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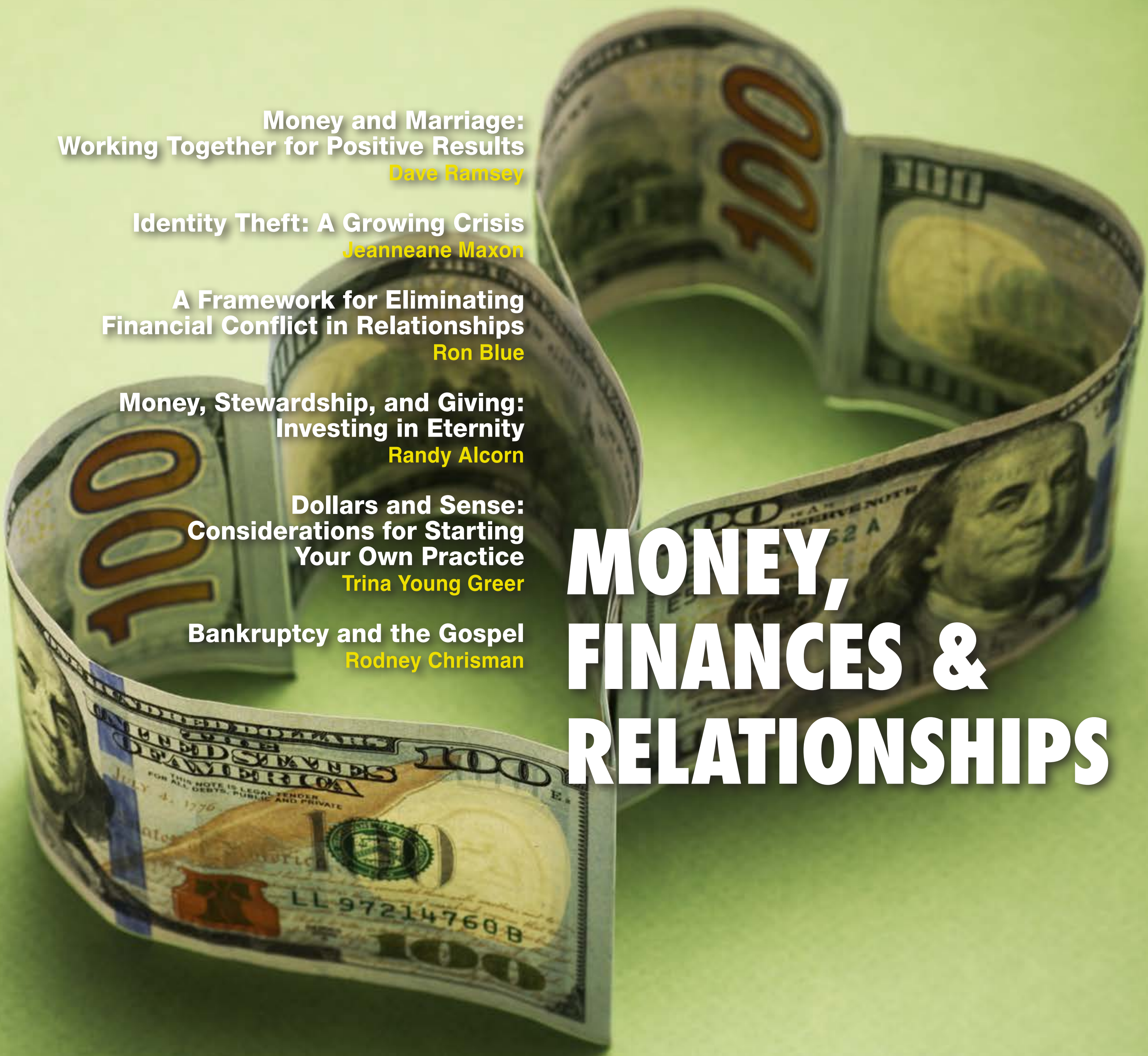

Money and Marriage: Working Together for Positive Results
Dave Ramsey

Identity Theft: A Growing Crisis
Jeanneane Maxon

A Framework for Eliminating Financial Conflict in Relationships
Ron Blue

Money, Stewardship, and Giving: Investing in Eternity
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contributors

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Easing Financial Friction through Healthy Communication

It has been wisely and correctly said that money could buy you everything but happiness and take you everywhere but heaven. For many people, money is a very controversial and emotionally-laden subject, which is almost taboo. It is a fascinating, yet curious, fact that several people would rather discuss private details of their most intimate relationships than how much money they make!

It is also interesting that Jesus talked more about money than anything except heaven. Yet, through the ages, Christians have been anything other than unified when it comes to developing a practical theology of economics. Historically, Christians have offered several philosophies about money, supposedly biblically based but often diametrically opposed. These have ranged from extreme asceticism and self-deprivation declarations of poverty to lavish extravagance believing that God's blessings promise opulence and material prosperity.

Truthfully, the economic commodity of exchange we call money is symbolic of, and inextricably tied to, many other factors in our lives. To some people, money represents security, power, status, happiness, freedom, comfort, prestige or hope. To others, it may take on entirely different meanings, including a way of control, a bargaining chip, a weapon or just basic survival. These variables hinge upon our differing family of origins, upbringings, socioeconomic backgrounds, and personality differences.

Suppose someone was to give a small piece of paper with colored ink or a small, shiny piece of metal featuring the face of a dead president or inventor and some numbers on it to an Aborigine. He may smell it, perhaps taste it, but then casually drop it on the desert floor as he wandered away because it would have no meaning or value to him. Thus, it is the meanings and values we consciously, or otherwise, attach to money that make the topic so rich and compelling.

Then, of course, we have the ubiquitous bumper stickers that are a microcosmic commentary about our materialistic society. Several years ago, there was the claim that "those who die with the most toys win." More recently, we witnessed the wry observation, "Money talks. Mine only says goodbye." Also, sardonically, there is, "I owe, I owe, so off to work I go." We are a culture obsessed with amassing monetary wealth, prioritizing personal indulgence, and acquiring stuff we know we cannot take with us.

This latest issue of *CCT* figuratively breathes deeply and swallows hard to tackle some complex dynamics regarding money and its consequent impact in our relationships. Subconsciously, we all know that if we do not master our money, it will master us. However, the ongoing challenge for most of us has to do with whether we own our money or our money owns us. At its root, personal economics is a profoundly spiritual issue.

Accordingly, author Randy Alcorn

helps us understand that a biblical sense of stewardship and an attitude of joyously giving back to God a portion of the resources with which He has blessed us is truly an investment in our, and hopefully others', eternity. It is certainly a radical and revolutionary concept that we actually own nothing since all we have and all we are belong to God, who enjoys lavishing His generous love onto His children. However, we automatically compare ourselves to others in many ways, including financially and materially. Christian addiction expert, Gregory Jantz, accurately diagnoses our twin sins of greed and envy, along with an effective plan to treat both.

Most couples who experience financial friction do not communicate in healthy and straightforward ways about money merely being what it actually is—the commodity of exchange. Spouses rarely discuss money in a calm and business-like manner. How does each person feel and think about what they believe is a necessity and what constitutes a luxury? Should we save or spend? How, when, and by whom should the bills be paid? What do we do about charitable giving, insurances, retirement, vacations, investment strategies, buying versus renting, and other fiscal issues? What are our long-term financial goals and how do we achieve them?

Generally, a couple's methods of money management mirror and magnify their marital mindset. Given the significance of financial conflict in marriage relationships, four articles in this edition are devoted to examining this crucial aspect of addressing multiple concerns about money. Noted financial and budgetary expert, Dave Ramsey, emphasizes the need for couples to communicate openly and directly about the different ways they think about money. Then money ministry leader, Ron Blue, challenges the common belief that money matters are at the root of marital problems. He asserts that they are the symptom rather than the cause of spousal disputes and outlines a four-part, biblical framework to address the deeper issues.

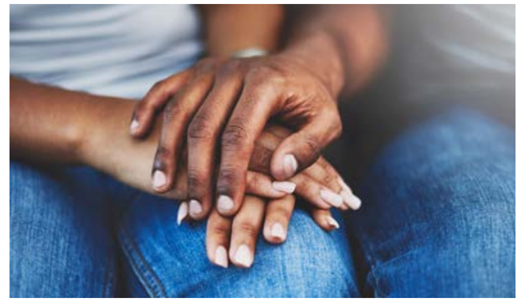
Les and Leslie Parrott discuss how the surface conflicts most couples struggle with over money are actually an opportunity to learn how to talk about their underlying feelings about personal fears and needs, thus potentiating closeness and intimacy in the relationship. Citing her own experience, Rachel Cruze discloses how couples often keep secrets about money from their spouses and outlines the dangers of what she terms, "financial infidelity."

Money issues also present significant challenges to us in other areas besides marriage. Many people live in bondage incurred from debt. Christian law professor, Rodney Chrisman, offers a cogent and compelling ethical, moral, and biblical perspective of debt relief, including bankruptcy. Our unprecedented age of technological advances poses unique conveniences and risks—one of which is the widespread issue of identity theft. Christian attorney, Jeanneane Maxon, offers a comprehensive analysis of the nature and scope of the problem, along with some powerful prevention strategies.

Finally, Christian mental health providers understand that receiving the best clinical training available does not automatically translate to ministering effectively to hurting people. Christian psychologist, Trina Young Greer, wisely describes the necessity of learning how to craft a solid business plan and implement sound business practices to help one's organization prosper.

We need to talk about money. What follows are some great conversation starters.

To some people, money represents security, power, status, happiness, freedom, comfort, prestige or hope. To others, it may take on entirely different meanings, including a way of control, a bargaining chip, a weapon or just basic survival.

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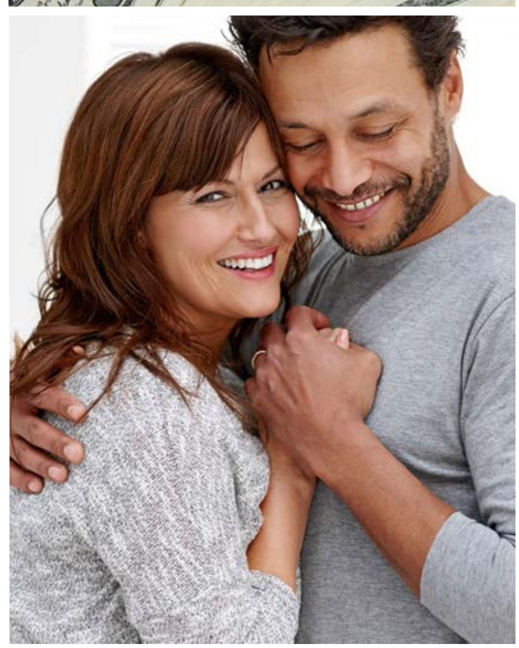


MONEY AND MARRIAGE: *WORKING TOGETHER FOR POSITIVE RESULTS*

When my wife, Sharon, and I were first climbing out of bankruptcy, there was no radio show or multimillion-dollar business. There was just me at a card table in my living room, selling self-published books… and sometimes out of the trunk of my car. My only "live event" involved an overhead projector and a bad suit.

I had a passion for sharing what I had learned about getting out of debt and winning with money, but I soon found that my teaching had an unexpected side benefit. This money stuff was healing marriages. Couples taking my class would say, "Dave, this stuff has saved our marriage!" or "Dave, our relationship was pretty good, but now we're at another level!" I would think, *Wait a minute… this is a money class. The sex class is down the hall!*

Since then, I have learned that money and marriage actually do go hand-in-hand. Bad relationships create money messes, and money messes damage relationships. And if you do not get a handle on this as a couple, the whole thing will blow up. That's why money problems and arguments are a leading cause of divorce in America today.

Now, I have been married a long time and counseled hundreds of other couples through the years. I know marriage is hard—even in the best of times. However, that is precisely why you have got to dig in and learn how to make money and marriage work together.

Opposites Really Do Attract!

The best place for couples to start talking about money and marriage is discussing who you are as individuals. Listen, I know the preacher said the two of you have become one, but you are still unique individuals with distinctive personalities. Each spouse needs to embrace the fact that God has wired you differently. For example, one of you may be hot all the time, while the other one is freezing. Or one of you has to be on time for everything, while the other tends to be late, late, late! You are different… and that's okay. In fact, those differences help keep things interesting in a healthy marriage. And they certainly keep you balanced as a couple.

Like my friend, Larry Burkett, used to say, "If two people just alike get married, one of you is unnecessary." God knows that opposites attract, and He brought you together because you *need* one another.

Keeping Score, Feeling Secure

Celebrating your differences is important… but while you're at it, do not forget that they can also create tension in your relationship, especially when it comes to money. Each spouse sees and responds to money differently, which explains many of your conflicts.

On the one hand, men often see money as a scorecard. Ladies, your husbands probably draw much of their self-esteem from their ability to earn money and offer support. When financial problems threaten that, men

DAVE RAMSEY

will struggle emotionally. On the other hand, women see money as a security blanket. Guys, your wives get scared when the math does not add up. Sharon says it is actually more like sheer terror! She needs to feel secure if she is going to be able to relax in an emotional space that men do not experience.

Couples can also feel stressed because one spouse is a saver, and the other is a spender. One of you loves to go shopping, while the other never buys anything unless it is "Triple Coupon Thursday." Neither of these is better or worse than the other… they are just different. However, those differences can create conflict, so I will repeat it: You *need* each other. Spenders get savers out of the house once in a while… and savers keep spenders from buying two of everything. You fill in the gaps for one another—just like God designed.

Winning with Money… Together

If spouses are different people with distinct money personalities, which one needs to handle the finances? Who needs to do the budget and track the spending? The answer is pretty simple—both of you. That's right. You work *together*. Each of you gets a vote when it comes to budgeting, paying off debt, investing for the future, buying big-ticket items or any other money matter.

Here's how that works. Since opposites attract, pretty much every marriage has a nerd and a free spirit. For instance, I'm a nerd—a detailed person who loves digging into numbers and playing with spreadsheets. Sharon is more of a free spirit. She is not big on details, but when it comes to making good decisions, her wisdom is legendary! So, while I can build a great budget each month, I am just wasting my time if I do not lean into her knowledge and insight. I need her to see the numbers and toss a red flag if something does not feel right. And I'll tell you, I have learned to respect her awareness and feelings. In fact, some of this nerd's most expensive mistakes have come when I did not ask for, or listen to, my free spirit's counsel. The same is true in your marriage. The nerd and the free spirit should be partners, creating a plan that works for you *both*.

Working together also teaches you to communicate better. You figure out how to cooperate and agree on your priorities. Before you know it, your financial plans start looking a whole lot like one, unified set of goals. Relationship expert, Dennis Rainey, compares communication in marriage to building a house with different sets of blueprints. You might be thinking about a tri-level, but your spouse wants a ranch. If you do not work together to figure it out, you will end up building a pretzel.

The way you handle money is the best indicator of what you truly value—as individuals and couples. Jesus understood this. That is why He said that where your treasure is, your heart will follow (Matthew 6:21).

However, when you *do* work together, it is like two, powerful horses combining their strength. I have heard that a massive Belgian Draft Horse can tow 8,000 pounds by itself, but when paired with another Belgian, even if they have never worked together before, they can pull three times as much—24,000 pounds! So, what happens if you actually train them to work together for a few weeks? Those two horses, taught to perform in tandem, can pull 32,000 pounds—we are talking *16 tons*! That is amazing! And that's the power of working together.

The Reluctant Spouse

At this point, you might be thinking: *Dave… that makes a lot of sense, but what if my spouse refuses to cooperate?* Trust me, I understand. Almost every day for nearly three decades, I have talked with numerous radio listeners who have reluctant spouses. Sometimes, it is the husband digging in his heels… other times, it is the wife. But, either way, the struggle is real.

So, how can you get your spouse on board? First, do not try to nag, whine or manipulate your husband or wife into submission. Those tactics never work, and they always do more harm than good. Your spouse will only feel resentful and become defensive. Remember, you are trying to eliminate money fights, not spark new ones!

Second, be completely honest. If managing money really is a team sport, and I believe it is, being open and transparent has to be part of the game plan! Along with being the best policy, honesty pushes you to focus on the *why* of working together instead of just hammering on *what* you think needs to be fixed. Spouses are not mind readers—they may not understand exactly how much this means to you, but if you explain how excited you are about getting out of debt and building a great future together, they may catch the vision. You also might consider putting your hopes, dreams, and fears down on paper. For some reason, the written word has a way of touching a spouse's heart when other things may fail.

Whatever you do, make sure you are coming at it with pure motives and an honest desire to figure out what is best—for *both* spouses.

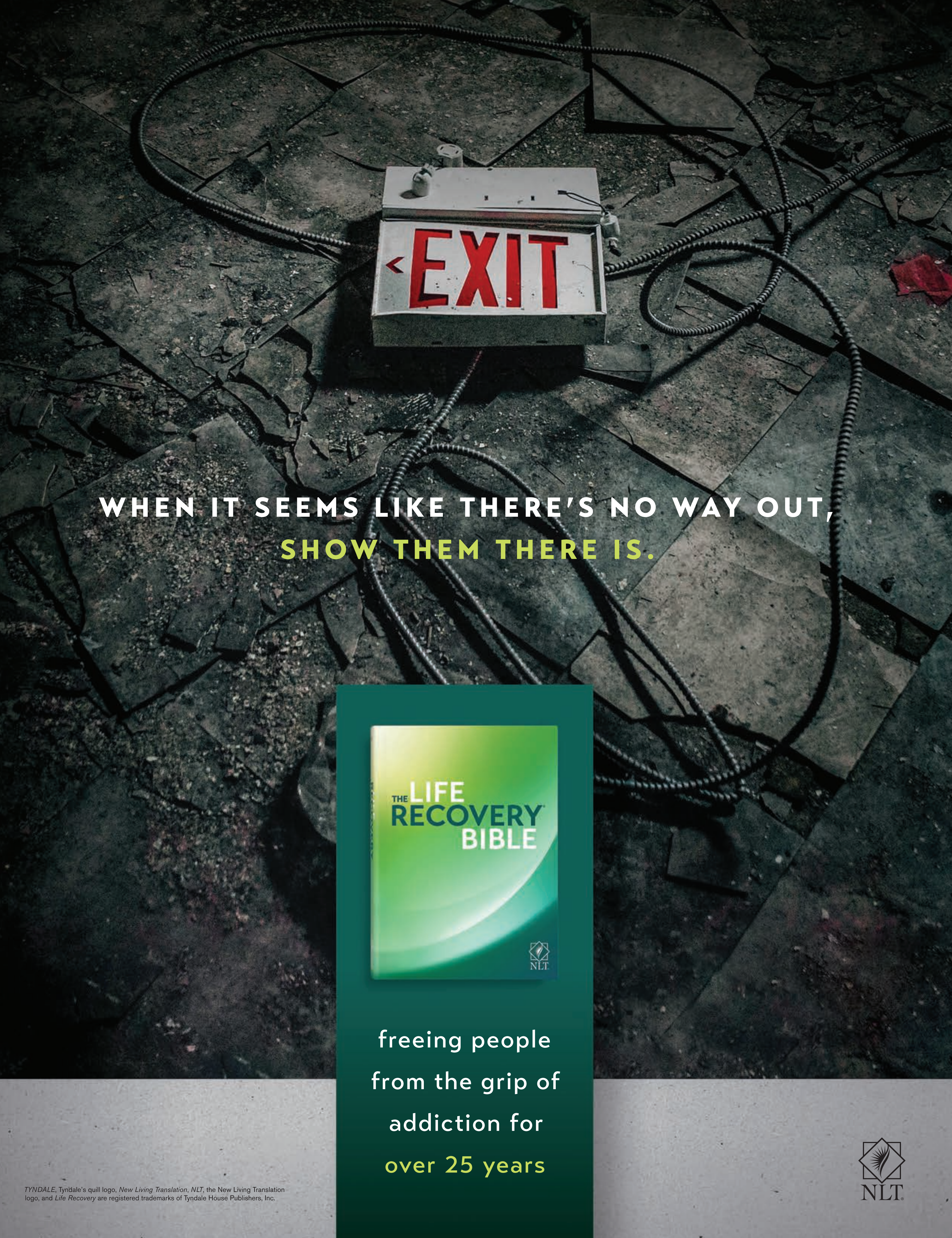
Simply the Best

The way you handle money is the best indicator of what you truly value—as individuals and couples. Jesus understood this. That is why He said that where your treasure is, your heart will follow (Matthew 6:21).

