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M O N E Y  
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F I N A N C E S  
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M A R R I A G E  
AND ALL THE THINGS IN BETWEEN

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MONTHLY MARRIAGE WORKSHOP  
MONTH 5

JEFF & ALYSSA BETHKE

Month 5 is here! And we are talking about money!! We can't wait to see what the Lord does in this month for our marriages.

### QUICK NOTE ABOUT THIS MONTH

There was A LOT we could cover, and we didn't want it to feel overwhelming or scattered, so here is what we did this month that is different than the previous months. You will notice the usual setup below, with a 4-week overview. But, we wanted that to be as general as possible and a good starting point with the lowest common denominator so that everyone could get something out of it. There are also a lot more detailed and specific questions we all have about money.

We added a pretty large size appendix (almost long enough to be its own short book!) with a few excellent resources. The appendix you can treat more like an all you can eat buffet. Take what you want, leave what you don't. It's not all necessary, and we don't expect you to go through it all. But if you do, there are a few sections -- the first being short, concise paragraphs with thoughts and questions on a range of financial topics. Second, we added in our Love That Lasts curriculum chapter on money. This is relatively extensive, and you and your spouse could both go through it. (Please note, the curriculum is written from Alyssa's voice since the guy's version is the exact same just with a changed voice, and we didn't want to add a bunch of duplicate content. So guys, just switch the "her" for the "him" and you get the point :D).

Thirdly, we have some AMAZING friends at Brightpeak Financial. They are a billion dollar privately owned Christian financial institution. They are incredible and have a million resources on money, finance, freedom, etc. I emailed them and asked if they'd be willing to let us have any of their awesome (paid) resources for free! And they said yes. So you'll find those at the end as well. OK, that's all for now. Let's do this!

**THIS MONTH'S WEBCAST: JULY 2<sup>nd</sup> 4PM PST.**

See Y'all soon!

**JEFF + ALYSSA**

## THE 'WHY'

Finances are a big deal in marriage. I'm sure you already know that since statistics say most of your conflicts are about money (and sex). What is God's heart for money? What's its purpose? How can we get to a place of freedom and blessing, understanding, and using the money for the tool that it is? That's what we are spending this month diving into!

## THE 'HOW'

After doing this month's action plan, you will walk away with:

1. Tools and helpful tips to talk about money with your spouse.
2. Ways to feel like a team with your money, not two separate individuals.
3. The Scriptural framework for money and God's heart behind it.
4. A ton of resources and tricks and insights, from experts and others.

# WEEK 1

## THE PLACE WE ALL HAVE TO START

Let's start this month one place most people don't start when talking about money. And that's beginning by talking about relative deprivation.

If you're middle class and don't live paycheck to paycheck, and you don't live like royalty and dynasties of the past. You actually live much better than them. But we are still unhappy and ungrateful. That's relative deprivation.

Or the actual definition is "the idea that people feel disadvantaged when they lack the resources or opportunities of another person or social group." In essence, it's the psychological concept that financial security (or any amenity or security) is defined less by an object number or benchmark and more by how our number or benchmark compares to others. Sure, kings of 500 years ago had more power and could control an army. But it's an indisputable fact that we have more daily blessing, amenities, and privileges that they would faint over if they knew what was common today.

This isn't just conjecture by the way. This has been proven in the lab and with data. Take an experiment done by an economist Robert Frank. He asked folks to choose between to different life scenarios. In the first, you make \$110,000 a year, but everyone else you know makes \$200,000. In the second scenario, you make \$100,000 a year, but everyone else makes \$85,000 a year. And in both worlds, all your bills, and needs, etc. are the exact same. Guess which scenario almost everyone picked? The second one. They actually pulled less money. They chose less purchasing power, and wealth, and resources, simply so they could have more than others. Here's the truth--we would probably do the same.

So we wanted to start here for week 1. We will get into logistics and budgeting etc., but we need to spend some time trying to fight for contentment. For thanksgiving. For a perspective.

### QUESTIONS FOR WEEK 1 TO WORK THROUGH:

1. What do you find yourself most wishing for or hoping to have that you don't have currently?

2. Who or what life do you see (online or in your real life) that you most wish you could have?

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3. Would you say you are content with your current financial situation? Of course, it's OK to have goals and dreams, but if nothing changed would you be able to find joy and contentment in your current situation?

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4. What would it look like this week to go about your week and purposely try to fight relative deprivation? It sometimes feels dumb, but also incredibly fun to go throughout the day and honestly count every blessing. Alyssa and I will never take air conditioning for granted after spending 2 weeks in Uganda in the middle of June a few years back without it (in cars or homes).

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# WEEK 2

## 30,000 FT LEVEL FINANCES

Personally, Alyssa and I have a tough time with some current and popular financial advice. Things like Dave Ramsey and other wisdom is great and we take a lot of pointers from them, but they don't tend to be that helpful for us. Mainly for two reasons. One, some of the principles are near impossible in a place that has such a crazy high cost of living (like Maui), and two, we don't make the same amount of money every month. So we've had to kind of create our own system and do things that work for us, while still staying faithful to Scripture and Jesus. Sidenote: I think Dave Ramsey is INCREDIBLE and actually needed for couples that are in binding and crushing debt. Or in situations where you feel like you just can't do

it on your own, get ahead, etc. It's the perfect framework to jump start you back to financial health.

