

DWELLING TOGETHER IN FINANCIAL UNITY

BY SVEN ÖSTRING

It was a stunning house, based on the real estate profile on the internet. The house had five bedrooms, a large game room, a swimming pool, and a massive kitchen—it was perfect for what we needed!

Don't get the wrong idea, though. We weren't just thinking of ourselves. My wife, Marilyn, and I had only been married for a couple of years, and we didn't have any children, so we didn't need such a big house. We were thinking of the new church plant that we had launched on a neighboring government university campus, and all of the fun activities and socials that we wanted to organize for the students. I was even thinking of the possibility of inviting university students to stay with us in our home.

The problem was the price of the house. The price was not outrageously high, but it was a bit of a stretch. However, I reasoned, that if I poured all of my wife's salary from the Australian Tax Office into paying off the loan, we could make it work.

We were ready to head down to the real estate agent and put in an offer, and I had all the spreadsheets to back up our decision. Then, in a moment, I had a flash of financial enlightenment which changed everything. My parents had said to me:

“The key to having financial peace as a couple is to make sure that you can support a home loan based on your salary alone. Even though your wife has a good job, just use her wages to make surplus loan repayments. Don't rely on her salary to make the basic home loan repayments which



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the bank requires you to make, just in case you decide to have children and she wants to stay home to take care of them for a while.”

I suddenly remembered what they had told me, which meant that I had to take her salary out of the equation all together and just use my salary in the spreadsheets for the loan repayments. Of course, that meant the price of this stunning house was about 60% above what we could afford. We had to reluctantly put this stunning house option aside and look for a smaller house. In the end, though, God provided us with a lovely little home where we have many great memories of university ministry and where our two children joined our family.

The valuable lesson that I learned from this story is how important it is to listen to your parents and learn from their experience and wisdom. I was saved from making a big real estate mistake and potentially from being financially tight as a couple for many years. It was a lesson that I look back on with much gratitude.

In the early 1600s, the English poet John Donne wrote the famous phrase, “No man is an island,” which is very true. It is also true that no person is a financial island. We cannot survive making individual decisions all by ourselves. We need to seek out wisdom from our parents, our siblings, our spouse, and even our children when we are making financial decisions. This is what the Bible teaches.

THE WISDOM OF SOLOMON

King Solomon asked God for wisdom, and we can see this divine wisdom in his proverbs. He said:

“Where there is no guidance, a people falls, but in an abundance of counselors there is safety” (Proverbs 11:14, ESV).

This applies to seeking financial advice from family members too.

FINANCIALLY HONORING YOUR PARENTS

We know the fifth commandment well: **“Honor your father and your moth-**

er, that your days may be long in the land that the Lord your God is giving you” (Exodus 20:12, ESV).

In fact, notice that this command is directly connected with a promise regarding real estate in the Promised Land! While we need to honor our parents with regards to moral values, we also need to honor them financially as well, by seeking out their financial counsel.

FINANCIAL SUBMISSION TO YOUR SPOUSE

Just before some beautiful counsel on marriage in the Bible, Paul states:

“Submit to one another out of reverence for Christ” (Ephesians 5:21, NIV).

This, of course, is based on the biblical vision for marriage, which is found in Genesis:

“Therefore a man shall leave his father and his mother and hold fast to his wife, and they shall become one flesh” (Genesis 2:24, ESV).

Becoming one flesh means more than just sexual intimacy. It paints a picture of a husband and a wife undergoing a process of coupling, which means becoming united physically, emotionally, socially, and even financially. Communication and consultation are two of the most important aspects of the coupling process. It is about becoming intimate and vulnerable with each other. The coupling process cannot occur if you are not sharing openly about all of the important areas of your life. This includes being open and consulting each other about finances.

WHAT ABOUT...?

I know you may already have some niggling questions in your mind:

Question 1: *What if my parents, spouse, or some other family members are really poor at managing money? Are you suggesting that I have to consult them on financial matters?*

Perhaps your parents have always ended up in debt and have never been able to free themselves from financial traps. Perhaps your spouse spends money carelessly and has never been able to develop a habit of saving.

It is important to remember that King Solomon said that it was important to specifically listen to many *counselors*. He didn't say that you should listen to everyone and anyone on financial matters! You need to be discerning about who you seek counsel from. Watch how effective people have been at managing their finances, including your family members, and choose to listen to people who have successfully applied biblical wisdom in the area of finances.

Question 2: *Does this mean I should just primarily seek the counsel of family members who are wealthy?*

No. This does not mean only consulting anyone who is wealthy either. Sometimes, people may have become wealthy through risky and unwise investment decisions. It may be tempting to follow their advice, but it may lead you down financial and investment pathways which you will later regret.

I vividly remember an exciting call from a close friend. He was inviting me to join him in investing in a speculative start-up company. I'll admit that it was a very attractive offer because I knew that he had become very wealthy through making other investments like these. However, my wife and parents advised me not to chase high-risk financial success with this offer. Later, I found out that my friend had lost all of his multi-million-dollar wealth and had only just managed to avoid losing his family's home. He now has to live very carefully just to pay his bills.

It is more important to develop financial management habits that are based on biblical principles of faithfulness and generosity. So, look for family members who have spiritual wisdom as well as financial success. They may not be super wealthy, but in the end, God blesses people who

are faithful to His biblical principles.

Question 3: *If I consult with my family on financial matters, doesn't that mean that I will no longer have full freedom and control of my finances? Doesn't this apply to my spouse in particular?*

We all like to feel that we in control of our lives and our finances. However, Jesus is inviting us to allow Him to be Lord of everything in our lives. When we submit to His Lordship, we experience a freedom and peace that you cannot experience by trying to take control of your finances.

When Jesus is Lord of our lives and our finances, His plan is that we live in unity and harmony with each. This includes submitting to one another in the area of finances. As King David said,

“Behold, how good and pleasant it is when brothers dwell in unity!” (Psalm 133:1, ESV).

There is a greater blessing in living in unity than in being independent and in control of everything. This applies to being united with your spouse in financial matters too.

FINANCIAL INTERDEPENDENCE IN OUR FAMILIES

When Paul was describing the way that spiritual gifts work in the church, he used the analogy of the body. With a sense of humor, he said that the eye could not say that it did not need the hand and the head did not need the foot. In a similar way, we need to recognize that we need each other as families. God will bless our families as we listen to each other and submit to each other under the Lordship of Jesus Christ in the area of finances.



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