As a couple, you must be honest about your treasure. It is not easy, and may require some sacrifices, but working together to align your values will make a huge difference in your relationship. In fact, it has the potential to transform one of your *biggest struggles* in marriage into one of your *greatest blessings*.

I have seen it happen in my own marriage and thousands of others through the years… and I believe it can happen to yours, as well.

DAVE RAMSEY *is America's trusted voice on money and business. He has authored seven best-selling books:* Financial Peace, More Than Enough, The Total Money Makeover, EntreLeadership, Complete Guide to Money, Smart Money Smart Kids, *and* The Legacy Journey. *"The Dave Ramsey Show" is heard by more than 14 million listeners each week on over 600 radio stations and digitally through podcasts, online audio streaming, and a 24-hour, online, streaming video channel. Follow him on Twitter at @DaveRamsey and the Web at daveramsey.com.*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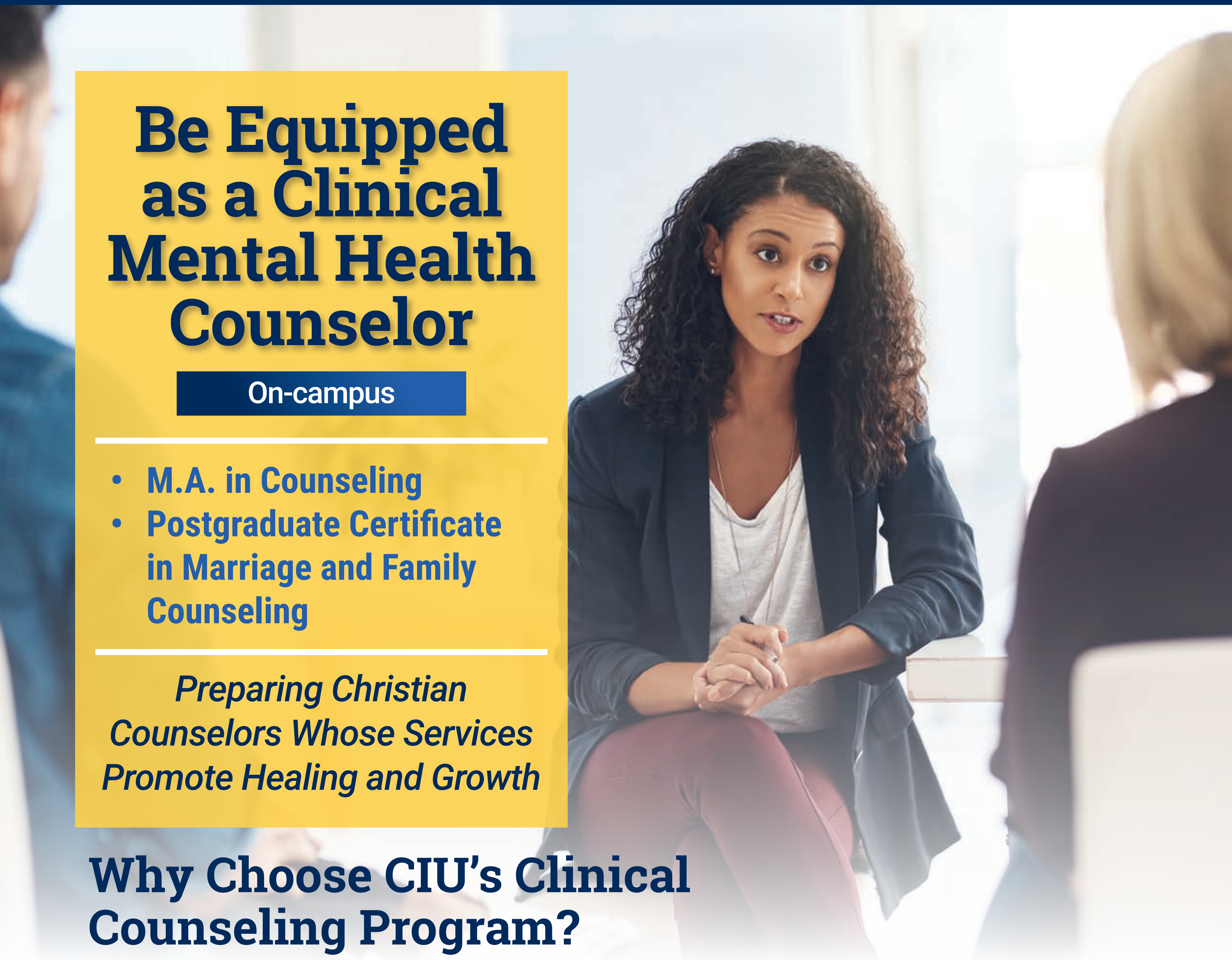

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Greed and Envy:
Keeping Up with the Joneses

"Enjoy what you have rather than desiring what you don't have…."
– Ecclesiastes 6:9a, NLT

Around the turn of the last century, a comic strip called, "Keeping Up with the Joneses," ran from 1913 to 1940,[1] illustrating the social climbing McGinis family who constantly tried to "keep up" with their neighbors, the Joneses. Around the turn of this century, a television show called, "Keeping Up with the Kardashians," aired in 2007, beginning its 15th season in August 2018.[2] Unlike the comic strip, which only talked about the Joneses but never depicted them, the television show details the lives of this famous and wealthy family.

The comic strip allowed people to laugh at the futility of wanting more. The television show enables people to laugh at the futility of having more, while secretly hoping the opposite is true. The human capacity for greed and envy, however, is anything but a laughing matter. Synonyms for greed include avarice, longing, craving, coveting, rapacious, and insatiable. Synonyms for envy include resentment, jealousy, begrudging, and rivalry. At the heart of greed and envy lies obsession. Greed is an obsession with obtaining what you *do not* have; envy is an obsession with obtaining what others *do* have.

Financial Impacts

"The rich rule over the poor, and the borrower is slave to the lender."
– Proverbs 22:7, NIV

Greed and envy come with a very high price tag, as both can fuel a pattern of excessive spending and debt accumulation. There is something called the 50/30/20 Rule, which says that 50% of earnings should go toward necessities, 30% toward discretionary items, and 20% into savings.[3] A recent survey from Bankrate.com concluded 65% of Americans save little or nothing.[4] The latest consumer debt outlook from LendingTree showed, "Americans are on pace to amass a collective $4 trillion in consumer debt by the end of 2018… collectively, Americans owe more than 26% of their income on consumer debt, up from 22% in 2010."[5]

These statistics are a recipe for financial pressure and stress from the weight of accumulated debt. The average American household in 2017 had unpaid credit card balances of more than $15K, not counting mortgages, auto or student loans.[6] If a person paid the minimum each month at 17% interest, it would take 135 months—or a little more than 11 years—to pay off that $15K debt and, during those 11 years, an additional $18K in interest would have been paid.[7]

Relational Impacts

"For where you have envy and selfish ambition, there you find disorder and every evil practice."
– James 3:16, NIV

There is a relational cost to the financial stress that comes from greed and envy. James 4:2a says, "You desire but do not have, so you kill…." There are times when that statement might be literal; however, most financial disagreements end up killing relationships, not people. Consistently over the years, money/finances rank as a top reason for relational tension and, in marriage, divorce.[8] When greed is in charge of the checkbook, problems are sure to follow. James goes on to say, "You covet but you cannot get what you want, so you quarrel and fight…" (James 4:2b). Proverbs 28:25 says greed stirs up conflict and Proverbs 29:4 states that greed tears down stability. This happens in marriage, families, and friendships.

Greed also ruins households (Proverbs 15:27). When families spend outside of their means, accumulate debt, and have difficulty paying for necessities, economic pressure results. Children can suffer collateral damage in the conflict over finances within a family. Not only do children feel the lack of these essentials, but they can also become inappropriate outlets for the anger and frustration felt by the household adults.

The Family Stress Model (FSM) is an accepted barometer that "describes a process by which the experience of severe economic pressure undermines parents' mental health and parenting and subsequent child adjustment" (Conger & Elder, 1994).[9] A study looking at the impact of financial or economic stress on children found results "consistent with predictions

GREGORY L. JANTZ

from the FSM in that economic hardship led to economic pressure, which was associated with parental emotional distress and couple conflict. This conflict was associated with harsh parenting and child problem behavior. This pathway remained statistically significant controlling for externalizing behavior in toddlerhood."[10]

Greed and envy can also impact a person's relationship with self, creating personal discontent, where what is acquired or accomplished does not produce satisfaction. Solomon observed that all toil and achievement spring from one person's envy of another, and called that pursuit meaningless (Ecclesiastes 4:4). The persistent discontent produced by greed and envy can lead to a sense of regret and failure. According to a July 2018 survey, "… more than three out of four Americans have financial regrets… from overspending on entertainment to not saving more for retirement, most people wish they'd handled their money differently in the past year."[11]

There is also a physical cost to greed and envy. Proverbs 14:30 (NIV) says, "A heart at peace gives life to the body, but envy rots the bones," and Mark 7:21-23 says that envy defiles a person from the inside out. Additionally, Proverbs 15:16 adds that it is better to have little, with fear of the Lord, than to have great treasure and inner turmoil. Greed and envy are insatiable. Ecclesiastes 5:10 warns that whoever loves money never has enough, and Habakkuk 2:5 says greed is a grave; like death, it is never satisfied.

Greed and envy also damage a person's relationship with God. Jesus explained you cannot love both God and money (Matthew 6:24), and warned to guard against greed because life does not consist in an abundance of possessions (Luke 12:15). Ephesians 5:5 says that greed acts in competition with God, creating an idolatrous relationship with money. Envy was such an essential barrier to spiritual connection to God that He gave the 10th commandment (Exodus 20:17), saying you shall not covet… anything that belongs to your neighbor.

I believe underlying envy is an intense, self-directed desire to have another's advantages, success, and possessions. Also, I think underlying greed is an intense, self-directed desire to acquire a sense of safety through material, financial wealth or the power and prestige that it can bring. As Solomon would say, the pursuit of such safety is meaningless for "cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle" (Proverbs 23:5, NIV).

The Key to Recovery

Greed and envy can take over a person's life, causing destructive obsession and resulting behaviors (gambling, shopping, workaholism, stealing, fighting, and lying to name a few). Greed and envy can become compelling mindsets, resistant to change. Recovery starts when that obsession and those behaviors are identified as destructive and no longer considered to be of any benefit. Such is the pathway to recovery from addictions of many kinds.

The key, if you will, to unlock the prison of greed and envy is contentment. Paul says contentment is a secret worth discovering that will guard our hearts in all circumstances. Timothy says contentment, with godliness, produces authentic gain. Greed and envy are inward-focused on what a person does not have. True happiness is God-focused on what God has promised and will deliver (Matthew 6:19-21).

Hebrews 13:5 says, "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you.'" God has said; the key to recovery from greed and envy is contentment, and the key to contentment is trust. People must decide if they trust God to do what He says He will do (Matthew 6:33).

As a Christian counselor, my role is to help people understand the destructive energy of greed and envy in their lives by listening to their stories and promoting personal insight. It is my responsibility to help clients uncover the negatives, but also assist them in seeing the positives by recalling God's many blessings. Contentment, then, is not found in keeping up with the Joneses but, instead, trusting that God will provide for our daily needs.

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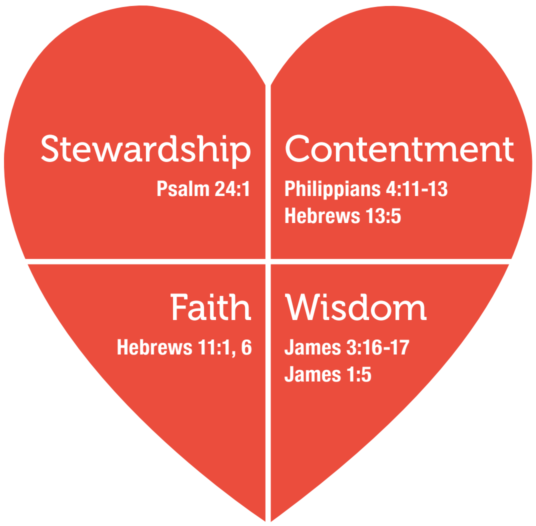
A Framework for Eliminating Financial Conflict in Relationships

I will never forget one of my first conversations as a Christian financial planner. I was visiting an older couple and going over their financial situation when the husband said, "Vida, our problem is you're overspending." Vida said without hesitation, "Clarence, our problem is not my overspending, but your under depositing."

That was funny, but it illustrates the point that money matters in relationships, especially marriages, are filled with conflict. When married, two people with different experiences, training, goals, values, personalities, and dreams manage a shared pot of money. That is bound to create disagreement at one end and outright war at the other. According to several reports, conflict over money is a significant contributing factor in 50% or more of divorces. My experience is, however, that money is only a symptom of the real problem—the inability to communicate effectively. Money can either cause marital conflict or, better yet, be used as an opportunity to develop communication skills. What is needed is a diagnostic tool that can be used as a decision-making process. As I have told many couples, "It is not 'his' decision or 'her' decision that wins, but OUR decision."

My mentor, Dr. Howard Hendricks, always said, "God did not give you a spouse to frustrate you, but to complete you." Money conversations should build trust and intimacy, not be the breeding ground for conflict and divorce.

I have found that there is a framework for thinking and acting from a biblical worldview of money that is simple, transcendent, and transformational. There are four, straightforward elements you can use as guideposts in any money conversation. These elements will help you improve your communication around money with your spouse. Based on more than 50 years of experience in delivering financial advice to individuals and families in all circumstances of life, I know that God's Word speaks authoritatively, timelessly, and directly to all financial planning and decision making.



Stewardship:
Do I believe that God owns it all?

Contentment:
Do I believe that what I have right now is enough?

Faith:
Do I believe that I demonstrate my faith through my finances?

Wisdom:
Do I believe that God's wisdom is true and available?

Element #1: HEART

Money issues are always heart issues. Jesus famously taught in Matthew 6:21 that, "For where your treasure is, there your heart will be also."

For years as a financial advisor, I have said to people that if they show me their checkbooks, I can tell them their priorities. The reality is that money decisions are only ancillary evidence of what is going on in someone's heart at any given time. When a person's heart is aligned according to the following four, biblical perspectives, he or she is equipped to make sound financial decisions. With proper STEWARDSHIP, FAITH, WISDOM, and CONTENTMENT perspectives in place, a person's money is in tune with his or her Maker. A STEWARDSHIP perspective (Psalm 24:1) says, "God owns it all, and I am a manager of His resources." In the old-fashioned sense of the word, stewards were servants. Adopting a stewardship mentality implies a few things:

- Being a steward means God uses money as a TOOL in our lives to shape us into His image. He shapes us toward greater FAITH, WISDOM, and CONTENTMENT. Acting as a steward means we hold our finances with an open hand, allowing God to direct the deployment of our money.
- Because God owns it all, every spending decision is a spiritual decision. God gives direction about far more than just our tithes because it is all His.
- Stewards know they are under the watchful care of their Master. They can rest in this knowledge, even when facing difficult decisions or assignments.

The STEWARDSHIP perspective is the "big rock"—once this belief is in place, the others naturally follow. The FAITH perspective follows on the heels of STEWARDSHIP. James teaches that faith without works is dead. Implementing a stewardship relationship means regularly asking the Master, "God, what would you have me to do?" and then moving forward in faith based on the answer.

While a FAITH perspective helps people respond to God's leading about their finances, a WISDOM perspective helps them walk confidently according to what the Lord has already said in the Bible about money. In Scripture, God provides profoundly simple principles that reveal what "good stewardship" looks like.

The final heart perspective, CONTENTMENT, is a game-changer. The world's message is that we need more money to feel successful, secure or significant. One time, on a trip to Africa, I sat with a pastor on a small hill looking down on his one-room, mud hut, which housed his family of seven. I asked him, "What is the greatest barrier to spreading the Gospel in this part of the world?" I expected his answer to be something like tribalism, communication, transportation, resources or something similar. However, his answer blew my mind. He said simply, "Materialism. If a man has a mud hut, he wants a stone hut. If he has a thatched roof, he wants a metal roof. If he has one acre, he wants two acres, etc." No matter the context, materialism is a greedy master… always driving us toward *more* and perpetually leaving us dissatisfied in our pursuit. Materialism is a heart disease, not a wealth disease.

The writer of Hebrews offers a straightforward antidote to materialism and paints a simple picture of how stewardship frees us from its demands: "Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you; never will I forsake you'" (Hebrews 13:5, NIV). Ultimately, believers must choose contentment.

By being STEWARDS who are choosing CONTENTMENT, following WISDOM, and seeking God by FAITH, we position our hearts to be ready for any financial decision, storm, conflict or blessing.

The pie can be one of the most useful tools of communication for couples. It quickly shows how money is being spent and enables couples to change the conversation from a focus on money to one on priorities.

Element #2: HEALTH

The displayed pie diagram is a tool that helps illustrate some realities about your current financial situation that few know or completely understand:

- The pie has only five wedges, meaning there are only five ways to use money. God's Word speaks to each of them.
- The pie depicts where a person's money was used over a period of time. When I teach the pie, I reference using last year's tax return to fill in the numbers on the wedges.
- Mathematically, the pie can be completed and expressed in percentage terms in just a few minutes.
- The outer circle of the pie represents a person's income for a given amount of time. While we may wish for a bigger pie, accepting and working from the size we already have indicates contentment.

The pie also illustrates some realities that most of us ignore:

We have simultaneous and competing priorities. The truth is that each of these five pieces of the pie is a priority and not sequential in nature, but simultaneous. Financial decision making requires that we prioritize limited resources. No matter the amount, it is always a limited sum that must be allocated according to God-given priorities.

There are no independent financial decisions. When we choose to spend more in one wedge, it has to come from somewhere else. Money feels complicated because it is intertwined with our lives. The pie exposes the interconnectedness of money.

A longer-term perspective equals better decisions today. With the pie in mind, we can change our habits today to shift the edges of the wedges in the direction of our long-term priorities. Seeing the entirety of our pie helps clarify where we want to go.

The pie can be one of the most useful tools of communication for couples. It quickly shows how money is being spent and enables couples to change the conversation from a focus on money to one on priorities.

HEALTH: TODAY'S REALITY

There are five simultaneous competing priorities for the use of money. God's Word speaks to each.

