

FORTIFIED MARRIAGES

Fortifying Marriages to Strengthen Families, Churches and the Community



Chris & Carmen Garner MA-MFT

Visit our website

www.fortifiedmarriages.com

to find out more about the ministry and how you can get involved.

The website also has a great deal of marriage resources and links to other marriage organizations available.

Donations are tax-deductible and make the ministry to couples locally and internationally possible.

Financially Together

Finances are often cited as the number one cause of divorce. Some authors provide statistics to back up this claim, yet other studies show that finances are much lower on the list. Our experience and counseling have shown that finances are rarely ever the true problem in a couple's marriage; invariably, a little digging reveals that unmet needs, different views of money or different views on marriage overall are the real problem. While the media has reported that the financial difficulties experienced in the US has caused marital problems, there is little doubt that the financial difficulties have not *caused* the problems, but have *revealed* marriages in which husbands and wives are not working *together* as a team.



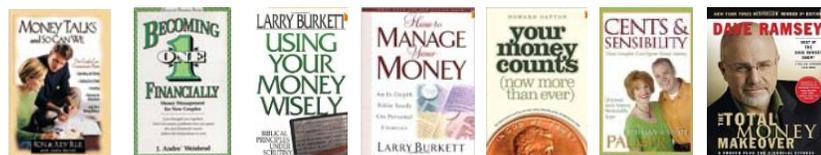
Husbands and wives grow up in different environments, have different personalities, gender, and usually have very different views about money and finances. Couples have the choice of either arguing over their differences or learning to use those differences to better meet the challenges they will face. The fact is that couples who make decisions *together* will make better decisions because of their differences. Getting to a point of working together is not always easy - seek counseling if necessary! You *can* work together and if you do, you will achieve your financial goals much easier and faster than not working together.



Another consideration is the fact that many couples simply do not have the knowledge or the tools with which to deal with the financial difficulties they face. The answer to this problem is to *get help!* There is a lot of help available to help you overcome financial problems and learn how to better handle the money God has blessed you with. Don't wait for a government bailout - utilize the resources available and work *together* in regard to your finances.

Financial Resources Available:

- Crown Financial Ministries: www.crown.org
- Financially Free Seminars: www.financiallyfreeseminars.com
- Christian Personal Finance: christianpf.com
- E Christian Finance: www.echristianfinance.com
- Generous Giving: www.generousgiving.org
- Rob Blue: masteryourmoney.com
- Dave Ramsey: www.daveramsey.com



Financial Problems?

Fred and Allison came for counseling because they were experiencing many problems in their marriage. Financial problems topped the list; the threat of bankruptcy loomed and it didn't seem likely that they would be able to save their home, but they knew that the financial problems weren't really the problem in their marriage. Communication was a very real problem for this troubled couple, and although as professionals in the workplace, they both could communicate very well outside of their marriage, in the marriage, every discussion seemed to end up in an argument between them, but that wasn't really the problem either.

All of these problems were symptoms of the underlying troubles they experienced. Counseling revealed that Allison felt that Fred criticized everything she did - nothing was done well enough for him. Fred felt manipulated and controlled and both didn't see how they could live together; separation just seemed to work better for each of them. Although they were Christians and wanted to do what was right, they were stuck in the vicious cycle dragging them down and away from each other in a downward spiral of hurt and anger.

Fred and Allison both had to take their eyes off the other person and seek to be who God had created each to be. They learned how to apply their identities *in Christ* to their everyday walk with the Lord and discovered how their differences were pushing them apart rather than helping to effectively meet the challenges they faced. Armed with this understanding, they were able to set healthy boundaries and begin communicating in productive, rather than hurtful ways. It transformed their marriage and while getting along and working together didn't fix their financial problems, they were better able to meet those challenges and work together rather than working at odds with each other. The last time we saw Fred and Allison, he reported that they were doing great and that even the financial problems were getting resolved. Too often, like Fred and Allison, one's spouse becomes the enemy when couples face trials and trouble. When couples work *together*, they can better meet the challenges and grow in their marriage in spite of the problems.

Action Point: What are you going to do?

Do you and your spouse work together regarding your finances or do you argue over money and financial issues? Do you understand your differences regarding money and finances? Which one of you is the spender and which is the saver? Usually, there is one of each in the marriage. Do you understand that your finances are very important

to God? How you spend your money is an indication of where you are in your walk with the Lord. Utilize the resources available to understand each other and begin working *together* to meet your financial challenges. If you have no challenges, find out how you can help another couple experiencing problems in this area.



PO Box 7385
Chandler, AZ 85246

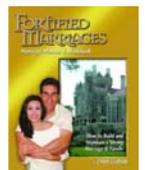
Phone: 480-699-2515

E-mail: info@fortifiedmarriages.com

Website: www.fortifiedmarriages.com

Resources Available at www.fortifiedmarriages.com

- Go to the *Resources Available* page to find a lot of great resources, including resources and ideas to help spark romance..
- Click "Manual" to learn about the Fortified Marriages manual and workbook.
- Articles and information are also available to learn more about God's design for marriage.



Fortified Marriages Ministry is a 501(c)3, non-profit organization seeking to build strong marriages to withstand the storms that will come. Please consider partnering with us to affect marriages and help couples leave a Godly legacy. Ministry partners may donate to the cause of building strong marriages, become monthly contributors, pray regularly for the ministry, or by letting others know about the ministry. More information is available at <http://www.fortifiedmarriages.com/page.php?22>.