So let's talk about our system. Because we don't make the same amount of money each month, budgeting on a micro level is difficult. We actually tried it for a few months when we first got married, and it was terrible and not helpful. But regardless of your income situation, it can be useful or not beneficial. It comes down to you two and what you think is best for your guys' situation! The cool part is you can get creative and have fun with it! Ask the Lord to give you good ideas on how to save or honor him with your financial system.

So this is how we think about our finances: we rely on our budget. We take our fixed amount of money that we HAVE to spend every month to stay alive and keep a roof over our heads and bills paid. So housing, car costs, groceries, insurance, etc. Basically, we added up all of our bills and things we spend on every month that are necessities, and that's our budget. PLEASE NOTE: I know most people do make the same amount of money each month. But the concept of a budget and higher level financial view is helpful for all types of revenues and lifestyles.

Then Alyssa and I try to always make our budget much less than our income that month. And again, because our income fluctuates the gap differs, but we still try every month to have our income exceed our budget. Hopefully by a right amount. Why? Because that gap is what I call the 'get ahead' money. It can be used to invest, save, bless others, spend on gifts, etc. And I know this sounds simple, but the big picture way of thinking about it has caused us way less stress every month instead of worrying about every little micro decision and spending habit. It's much more fluid and has room to dance and change, while still keeping a fixed ceiling of a budget. Now, the important part is your budget really tells a story. I remember early on in our marriage I tallied the past few months and got our average monthly budget and remember thinking, "Wow, that's way higher than I ever would've guessed for our critical needed monthly spend." But seeing the number made me then go back in and find things we could quickly cut out-like multiple subscription services we didn't use much, tightening our grocery budget a bit, etc. In fact, because of our monthly income changes, we made a commitment to radically slash our expenses and make it as lean as possible.

If you are just starting to budget, give yourself 3-4 months to test different benchmarks and goals for certain categories. Also, there are amazing apps and software out there that connect directly to your bank account. I personally like Mint the best. Here is a list of some great ones.

## QUESTIONS FOR THIS WEEK:

1. What would you say your 'financial system' is?

2. If someone were to look at your bank statements what would they probably highlight as places of problematic or bloated patterns of spending?

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3. What's one easy thing you could cut out today (but don't have to) to save more?

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# WEEK 3

## MONEY IS A TOOL NOT GOD

What would someone say you worship if they looked at your money? Your spending? Your bank statements? Your debt? Your giving?

One of the first things we have to realize about Scripture and money that goes against traditional Christian advice you hear today is, no where specifically does it say we have to tithe 10% to our local church. That rule actually comes from the Old Testament when Israel was a fully encompassing ancient city state. But the New Testament seems to actually take it one step farther. The way the New Testament seems to frame the issue is this--we don't tithe 10% of our money to God, He gives 100% to us and asks us to take care of all of it. None of it is ours, not 90% not 1%. One of the most natural traps to fall into is thinking our money is our money. When in fact it's all on an interest-free loan from the Lord. Whatever you have, He's giving to you because He trusts you with it. Do you believe that?

But money itself is not evil. One of the more misquoted pieces of Scripture is when people say, "The Bible says money is the root of all evil." Uh...no it doesn't. It means the *love* of money is the root of all evil. When we treat money like a God, instead of a tool from God, that's when we get into trouble.

So what does the Bible say about money?

For starters, the Hebrew Scriptures have a ton to say about money. Or better yet, a ton to say about resources (cattle, land, property, etc which was money in those days).

What's interesting though is almost all the financial wisdom in the Hebrew Scriptures are directly tied to communal blessing and taking care of the orphan and the widow, not just stockpiling for yourself.

*Do not mistreat an alien or oppress him, for you were aliens in Egypt. Do not take advantage of a widow or an orphan. (Exodus 22:21-22).*

*Have an open hand with your money, not a closed fist. (Deuteronomy 15:7,11).*

*When you reap the harvest of your land, do not reap to the very edges of your field...Leave them for the poor and the alien. (Leviticus 23:22).*

This last example is paired with what is commonly called the 'gleaning law,' which states,

*If you enter your neighbor's grain field, you may pick kernels with your hands, but you must not put a sickle to his standing grain. (Deuteronomy 23:24-25).*

Permission was granted to satisfy one's hunger, but not to use this as an occasion to load up on produce from another person's property and then cart it back home.

And then the New Testament continues the wisdom...