Live:
Practice provision, contentment, and enjoyment because money is a tool. (1 Timothy 4:4, 5:8, 6:6-10)

Give:
Open my hand to release God's resources. He wants my heart connected to His Kingdom story. (Matthew 6:19-24; 2 Corinthians 8:9-11; Luke 16:13)

Owe (debt):
Eliminate debt because debt always presumes upon the future. (Proverbs 22:7; James 4:13-16)

Owe (taxes):
Pay taxes with gratitude. They reflect God's provision. (Matthew 22:17-21)

Grow:
Demonstrate financial maturity by giving up today's desires for tomorrow's benefit. (Proverbs 6:6-8; Luke 14:28-30)

HABITS: FIVE BIBLICAL PRINCIPLES

Spend less than you earn:
Every success in your financial life depends on this habit. (Proverbs 10:4; Proverbs 13:11; Ecclesiastes 5:19)

Give generously:
Giving breaks the power of money. (2 Corinthians 8:10-11; Matthew 6:19-21)

Avoid debt:
Debt always mortgages the future. (Proverbs 22:7; Psalm 37:21)

Plan for financial margin:
The unexpected will occur. (Proverbs 6:6-8; Luke 14:28)

Set long-term goals:
There's always a trade-off between the short-term and the long-term. (Ephesians 2:10; Philippians 3:14)

Element #3: HABITS

I like to focus on five, wise financial habits the Bible teaches us that are profoundly simple. They work at any income level, in any economic scenario. If you follow these principles, your financial house will remain in good order. One time I had an opportunity to testify in front of a congressional committee where I shared these habits in response to this question from a Senator, "What financial advice would you give the American family?" I said to him, "Senator, I would tell the American family to: 1. Spend less than you earn, 2. Avoid the use of debt, 3. Build margin, flexibility or savings into your planning, and 4. Set long-term goals to prioritize your spending between the short-term and long-term." He responded, "That would seem to work at any income level." I replied, "You're right, Senator. Including the United States government." I later added a fifth principle: Give generously.

These five principles are transcendent in every way and certainly not difficult to remember.

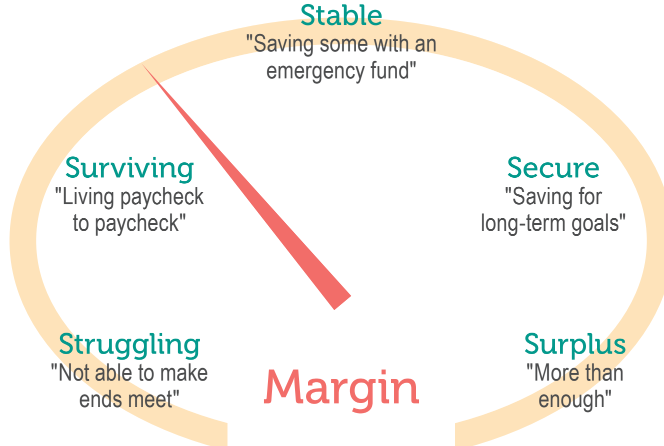
Element #4: HOPE

The "Margin Meter" is a visual device to help understand "what's next." It relies on the first habit—spend less than you earn—because every financial success depends on this habit. There is no getting around the fact that financial margin is the only mechanism by which goals can be attained.

If you, as a couple, can identify and agree where you are and where you would like to be on the Margin Meter, you can hone in on areas that, collectively, you want to lean into with your goals. Ideally, you will come away with a few goals that have three, key components: they are *shared*, they are *written*, and they are *measurable*.

HOPE: TOMORROW'S PROMISE

Changing habits to increase margin is the only way to meet long-term goals and align our hearts and hope toward eternity.



Without margin, it is difficult to respond to God's calling on our lives and meet the needs of those He has put in our lives.

This simple, conceptual framework for thinking, acting, and communicating from a biblical worldview about money and its rightful place in your life and relationships will help change the way you interact. Hopefully, it will also alleviate some of the stress and shame that often accompanies money conversations in marriages. ✠

RON BLUE, M.B.A., *is widely considered to be the father of Christian financial planning. Since 1979, he has provided encouraging, proven advice for achieving financial contentment and confidence. Ron has worked out his passion for helping Christians become financially free by founding or co-founding Ronald Blue Trust, a 40-year-old financial planning firm serving thousands of clients in almost every state in the U.S.; the National Christian Foundation, which disburses more than $1 billion per year to evangelical causes; Kingdom Advisors, which is training thousands of Christian financial advisors to integrate biblical wisdom into their fiscal advice; and, most recently, The Ron Blue Institute of Financial Planning, which is committed to bringing the financial wisdom given to him by his Lord and Savior, Jesus Christ, into academia. He and his wife, Judy, have been married for 53 years and live in Atlanta, Georgia. They have five children and 13 grandchildren. For more information and financial support, visit ronblueinstitute.com/fourhtool.*

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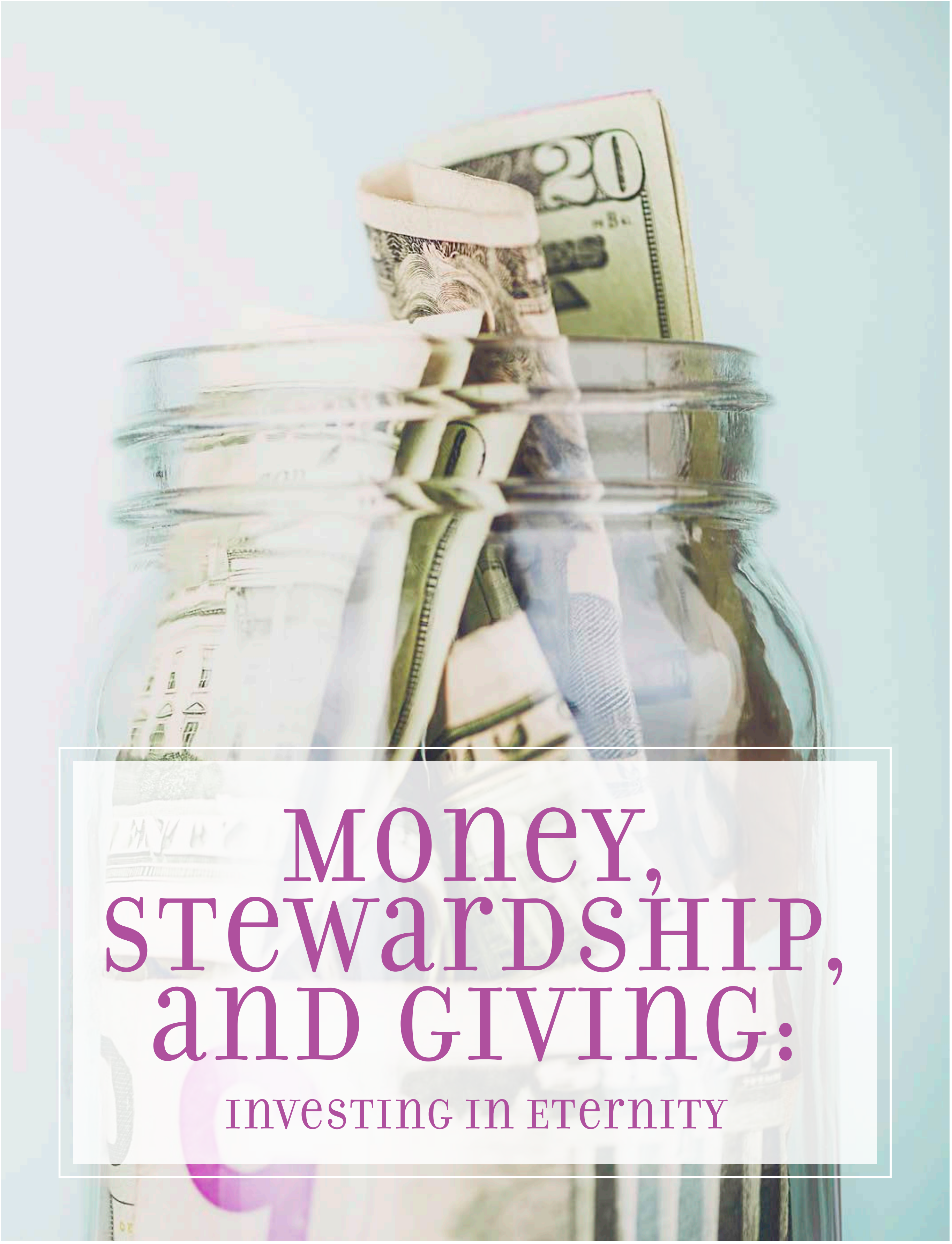


Money, Stewardship, and Giving:

Investing in Eternity

A distraught man rode his horse to John Wesley, shouting, “Mr. Wesley, your house has burned to the ground!” Wesley replied, “No. The Lord’s house burned to the ground. That means one less responsibility for me.”

We might say, “Get real,” but Wesley’s reaction sprang from life’s most basic reality: God owns everything. We’re merely His stewards. That puts pressure on us for what we can control, while taking pressure off us for what we cannot control.

Stewards are accountable for managing, maximizing, spending, and investing another’s resources to accomplish his designated tasks (1 Corinthians 4:2). They cannot do their jobs well without clearly grasping who owns—and who does *not* own—what’s entrusted to their care.

Suppose you want to ship a gift to someone special. What would you think if you found out the delivery driver took the package home, opened it, and kept it for himself? Suppose when you confronted him, he asked, “Why did you give it to me if you didn’t want me to keep it?” The answer? “The package doesn’t belong to you. Your job is to deliver it where I want it to go!” Likewise, just because God puts money into our hands does not mean we are supposed to keep it all. Sure, we retain and spend some of it on ourselves. However, since it all, including the excess, belongs to God, we need to ask Him where He wants us to deliver it on His behalf!

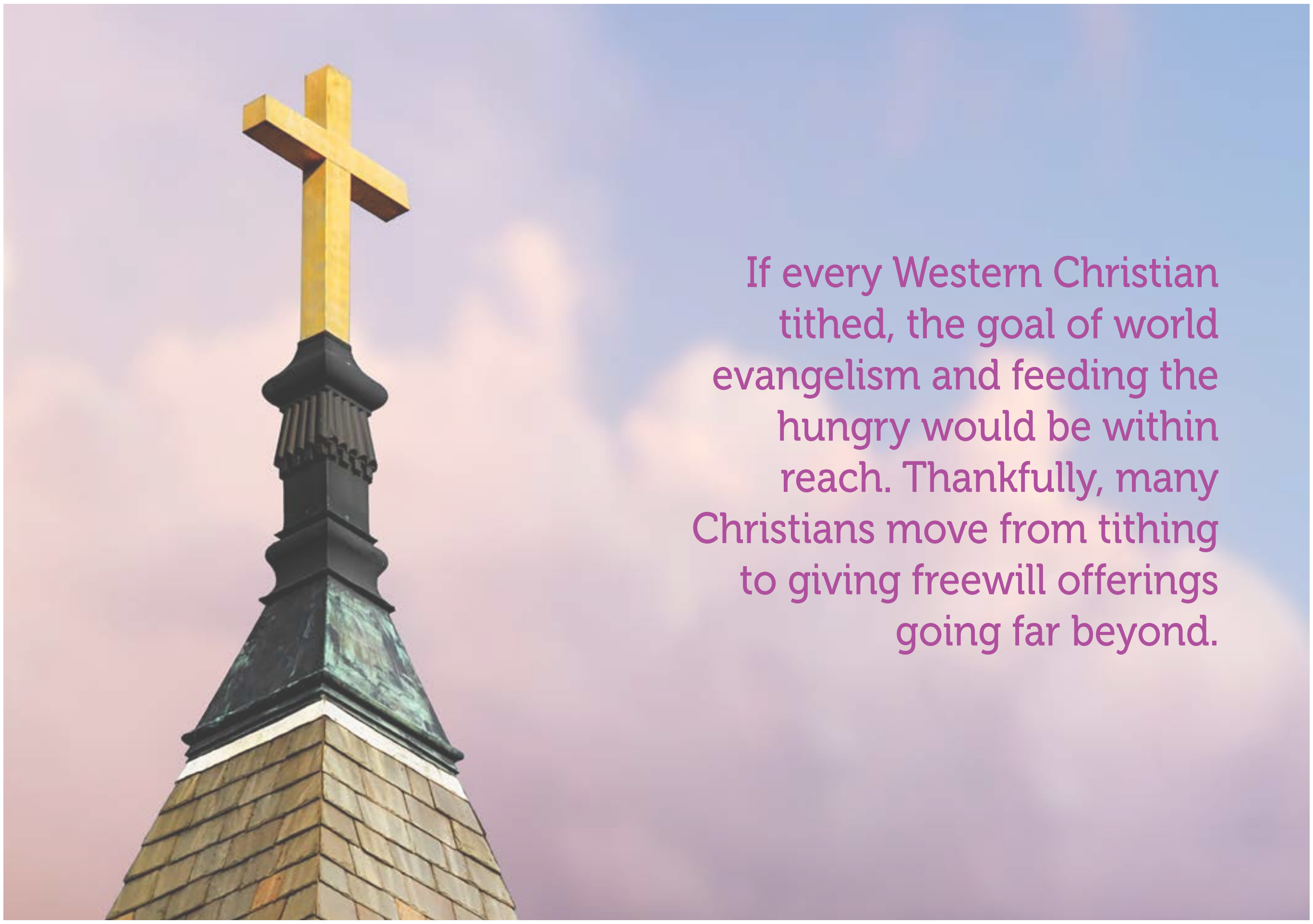
From beginning to end, Scripture emphasizes God’s all-inclusive ownership. Consider the cumulative weight of these verses:

- “The earth is the Lord’s, and everything in it, the world, and all who live in it…” (Psalm 24:1-2).
- “… the land is mine and you reside in my land as foreigners and strangers” (Leviticus 25:23).
- “… Everything under heaven belongs to me” (Job 41:11).
- “… for every animal of the forest is mine, and the cattle on a thousand hills…. If I were hungry I would not tell you, for the world is mine, and all that is in it” (Psalm 50:10, 12).
- “‘The silver is mine and the gold is mine,’ declares the Lord Almighty” (Haggai 2:8).

God never surrenders ownership to us. And if we think, *Well, at least I own myself,* He says, “… You are not your own; you were bought at a price…” (1 Corinthians 6:19-20). We are God’s money managers, His delivery people. We are not God. Money is not God. *God* is God.

Stewardship is not a narrow sub-category of the Christian life. Stewardship *is* the Christian life. We demonstrate this by spending wisely and avoiding unnecessary debt. And above all, in generous giving, as the early Church repeatedly modeled (Acts 2:44-45; 4:32-35; 2 Corinthians 8:1-4). Some believe tithing (giving 10%) fulfills our obligation to God so we can do whatever we please with the rest.

RANDY ALCORN



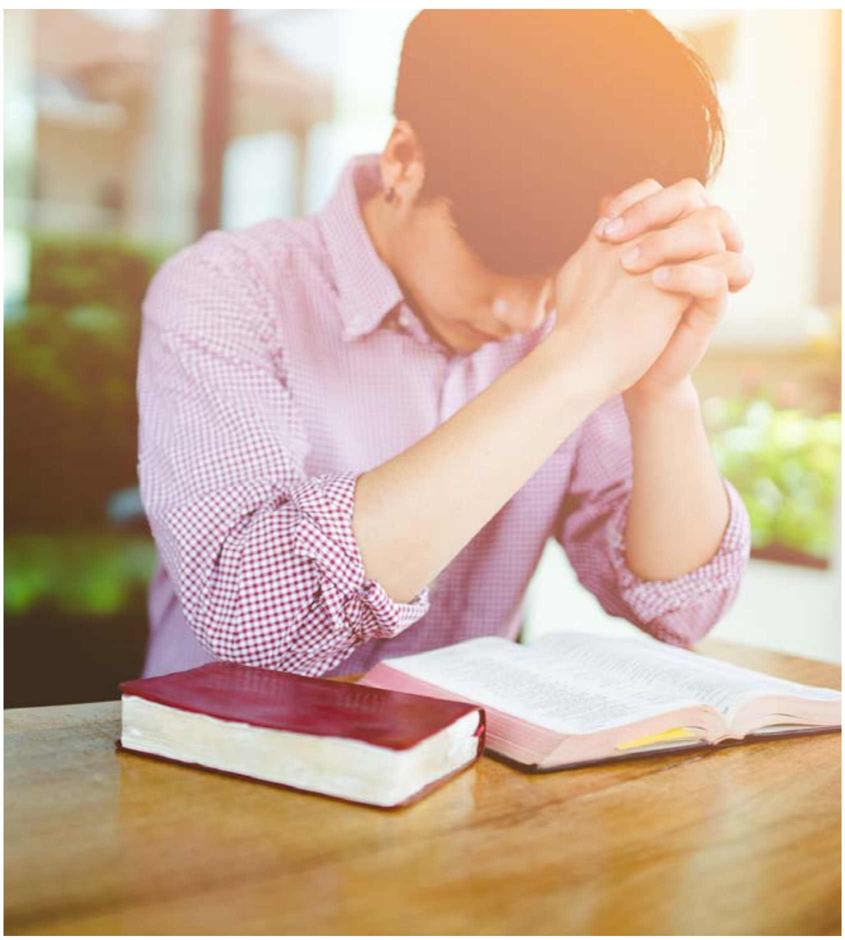
Others think tithing is deadly legalism. I align myself with neither extreme. I see tithing not as the "end all" of giving, but simply as an often helpful beginning where God began with His people. God taught His people to set aside a tenth of their possessions as a way to remember the source of their abundance: *"Bring this tithe to the designated place of worship—the place the LORD your God chooses for his name to be honored—and eat it there in his presence. This applies to your tithes of grain, new wine, olive oil, and the firstborn males of your flocks and herds. Doing this will teach you always to fear the LORD your God"* (Deuteronomy 14:23, NLT). By giving away 10%, Israel made a statement about the 90%—it also belonged to their Creator.

If every Western Christian tithed, the goal of world evangelism and feeding the hungry would be within reach. Thankfully, many Christians move from tithing to giving freewill offerings going far beyond. I know people whom God has blessed financially who give away 50% and even 90% and more of their income. The privilege of investing in eternity fills them with joy and delivers them from the bondage of money-love.

I have heard Christians claim that tithing is bondage and God's people should only practice "grace giving." Of course, tithing *is* legalistic for some people—so are church attendance, Bible reading, prayer, and evangelism. However, the solution is not to stop going to church, reading Scripture, praying or evangelizing. Neither is it to conclude that tithing is *inherently* legalistic. I think it is often just a good place to start! (Nearly every generous giver I know once tithed, though they did not end there.)

The average American Christian gives about 2.5%. This suggests that obedient Israelites were four times more responsive to the Law of Moses than we are to the grace of Christ! When you consider that Israel gave three tithes (one was every third year, so the yearly average was 23%) *and* freewill offerings above and beyond the tithes, the gap between what they gave and what most Christians give today is stunning.

It is an insult to the term "grace" to call minimal giving or non-giving "grace giving." We have what Israel did not: the cross of Christ, His resurrection, the indwelling Spirit of God, and the entire New Testament! And we live in a far wealthier society. Tithing is like training wheels on the bicycle of giving. If you are



giving 20, 50 or 80%, training wheels are irrelevant. However, for 40% of American Christians who give nothing at all, according to studies, the giving bicycle is going nowhere. So instead of dismissing tithing, why not *try* the training wheels until you develop a holy habit and no longer need them? And if 10% seems legalistic to you, feel free to start at 11%!

As we faithfully give, God frequently entrusts more to our care. Jesus said (notice this isn't Malachi 3 or Old Testament law), *"Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back"* (Luke 6:38, NLT). Have you ever asked yourself, "*Why* has God provided so much?" Paul tells us *exactly* why: "For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you." Then he adds, "Yes, you will be enriched in every way so that…" (2 Corinthians 9:10-11, NLT).

So that *what*? Prosperity theology would finish it like this, "… so that we might live in wealth, showing the world how much God blesses those who love Him." But that is not how Paul finishes it; instead he writes: "Yes, you will be enriched in every way *so that you can always be generous.*" God does not enrich us to indulge ourselves, spoil our children or pretend we do not need His provision. God uses His children to help one another. When those with too much give to those with too little, two problems are solved. When they do not, two difficulties are perpetuated. Too often we assume that God entrusts more to us to increase our standard of living… but His stated purpose is to enhance our standard of giving.

