

Financial Infidelity

Years ago while looking at the newspaper want ads I had an irresistible idea. The urge grew as I perused the paper and the free magazines found at the entrance of Wal-Mart and other stores. This was before the Internet. As I searched I began to understand the market value of my dream.

One day I saw an ad that was close to what I was wanting. I had to check it out. I remember the feeling of excitement and anticipation as I made the phone call. After a few minutes of conversation I knew I had found my prize. It was as if a mental switch disregarding all reasoning had been flipped. I had made my decision, and it was a matter of time before I would have what I wanted.

The exhilarating, driving force of my desire got stronger as I drove to the address given me on the phone. My dream was a used five speed MG convertible with wire wheels in perfect condition. The owner said it had been sitting in his garage for five years without being driven. When the owner opened the garage door I fell in love with this little British car. I actually felt my mouth watering. WOW. It did not matter that I had to borrow money to buy the car. Cash would allow me to negotiate a better price. I decided then and there to buy it without telling my wife, who was on a business trip. It would be a surprise. I had been formulating in my mind for some time that the car would be a surprise.

With the MG secretly parked in my garage, I could hardly wait to show Jan the new toy. But when she arrived home the surprise didn't turn out the way I thought it would. She was not happy or excited, and stated in clear terms that she was not going to ride in it. Flustered, I couldn't understand why buying this car generated such a reaction.

We had several conversations about this car and my unilateral, premeditated decision to purchase a toy without her knowledge. She was upset that I had not discussed the purchase and felt I had cheated her. Why should I buy a toy when she was trying to be careful with our money? We were living on one salary and needed more important things than a toy car. She finally came to the place where she would ride with me, but I eventually sold the car to a guy who said he wanted to surprise his wife. I wished him well as he drove away, smiling to myself about what awaited him when he got home.

In the book *The 5 Money Personalities: Speaking The Same Love And Money Language* the “Money Couple” says that today’s marriages suffer from “financial infidelity,” defined as when you secretly spend money without your spouse knowing about it. Others define it simply as “you lied.” No transparency about money in a marriage is one of the major reasons for divorce. It undermines a relationship.

Here are six ways to avoid financial infidelity, and they should be developed in the following order. Remember, your ultimate success depends upon how well you implement these principles. Excellence is achieved by constant focus and effort.

First, couples should establish values to embrace throughout their married lives. A value is an important principle that governs how we act and react to life situations. Values form the foundation of the family and have significant influence on financial decisions. For example: teamwork is a value. The idiom, “on the same page” describes how spouses should work together. Ellen White wrote, “The happiness and prosperity of the marriage relation depends upon the unity of the parties.”¹

¹ Ellen G. White, *Patriarch and Prophets*, p. 174

Second, couples should set goals after they have established their values. Values influence goals. If teamwork is a value, then a financial goal will be to work together to reach financial stability, because other goals require financial stability. For example, if you value Christian education, the goal would be to have your children attend Adventist schools. If you value living without debt, the goal would be to have your children finish college, also debt free. You need teamwork and financial stability to reach this goal. Goals are easier to achieve when couples work together; they give a marriage direction, focus, and discipline. Jesus approves of setting goals; “counting the cost” should come before building a tower (Luke 14:28).

Third, there should be no financial secrets in marriage. In a recent survey 46 percent said they lied about money to their partners, and 70 percent of women considered honesty about money as important as monogamy.² Secrets between spouses contribute to a lack of intimacy and undermine a relationship of trust. The best antidote to secrecy is openness. Remember, as a team you must be open. When Mary and Joseph left Bethlehem they had wealth and a Secret they held between the two of them. Ellen White wrote, “The wife should have no secrets to keep from her husband . . . and the husband should have no secrets to keep from his wife”³

Fourth, spouses must learn to communicate. Communication builds trust and understanding. It requires us to listen as well as talk. It’s easier to talk without thinking than it is to listen with understanding. Listen carefully. It is not necessary to yell, you are not competing for airtime. Dial down negative emotions and stay objective. In other words, you really want to understand what your spouse thinks and feels. If both parties achieve this you have open communication. We often hear the phrase

² Marjorie Ingall, “The financial Secret That Could Ruin Your Relationship”
<http://www.self.com/sexrelationships/2012/05/money-and-marriage> Retrieved 5/31/2013.

³ Ellen G. White, *The Adventist Home*, p. 177.

“stay in the moment.” Aim for the experience of being totally focused and immersed in the conversation. Stay in the moment. This helps a great deal when you talk about finances in general, and your joint bank accounts in particular.

Fifth, create and discuss a family budget. Have a time each month when you discuss family finances. Call it an honesty party and pay your bills together. You may have his and her checking accounts for convenience, but all accounts should be joint accounts. Each spouse has the right to access credit card and bank account information online. This is not to check up on the other, but a matter of trust and openness. You are building trust through transparency. Discussing the budget helps control spending. An honesty party helps couples manage how to get out of debt, for example. Focus on this issue together. The budget reflects the values, the goals of the home, and how the parties get along with each other. Treat your money as a resource. Managing family finances is more successful when partners work together rather than working alone.

Sixth, pray. Prayer shouldn't be considered the last step; it should be incorporated throughout the process. Without prayer you live alone. Pray for unity and happiness in the home. Rather than praying for money, pray for contentment and that God will supply your needs. Ask God to give you wisdom to manage money wisely. The wisest man who ever lived wrote, “Do not wear yourself out to get rich; do not trust your own cleverness. 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” (Prov. 23:4, 5, NIV). It's a matter of focus. If married couples pray for wisdom from God to be content with what they have and to manage their resources according to biblical principles, their homes will be happier places to live. Why not give it a try?