Watch the videos for and read chapters one and two of “Finances” and cover:

1. Start by discussing the “Let It Out” (page 8) section at the beginning of chapter one. Let this be an honest, even humorous, conversation about the engaged couple’s perspective on “living on a budget.” Be honest about your own successes and failures, consistencies and inconsistencies in the area of managing finances as a married couple.

Review the evaluation “Beliefs About Budgeting and Financial Character” (Pages 5-6). Review the scores on the second page. From the “beliefs about budgeting” section, you should gain a sense of whether the couple shares common beliefs about finances and if their beliefs about money are compatible with wise, godly financial management.

From the “financial character” section, you should be able to discern if the couple has the habits of living consistently with their beliefs about finances. This is an important section to stress. A budget is a promise between husband and wife about one of life’s most pervasive commodities. In marriage when we live in contradiction to our stated beliefs or agreed upon commitments, it is a legitimate reason for major conflict.

2. Review the summary questions about the 20 challenges of finances (page 15). The engaged couple should have identified which of the 20 challenges they have already begun to face or anticipate facing. Discuss your experience with these challenges and then share which of the challenges have been most difficult for your marriage. The most important thing the engaged couple will get from this conversation is not advice, but a model of being honest about the challenges they will face.
3. Review the process of compiling a budget (chapter 2). An engaged couple has often never walked through the various expenses that come with being married and trying to manage their finances jointly. It may be helpful to show them a blank template of your budget (page 28 with only categories defined and “proposed” spending complete). Seeing the budget of a married couple is extremely helpful in moving the concept of a budget from something married couples “should do” (good intentions) to something married couples “really do” (reality).
4. Highly encourage the couple to openly discuss their debts and have a plan to eliminate those debts (chapter 4) before their wedding.

## After the Wedding

**Preparation:** Watch the videos for and read chapter three of “Finances” and cover:

1. With a relaxed smile ask if they have had a “money argument” yet. The relaxed smile is to let them know that it’s okay and normal to answer “yes.” Your goal in this time is not to mediate their disagreement, but to set the stage for honesty as you walk through this material with them.
2. Talk with the couple about the challenges they have faced in administrating a budget. This will likely be a good time to review some of the 20 challenges from chapter one. Managing a marital budget is like learning an athletic skill involving both hands doing complimenting tasks. It takes some time to master the coordination. Share experiences and lessons you learned in your marriage as the two of you went through this learning process.
3. Review their first several “Monthly Operating Budget” sheets. Let them talk about unexpected expenses (common when first married), how they came to the decision about these expenses, and how they adjusted their budget accordingly.

In this section, help the couple see the difference between expenses that should have a line item in their monthly operating budget and those that they should prepare for through designated savings. This is a key distinction to having a monthly operating budget that is manageable and, therefore, will be used long-term.

By this point (at least three months into marriage) the couple’s budget should be more “solid” – the proposed budget should closely represent their actual spending. If this is not the case, then impress upon the couple the importance of solidifying these numbers. If they do not, they will quit using a budget. If their numbers are becoming “solid,” then encourage the couple about the important work they have done and how it will bless their marriage.

4. Highly encourage the couple to discuss their approach to savings and how God will use their financial management to shape their character (chapter 5).

## Conclusion

The purpose of the pre-marital mentoring relationship is to put a real life story to the biblical content in the “Creating a Gospel-Centered Marriage” series. For this reason, allow the interactions to be highly conversational. Use the content of the seminars and pacing guide to give direction, but don’t allow the interactions to feel like a business meeting with an agenda. There is enough “teaching” in the video and written components to free the mentors to speak with examples and stories without the fear of missing something important.

## Appendix D

### What Do I Do Now?

A plumb line of the Summit counseling ministry is, “We don’t do events; we create resources.” That means you should be asking yourself, “What can or should I do with this information now?”

We have created a series of brief videos that answer that what-now question from several different perspectives. Each of these can be found at:

[www.bradhambrick.com/whatnow](http://www.bradhambrick.com/whatnow)  
[www.bradhambrick.com/GCMdecisionmaking](http://www.bradhambrick.com/GCMdecisionmaking)

#### Personal Study or Small Group

Question: I’ve been to several of the Summit counseling seminars and notice there appears to be a couple of different kinds. You frequently recommend studying them as a small group or with a friend. That seems like a great idea, but since I haven’t done that before I’m not quite sure how to start something like that. Do you mind giving me guidance?

#### Pursue Personal Counseling

Question: After attending this seminar I realized I would like to pursue counseling to help me grow in this area. It sounded like there are several different options available. Would you mind explaining to me what those are and how I could connect with the one that best serves me need?

#### Leveraging My Workplace

Question: I’ve heard rumors that I’m supposed to be able to use the Summit counseling seminars to leverage my workplace for gospel influence. My first impression is that it sounds awkward and intrusive; like I’m telling people they’ve “got issues” or “need help.” But I’m also worried about putting up Christian material that might be offensive to some people who visit my workplace. But I would at least like to hear what you’ve got to say. How would this work?

#### As a Professional Counselor

Question: I’m a licensed counselor (LPC) and came across the Summit counseling seminars. I’m excited to see the church addressing these kinds of subjects, and I’m curious how you might see someone in my position (or a LCSW or LMFT) using the materials. I can see recommending them to my clients who are open to an overtly Christian aspect to their counseling, but it seems like there could be more uses than just counseling homework. Could you share your thoughts on how those in private practice might use these resources?

Our goal in Summit counseling is to (1) equip the church to care for one another and our community with excellence; (2) provide quality counseling services that allow our people to get involved in the lives of others with confidence – knowing additional, experienced care is available to come alongside them if needed; and (3) create ways for our members and other Christians in our community to leverage their workplace and careers for greater gospel impact in their spheres of influence.

We hope this seminar and these videos give you a vision for how this can happen and stirs a passion in you to be a part of God’s work of redeeming and restoring hurting individuals and families.