A single man in our church, after reading Scripture, joyfully determined to sell his big house and give all the money to God (with his income, he could easily rent or buy a smaller house). When he shared this plan with older believers in his Bible study, something tragic happened—they talked him out of it. And in the process, they derailed him from God's blessing and great joy. God's money manager does not ask, "How much more can I keep?" but, "How much more can I give back to God to help needy people?"

"For you know quite well that the day of the Lord's return will come unexpectedly, like a thief in the night" (1 Thessalonians 5:2, NLT). If we store up treasures on earth, as we get closer to Christ's return or our deaths, we move away from our treasures. However, if we store up treasures in heaven, we move closer to them every day. We do not need to wait to die to find out how we should have lived! One day money will be useless. While it is still useful, God's money managers will plan ahead and use it for eternal good. We will not think, "How will this investment pay off in 20 years?" Instead, we will think, "How will it still be paying off in 20 *million* years?"

Are we living to hear God say, "Well done, my good and faithful servant" (Matthew 25:23)? When we meet Him face-to-face, will we wish we had given away less… or more? As God's money managers, let's spend the rest of our lives closing the gap between what we are giving now and what we will one day wish we had provided.

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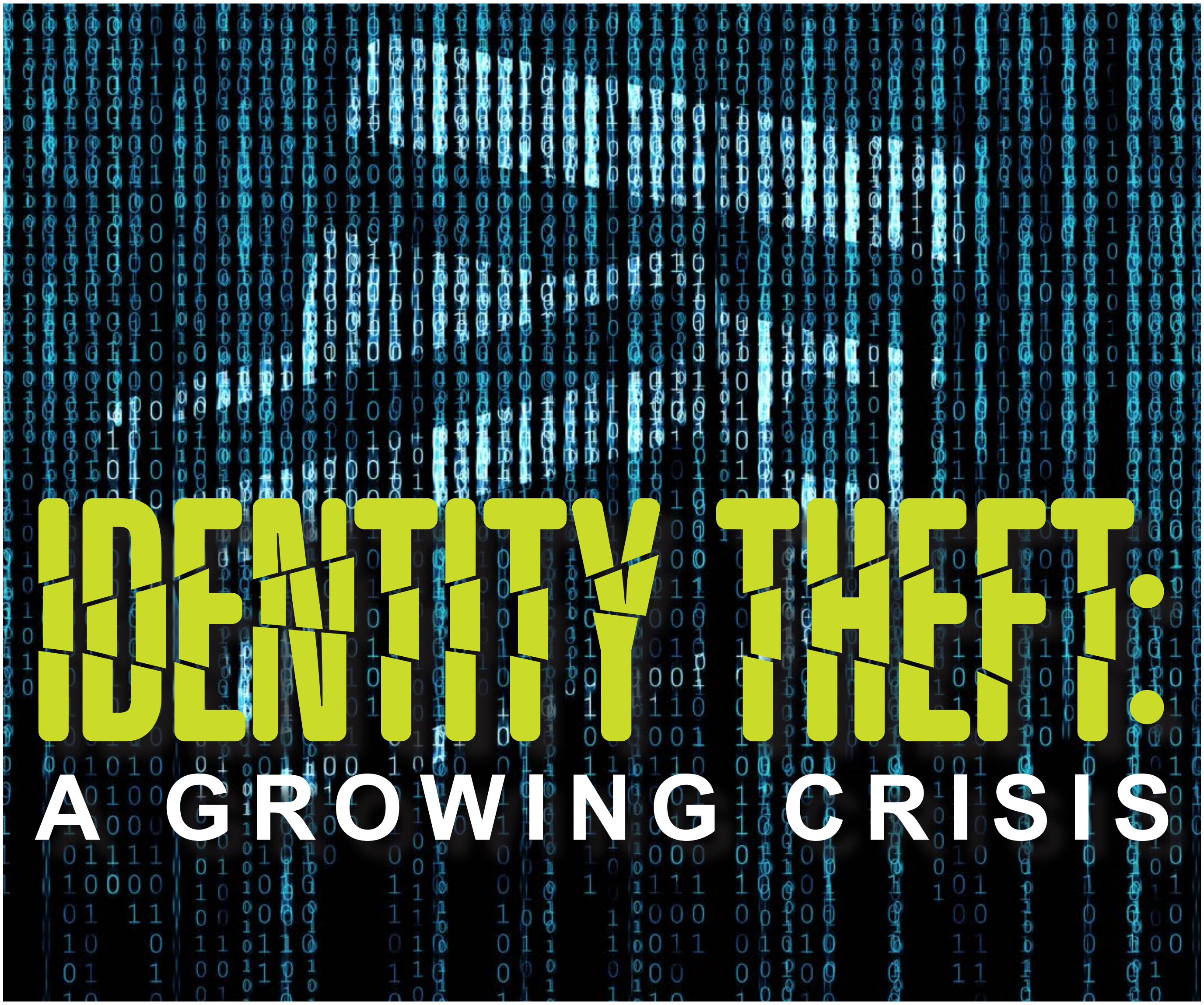

IDENTITY THEFT: A GROWING CRISIS

In 2017, 16.7 million Americans were victims of identity theft. This number represents an increase of 8% from 2016, resulting in billions of dollars in financial losses for its prey.[1] With identify theft currently victimizing almost 7% of American customers,[2] mental health professionals will likely encounter clients who are victims of identity theft.

Javelin Strategy & Research, Inc., a research advisory firm, defines identity theft as "the unauthorized use of another person's personal information to achieve illicit financial gain. Identity fraud can range from simply using a stolen payment card account, to making a fraudulent purchase, to taking control of existing accounts or opening new accounts."[3]

Identity theft takes many forms, the most common of which include:[4]

- **Social Security Identity Theft**, where an individual steals a victim's social security number. The thief can then sell the social security number to an undocumented individual or use it to commit criminal acts.
- **Account Takeover Identity Theft**, where an individual gains unauthorized access to a bank account or a credit card account. This form of identity theft tripled in 2017, despite introducing credit cards with embedded chips.[5]
- **Driver's License Identity Theft**, where an individual steals a victim's driver's license and sells it to another or uses it to cover his/her identity when committing crimes, such as "Driving Under the Influence" (DUI). In 2016, hackers stole approximately 600,000 driver's license numbers from the company, Uber.[6]
- **Crime Identity Theft**, where an individual commits a crime under a victim's name or uses the victim's name in identifying himself/herself upon being arrested.
- **Medical Information Identity Theft**, where an individual uses a victim's personal information to access prescription medicine or medical services. In 2016 alone, 27 million medical records were breached, which equates to roughly 10% of the population.[7]
- **Insurance Identity Theft** is related to those mentioned previously, but it is where an individual uses a victim's medical insurance information to pay for healthcare.
- **Synthetic Identity Theft**, where an individual uses a victim's personal information—driver's license number, address, birth date—to create a false identity.
- **Tax Identity Theft**, where an individual uses a victim's social security number to file a fraudulent tax refund claim.
- **Child Identity Theft**, where a child is the victim of identity theft. According to a 30-year law enforcement veteran and child identity theft author, Robert Chappell, Jr., about 1.3 million kids are affected by child identity theft annually.[8]

Victims of identity theft often suffer severe consequences, including financial, emotional, physical, and social losses. Financially, identity theft resulted in $16.8 billion of stolen money in 2017.[9]

Perhaps of most concern is the severe emotional impact identity theft has on its victims. A 2015 study conducted by the Identity Theft Resource Center, a non-profit organization that supports victims and helps resolve cases, found that of surveyed identity theft victims:

- 69% reported fears regarding personal financial safety
- 58% reported feelings of rage or anger
- 54% reported feeling a sense of helplessness or powerlessness when faced with an identity theft issue
- 42% reported fearing for the financial security of family members
- 32% reported "overwhelming sadness"
- 23% reported fears of physical safety
- 8% reported suicidal ideation[10]

Similarly, identity theft results in concerning physical consequences. In the same survey, victims of identity theft reported various physical consequences, including:

- Increased stress (74%)
- Increased anxiety (60%)
- Sleep disruptions (41%)
- Inability to concentrate (39%)
- New physical illness—such as aches and pains, heart palpitations, sweating, and stomach issues (29%)
- An inability to work due to physical symptoms (10%)[11]

Identity theft has social implications for its victims as well. As confirmed by the Identity Theft Resource Center survey, victims of identity theft suffer in their relationships with others. The study identified that:

- 32% reported that their family life was stressed
- Only 29% found their family/"significant other" supportive[12]
- 17% "reported their relationship with a 'significant other' ended or was severely negatively impacted"[13]

JEANNEANE MAXON

Additionally, identity theft can take significant time and effort to resolve, further impacting emotional, physical, and social consequences. For example, the average victim of account takeover identity theft, where a person's credit card or bank account is illegally used to obtain products or services, spent 16 hours to resolve the situation.[14]

With the severe and horrendous consequences of identity theft, the best protection is working to secure your personal information *before* you become a victim. Consumer Reports, a non-profit organization providing unbiased product testing, research, and advocacy, offers the following advice:

- Never give your Social Security Number to strangers, even if they appear legitimate
- Never write your Social Security Number on checks, except those you send to the IRS
- Never leave your purse or wallet unattended, and do not carry your Social Security card, rarely used credit cards or written pins/passwords
- Refrain from posting your mother's maiden name, date of birth, pet's name or other needless, personal information on social media sites
- Register for online and/or mobile alerts that warn you of fraud detection[15]
- Place a security freeze on your credit reports with the three major credit bureaus to ensure that only authorized companies or agencies have access to your credit report[16]
- Secure devices (computers, mobile devices, tablets, etc.) with firewalls, anti-virus and anti-spyware software
- Opt-out of unsolicited credit card offers at www.optoutprescreen.com or by calling 888-567-8688
- Monitor your accounts often and respond rapidly should you find suspicious activity[17]

If a client becomes a victim of identity theft, direct him or her to the Federal Trade Commission (FTC) Web site (https://identitytheft.gov), which offers user-friendly guidance, support, and materials for victims.

With the severe and horrendous consequences of identity theft, the best protection is working to secure your personal information *before* you become a victim.

Therapists should also consider keeping several FTC "Identity Theft Recovery Plan" guides on hand, as it provides step-by-step instructions for victims of identity theft to resolve their claims, sample letters, and essential contact information for credit bureaus and reporting agencies.[18] This publication and others are available in English and Spanish and can be ordered at no cost (including free shipping) at: https://www.bulkorder.ftc.gov/publications?f%5B0%5D=field_category%3A601. Also, several businesses offer additional identity theft protection services. ConsumersAdvocate.org, a company that helps guide people on buying decisions through reviews and recommendations, provides a list of its top identity theft protection companies at: https://www.consumersadvocate.org/id-theft-protection/a/best-id-theft-protection?c=TX#top-10-companies-anchor.[19]

As Christians, we know that the sin of others can cause great pain and suffering. This is clearly shown through the current identity theft crisis facing the United States. Counselors who understand the extent and impact of identity theft on individuals will be best equipped to help solve this growing social problem.

The information contained in this article is provided for educational purposes only. Nothing in this article should be construed as legal advice, and readers should seek advice from a qualified attorney within their jurisdiction for concerns/questions on specific matters. Law varies from jurisdiction to jurisdiction.

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Endnotes

1 Identity Fraud Hits All Time High with 16.7 Million U.S. Victims in 2017, According to New Javelin Strategy & Research Study (2018). https://www.javelinstrategy.com/press-release/identity-fraud-hits-all-time-high-167-million-us-victims-2017-according-new-javelin.

2 Ibid.

3 Ibid.

4 The identity theft forms are described in more detail at: "9 Most Common Types of Identity Theft." Mountain Alarm Fire & Security (2016). https://www.mountainalarm.com/blog/9-most-common-types-of-identity-theft.

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10 Identity Theft: The Aftermath 2016. Identity Theft Resource Center (2016), p. 18. https://www.idtheftcenter.org/images/page-docs/AftermathFinal_2016.pdf.

11 Ibid, p. 20.

12 Id. at 10, p. 21.

13 Id. at 10, p. 6.

14 Id. at 1.

15 Most financial institutions and credit card companies offer these free for their customers.

16 This can be done by contacting: Equifax (www.equifax.com); Experian (www.experian.com); and TransUnion (www.transunion.com).

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DOLLARS
AND SENSE:
Considerations for Starting Your Own Practice

Therapists do not go to graduate school to become business people. In fact, the concepts of business and finances may bring negative connotations in the minds of many Christian therapists. We typically value compassion and serving, which can be viewed in opposition to business success and financial gain. Therapist and author, Casey Truffo, states, "Most therapists feel more comfortable taking a full sexual history from a new client than they do talking about their fees." It is uncomfortable for most therapists to talk about finances. The Christian therapist who chooses to become a practice owner, however, must embrace the importance of leading both a ministry and a business.

The therapist's altruistic vision to provide care to others *will not* be realized without a successful business model. Personally, this occurred when I sought advice from a trusted, Christian business consultant soon after starting Genesis Counseling Center. He poignantly told me, "Your vision for touching and inspiring the hurting with Christian counseling *will fail* if you do not think like a business owner."

So what does it mean to think like a business owner? It starts with embracing the reality that you are, foremost, an entrepreneur. This concept is understandably scary to many. Michael Gerber, popular business consultant and best-selling author of *The E-Myth*, suggests that a fatal mistake of "many people turned business owners" is assuming that since they understand the technical aspects of a particular industry, they will also understand how to run a business that performs this type of work. In other words, knowing how to provide excellent counseling is not sufficient for starting and running a successful counseling business. Success should be measured by more than finances; however, without a solid financial foundation, a practice will struggle… along with its owner.

What are some of the essential financial considerations for starting your own practice? First, avoid the trap of thinking the "grass is always greener." There are several benefits, but there are also many costs and demands on your time. It is important to "count the cost" and then launch your practice with a plan for ministry and business success. The following are a few important observations as you evaluate whether starting your own practice is the right choice.

TRINA YOUNG GREER

Key Benefits (and Costs) of Owning a Practice

- You get to keep 100% of what you make… well, not exactly! You get to retain what is left over after you pay rent, utilities, practice management fees, administrative staff payroll, taxes, insurance, supplies, business license fees, etc. You can control some of these, but others, such as taxes and license fees, are just part of running a business.
- You can make your own decisions on your schedule, clients you want to serve, the location of your practice, services you want to provide, etc. You also need to plan on spending time marketing your practice and building referral sources. A caseload can take three to five years to build, and networking can be intimidating for many therapists.
- Owning a private practice can help reduce your taxes. Business expenses, such as your cell phone, mileage, professional development, etc., could qualify as a deduction. Be sure to work with an accountant who understands small businesses to help maximize your deductions and comply with the applicable tax laws.
- You decide how to spend your time, but now your responsibilities include investing in working "on your business" as well as working "in it." Pastor and author, Andy Stanley, encourages leaders to "only do what only you can do." He challenges us to think about our unique gifts and build a team around us to own those areas that do not play to our strengths. One trap many private practice owners fall into is trying to do everything themselves. Getting help with insurance credentialing, billing, etc. can free up the time to focus on serving clients, while also maintaining a healthy life balance.

As you start or grow your practice, you need to be financially prepared for growth. A growing practice may be a blessing, a nightmare or some of both. Whichever situation you find yourself in, you are not alone, and there is a path forward for healthy growth… but how do you ensure you have the right foundation for financially stewarding your private practice? A crucial first step is investing time in developing a business plan.

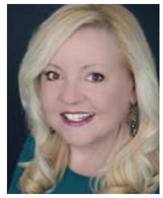
Define Successful Growth for You and Your Practice

Although this may sound obvious, I find that many people skip this step or do not write out a business plan. Spend time in prayer and reflection to clarify your dreams and vision for your practice. One crucial aspect is your financial goals. If you find it tempting to rush through this step, commit to prayerfully "staying in the questions" as you explore areas such as:

- How will private practice help me achieve my purpose?
- What risks will growth present to my purpose, values, and principles?
- How many clients do I want to serve?
- How much income do I need or want to make?
- What value will I bring to the lives of my clients and their families?
- What work schedule do I want?
- What type of work do I wish to focus my time?

Remember what author, Stephen Covey, calls the "law of the farm." Starting and growing a successful practice is like growing crops—there are several steps involved, nutrients such as the sun, water, and fertilizer are critical; and most importantly, growth takes time—there is no microwave solution. Do not be overwhelmed with trying to develop the *perfect* financial plan. A good plan executed well is always better than a great plan that never comes to life.

As someone who has committed your life to helping others, I encourage you to maximize the gifts and opportunities provided by God. If that includes starting or growing a counseling practice, pursue excellence in both counseling and business. Start by embracing a new outlook and developing the business and financial skills necessary to succeed. With this mindset in place, you are well on your way! ✠



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It is probably no surprise that one of the most common issues couples argue about is money. Unfortunately, money fights can cause marriages to break down, *and* they are consistently a leading cause of divorce.

Crucial Money Habits for a Happy and Healthy Marriage

You know how it goes… one spouse is in charge of the money, and the other has no idea what is going on. Maybe he got a bonus and kept it to himself or she is feeling insecure and scared because they are stretched too thin. But, she knows if she brings it up, it will cause a money fight. Or it could just be a lack of awareness, by both spouses, about how much money actually comes in and goes out each month. With all these factors and feelings swirling around, it is easy to let tension creep into a marriage.

However, it does not have to be that way. Before your bank account turns into a battlefield—or even if it already has—let's talk about some ways to get on the same page with your spouse.

No More His and Hers

I know this freaks some people out, but hear me out on this—when you are joined in marriage, you should also have a joint checking account.

The "that's yours and this is mine" mindset, which is so common in today's culture, is destructive—and it has got to go! There's no room for that mentality in any healthy relationship. If you are married, there should be no such thing as *my* money or *your* money. It is *our* money! I don't care who brings in the paycheck or who makes more money. When that paycheck hits the bank account, it has to be looked at as *our* money. From there, you make the decisions about it *together*. You have to understand that it is very difficult to win with money when the two of you are running in separate lanes.

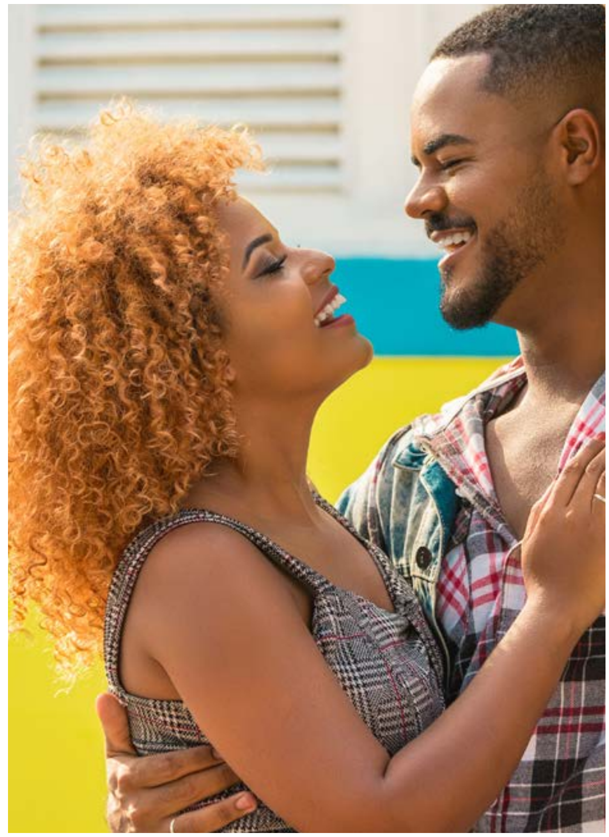
There are so many benefits to having one account. For one, it will create a kind of communication you have not had before in your relationship. It will also make you feel like you have doubled your income! And when everything is visible, both spouses will have a higher level of trust because they will never have to wonder where the money is going. This brings me to a major pitfall you should avoid: financial infidelity.