*And my God will meet all your needs according to his glorious riches in Christ Jesus.*

*Don't store up treasures on earth! Moths and rust can destroy them, and thieves can break in and steal them. Instead, store up your treasures in heaven, where moths and rust cannot destroy them, and thieves cannot break in and steal them. Your heart will always be where your treasure is. You cannot be the slave of two masters! You will like one more than the other or be more loyal to one than the other. You cannot serve both God and money. (Matthew 6:19-24)*

*Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. (2nd Corinthians 9:6-8)*

Because it seems so clear that when the Bible talks about money, it usually has A LOT to say about giving and generosity (since God in Jesus was the most generous to us by giving us his life), Alyssa and I have tried to get super creative and take this to heart. So every

check we get we set aside 10% of it to give to needs in our community, others, or to merely bless people. This isn't the same as providing 10% as a tithe to the church. This is different. We save it and save it, and sometimes don't touch it for months. We just let it grow in a separate savings account and then when a need comes up we try to put it to good use to bless folks. And here's what's cool--because we actually set the money aside we have no qualms or reservations when a need comes up, or God nudges us in a generous direction! We just pull from the account. It's crazy how much before when we didn't actually set it aside we'd say, "Ah, should we really help these people?" When now we ask, "Do we have enough in the giving account to do that? Let's do it!" We've used the money so far over the years to help out friends adopt a beautiful baby girl, we've sent an anonymous check to friends who mentioned they couldn't pay the bills that month, we've paid for a night at a hotel for a married couple to have a date night since they were close to burning out. And you know what's cool? This has shown us over and over again that money is a tool. And it can bless relationships like nothing else. Giving in a personal way to personal people does something to all the hearts involved. And it's contagious! It showed us that the money can multiply and expand love and possibilities across the board. And it has a snowball effect where now we want to give even more. Because it's funny how Jesus wisdom plays out that when you start giving in personal ways to personal needs of folks and using your money as a tool like Jesus told us to, how much you realize it is way more blessed to give than receive.

## QUESTIONS FOR THIS WEEK

1. If someone were to look at your bank statements, what would they say your God is? What do you truly value? What looks most important to you from your financial situation?  

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2. Where would you most like to be generous? What areas excite you that you want to give towards?  

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3. On a scale of 1-10, how would you rate whether you use money as a tool or not?  

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4. Could you guys do a giving account? What would that look like? What steps need to be taken to get that ball rolling?  

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# WEEK 4

## HOW TO STOP FIGHTING ABOUT MONEY

Let's talk about where the rubber meets the road. You can't talk about finances in a marriage setting without talking about conflict.

And usually, this comes to a head centered on the very age-old battle of spender vs. saver.

Most marriages have someone who is a little more loose with money, and someone who is a little more tight with money. And this becomes a conflict or point of tension because the saver thinks the spender is wasting away their money. When the spender wants to use the money as a tool but feels handcuffed.

For Alyssa and I, it depends on the situation. When it comes to electronics, I tend to be the spender. When it comes to home stuff, Alyssa is the spender. But in general, since I am the one that does the finances I'd say I'm more aware and understanding of our financial situation at any given moment, so I'd very much be the saver or trying to find margin in different areas with money.

But here's essentially the one tip and money hack that has saved us an enormous amount of headaches and pain and conflict--see your spouse's financial disposition as a gift and blessing, not a curse. It's simple (and hard) as that. Really digging your heels in and trying to find the gift in their disposition with money is incredibly helpful (of course, this is not talking about if one spouse has a chronic spending problem or gets into unneeded debt, etc.).

This turns it more into a dance.

For example, Alyssa is a little bit more of a spender in our marriage. She'll come home from time to time with small pillows or house goods, or buy a onesie for a friend who's having a baby, etc.

In my mind, I used to think all these little purchases are adding. We could save so much if we just cut those off for a while.

And guess what? I'd tell that to her, and it'd start the usual spiral of conflict.

But now I've realized she is actually incredibly thoughtful and mindful and purposeful about her spending. When it's a pillow or a frame, she's trying to make our home a place of rest and peace. A place for our family to feel cozy and welcome and loved. That's a gift!

And when it's a purchase for someone else, what a sweet gesture of love and generosity! In fact, I don't think I know someone else who is better at getting gifts for people than Alyssa. Almost every time she gives someone a gift they go, "Wow! How did you even know I wanted or needed this? This is so thoughtful and blesses me so much." To Alyssa, it's not about the purchase. It's about the relationship.

And here's what's cool--when I started to shift my thinking and see her disposition as a gift, guess what? It created a much better atmosphere for bringing up money conversations. Saying "I love how thoughtful you are with gifts to your friends and for our house, but do you think we could press pause for a month or two just to save up for this goal over here?" And she says "I'd love to!" Isn't it funny how when you don't accuse someone of something they receive it so much better? :D

### QUESTIONS FOR THIS WEEK:

1. Who's the saver and who's the spender?

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2. Ask yourself what would your marriage be like if both were the saver and both were the spender?

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3. What's one easy way you can shift your thinking and see your spouse's disposition with money as a gift?

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# APPENDIX 1

Short thoughts + questions to get you going on different topics:

## WE WANT TO GET BETTER WITH OUR FINANCES BUT WE ARE IN CRUSHING DEBT. WHAT DO WE DO?

OK, while there is a bunch of advice out there, I think the best person specifically on debt is Dave Ramsey. Like I mentioned above, not everything works with his model and certain lifestyles or incomes, but when it comes to getting out of debt his help and practice is better than anyone. If this is you, read his blog [7 Baby Steps to Get out of Debt](#) and start crushing it!

