

Taxing Talk

By Susan Vogt



April 15 is the deadline for paying US taxes. Although couples may talk about their finances at any time during the year, this is often a prompt for reviewing the different ways each spouse views spending and saving and what faith in God has to do with it.

For
Adult, Couple

Season
Spring

Needed
Pen and paper.

Prepare in Advance

Since this is an activity for you and your spouse, decide on a mutually agreeable time when you can spend about 20 minutes together.

Activity Plan

Often financial advisers will say that finance is the biggest cause of divorce. Although certainly a lack of money can put a significant strain on a marriage, it's not solely too little money (or too much) that causes divorce but differences in the way couples view money in their marriage and difficulty communicating about this. Knowing your "spending personality" and talking about your differences can help. Before a family can figure out how much to render unto Caesar and what to render unto God, (Mt 22:20-22) you've got to be honest with yourself about what money you've got and where to compromise on spending and saving.

1. As always, begin with putting yourself in the presence of God and praying. You might use the following words or use your own.

Wise and generous God, help us to understand our similarities and differences in the way we spend money. Sometimes this can be a source of conflict in marriage. No matter how little or how much money we have, may it not complicate our marriage but bring us closer together so that we can serve you better as a couple. Amen.

2. Take your financial personality temperament. On a scale of 1 through 10 put your name where you think you are; then put your spouse's name where you think he/she is.

<u>Tightwad</u>											<u>Spendthrift</u>
1	2	3	4	5	6	7	8	9	10		

3. Consult with each other about whether you consider each other's ratings to be accurate and why.



4. Consider that it is not necessarily best to be alike, but there are also problems with being too different. For example, two spendthrifts may easily careen toward debt. Two tightwads may be so frugal that they never loosen up and have fun. Two people who are very different may frequently argue over money and who is right. On the other hand, a frugal spouse may temper a liberal spending spouse and vice versa. The goal is not to be too much alike or too different but to understand your differences, value your beloved's natural inclination, and then talk about how you can each moderate your basic personality style if necessary for the good of your relationship and financial security. Go ahead. Talk about it now. Perhaps you're already pretty evenly matched and not in conflict. Fine, then it's time to go on to the next step.
5. It may be sufficient for this activity to end with moving toward a better self-understanding of how each of you view the need to save and spend in your marriage. If you want to take the next step toward rendering to Caesar what is Caesar's and to God what is God's, however, consider what percentage of after tax income you can give to your Church and to those in need. The biblical standard is a tithe (or 10%). For those on a low income 10% leaves less for daily needs than for those who have a higher income. Honestly evaluate your lifestyle and decide how you can best use your discretionary money to lessen the hardships of your neighbor – you know who that is, don't you? Jesus told us a lot about who our neighbor is.
6. Reflect and pray: Do you believe that God really will provide? What personal responsibility do *you* have to take?