Yep, Financial Infidelity is a Thing!

Financial infidelity is intentionally hiding a purchase from your spouse, and it is more prevalent than you may think.

A 2017 study by Ramsey Solutions[1] revealed that one in three married people who fight about money has hidden purchases from his or her husband

RACHEL CRUZE

or wife—one in three! Is it any surprise that keeping purchases a secret from your spouse will eventually lead to a fight? It shouldn't be. Money secrets, just like any secret in marriage, will lead to a breakdown of trust.

If you have already hidden a purchase (or maybe even a credit card), there's no time like the present to come clean. Ask for forgiveness. Start fresh. And, if you cannot communicate about money with your spouse without it blowing up into a huge fight, it is time to get a marriage counselor.

Making Your Money Work for You

Once your money is combined in a joint checking account and there are no secrets, it is time to put a plan in place. That plan is the budget.

Listen, I get it… the word *budget* can make people roll their eyes, squirm, sigh or even get scared. That was me! I always felt that a budget suggested I could not have any fun. However, after my husband and I started doing one together, I realized maintaining a budget actually meant I could spend money on things I wanted. The purpose of a budget is not to limit your freedom, but give you freedom—with some boundaries in place. And I promise… learning to budget with your spouse is something that will not just free up your money, it will also improve your relationship!

If you have been married more than two minutes, you probably noticed that one spouse is more of a spender than a saver, and vice versa. One may love to do budgets, while the other likes making money decisions on the fly. One may have a long-term focus, while the other wants to live in the moment. That's normal… and before you savers start getting overconfident and thinking you are on higher ground, let me tell you, being a natural spender *or* natural saver isn't right or wrong!

Teaching about personal finances is what I do for a living, so people may assume I am naturally good at saving money. The truth is, I am the natural *spender* in my marriage, and my husband, Winston, is the natural *saver*! While Winston naturally loves doing the budget, I have free-spirit tendencies. But now, after almost a decade of doing a budget every month, I have learned to enjoy living on a budget. It is a fundamental part of our finances. It is just what we do. We do not have to stress, worry or fight about money. It really works!

Creating a Budget Together

Here's how Winston and I build our monthly budget. First, we add up our total income for the upcoming month and put that number at the top of our budget. Next, we list all our expenses (including giving and saving). Then, we subtract our costs from our income, making sure we get to zero. Why zero? Because that means we have budgeted every penny and given every dollar a purpose. We use an app called EveryDollar® to do the math for us.

Admittedly, we struggled with this initially. The first time we sat down to do a budget together early on in our marriage, it was a disaster! It just didn't work—the numbers wouldn't add up, and we overspent. Somehow we managed not to even budget enough for food—which you would think is pretty basic, right? The second month was somewhat better, and after the third month, our budget started working.

If you are new to budgeting, this will probably happen to you, too. However, do not give up! Give yourself 90 days to get your budget right. After all, you are trying something new, and you may have no idea how much money you spend on certain items. Plus, one person's idea of how much money should actually go into the "eating out" line item may be completely different from the other's. Personally, I would go out to eat every night—Winston, not so much!

The most important factor is to be patient with one another. Give each other grace and assume the best. You will probably mess up and get it wrong here or there. It might feel weird or uncomfortable… and you may even budget *too little* for food! However, in that same survey I mentioned previously, 94% of couples who describe their marriages as "great" also say they discuss their money goals together. You can do it too! After a few months of working on your finances together, you will find your groove, be less stressed, have fewer arguments, and feel closer and more connected than ever.

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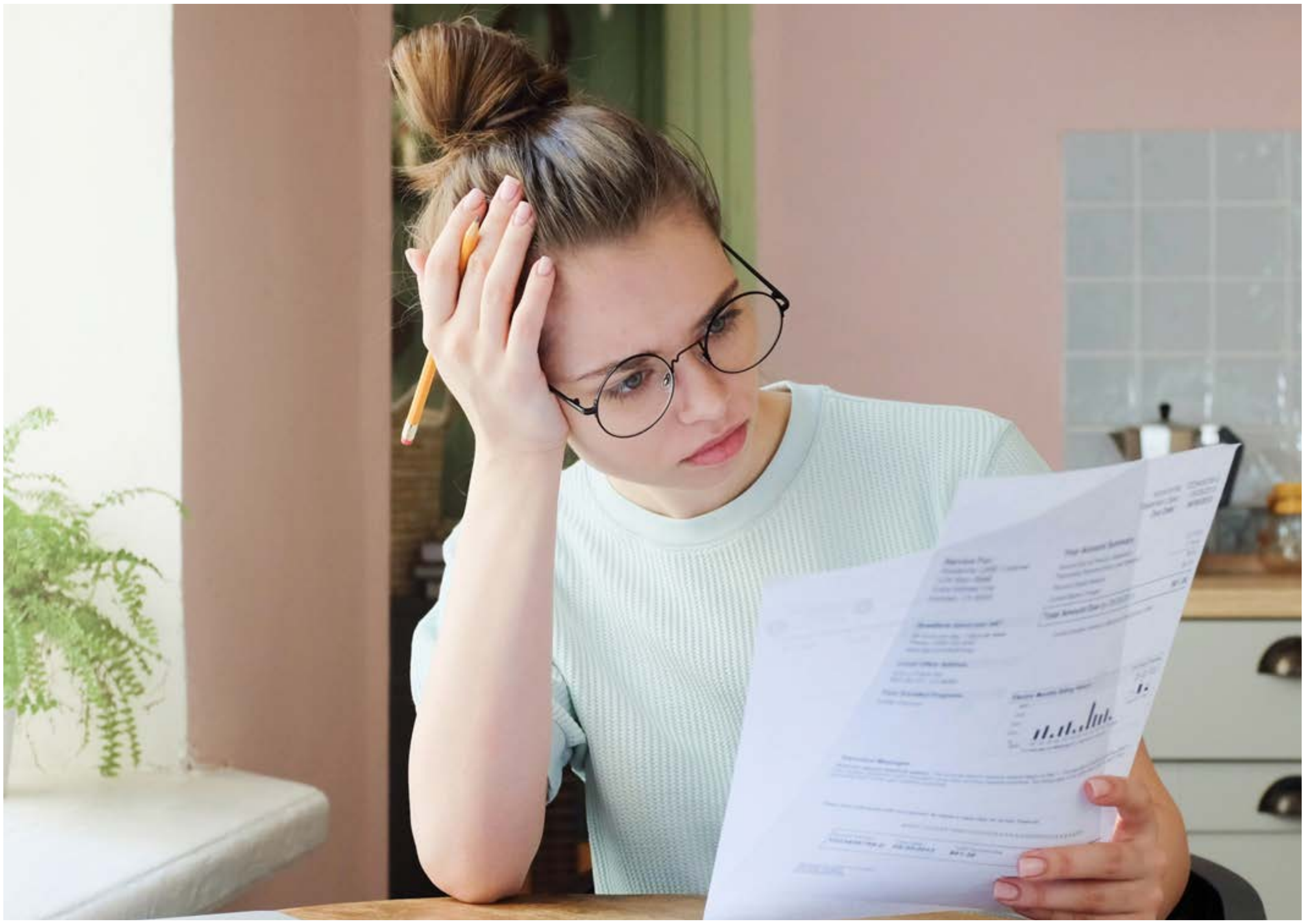
Endnote

[1] https://www.daveramsey.com/research/money-marriage-communication.



BANKRUPTCY AND THE GOSPEL

Not surprisingly, Christians, just like non-believers, get into financial trouble and, therefore, may find themselves considering bankruptcy. As a Christian legal professional and law professor whose career has centered around business, tax, and commercial law, I have often had believers come to me in times of financial strain inquiring about bankruptcy. Usually, they want to know something about the procedure and process of bankruptcy, how long it will take, and what kind of results and consequences may follow. Furthermore, they are almost always concerned about whether it is a sin to file bankruptcy. The following is a bit of what I have shared with them over the years.

The Wicked Borrows but Does Not Pay Back

Psalm 37:21 (ESV) states, "The wicked borrows but does not pay back…." Incurring a debt is the making of a promise (i.e., the promise to repay, and God's Word demands that promises be kept—see Exodus 20:16, Leviticus 19:11, Psalm 15:1-4 and 58:3, Proverbs 6:16-19, Ecclesiastes 5:4-7, Matthew 5:33-37, Ephesians 4:25, and Colossians 3:9). Accordingly, the Christian considering bankruptcy is immediately faced with a dilemma—the Bible clearly teaches that borrowing and failing to repay is a sin, and bankruptcy allows one to do just that. Thus, can a Christian file for bankruptcy?

The place to begin answering this question is by noting that God's method for dealing with sin is repentance (see 1 John 1:9). While it may be possible to get into financial distress where bankruptcy becomes a real possibility without sinning (e.g., if a person who has otherwise been perfectly financially responsible incurs a debilitating and expensive medical condition that costs him his job and causes him to suffer medical bills that he cannot pay in order to stay alive), in my experience, most people in this situation did not get there without any sin. They generally have incurred too much debt and spent too recklessly, at least to some degree. Thus, an obedient and responsible Christian should want to begin by repenting and believing God for forgiveness, mercy, and grace. For a Christian considering bankruptcy, this will often include financial counseling and accountability to make sure the pattern that led to the consideration of bankruptcy is not repeated.

Debt Relief: A Picture of the Gospel

Thankfully, however, the Bible's teachings on debt relief do not end there, as it contains a robust system of debt relief. Deuteronomy 15:1-18 provides for a release of debts during the Sabbath Year. There is far too much in this passage for a thorough exegesis here. However, at a minimum, it demonstrates that God's people may avail themselves of His mercy and grace via some system of debt relief, and that a just legal system should contain a method for that reprieve.

While there are differences between the biblical system of debt relief and the American bankruptcy structure that require prayer and thought for application in specific instances, the purpose of the American system has historically, at least in part, lined up with that of the biblical practice of debt relief as manifested in the Sabbath Year or a new beginning (*Local Loan Co. v. Hunt*, 1934; Parker, 1885-1895, p. 240-241). The gracious legal provision of debt relief points to, and derives from, an idea that is even more fundamental to all of creation—the Gospel of the Lord Jesus Christ, which is portrayed as a release from the overwhelming debt of sin (see Luke 4:18-19). The Bible teaches that all people owe this overwhelming sin debt to God that could only be paid through the substitutionary atonement of Christ's death on the cross (see Matthew 6:12, 18:21-35; Colossians 2:13-14). The Sabbath Year brought freedom from debts (even debts that resulted from grievous sins, such as stealing, as in Exodus 22:1-4), and the Gospel brings freedom from the most grievous debt of all—the sin debt (Colossians 2:13-14). Accordingly, every time a person's obligations are forgiven under a system of debt relief, it is a picture of the reprieve to be had in Christ from the awful sin debt owed to God.

Moral v. Legal Duty

As the preceding demonstrates, there is biblical warrant for a just legal system containing a mechanism for debt relief, such as the American bankruptcy system. However, the Bible sets the standard for justice in this, as in all areas, making it critical to consider the differences between the American and biblical systems. Chief among these differences is the fact that the American bankruptcy system is largely debtor-initiated as opposed to the set, predictable, society-wide system of debt relief found in the Bible. Arguably, this opens up the potential for abuse in the American system that is not present in the biblical approach.

... an obedient and responsible Christian should want to begin by repenting and believing God for forgiveness, mercy, and grace. For a Christian considering bankruptcy, this will often include financial counseling and accountability to make sure the pattern that led to the consideration of bankruptcy is not repeated.

Bankruptcy will discharge the legal duty to repay a debt but, given the differences in the biblical and American systems of debt relief, a moral obligation to repay the debt could persist even after discharge in bankruptcy. Therefore, a Christian filing for bankruptcy should pray, study the Scriptures, and seek wise, biblical counsel to determine which debts, if any, he or she may still have to repay as a moral duty before the Lord. This progression allows the Christian to avail him/herself of the graciousness of debt relief, while respecting God's standards of justice and the admonition that debts should be repaid.

Conclusion

In summary, failure to pay debts is often the result of sin, for which repentance is necessary. However, the purpose of debt relief—giving the debtor freedom from liability and thereby a new beginning—on a deeper level points to salvation through the Lord Jesus Christ. Accordingly, the principle underlying the biblical system of debt relief and, therefore, to an extent, the American bankruptcy system as well, is in a very real way the Gospel of which all are invited to partake. Nonetheless, there are significant differences between the biblical practice of debt relief and the American bankruptcy method that require careful thought, prayer, and counsel so debtors can avoid future financial difficulties and fulfill their duties to God.

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MONEY MATTERS IN MARRIAGE

“No, really, go ahead, order whatever you want,” I told Leslie.

We were sitting in an upscale restaurant celebrating a special occasion early on in our marriage and perusing the menu when she said something about the seared ahi tuna looking pretty good. I hope you are not serious, I thought to myself… that dish is the most expensive thing on the menu. I did not want to come off as miserly in such a nice place, but I also did not want to break the bank on a single meal.

So, in the meekest tone I could manage, I asked, "Are you sure you wouldn't like one of the pasta dishes?" I kept my eyes fixed on the menu as I asked the question, but I could feel Leslie eyeing me to get a read on my real intentions. "Sure, the pasta primavera looks pretty good too," she said without revealing a twinge of disappointment. This was the beginning of a financial dance we were developing… and only a few months into our new marriage. While I said, "… order whatever you want," I did not actually mean it. What I meant was, "… order the cheapest thing you can find."

I cringe at the thought all these years later. I did not want to be stingy. I was stressed about our finances and did not want to pay the high price. However, being generous always requires paying a price. That's why someone said, "People who think they're generous to a fault usually think that's their only fault."

Thankfully, this experience was early on in our marriage, and we have learned many lessons about money and marriage since. The first lesson? Money matters in marriage.

Why Money Matters in Marriage

I did not realize it all those years ago, but Leslie ordering something expensive on the menu fueled my fear of not having financial security. Money has always provided plenty of fodder for marital discord. It is the most common source of conflict between couples… and with good reason. The person who holds the purse strings wields the power. Money also provides a battleground for disputes over responsibility and judgment. Because the results of financial decisions are often tangible, it becomes very tempting to lay blame when a money mistake is made.

On a deeper level, financial issues can be a forum for airing doubts about self-worth. A partner who is financially irresponsible, for example, may be broadcasting a message that says, "Rescue me… I need your help." A spouse's reluctance to accept gifts may hide a more profound lack of trust. And a spouse who goes on a spending spree when sensing his or her significant other is being cold and withdrawn may be trying to garner attention or inflict pain.

Money matters between couples are rarely about money. So, if you want to minimize a currency conflict, trace it back to the fear it is fueling: fear of not having influence, fear of not having security, fear of not getting respect or fear of not realizing one's dreams. Money matters run deep in every marriage… whether you are just starting out in a new relationship or have recently celebrated a landmark anniversary.

Money matters between couples are rarely about money. So, if you want to minimize a currency conflict, trace it back to the fear it is fueling: fear of not having influence, fear of not having security, fear of not getting respect or fear of not realizing one's dreams.

Money Talks and So Can We

The number one catalyst for positive change, when it comes to money and marriage, is to get couples talking about it. "We can talk about almost anything except money" is a statement we have heard from the majority of couples we counsel. Money is a touchy subject. The topic sometimes brings out the worst in people, causing them to become withdrawn, pushy or ma-

LES AND LESLIE PARROTT

nipulative. However, it does not have to be that way. With the right attitude and an honest agenda, couples can effectively communicate about getting out of debt, spending and giving, investing, and more.

We sometimes encounter couples who think money discussions are "unspiritual." In these situations, ask them to consider the following. Jesus spoke about money more frequently than any other subject except the kingdom of God. The range of His concern is startling—from the parable of the sower (Matthew 13:22) to the parable of the wealthy farmer (Luke 12:16-21)… from the encounter with the rich young ruler (Matthew 19:21) to the one with Zacchaeus (Luke 19:1-10)… from teachings on trust in the sixth chapter of Matthew to lessons on the danger of wealth in the sixth chapter of Luke.

So, if you are working with a couple who needs a fresh start in talking about their financial future, have them discuss their money history. Ask questions like:

- How did your childhoods shape your beliefs about money?
- How were financial decisions made in the home where you grew up?
- Were money problems discussed openly?
- What are your spending priorities right now?
- Are they in sync with each other?

This kind of discussion will help the couple cultivate empathy for each other's money style and facilitate moving into examining how each spouse approaches money today. Of course, their priorities may conflict, but that's okay. The goal is to get them talking about finances without evaluating or judging one another. If you help a couple reach this milestone, it will result in a reduction of financial conflict and be invaluable to their relationship.

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Earn, Give, Save, and Spend

I met H.B. London in the Galleria Mall in Dallas, Texas, in 1998. My wife, Amy, and I were Christmas shopping when I heard a familiar voice coming from behind. I turned to see Drs. James Dobson and H.B. London howling with laughter. I rarely bother leaders in public, but my deep respect and admiration for these two men prompted me to walk right up to them. Amy and I introduced ourselves to Dr. Dobson and he, in turn, introduced us to H.B. as his "new friends." What started over a few laughs that day turned into many opportunities to join them in ministry and broadcasts. I am truly grateful for H.B.'s wonderful testimony and many years of service and devotion to pastors. While H.B. now rejoices in heaven with Jesus, it is an honor to continue his column for *CCT* magazine.

The focus of this issue of *CCT*, "Money, Finances, and Relationships," is a topic that was instilled in me at an early age. My dad taught me to earn, give, save, and spend… in that order. From as early as I can remember, my dad was hands-on with my brother and me concerning all things money. When we earned money from mowing, raking or digging ditches around the neighborhood, we brought it home and dad helped us break it down. Tithing was first. We set aside 10% right off the top. After also setting some aside for missions, about 50% went into savings. The rest was ours to spend wisely.

He encouraged us to work at an early age. The thought of sitting around all summer twiddling our thumbs did not fly with Ron Cunningham. He was heavy on responsibility and light on privilege. I remember driving home from church one summer night. As we drove by a neighbor's house, my dad commented that the grass was over a foot tall. From the backseat of our Plymouth Volaré, I confirmed his observation.

Dad stopped the car. "Ted, why don't you ring the doorbell and offer your services?" It was a request, not a suggestion. Next thing I know, I am standing on our neighbor's front step launching my entrepreneurial lawn mowing business. I asked the man if I could mow his lawn. He offered me $10 and the use of his push mower.

With the wisdom God gave him, Solomon understood that work was a gift and it is possible for people to "be happy in their toil" (Ecclesiastes 5:19).

His lot was just under an acre… almost an acre of foot-high grass! That length requires continuously pushing two feet, then backing up to shake out the clippings and repeating. If I got too aggressive and went for three feet, the mower died. Every child from the 80s knows that dance!

It took two days to cut the neighbor's grass. Sweaty and wiped, I returned home with a crisp $10 bill. One dollar went to tithe, 50 cents to missions, five dollars to savings, and I put the remaining $3.50 in my little toy safe. By age 12, I was making enough to pay taxes. What?! My father was giddy to file my self-employment taxes for me. I fought him tooth and nail on that subject to no avail. My dad just turned 71, and when I remind him of that story, he smiles with pride. He taught me the priority of earning, giving, saving, and spending.

EARN

Inspired by financial expert and businessman, Dave Ramsey, I love asking my kids, "Where do you go when you want money?" Then together we yell, "You go to work!"

According to Proverbs 16:25-26, hunger is a great motivator to work: "There is a way that appears to be right, but in the end it leads to death. The appetite of laborers works for them; their hunger drives them on." If we want to eat, we must work. If we refuse to work, we will starve.

With the wisdom God gave him, Solomon understood that work was a gift and it is possible for people to "be happy in their toil" (Ecclesiastes 5:19). Diligent workers find contentment in their labor. When individuals stay busy and productive, they have very little time to complain or whine about life "because God keeps them occupied with gladness of heart" (Ecclesiastes 5:20).