## HOW DO YOU GUYS SAVE? WHAT'S BEST WAY?

There is lots of different ways to save. But saving is enormously important. Personally I don't think anything relieves more stress from our marriage than being out of debt and having money in savings. Even when finances are super tight in our day to day, I know if something drastic were to happen, we have savings to cover us. The true stress comes from finances being tight, and having no savings. So for us we do savings primarily two ways. One way, is we allocate about 10% of every check to savings. And two, we take some gigs or jobs knowing that that whole check will go into savings or some type of fund (future travel or kid's college or retirement). The main thing with savings that helped us is we opened up another account and put the money in there as quickly as possible as to pretend it's not there anymore! When I get our savings 'out of sight out of mind' I pretend we don't even have it or count it on our bottom line, which allows us to resist the temptation to take from it unnecessarily.

1. Do you save?

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2. What's a realistic plan you could implement to start saving?

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3. Can you afford to put away 5% of every check into savings?

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## LIFE INSURANCE

This one was a recent one for Alyssa and me. Again, most financial wisdom comes down

to giving security and peace of mind, which alleviates so much stress and anxiety. Now, of course, our ultimate hope is in the Lord not in our financial security. But we are also called to be wise with our resources! An excellent option for life insurance is Ethos. It's simple, quick, and you can take a 10-minute survey online and pick your exact coverage. It's what we use, and we had a great experience working with them. [Here](#) is their site.

## RETIREMENT

Alyssa and I have a SEP IRA we put into since I was 22. It's our retirement, and it's an amazing asset to have. You can put in money tax free, and the earlier you start the better. There are also other options, like a 401 (K) and Roth IRA if your employer offers that. You can talk to any financial advisor about options for retirement that fit your income and goals.

1. Do you have a long vision for your finances?  

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2. Are you using and spending your money that will actually help or hurt you when you're 60?  

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3. What are your goals when you are 60 or 70? Are your finances helping you get there?  

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## ENVELOPE SYSTEM

If you particularly have a tough time with overspending, you need to do the envelope system. It is magical, especially for those who have a tough time staying within budget. What you do is at the beginning of each month you go to the bank and get out all the money you will need to live for that month. You then get a bunch of envelopes and label them with different categories (groceries, utilities, car insurance, eating out, etc). And you allocate all the money. Then as you go through the month you only spend what you have in the envelopes and when it's gone, it's gone.

1. Would you say you have a tough time staying in budget?  

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2. Would the envelope system be good for you?  

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# APPENDIX 2

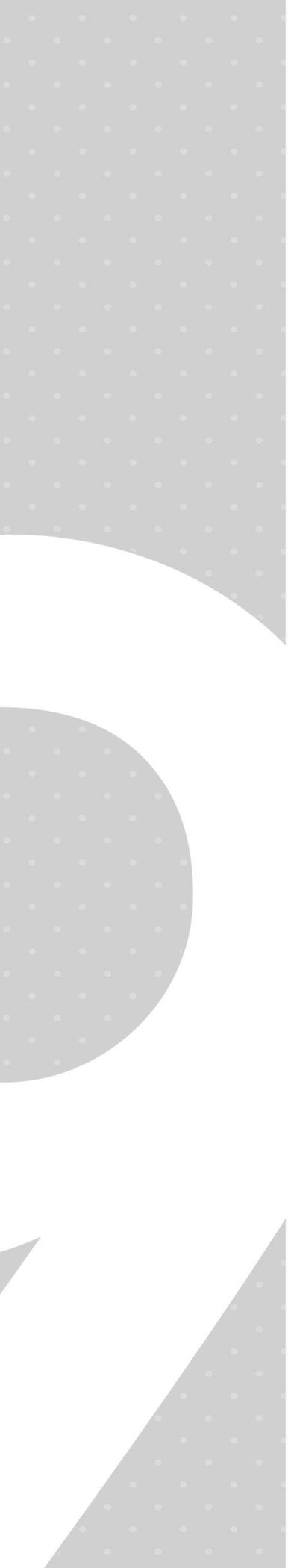
Love That Lasts Curriculum - Money Chapter

## GUIDEBOOK

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# *Money*





“DON’T STORE UP  
FOR YOURSELVES  
TREASURES ON  
EARTH BUT STORE ...  
UP FOR YOURSELVES  
TREASURES IN  
HEAVEN ...  
FOR WHERE YOUR  
TREASURE IS, THERE  
YOUR HEART WILL  
BE ALSO ...  
NO ONE CAN SERVE  
TWO MASTERS,  
SINCE EITHER HE WILL  
HATE ONE AND LOVE  
THE OTHER, OR HE  
WILL BE DEVOTED TO  
ONE AND DESPISE  
THE OTHER. YOU  
CANNOT SERVE BOTH  
GOD AND MONEY.”

*Matthew 6:19-21, 24 (CSB)*

LOVE THAT LASTS • MONEY

Notice that Jesus didn't say that you can't have both God and money. He doesn't even say that you can't *enjoy* both God and money. Jesus said that you can't serve both God and money. They can't both be your master, which is what the term *Lord* means. You have to choose one.

