

Supplemental Enrich Questions for use during FPU Small Group Discussion

FPU Week 2 ... RELATING WITH MONEY

One of the single biggest reasons for financial failure in marriage is husband and wife not being able to get on the “same page” with money.

Here are some specific barriers to financial health and success in marriage:

- **Poor communication**
 - Husband and wife simply do not make communicating about money a high priority. Both assume that their way of relating to money is the best and avoid meaningful discussion about their financial values.
- **Unequal commitment to working through financial issues and making financial decisions**
 - In almost every marriage, one spouse is more comfortable being the “numbers person.” It makes sense to have that person pay the bills and organize the financial tracking ... however, both husband and wife must be equally involved in making financial decisions, constructing and carefully following the budget and fully understanding the current financial realities. Putting the financial burden unequally on just one spouse is not only unfair, but is a major reason for continued financial failure!
- **Selfishness**
 - Putting personal spending desires ahead of what is best for the family and the future is becoming an increasingly greater problem. Financial freedom is not possible without controlling selfish spending desires.
 - This can often lead to husband & wife “negotiating” to get what we want. “Honey, I will let you go shopping and buy those expensive shoes and a new wardrobe if you support me in getting a new 52” plasma TV.” This level of selfishness only contributes to greater debt and increased financial pressure.
- **Lack of Discipline**
 - It is one thing to know the right course of action ... yet another to actually follow through and do it. It takes good old fashion discipline to turn good intentions into results. A lack of discipline will sink a financial plan and keep you stuck in financial frustration.
 - Discipline is a choice! A lack of discipline cannot be blamed on anyone but ourselves! We must simply muster the character to do what is right, not what is easy. Financial health and freedom must be built on a foundation of discipline and discipline takes character.

Spend just a little time in your group getting reactions to these barriers. Do they agree ... disagree ... and why?

If you have time you may want to use these additional questions in place of what is in the leader’s guide:

1. After thinking about the information Dave presented in this lesson, what are some of the ways you differ from your spouse in the way you view money? (If you are single, how are you different from other members of your family?)
2. Specifically, why do you think the topic of money causes so much marital conflict?
3. What suggestions do you have for helping husbands and wives to “get on the same page” in money matters?
4. Other than your spouse, have you ever had an accountability partner in the area of finances? If not, why not? Would you be open to a financial accountability partner?
5. If you have kids ... what do you wish you had done differently in teaching them about money?