GIVE

Giving should be the automatic response of thanks back to the One who enabled us to work. We are called to, "Honor the Lord with your wealth, with the firstfruits of all your crops…" (Proverbs 3:9). When we get paid, our first question should be, "What can I give?"… not, "What can I get?" Giving reminds us that we are stewards, not owners. Give cheerfully, "… not reluctantly or under compulsion, for God loves a cheerful giver" (2 Corinthians 9:7). Give quietly, *"… Then your Father, who sees what is done in secret, will reward you"* (Matthew 6:4).

SAVE

Our desire should be to produce, give, and save more than we consume. The fool spends everything he makes: *"Precious treasure and oil stay in the home of the wise, but fools swallow them up"* (Proverbs 21:20). Make sure something goes in the bank before going shopping online. Build up an emergency fund to not be caught off guard by a car or home repair. We should use our prime earning years to put something away for when we will not be able to work as much. Money grows over time and "… whoever gathers money little by little makes it grow" (Proverbs 13:11). Save something, even if it does not feel like much.

SPEND

We are all consumers, but all of us could do a better job at reeling in our spending. Some spend out of entitlement. They confuse privilege for necessity by feeling they deserve something. Some are emotional spenders, making purchases to medicate pain, hurt or loss. Others are essential spenders and get by with the basics.

Consume less to enjoy more. Budget for contentment. Like the Apostle Paul, may we learn "… to be content whatever the circumstances" (Philippians 4:11). Avoid debt whenever possible. Remember, "The rich rule over the poor, and the borrower is slave to the lender" (Proverbs 22:7). If you feel your spending is out of control, take a look back at your giving. That is a great indicator and motivator for appropriate spending. Pastor, author, and speaker, Eugene Cho, says, "Generosity is what keeps the things we own from owning us." What a great statement!

Thank you, Ron Cunningham! I am grateful for you and what you taught me about money. My wife and your grandchildren thank you, too. "A good person leaves an inheritance for their children's children…" (Proverbs 13:22). You are a good dad and have blessed your family in more ways than you will ever know. Hopefully, I am passing on these smart money habits to your grandchildren. ✠

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« DIANE LANGBERG, PH.D.

What's Your Relationship Story?

The words "relate" and "relationship" include surprising definitions, such as "narrate." In other words, a relationship is a story. As you relate to others, you are together writing a story. Another meaning inherent in those words is the idea of motion, carrying, bearing, and bringing back. A relationship then is a moving, living experience. It involves two or more people carrying many things back and forth, bearing the impact of the other, weaving their lives together to create a story.

What are some of the capacities we bring with us into relationships? We see ourselves bringing love, help, gifts, abilities, insights, and dreams… and we do, indeed, bring such things. Also, we bring our histories, personalities, habits, and the ways we use power. Someone who grew up in a home filled with fear and violence has been profoundly shaped by those factors. Someone who has experienced abandonment or neglect brings the impact of those issues into every relationship.

If to relate is carrying back and forth and bearing the impact, then we take the shaping of previous relationships into new ones. If I have brought shame, abuse, violence, abandonment or fear from prior relations, then I will carry the flavor of those difficulties with me into my subsequent interactions. The threads of past relationships are woven into the story of the new ones. We often see new relationships as a "starting over." However, the only change in a new connection is the other person. You are not new. In fact, you are the same person who just left behind previous relationships and carry with you the influence of those experiences. We can only bring with us what we have known and experienced ourselves. If I have learned in previous relationships to be fearful, when I enter a new one with you I hope for safety.

Nevertheless, I still bring my fear with me and, as a result, you are then required to carry with me the burden of that fear which was created by others. You must prove that you are safe and trustworthy—not just for yourself, but also in some compensatory manner due to the hurt others inflicted on me. I have carried my fear into our relationship and put the burden of it on your back.

Also, we bring with us the ways in which we coped with our previous experiences. We may be open or closed, soft or hard, trusting or distrusting, power sharing or power controlling as a result of all that has proceeded. To cope, we may withdraw, get angry, attempt to please, blame, criticize, exercise arrogance, become self-righteous or utilize massive self-protection. We develop relational habits as we live our lives. If/when you hurt me, then that habit will show up—I will leave, lash out, and go silent or exercise control if that is what I have habituated. I will also feel justified in my response because you have wounded me. We tend to believe our recurring reactions are due to the person who has upset us rather than seeing them as relational habits *we* have developed over time, choosing to exercise them whenever we experience pain.

The Scriptures are very clear about whatever comes *out* of us during our relationships reveals a great deal about us on the *inside*. We think if we respond abusively, it is because the other person did something to provoke us (e.g., I am abusive because you…). The Scriptures say if we respond with rage, it is because that is what is in our hearts. We have practiced using reactions like anger or abusive control whenever we feel hurt or afraid or misunderstood. The "bumps" of relationships expose us to both others and ourselves. We prefer to believe those "bumps" show how incompetent, unloving, and unhelpful the other person is, thereby justifying our response.

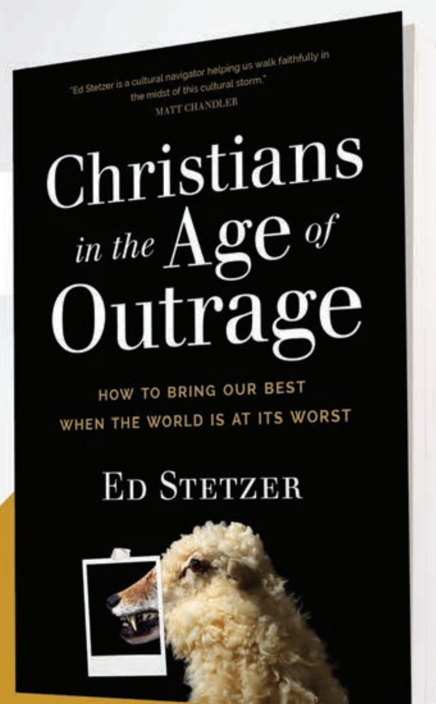
One of the areas where this

exposure happens is in the financial arena. Money is a form of power… and how we use our financial strength, or the lack of it, exposes us. These dynamics are evident in the work world. Money is used to get people to work horrendous hours… to affirm in order to control. Conversely, money can also be used to bless. It can be a power factor in friendships (e.g., I will never let you pay for anything; you must always be on the receiving end). Money is often used abusively in marriage, especially when there is a financial imbalance in the relationship. The one with the bigger purse can use his or her money to control, humiliate, and as a reminder that conforming to demands or expectations, no matter how extreme, will determine the payout. I have worked with clients whose grandparents, parents or spouses have managed money in a humiliating, controlling way, making the recipients feel owned and very small.

Any kind of power—physical, verbal, emotional, spiritual or financial—can be used to rule over someone in harmful ways or to bless. What we carry back and forth relationally with our words, status, knowledge, and money can be instruments of harm or those of blessing. Words can be spoken or withheld to damage or encourage. So can money. It is merely another arena of power. We can give money in a way that is harmful and refuse it in a way that is good. The reverse is also true—we can give money so it blesses and also decline it in a humiliating, hurtful manner.

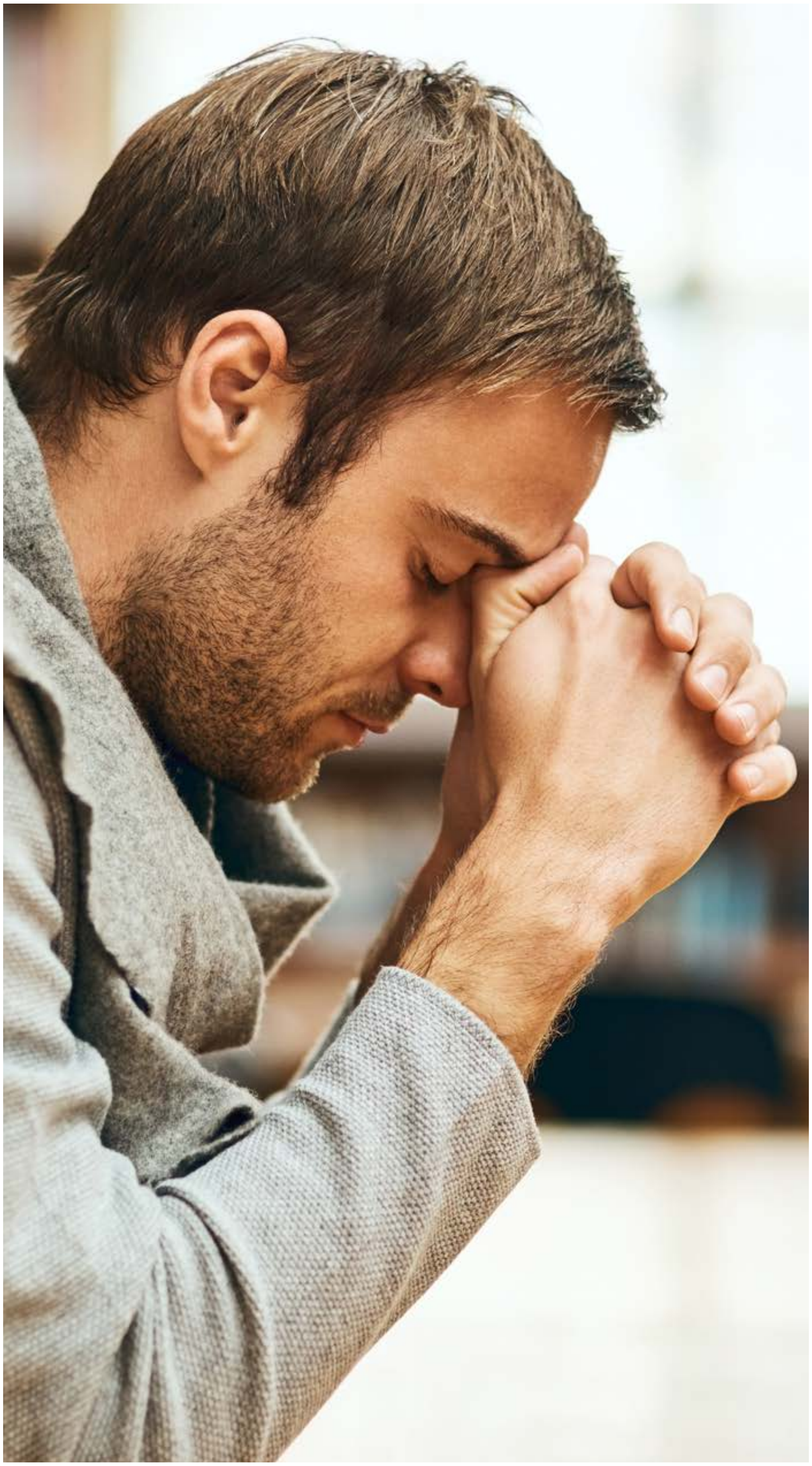
We said earlier that relationship is a narration, a carrying back and forth. That story, that exchange is meant by God to pour out blessing and bestow honor and dignity in others created in His likeness. Whenever power of any kind, including financial, is used to feed something in ourselves rather than bless another, we have exposed what rules us. We have demonstrated what our hearts worship more than the God who made us. May the stories of our relationships, financially and otherwise, bear the fragrance of Christ. ✠

DIANE LANGBERG, PH.D., is globally recognized for her 45 years of clinical work with trauma victims, having trained caregivers on six continents. She directs a group practice in Jenkintown, Pennsylvania, and her most recent book is *Suffering and the Heart of God: How Trauma Destroys and Christ Restores*.



« GARY W. MOON, PH.D.

For the Love of Money



You know the joke. A seasoned monk is giving a tour of a beautiful retreat center. The brother notices the wide-eyed expression on the face of his guest as they stroll through a lavishly furnished common room decorated with beautiful art and gold leaf books, "I know what you are thinking… if this is poverty, give me chastity."[1]

I've always liked that anecdote. It reminds me that spiritual disciplines and monastic vows are attempts to target something far deeper than the specific practice that is being named. That is, each discipline is not aimed at surface level behaviors, but deep habits of the heart that produce destructive patterns of thought and action. For example, we don't practice silence to talk less, but to develop a heart that no longer needs to use words to manage the impressions others have of us. This is because sometimes in the quiet we hear whispers of love from God. And we don't practice poverty (simplicity and frugality) to spend less money, but to develop a heart that trusts God more for daily bread.

The early monastic movement, or desert spirituality, illustrates this principle of indirection—the lifespans of most of the early desert dwellers wrapped around the era of the Edict of Milan, the decree that marked the beginning of Christianity's transition from outlaw status to the dominant religion of the Roman Empire. Desert spirituality was a radical response to the fear of slipping into a surface level or nominal expression of Christianity. If persecution goes away, the early desert hermits feared, then it will also be easier for the false or ego-self to stay alive. Something must be done.

Desert spirituality was a radical curriculum for mortifying "passions" such as gluttony, lust, greed, anger, sloth, pride, and, most importantly, vivifying the counter and vice-killing virtues of self-control, desire for God, generosity, serenity, perseverance, and doing good for others in secret. However, the ultimate focus was neither on the vices nor virtues, but on learning to develop a new heart that naturally does what is good and right.

As Richard J. Foster points out, the focus of the three, traditional spiritual vows of poverty, chastity, and obedience is about much more than the associated behaviors. It is about changing an underlying heart condition so we do not need money, sex, and power to control others. So, the key question becomes: Does a specific spiritual practice or vow help a person become less dominated by destructive habits born from ego-centered passions and more engrained in pathways of other-centered virtue?

For the purpose of this issue's theme, let's take a look at what can go wrong and right in our lives regarding money, poverty, work, and relationship. Spoiler alert: It's never about the object or the practice, but a change of heart.

Money: Money is a concrete way of extending our will. And in that simple statement, we see a summary of those previously mentioned. Our behaviors or practices concerning money are not the issues. The issue is our will.

If you do not think money is an exercise of our dominion, as Dallas Willard might say, then I invite you to an experiment. Go into any restaurant, sit at a table, and tell the person who comes to take your order, "Hi. I don't have any money or credit cards with me, but I'd like for you to bring me the most expensive item on your menu. I'd also like for you to smile at me and be pleasant. And when I'm finished, I expect the table to be cleared and the dishes washed. And, of course, I can't offer a tip." Good luck!

But there you have it. The spiritual issue with money is not its role as a vehicle for extending our will. No money, no extension. The spiritual issue with money is the condition of our will in the first place. Do we use it to exercise a will that is oriented to doing what is good for others and self or self alone? In the words of Dallas Willard, "We use money to exercise our dominion for good."

Paul made it clear… it is not money, but the love of money, that is "the root of all evils" (1 Timothy 6:10). The most sinister thing about money is if the earner and the user have an underlying desire for omnipotence.[2]

Poverty: Like money, poverty is neither good nor bad. There is no virtue in poverty *per se*. Poverty is like a straitjacket. It says nothing about the heart of the person who wears the restraining wrapper. It only restricts the movement. A person living in poverty may have the heart of a controlling king. For that individual, poverty is not a virtue, but a restraint that is cursed at daily while any available money becomes fuel for a lotto ticket. At the same time, a king or billionaire might have received the opportunity to experience the limits of wealth to create happiness and, as a result, may have embraced a vow of generosity and frugality.

Who is better off—the straitjacket-constrained person who would use money for selfish gratification, but cannot… or the king who became a monk? I think Willard nailed this one, too. We don't practice the frugality to deposit brownie points in God's bank. We abstain from using money at our disposal because we recognize that it can so easily become a vehicle for status, glamor, and luxury.[3]

Does a specific spiritual practice or vow help a person become less dominated by destructive habits born from ego-centered passions and more engrained in pathways of other-centered virtue?

Work: All right, one final Willard-ism: "Work is not the curse of humanity's fall into sin. That is the sweat from self-reliance. That is a curse. Work is the creation of value that benefits people."[4] And in that understanding can be a kind of interacting with (knowledge of) God.

Work done in, and with, Jesus can be easy. In fact, it is precisely working *with* God that is the secret of the easy yoke. Working with God means no sweat. Working with God means we have resisted the temptation to use work as an exchange for security, worth, and acceptance. We work to create value, glorify God, spend creative time with God, and enjoy the process. The focus of the discipline of work is the production of value with God while contributing to the lives of others. Work can be the creation of good in love.

Relationship: John Ortberg remembers his wedding vows. He was moved by the officiating pastor proclaiming that the two would become one. And then he disclosed that internally he was thinking, "That's great; but which one? I want it to be me!"

As the desert dwellers discovered, spiritual practices are not about the behaviors involved, but how those patterns affect the underlying will.

The desert became an important laboratory for mortifying vices (passions) and vivifying virtues. The good news for us moderns who are not able to press pause on life and trek off to hot and sandy places is that God provides a similar laboratory for the rest of us. It is called the course of relationship. The graduate school version is called marriage.

As we have previously mused, money can be seen as a way to extend the will. The issue is not money, but one's will. Poverty is not good, bad, nor neutral. Poverty is a restriction of the will. And work, be it expressed in a factory, church, classroom or marriage, is the creation of value. No matter what the venue, we need an inner-self that habitually practices love. That is willing and acting on what is good for another.

It does not matter that a community practicing a vow of poverty has been given opulent resources. It does matter that the community holds the gifts with open palms. It does not matter whether a person has accumulated money, opportunities for union (aka, sex), and power, but it does matter if the heart holds these things with closed or open palms. ✠

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Endnotes

1 While I have heard this joke from many sources, James Martin does a particularly good job with the telling of one version in his book, *The Jesuit Guide to (Almost) Everything*.

2 https://renovare.org/articles/money-and-the-spiritual-life.

3 https://www.soulshepherding.org/dallas-willards-definitions/.