The master you work for and the treasure you are seeking are either temporal or eternal in nature. One can be taken and lost, but the other lasts forever. Jesus is asking you to choose which is better: heaven or earth, God or money. When we step back to see the full picture, it's easy to see which one is the better choice. But it's hard when we don't have the big picture in view. Or when we have bills due.

So ask yourself, where is your ultimate allegiance? What are you working for? And then keep your priorities in mind when it comes to creating, and sticking to, your budget together.

**When you have a tough decision and it comes down to money or a sense of conviction, what do you do?**

Pray about it:	first	during	after	never
Think about money:	first	during	after	never

**How important is money to you?**

1 · 2 · 3 · 4 · 5 · 6 · 7 · 8 · 9 · 10

*Not at all*

*It consumes me*

How important is God's purpose for you?

1 · 2 · 3 · 4 · 5 · 6 · 7 · 8 · 9 · 10

*Not at all*

*It consumes me*

What do the answers above reveal about your treasure and master?

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If someone looked at your bank statements what would they most likely think (i.e. you eat out frequently, go shopping, give generously, etc)?

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Based on the purpose you identified for your life in session 8 (pg 189), does the way you handle money reflect intentionality in pursuing your purpose?

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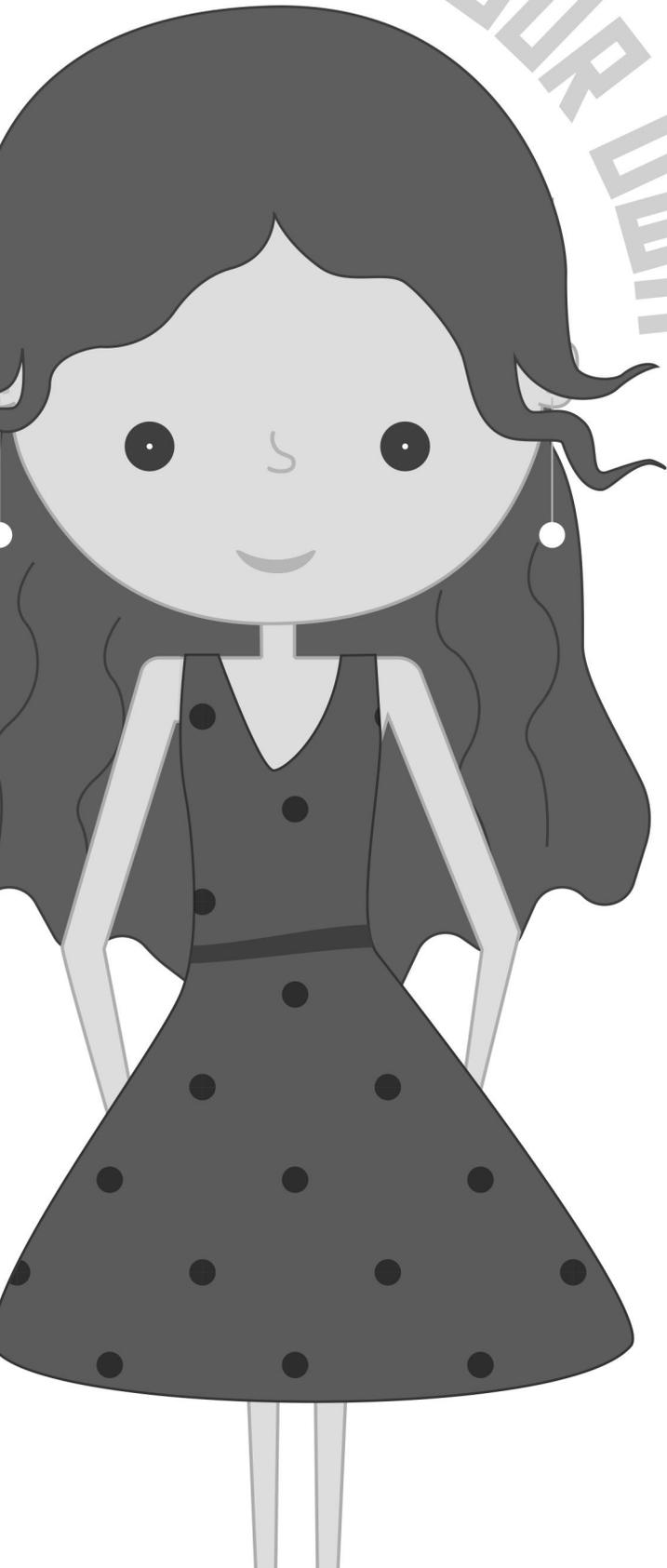
What can you do to take steps toward handling your money more intentionally to pursue your purpose?

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Storing up treasures in heaven doesn't simply mean that you refuse to be openly greedy or to engage in sketchy business practices; it means that your God-given purpose is the guiding principle for your life and decisions—including how you make, save, give, and spend money.

