

Lesson 5 — Money & Marriage: Turning Stress Into Stability

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Money is one of the biggest causes of problems in marriage, right up there with communication and sex. Every dollar you spend or don't spend affects how you feel and what you can do as a couple. Often, couples argue not because they hate money, but because they don't **understand each other's habits, priorities, and ideas about money.**

Why Money Causes Conflict

Money affects your **lifestyle, security, independence, decisions, dreams, and daily stress.** Because partners often think differently about what is "reasonable" to spend, fights happen easily.

The Power of a Budget

A budget isn't a punishment — it's a **map that helps you work together.** It shows you exactly where your money is going instead of guessing. Making a budget together every week helps you avoid surprises, hidden spending, accusations, and stress.

How to Budget Together

To budget well:

- Look at bank and card statements to list every expense.
- Put them in categories like groceries, rent, gas, eating out, etc.
- Use a spreadsheet (like Apple Numbers or Excel).
- Track totals each month so you know if you are living within your means.
- Review it weekly so both partners stay honest, aware, and united.

Avoid Debt

Debt (like credit cards) can quietly ruin peace in a marriage. This

lesson suggests avoiding new debt and using one low-fee card or a debit card instead.

Weekly Money Meeting

Have a weekly 15-minute “money conversation night.” Talk about what went well, surprises, and what needs change. Decide rules together, like agreeing to discuss big purchases or how to handle debt.

Final Idea

Money isn’t just dollars — it’s about **trust, honesty, teamwork, dreams, and feeling secure** together. When couples talk calmly and clearly about money, their marriage becomes much stronger.



If something in this lesson helped you see your marriage—or yourself—more clearly, you’re welcome to message me. Peter Enns...aka marriageguy7 (on Instagram)

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