4 Ibid.

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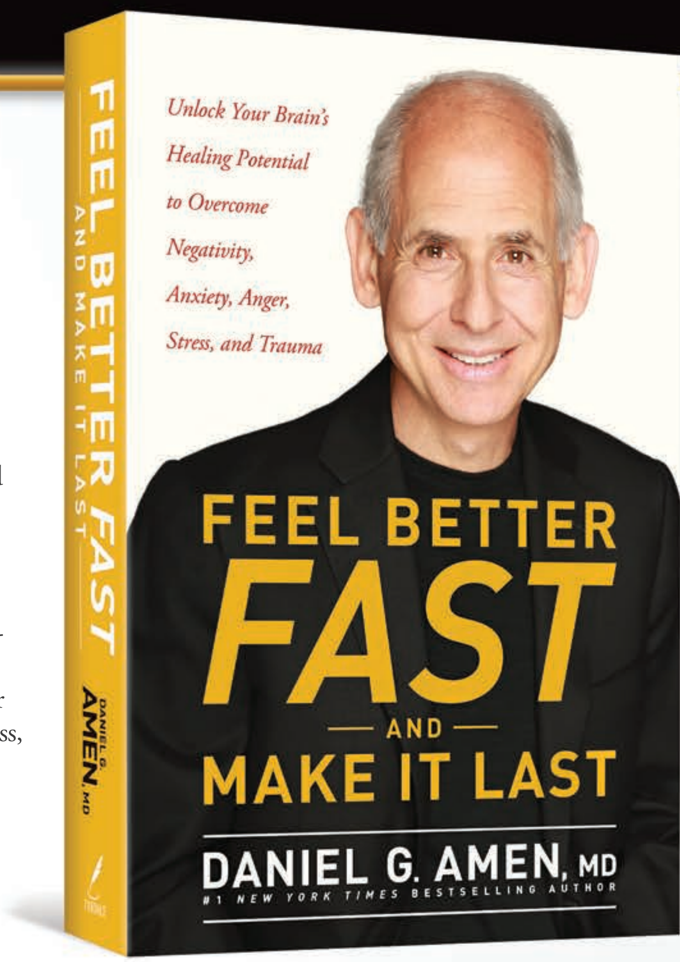

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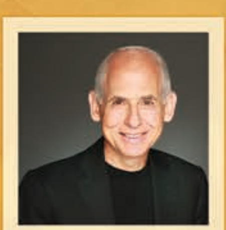
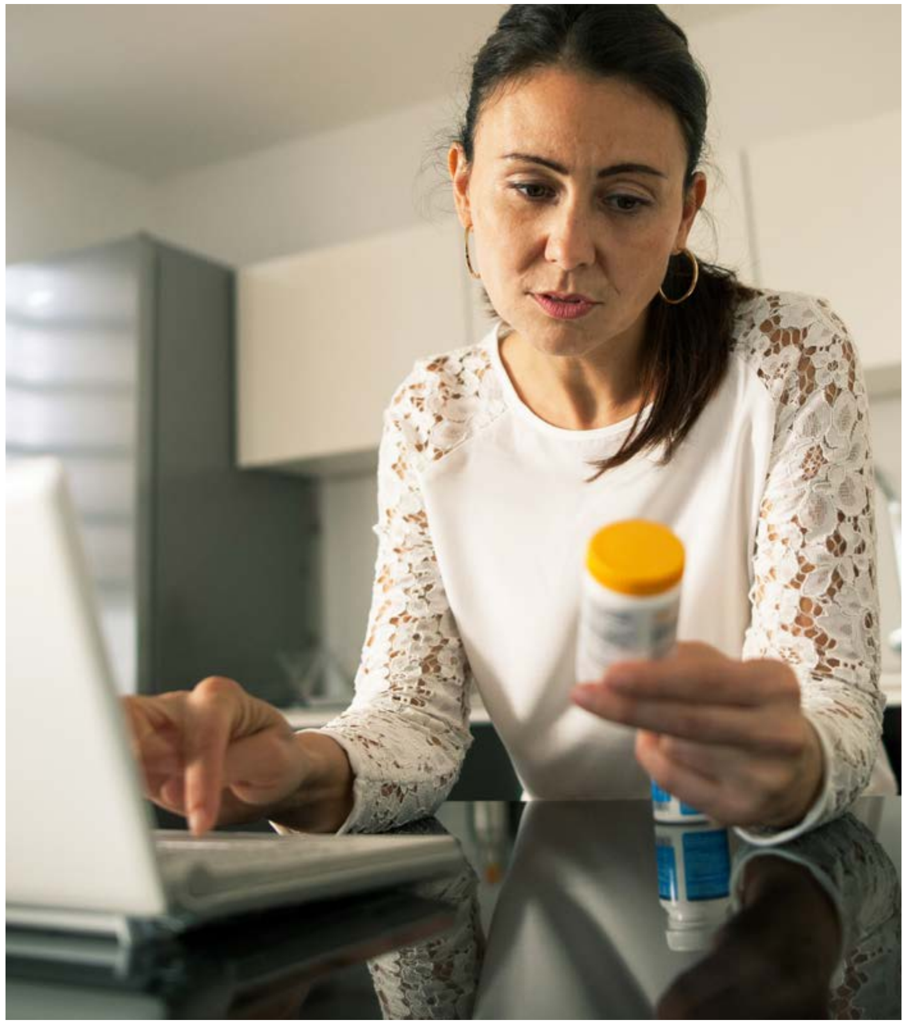


DANIEL AMEN, MD, is a physician, a double board–certified psychiatrist, the founder of Amen Clinics, a ten-time *New York Times* bestselling author, and an international speaker.

TYNDALE

When All Else Fails… Think!



A 35-year-old woman presents with a six-month history of major depressive symptoms after the birth of her first child. She has a previous history of depression that responded to 12 months of fluoxetine treatment in her early 20s. Her obstetrician-gynecologist (ob-gyn) placed her on fluoxetine again, but it did not work this time. She had subsequent trials of two, new antidepressants that also failed to yield a positive response. Both the doctor and patient became quite concerned as they tried to figure out the reason for this series of medication failures in a previously responsive patient. The following are 10 medical "D's" to think about "when all else fails."

1. **Drug Selection.** A group of medications may share the same indications for usage, but have very different mechanisms of action. Hypertension can be treated by drugs with four different mechanisms of action—ACE inhibitors, diuretics, calcium channel blockers or beta blockers. Similarly, psychiatric medications may address a syndrome, such as depression, from a variety of different mechanisms of action. This may include various neurotransmitter systems, such as serotonin, norepinephrine, dopamine or glutamate. Sites of action can differ, such as reuptake pumps, pre or post-synaptic receptors, second messenger systems, regulatory autoreceptors or synaptic enzymes. The above patient was placed on three antidepressants that utilized the same mechanism of action—serotonin reuptake pumps.
2. **Delivery Systems.** Medications are comparable to the space shuttle. There is a space shuttle (the medication's active ingredient) and a rocket to get it into orbit. Delivery systems are the rockets of medicine that assist in delivering the drug to the intended targeted organ. These systems may be an immediate release pill that is absorbed in the stomach or proximal small intestine… or an extended release pill that is slowly absorbed throughout a large segment of the gastrointestinal (GI) tract. Orally swallowed medications are first taken to the liver, where a percentage of the drug is "metabolized" out of the blood. Gastrointestinal diseases, like Crohn's disease, bariatric surgery or variations in liver metabolism, can affect orally swallowed medications. Injectables, orally disintegrating wafers, and skin patches are other examples of delivery

systems that are designed to bypass the GI and liver variables initially.

3. **Dosage.** Medications may not work properly if the dosage is too high or low. If an expired medication is used, the effective dosage may be much lower than the labeled dosage. Using a generic of the same drug may cause dosage variations. Also, if the liver metabolic rates, as reflected by Cytochrome P450 (a family of isozymes responsible for the biotransformation of several drugs) speeds, are too fast or slow, there could be significant variations in medication blood levels despite proper oral dosing.
4. **Duration of Treatment.** The issue here is whether the medication had enough time to work. This will vary with different disease states and distinct medications, and can lead to a presumed failure because of a premature evaluation of benefit.
5. **Diagnosis.** Anytime there is a variation in the expected result, always question the presumed diagnosis. There may be more than one psychiatric diagnosis. For example, a patient may have attention-deficit/hyperactivity disorder (ADHD) and obsessive-compulsive disorder (OCD) as coexisting issues. There may be a medical problem that has developed and can complicate the clinical picture. A sudden onset of symptoms in someone who did not have a past or family history of psychiatric problems should trigger a thought process about medical issues. Thyroid problems, diabetes, and obstructive sleep apnea are examples of relevant medical difficulties to psychiatry. Some medications can cause therapeutic side effects that can emerge later in treatment and make it appear to stop working. Lithium is one example, as it can cause low thyroid function over time and result in mood destabilization.
6. **Drug Interactions.** There are several types of possibilities here. Certain psychiatric medications can affect other psychotropic drugs. For example, some antidepressants can decrease the effectiveness of ADHD medications. Non-psychiatric medications, such as steroids, can cause side effects such as anxiety that may limit the efficacy of co-administered psychiatric medications. Any supplement that proposes to increase energy could also create an issue with anti-anxiety or sleep-inducing medications. Many sites will provide easy access to the well-documented drug-to-drug interactions (e.g., www.drugs.com).
7. **Diet and Lifestyle.** Aerobic exercise, adequate sleep (at least seven hours), and anti-inflammatory diets are examples of positive lifestyle variables. Smoking and excessive caffeine can be deleterious to good responses to medications. Deficiencies in Vitamin D and B vitamins have also been associated with poorer responses.
8. **Didn't Take it Correctly.** The worst performing medication is the one the patient never took… or took incorrectly or inconsistently.
9. **Drugs and Alcohol.** These variables can precipitate psychiatric symptoms during intoxication or withdrawal. Drugs and alcohol can directly decrease or complicate the effectiveness of psychotropic medications. Marijuana can speed up the activity of liver metabolic enzymes such as 3A4 and 1A2 and, thus, reduce the blood concentrations of psychiatric drugs.
10. **Different Approach.** Too much of a focus on medication ineffectiveness can distract us from psychological and spiritual issues that would require psychotherapy and the exercise of spiritual disciplines. Non-medication approaches, such as transcranial magnetic stimulation, electroconvulsive therapy, and ketamine infusions, are options for appropriate treatment-resistant patients.

The patient introduced at the beginning of this article was overweight before her pregnancy. She gained another 35 pounds during her pregnancy and began to snore excessively. Sleep apnea was suspected as a medical cause for the non-response she had to her antidepressants, so a sleep study was conducted that confirmed this diagnosis. She began continuous positive airway pressure (CPAP) therapy and her medication started to work. Her "medication failure" turned out to be a newly diagnosed medical problem. When all else appears to fail, please consider the 10 "D's." ✠

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« JEANNEANE MAXON, J.D., ESQ.

Protecting your Personal Finances from Lawsuits

While statistically few mental health professionals (hereinafter "therapists") will face malpractice lawsuits,[1] even when dismissed they are quite costly. In 2014, Continental National American (CNA) Insurance and Healthcare Providers Service Organization (HPSO) published a study indicating that the average costs of defending and settling lawsuits for individual therapists were more than $175,000.[2] Even lawsuits that are dismissed can cost tens of thousands of dollars. To avoid paying the high price tag for lawsuits, therapists should follow a few basic rules.

Practice the Three C's

Of course, the preferred protection from lawsuits is to avoid them entirely by engaging in the highest standards of ethics and law. Notably, for therapists, this means practicing the Three C's: Care, Competence, and Confidentiality.

CARE involves comprehensively and adequately assessing the needs of the client, while considering the whole person. Further, the therapist must adequately evaluate and implement a treatment plan in line with the client's specific needs.[3]

COMPETENCE means the therapist is appropriately educated and trained to handle the client's particular needs, and may necessitate a competence-based referral where the therapist lacks the skills, education or training to address the client's needs. It also means therapists are knowledgeable about their legal and ethical obligations and they do not practice beyond their scope of abilities.[4]

CONFIDENTIALITY requires the therapist to abide by laws and ethical standards to protect the confidentiality of the client-therapist relationship and take all necessary steps to protect the privacy of the client. This obligation also includes sharing information as required by law for the protection of the client

... therapists can exercise the best possible practices and still face a lawsuit. Even frivolous lawsuits can cost tens of thousands of dollars to defend and dismiss. Wise therapists will ensure their malpractice insurance is active at all times.

and others, such as reporting child/elder abuse or abiding by a duty to warn.[5]

The Three C's are thoroughly discussed in the American Association of Christian Counselors (AACC) 2014 Code of Ethics.[6] Likewise, information on the Three C's and other areas of legal and ethical education can be found in abundance throughout AACC's resources, including *Christian Counseling Today* magazine, AACC conferences and Webinars, and Light University curricula.[7] Proper legal and ethical standards for therapists extend well beyond the Three C's. Accordingly, therapists should regularly undergo continued education and training to ensure they are practicing correctly.

Limit Personal Legal Liability through Corporate Structure

Therapists are legally liable for their practices, whether acting as a solo practitioner or within a more substantial firm. However, some corporate structures lend themselves to providing more protection to the individual therapist than others.

The strongest corporate structure for protection is formal incorporation. Incorporating establishes a greater boundary between the individual practitioner and the larger practice. On the other hand, it requires more paperwork and an additional tax filing, whereby the corporation is taxed on top of the personal tax filings of its practitioners, known as "double-taxation."[8]

In certain situations, plaintiffs can "pierce the corporate veil" and hold directors and officers of the corporation personally liable; however, courts generally look unfavorably on such attempts. Laws vary tremendously from state to state, but usually such efforts are only successful where the actions of the board of directors are egregious, and/or where the corporation is acting as an alter ego for the corporate officers.[9]

Practicing as a solo practitioner offers the weakest form of protection. While this structure avoids the double-taxation issue, the solo practitioner is liable for any judgments and defense costs filed against his/her practice.

A third model, called a limited liability corporation (LLC) or a professional limited liability corporation (PLLC), generally seeks to act as a middle ground between a corporation and a solo practice. While the laws vary from state to state, LLCs and PLLCs are typically formed by groups of professionals who seek to pool their resources and expertise to save costs and make collaboration and referral options more available. Like the solo practice, they are considered "pass-through" organizations where tax liability is placed directly on the partners without taxing the organization, thereby avoiding double-taxation. Under this model, costs of a lawsuit often can be limited to a therapist's assets in the partnership itself. A therapist should seek the advice of a qualified corporate attorney within his or her state before formulating an LLC.

Under all these models, therapists can still be individually named in lawsuits, and often are. A wise therapist might ask the corporation or LLC for an indemnification agreement, whereby the organization promises to cover the costs of any lawsuits where the therapist is individually named. Typically, the therapist will be required to have acted on behalf of the practice and in good faith. A licensed and qualified attorney specializing in corporate law within your state should be able to assist with indemnification agreements.

Maintain Adequate Insurance

Maintaining adequate insurance is the best way to protect assets from costly lawsuits. Society is becoming increasingly litigious. Since 2008, civil case filings in federal courts have increased 19%.[10] Filing a lawsuit is relatively easy in most jurisdictions, and may be done without the assistance of an attorney. Accordingly, therapists can exercise the best possible practices and still face a lawsuit. Even frivolous lawsuits can cost tens of thousands of dollars to defend and dismiss. Wise therapists will ensure their malpractice insurance is active at all times.

Furthermore, maintaining malpractice insurance is often a licensure requirement and in the best interests of patients who may legitimately suffer an injury requiring compensation. The therapist, employer, corporation or partnership may pay for malpractice insurance. Therapists should talk to their insurance providers to ensure they have insurance with policy limits adequate to cover their practices. CNA and HPSO reported that 6.4% of their claims closed with indemnity payments between $500,000 and $1 million.[11]

Additionally, therapists and organizations should consider other insurances based on services provided. Typically, this would include general liability insurance, which covers injury unrelated to the direct counseling of the patient. The classic example is when a patient slips and falls on the organization's property, suffering injury. Corporations and LLCs should also consider maintaining Directors and Officers (D&O) insurance, which provides coverage for lawsuits in which directors, officers, and/or key employees are named. Similarly, Employment Practices Liability (EPL) insurance typically provides coverage for directors, officers, and key employees in lawsuits filed by current or former employees. If a therapist or employee drives a vehicle for a practice (other than a standard commute) or transports patients on behalf of one, non-owned/hired automotive insurance should be considered.

Ideally, the therapist and/or organization will develop a good relationship with an insurance provider who will honestly advise them on the best insurance policies and coverage limitations the practice requires. As always, it is helpful to seek the advice of a licensed attorney in your jurisdiction specializing in corporate law.

Helpful Tips

Navigating the world of insurance (especially in light of a lawsuit) can be confusing to many. A few tips can ease this process:

- **Ask specific questions.** When evaluating coverage options, be sure to ask about situations that might be unique to your practice. For example, if the therapist refused to counsel a homosexual couple for marriage, would a discrimination lawsuit be covered?
- **Maintain copies of your insurance policies.** These may need to be reviewed by an attorney should you have an insurance claim denied.
- **Notify your insurance provider as soon as you have any indication of a lawsuit (even if just threatened and not yet filed).** This is often a policy requirement, and a claim can be denied if the insurance provider is not notified in a timely manner.

While none of these guidelines offer a 100% guarantee against personal liability when facing a lawsuit, practicing these procedures will undoubtedly reduce the risks and provide better protection for therapists and clients.

The information contained in this column is provided for educational purposes only. Nothing in this column should be construed as legal advice, and readers should seek advice from a qualified attorney within their jurisdiction for concerns/questions on specific matters. Law varies from jurisdiction to jurisdiction.

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« GREGORY L. JANTZ, PH.D.

Navigating the Pathway of Money and Leadership

"May I stress the need for courageous, intelligent, and dedicated leadership…. Leaders of sound integrity. Leaders not in love with publicity, but in love with justice. Leaders not in love with money, but in love with humanity. Leaders who can subject their particular egos to the greatness of the cause."[1]
— Dr. Martin Luther King, Jr.

"Money doesn't change men, it merely unmasks them."[2]
— Henry Ford

Is it a stretch to say that money, finances, and relationships can all be tied to leadership? The answer may be less tangential than you think. As the quote from Dr. King asserts, leaders have the potential to be in love with money; and, money, according to Henry Ford, can unmask leaders. Unmasked leaders may have difficulty maintaining their leadership, which can be based on reputation, influence, and the relationships they have with their followers. Finances, or the management of money, create their own connection between money and manager. The pathway connecting money, finances, relationships, and leadership may seem circuitous, but the guideposts from one to the other, and back again, are there.

Scripture ties money, money management or finances, and relationships to leadership. The apex of church leadership—elders—are warned by the Apostle Paul, when he says, "Now the overseer is to be above reproach, faithful to his wife, temperate, self-controlled, respectable, hospitable, able to teach, not given to drunkenness, not violent but gentle, not quarrelsome, not a lover of money."[3] Elders are to be, like Dr. King said, lovers of humanity, not lovers of money… and a corrupted relationship with the latter is bound to complicate relations with the former.

Why might leaders be especially susceptible to challenges with money? I have come to believe, at their core, both leadership and money are avenues to power. Scripture points out that leadership and money give people control over others, "*Jesus called them together and said, 'You know that the rulers of the Gentiles lord it over them, and their high officials exercise authority over them…'*"[4] and "*The rich rule over the poor, and the borrower is slave to the lender.*"[5]

Leadership and money are avenues to power, and each can magnify the other. Leaders may use position to amass wealth. The wealthy may use money to gain position. Such a natural resonance should sound a klaxon of caution. For power, in human hands, does not always end well. Abraham Lincoln is credited as saying, "Nearly all men can stand the test of adversity, but if you really want to test a man's character, give him power."[6]

So, leaders must be cautious about how they relate to money. Scripture can provide valuable lessons in navigating the pathway of money, finances, and relationships for leaders today. Here are a few passages I have found helpful in my own journey as entrepreneur and leader. As you read them over, perhaps examples will come to mind of Christian leaders who followed or failed to heed their warnings.

- **Choose Your Shelter Wisely:** "*Wisdom is a shelter as money is a shelter, but the advantage of knowledge is this: Wisdom preserves those who have it.*"[7] Money can appear to be the answer to problems… a "shelter" amidst life's storms. Scripture says money is *a* shelter, but not *the best* shelter. As a leader, seek to gain wisdom over wealth.
- **Watch Your Step:** "*Pride goes*

before destruction, a haughty spirit before a fall."[8] Leaders who can assume lofty positions need to be careful where they step; the fall can be devastating, not only for themselves, but also those they lead.

- **You Can't Buy a Good Reputation:** "*A good name is more desirable than great riches; to be esteemed is better than silver or gold.*"[9] As a leader, your good name is something you must earn, not something you can buy… no matter how much money you have.
- **Make the Most of Your Time:** "*Do not wear yourself out to get rich; do not trust your own cleverness.*"[10] Leaders only have so much time to create a positive influence in the lives of others; invest your time well.
- **Beware of Thorns:** "*The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature.*"[11] A leader is one who should produce an abundant crop of good, so be careful to keep your fields of influence free of wealth-weeds.
- **Guard Your Leader Legacy:** "*But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?' This is how it will be with whoever stores up things for themselves but is not rich toward God.*"[12] A leadership legacy is made by storing up riches in people, not things.
- **Be Careful What You Wish For:** "*Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction.*"[13] Wealth may seem like a path to freedom, but it can become a road to ruin. Leaders must be careful what route they take… for themselves and those they lead.
- **Hold Yourself Accountable:** "*So, if you think you are standing firm, be careful that you don't fall!*"[14] Feel free to ask others to hold you accountable; however, as a leader, you are ultimately responsible for yourself.
- **Leaders are Followers:** "*No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.*"[15] I have heard it said, "Those who make the rules, break the rules." Leaders who end up making rules for others can be tempted to break those rules for themselves through excuses, rationales, and convoluted justifications. Scripture is clear; you cannot hold opposing positions. As a leader, you cannot give power to God when you insist on keeping power for yourself.