ON YOUR OWN



One thing you'll notice as you compare notes with your husband and if you watch the video is that there are often differences between marriages and also within marriages on attitudes toward money.

Most likely, there is a *spender* and a *saver* in your marriage; but it's also possible to have two *spenders* or two *savers* in a relationship.

I am a:	spender		saver
My husband is a:	spender		saver

**What problems can arise if both people are *spenders*?**

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**What problems can arise if both people are *savers*?**

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**What problems can arise if one person is a *spender* and one is a *saver*?**

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In your own marriage, where do problems or conflicts about money arise?

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How do you try to balance one another when it comes to money?

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What do you enjoy spending money on?

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What do you hate spending money on?

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When do you get stressed about money?

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How are you generous with your money?

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It's helpful to consider how you grew up when trying to understand the way that you and your husband view money.

How would you describe your financial situation growing up?

1 · 2 · 3 · 4 · 5 · 6 · 7 · 8 · 9 · 10

*Poor*

*Rich*

Who worked:	dad	mom	kids
	step-dad	step-mom	other:

How often was money discussed in your home?

1 · 2 · 3 · 4 · 5 · 6 · 7 · 8 · 9 · 10

*Never*

*Nonstop*

How would you describe the general attitude toward money in your home growing up? What sort of money-related things were discussed?

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Describe your expectation of what life would look like when it came to a home, car, income, vacation, shopping, social life, etc?

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**Are there any areas in your life where you intend to use your money differently than the way it was used in the home you grew up in? If so, what are they and why do you want to treat those things differently?**

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**What is your most important financial priority?**

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Now you may or may not have a strict budget, depending on your sources of income and various obligations, but it's important to get at least a general picture of your money—where it comes from and where it goes.

The questions above will help you understand yourself and each other better when it comes to how you view money. Your conversation about those things will increase healthy communication and enable you to better navigate potential conflict—hopefully even avoid some conflict altogether!

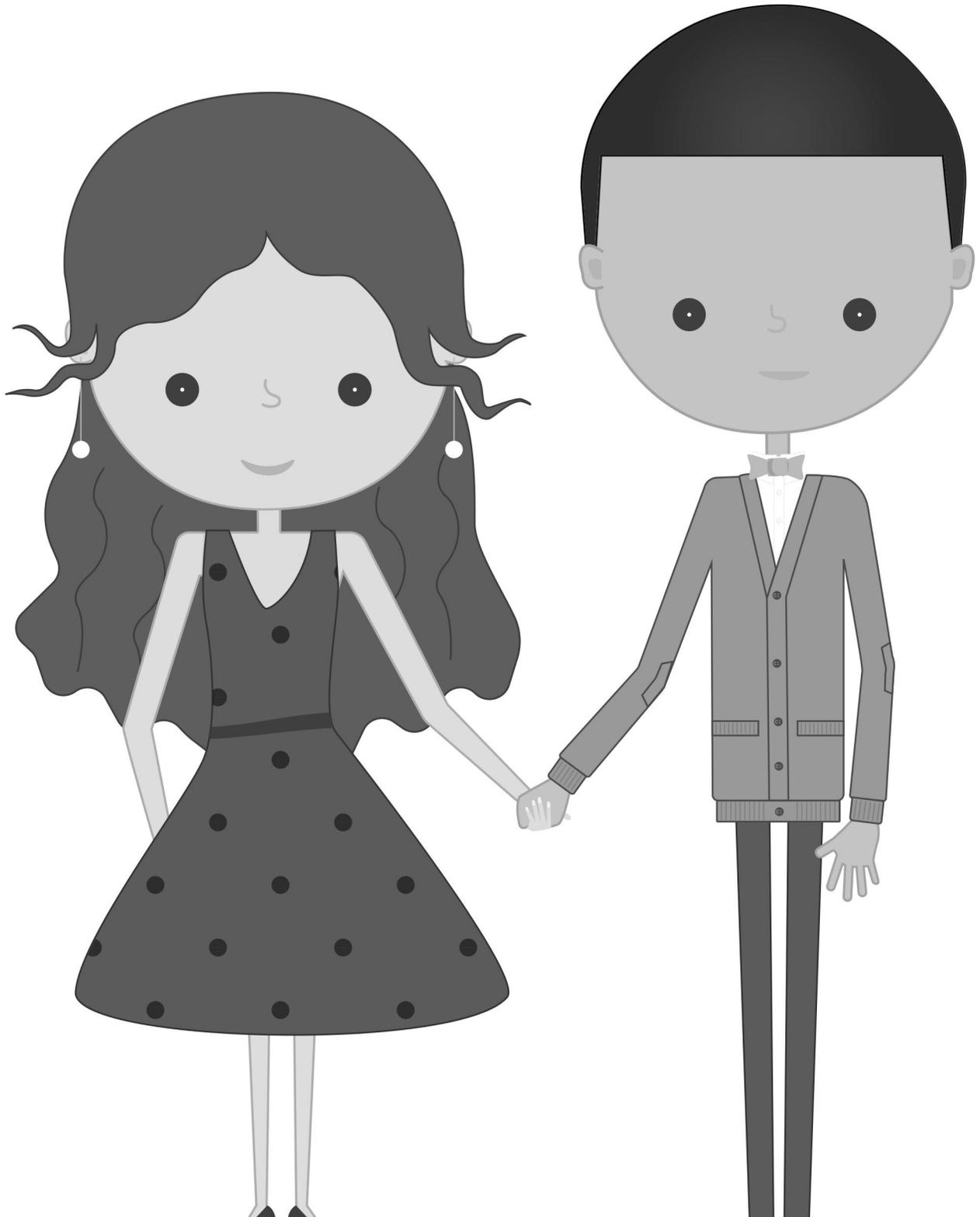
This final activity will give you something to work with when you get together with your husband. This will be a very practical tool. Feel free to

LOVE THAT LASTS • WOMENS EDITION

be as detailed as you want or need to be based on your personality and your financial realities. Under each category, you may want to get detail—breaking down housing, for example, into rent or mortgage, utilities, maintenance, etc. Or you may just want round numbers. Either way, make sure the numbers are realistic, even if not perfect. The key is to get at least a framework sketched out so that you and your husband can be on the same page.

<b>HUSBAND'S INCOME</b>	<b>WIFE'S INCOME</b>
<b>TITHE / GIVING</b>	<b>SAVINGS</b>
<b>HOUSING</b>	<b>SPENDING</b>
<b>TRANSPORTATION</b>	<b>OTHER</b>

JOIN  
TOGETHER



## LOVE THAT LASTS • WOMENS EDITION

You know the drill by now. Turn off or put down your phones. Give each other all of your attention. This week ...

- Sit together and talk about some of the jobs you've worked. What did you want to be when you grew up? What was your first job? Worst job? Best job? Strangest or funniest thing to happen at work? Have you ever had any jobs you stayed in just because of the money? Or jobs you loved, but they made money really tight?
- Read the words of Jesus, the Shema, and the proverb, sharing how each of those verses helped you think about money.
- Ask each other about questions and exercises you did in the *On Your Own* section on the previous pages. Remember, this is a conversation with your husband. Get to know him. Listen. Enjoy it!
- Compare your budgets. Did you both do simple or detailed budgets? Talk through the basic realities, obligations, and priorities of how you handle money. Fill in the *Our Money Snapshot* to get a general picture of your finances. Be sure the numbers add up to a realistic lifestyle.
- Go to *Love That Lasts* in your library at [bethkeworkshops.com](http://bethkeworkshops.com) and watch this week's video: Money with Matt and Jayne Shatto. They've made money and stewarded it very well, and specifically offer creative ways to walk through the topic of money. After the video, ask each other what was most interesting, most challenging, and a big takeaway from the video. Use the video sidebar to take notes and to help your conversation. 

LOVE THAT LASTS • MONEY

The goal here is not to provide a strategy for handling your money, other than to be wise, communicate with one another, and be intentional to pursue your purpose in loving God and others. You may have separate bank accounts; you may share. You may put cash in envelopes; you may use apps to track your spending. There are all kinds of ways to honor God and handle your money with integrity.

So instead of a strategy, the point here is to get a snapshot.

<b>HUSBAND'S INCOME</b>	<b>WIFE'S INCOME</b>
<b>TITHE / GIVING</b>	<b>SAVINGS</b>
<b>HOUSING</b>	<b>SPENDING</b>
<b>TRANSPORTATION</b>	<b>OTHER</b>

Write your favorite quote, song lyric, or Bible verse related to money or contentment.

If you're extra artistic, get creative with your handwriting or draw something to represent success.