Do these Scriptures mean leaders cannot, or should not, have money? The answer depends on the leader—some can and some should not. You must determine which is true for you and act accordingly. When you do, you will join leaders who have come to understand the following: money has value, but not more than people; money must be managed so it does not manage you; and a lasting legacy is forged by investing in first things first. Jesus said, "*But seek first his kingdom and his righteousness, and all these things will be given to you as well.*"[16] Actual words from a true leader who did not have a dime to His name.[17]

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Endnotes

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4 Matthew 20:25, NIV.

5 Proverbs 22:7, NIV.

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7 Ecclesiastes 7:12, NIV.

8 Proverbs 16:18, NIV.

9 Proverbs 22:1, NIV.

10 Proverbs 23:4, NIV.

11 Luke 8:14, NIV.

12 Luke 12:20-21, NIV.

13 1 Timothy 6:9, NIV.

14 1 Corinthians 10:12, NIV.

15 Matthew 6:24, NIV.

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17 Matthew 8:20, NIV.

Money, Finances, and Relationships

Relative Earnings and Depressive Symptoms among Working Parents

Kramer, K., & Pak, S. (2018). Relative earnings and depressive symptoms among working parents: Gender differences in the effect of relative income on depressive symptoms. *Sex Roles, 78*(11-12), 744-749.

Family work and care roles have become more varied in the United States over time, with many households now consisting of two-income families. In some cases, the mother earns more than the father. These researchers explored how each parent's contribution toward the family income affects the level of depression symptoms present. Also, they considered the way gender role views (traditional or egalitarian perspectives) play in the relationship between the share of family income each parent contributes and his or her level of depression symptoms.

The researchers utilized data from the National Longitudinal Surveys of Youth (NLSY79, 2016). The United States Department of Labor and the Bureau of Labor Statistics developed this nationally representative panel study starting with 12,686 individuals in 1979. Survey participants were in the 14-22 age range at the start and interviewed annually through 1994. Since 1994, biennial interviews have occurred. The retention rate for this longitudinal study has been quite good, at about 89% (NLSY79, 2016).

The parental subset of data used by the researchers consisted of individuals who were born between 1957 and 1965. They had to be married or in a committed relationship, and at least one spouse had to be working full-time so that share of family income could be calculated. Because the study focused on parents, only families that had at least one child under age 13 at home (adopted or biological) were included. Their final sample included 1,463 fathers and 1,769 mothers between 1991 (Time 1) and 1994 (Time 4).

The researchers analyzed the relationship between gender, income, gender role perspectives, and the level of depression symptoms, applying a robust, cross-lagged, structural equation model that controlled for base depressive symptom levels and followed the same individuals over time. Also, to control for the influence of extraneous variables, individual characteristics such as age, race/ethnicity (white, Latino, and black), education level (Time 1), unemployment rate (Time 1), and amount of total net family income (Time 1 and 3) were analyzed as control variables for predicting the starting share of family income (Time 1) and level of depressive symptoms (Time 2).

The researchers found gender differences in how a rising share of family income contribution impacts levels of depression over time. As a mother's percentage of the household income increased, her level of depressive symptoms increased. As a father's share grew, his depression levels decreased. The relationship between a mother's income and depressive symptoms was moderated, however, by her gender role ideology. If she held egalitarian gender role views, then she experienced a *decrease* in depression symptoms with increased income contribution levels. When one spouse quit work and became dependent on the other, men who ceased work reported an increase in depression symptoms, while women did not. The study findings are limited through being focused on the late baby-boomer generation (1957-1965) only. Later generations may differ as egalitarian views have become more widespread culturally over time.

The researchers analyzed the relationship between gender, income, gender role perspectives, and the level of depression symptoms, applying a robust, cross-lagged, structural equation model that controlled for base depressive symptom levels and followed the same individuals over time.

The importance of the study's findings for Christian therapists treating families may relate to exploring with each spouse the meaning of income contribution differences. Christian women holding traditional views of marriage may be more vulnerable to depression when they are making more money than their husbands. Men in this cohort (1957-1965) may be vulnerable to depression if they are totally income-dependent on their wives. Of course, these implications are currently tentative as further research is needed.

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Student Loan Debt, Debt Stress, and Racially/Ethnically Diverse College Students' Perceived Health

Tran, A.G., T.T., Mintert, J.S., Llamas, J.D., & Lam, C.K. (2018). At what costs? Student loan debt, debt stress, and racially/ethnically diverse college students' perceived health. *Cultural Diversity and Ethnic Minority Psychology.* Advance online publication.

While intuitively one can surmise student loan debt is stressful, little research exists on ethnic populations exploring the connections (direct and indirect) between student loan debt, the perception that this debt is stressful, and general health and depression levels. Are there cultural differences? The researchers examined this question and the relevance of the transactional stress model to understand potential results. The transactional stress model proposes that the degree to which a person interprets student loan debt as concerning or stressful will mediate perceived general health and depression levels.

The researchers utilized data from the National Longitudinal Survey of Freshman (NLSF), which contained an ethnically-diverse college student sample. The NLSF surveyed an equal number of white, black, Hispanic, and Asian incoming college students at each of 28 selected colleges and universities. While students were tracked for each year of their college experiences, the present study focused on telephone interview survey data from the spring of 2003 (senior year, N = 3098), which was the only survey to have questions about student loan debt. Participants had to endorse that they or their parents presently owed money to a lender to pay for college. Of the 1,412 participants who qualified for the study, 62% were female, 38% male, 19.3% Asian, 32.2% African-American, 26.3% Hispanic, and 22.1% white.

To estimate the level of concern participants had about their student loan debt, the NLSF asked, "How concerned are you about the money you or your parents owe?" (1 = not at all concerned, 4 = extremely concerned). General health was assessed with the question, "In general, how is your health?" (1 = poor, 5 = excellent). Depressive symptom levels were assessed with 13 items derived from the Center for Epidemiologic Studies Depression Scale (Lewinsohn, Seeley, Roberts, & Allen, 1997).

The researchers used structural equation modeling to investigate student loan debt as a potential source of stress that impacts health. Multigroup analyses examined invariance in the transactional stress model fit and strength of each path across ethnic groups. Differences in the mediating role of perceived debt stress were analyzed via tests of indirect effects for each ethnic group. The analysis controlled for household income at college entry, gender, self-reported United States-born status, and education levels attained by the participants' parents.

Ethnic differences emerged in the significance and strength of perceived debt stress-health paths. Health and depression levels for blacks and Hispanics may be particularly vulnerable to student loan debt and mediated by perceived debt stress levels. Direct and indirect effects of student loan debt on both depressive symptoms and general health associated with perceived debt stress were consistently significant. Whites had similar results, although perceived debt stress only mediated depressive symptom levels when certain variables were regulated. For the Asian-American sample, perceived debt stress did not correlate to significant general health or depressive symptoms directly or indirectly. The researchers theorized that this population might see debt as being stressful, but necessary, with a clear positive end outcome (a good job). The authors also found support for the transactional model of stress, noting "it was the appraisal of that debt as concerning that tied it to these health correlates" (p. 7).

Given the results, the authors recommended educational strategies for college students and their families to address the student loan debt-stress appraisal path. The idea would be to alter the appraisal of student loans as threatening or stressful and foster an assessment of student loans as challenging, yet manageable. Increased financial education about repayment options and debt management strategies may be particularly valuable in ethnic minority populations, as fewer ethnic minority students report having enough information on the costs of college and financing options compared with whites.

The study is limited, among other ways, in being a cross-sectional research project rather than a longitudinal one, so further studies are needed to confirm these results. The findings are meaningful, however, and point the Christian therapist to the importance of addressing how clients perceive their student loan debt (threatening vs. challenging, but manageable) and the role ethnic differences may play in how student loan debt issues impact general health and depressive symptom levels. Understanding how these differences emerge will be important in future research.

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Answer the following questions from this issue of Christian Counseling Today by marking the appropriate circle. Once completed, you may send in this entire page or a photocopy with your payment to the address below. Please do not send cash. The quiz is open-book and you will need a minimum score of 70% to receive a letter of completion.

Bankruptcy and the Gospel – Rodney Chrisman

1. Chrisman believes that
   - O a. there is a biblical warrant for legal debt relief
   - O b. American bankruptcy and biblical debt relief are the same
   - O c. bankruptcy is always sin
   - O d. generally those who incur too much debt have not sinned

Crucial Money Habits for a Happy and Healthy Marriage – Rachel Cruze

2. Which of the following does Rachel *not* suggest?
   - O a. married couples should have a joint checking account
   - O b. hidden purchases should be confessed
   - O c. budgets are important and create freedom
   - O d. the most important factor is to keep each other accountable

Dollars and Sense: Considerations for Starting… – Trina Young Greer

3. Michael Gerber says this is a "*fatal mistake*" new business owners make:
   - O a. to think the "grass is always greener"
   - O b. to think technical expertise also means business success
   - O c. to think they do not need to advertise
   - O d. to think they can accommodate everyone's needs

A Framework for Eliminating Financial Conflict… – Ron Blue

4. Which of the following is a biblical financial principle?
   - O a. spend less than you earn and give generously
   - O b. avoid debt/plan for the unexpected
   - O c. set long-term goals
   - O d. all of the above

Greed and Envy: Keeping Up with the Joneses – Gregory Jantz

5. Jantz believes the key to unlock the prison of greed and envy is
   - O a. self-sacrifice
   - O b. self-denial
   - O c. contentment
   - O d. mindfulness

Identity Theft: A Growing Crisis – Jeanneane Maxon

6. Where should counselors direct victims of identity theft?
   - O a. to their credit card company
   - O b. to the bank where they have a checking account
   - O c. to the Federal Trade Commission Web site
   - O d. to a bankruptcy lawyer

Money and Marriage: Working Together to Make Things Work – Dave Ramsey

7. What is suggested to get a reluctant spouse to work on reducing debt?
   - O a. be persistent and hammer on what needs to be fixed
   - O b. be honest and focus on the *why* of working together
   - O c. put your hopes , dreams, and fears on paper
   - O d. b and c

Money Matters in Marriage – Les and Leslie Parrott

8. The number one catalyst for positive change with money and marriage is
   - O a. getting couples to talk about it
   - O b. having the self-disciplined partner manage the budget
   - O c. committing to an 80-10-10 goal in budgeting expenses
   - O d. all of the above

Money, Stewardship, and Giving: Investing in Eternity – Randy Alcorn

9. Alcorn says it is an insult to grace
   - O a. to give only 10%
   - O b. to call minimal giving "grace giving"
   - O c. to be legalistic about giving tithes
   - O d. to keep more money than you need

For the Love of Money – Gary W. Moon

10. According to Moon, the issue is not money, but one's
    - O a. will
    - O b. attitude
    - O c. view of God
    - O d. covetousness

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LEARNING OBJECTIVES

Participants will:

1. Increase awareness and content expertise on current trends in mental health practice.
2. Be able to articulate a more comprehensive understanding of this issue's core theme.
3. Be able to integrate spirituality and faith-based constructs into the delivery of care.

PARTICIPANT EVALUATION

Please rate the following on a scale of 1–5 (1 meaning **Poor** and 5 meaning **Excellent**):

1. ______ This issue of CCT is relevant to my practice as a mental health professional.
2. ______ The articles in this issue are comprehensive and well written.
3. ______ I would recommend this home-study program to other professionals.

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« TIM CLINTON, ED.D., LPC, LMFT

Money and Relationships

Few issues can impact our closest relationships more than money. Some of the most difficult and tearful conversations in couples' lives are about money and finances.

Financial security has the power to give us a sense of calm and enable us to bless others, but an insecure financial state has the potential to divide us and cause overwhelming fear, stress, and more. That is why we have dedicated an entire issue of *Christian Counseling Today* to the topic of "Money, Finances, and Relationships." When something has that much influence and power in our lives, we must educate and equip ourselves to be able to address it responsibly.

When I talk to couples in distress, almost always at least one spouse brings up the topic of money. It is widely known that financial stress is a leading cause of relational tension and divorce today. However, just like in other parts of marriage, it is not the money itself that is the culprit; instead, it is the way in which couples handle their different attitudes and behaviors toward finances that causes trouble. According to a 2016 survey conducted by Ameriprise Financial Services,® 73% of people say they have a different money management style than their partner.[1] That is why, like in so many other parts of marriage, the value of healthy communication cannot be understated.

Encourage the couples you work with to intentionally talk about their goals for saving, retirement, budgeting, and everyday spending. They can start these conversations with you and continue them outside of your office. Help couples understand there are different approaches to money management… just because one spouse thinks the work bonus should be spent on a vacation or a little less money could be put into the kid's college fund each month does not mean he or she is necessarily wrong.

Crown Financial Ministries, a faith-based organization whose goal is to train God's followers to be responsible and faithful stewards, says that marriage can be compared to an individual's hands.[2] One hand working alone cannot accomplish what the two can together. It is imperative to understand how the other hand works because, once you do, those differences are more often seen as complementary strengths as opposed to inconsistent and conflicting weaknesses. This perspective is especially helpful when it comes to a couple's approach to managing the family finances. Helping those we work with view their spouses' attitudes and behaviors toward money as merely *different*, rather than wrong, can help change their perspectives and reduce conflict.

What happens between couples also has a profound impact on their children. Our kids learn so much about the world by watching mom and dad. And for many, what they learn about money and finances comes from observing how it negatively affects their parents' relationships… often perpetuating a cycle of misunderstanding and the inability to be wise in their financial decision making.

For parents who are willing, however, we can help them put an end to that cycle. Encourage the moms and dads you work with to be intentional about having conversations with their children about money. These discussions are sure to be far less awkward than some others parents will need to have with their kids! Also, help them see that their attitudes and actions do not go unnoticed. You may even want to suggest that parents provide opportunities for their children to begin managing their finances, perhaps by setting up an allowance system or another way they can interact with the process of receiving and spending money. I can assure you that their future spouses will thank those parents for helping them develop smart spending habits now!

If you want to be practical, encourage individuals and couples to take advantage of free or low-cost money management educational courses and services. Crown Financial and Financial Peace University offer great resources for helping people manage their finances. When it comes to making decisions about money, there are numerous, helpful financial management applications and software to help couples get on the same page and stay there. A few are Intuit Mint,® You Need A Budget™ (YNAB), Wally,© HomeBudget,© and Quicken.© Without a doubt, you work with people who span the spectrum when it comes to technology use, so don't be afraid to recommend a good, old-fashioned spreadsheet that outlines income and expenses with paper and pen.

Like Billy Graham said, "There is nothing wrong with people possessing riches; the wrong comes when the riches possess people."[3] By helping those we work with manage their money (together) more competently, we not only help set them up for financial freedom and achievement but, more importantly, relational health and success.

TIM CLINTON, ED.D., LPC, LMFT, is President of AACC, Executive Director of the James Dobson Family Institute, and cofounder of Light Counseling, Inc., a clinical practice serving children, adolescents, and adults. He served as a professor of counseling for more than 30 years and is the author/editor of nearly 30 books, including *God Attachment, The Popular Encyclopedia of Christian Counseling, Break Through*, and *The Struggle is Real.*

Endnotes

1 Retrieved from https://www.ameriprise.com/retirement/insights/ameriprise-research-studies/couples-and-money-study/.

2 Retrieved from https://www.crown.org/blog/what-is-stewardship/.

3 Billy Graham, "The Way of Escape," Billy Graham Evangelistic Association (2010). See https://billygraham.org/decision-magazine/june-2010/the-way-of-escape/ (accessed 6 Oct. 2018).

You may even want to suggest that parents provide opportunities for their children to begin managing their finances, perhaps by setting up an allowance system or another way they can interact with the process of receiving and spending money.

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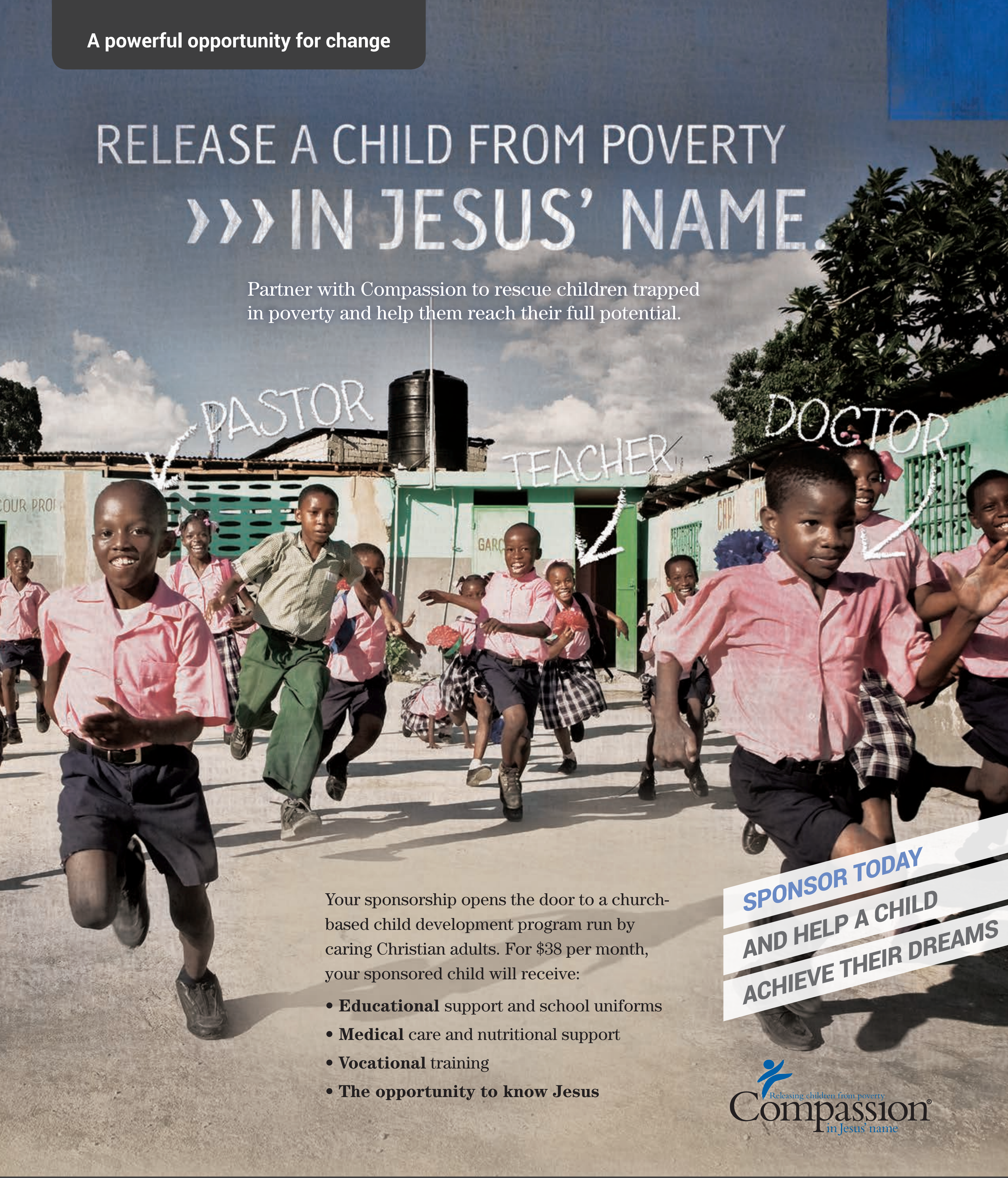
Jeremiah 29:11



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