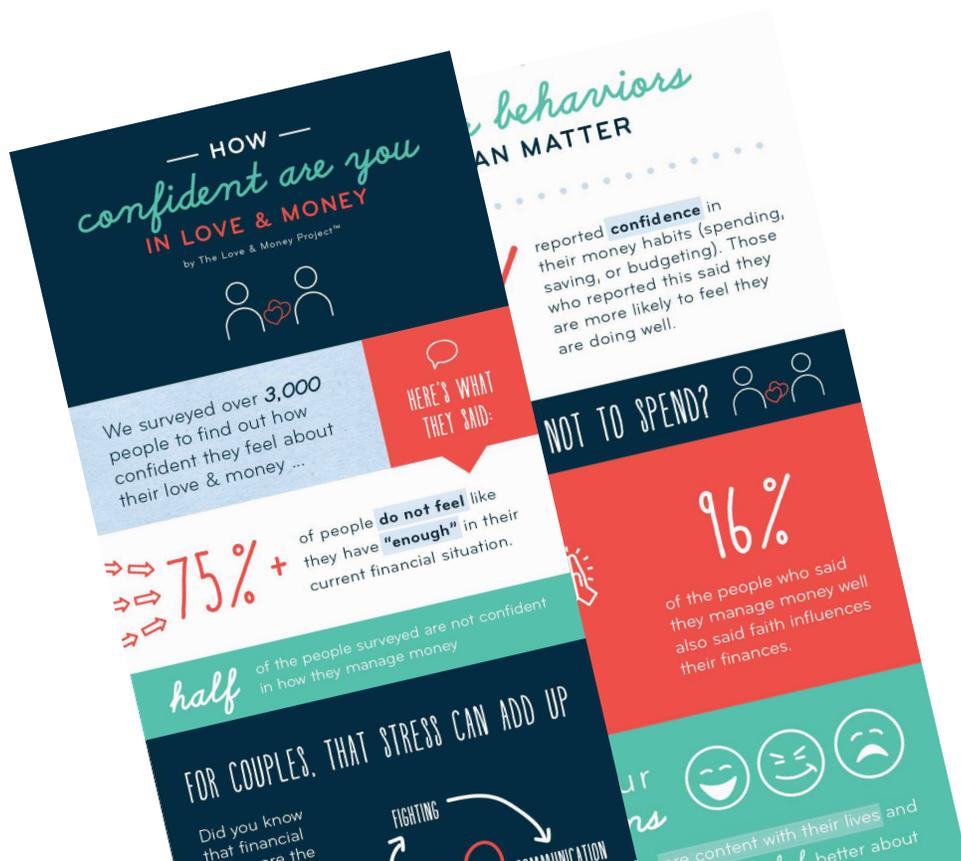
# APPENDIX 3

Brightpeak is that billion dollar company I mentioned at the beginning of the curriculum. They have enormously awesome resources on finances specifically geared towards married christians. Two of my favorites are their tools “*Behind the budget: Discovering what you really think about Money.*” and their 10 minute Financial Wellness Assessment. They are awesome and well worth your guys time! Can’t wait to hear how it goes for everyone.

**BEHIND THE BUDGET:** Click [the link](#) and just sign in with your name and email, and click login, it will take you right to, [Behind the Budget: Discover what you REALLY think about Money!](#) Trust me this doesn’t disappoint!

**FINANCIAL WELLNESS ASSESSMENT:** Your money story is made of more than budgets and bank accounts. One important part is alignment. Align your money with your values and your priorities with your partner’s, and you’ll start seeing success. Take 10 minutes and check out the [Financial Wellness Assessment.](#)

Brightpeak also has done some pretty substantial research and gathered some insightful data on money and marriage. They put all their years of research into a pretty compelling infographic I wanted to attach below as well.



— HOW —  
*confident are you*  
 IN LOVE & MONEY

by The Love & Money Project™



We surveyed over **3,000** people to find out how confident they feel about their love & money ...

HERE'S WHAT THEY SAID:

**75%+** of people **do not feel** like they have **"enough"** in their current financial situation.

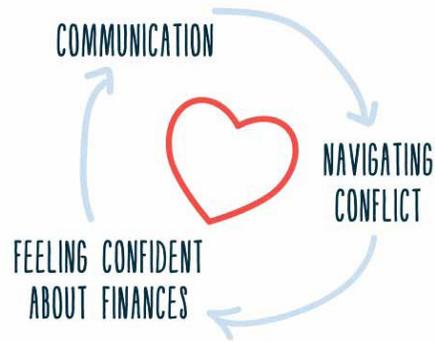
*half* of the people surveyed are not confident in how they manage money

FOR COUPLES, THAT STRESS CAN ADD UP

Did you know that financial issues are the most common source of stress for couples and families? Money problems are second only to infidelity as a cause of divorce.<sup>1</sup>



THE GOOD NEWS



Couples who feel more confident handling conflict about issues such as money were more likely to say they **DID have enough**.

Unfortunately, only **50% of respondents** appear to be confident navigating conflict over money.



How you really feel about your finances is about *more than* just your money.

*your behaviors*  
 CAN MATTER

**44%** reported **confidence** in their money habits (spending, saving, or budgeting). Those who reported this said they are more likely to feel they are doing well.

TO SPEND OR NOT TO SPEND?

Your beliefs can matter too



96%

of the people who said they manage money well also said faith influences their finances.

And your emotions



Those who say they are content with their lives and what they have were more likely to feel better about AND report doing better with their finances.



Even your cultural views can matter!

66%

agreed that NEITHER more money or possessions would make them any happier.

Those who agreed with this statement were more likely to report feeling like they had enough or even more than enough for their families!

These are just a few of the factors that may be influencing the way you feel about your love and your money

What if there was a financial workshop you actually wanted to attend?



BETTER HALVES®  
workshop

WWW.LOVEANDMONEY.COM

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The Love & Money Project™ is an initiative by brightpeak financial® to help couples and families grow stronger together by improving their relationship with money.

brightpeak financial is a division of Thrivent Financial for Lutherans, a membership organization of Christians founded more than a century ago, which is the issuer and underwriter for brightpeak financial products. Products not available in all states and some limits and exclusions may apply. Thrivent Financial for Lutherans is based in Appleton, WI 54919-0001.

<sup>1</sup>Olson, David H. Amy Olson-Sigg, and Peter J. Larson, The Couple Checkup (Nashville, TN: Thomas Nelson, 2008)  
Assessment statistics: The Love & Money Project™ by brightpeak financial®, Love & Money Dimensions Assessment (2017)

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