

D. A. & ELICIA
HORTON

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RING

*fighting together for
a gospel-saturated
marriage*



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Understand Your Finances

It is vital for you and your spouse to budget together, but doing a budget, particularly if you've never done one, can be daunting. Don't be intimidated! You can do this. We encourage you to sit down with your spouse and fill in the following budget work sheet and then complete the homework assignment. The work sheet should provide a realistic assessment of your assets, streams of monthly income, and liabilities. The homework will help you and your spouse talk through your thought process on finances and how your perception may be different from reality. Having a realistic understanding of your finances and what things cost is the first step to a healthier financial climate in your home.

Exercise—The Family Budget

Assets:	
1. Savings	\$
2. Checking	\$
3. Real Estate Owned	\$
4. Other Investments	\$
Total	\$

Income:	
1. Salary	\$
2. Spouse's Salary	\$
3. Other Income	\$
Total	\$

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Expenses:			
1. Car Payments	\$	16. Student Loans	\$
2. Mortgage or Rent	\$	17. College Savings	\$
3. Gasoline	\$	18. Property Taxes	\$
4. Groceries	\$	19. Personal Loans	\$
5. Credit Card	\$	20. Other Loans	\$
6. Spouse's Credit Card	\$	21. Tithes/ Offerings	\$
7. Medical Bills	\$	22. Eating Out	\$
8. Dental Bills	\$	23. Recreation	\$
9. Car Insurance	\$	24. Clothes	\$
10. Life Insurance	\$	25. Home Repairs/ Maintenance	\$
11. Health Insurance	\$	26. Dues/ Memberships	\$
12. Renters or Homeowners Insurance	\$	27. Pets	\$
13. 401(k)	\$	28. Babysitting	\$
14. Savings	\$	29. Subscriptions	\$
15. Utilities	\$	30. Personal Grooming	
Total \$			

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Homework—Go Shopping, but Don't Spend Any Money

Do you have a difficult time understanding why you're sometimes short on money? Do you think you would be a better manager of finances than your spouse? This activity will help you understand how off the mark guessing and estimations can be when it comes to budgeting. In the space provided, write down the price you think each item costs. Then, within a few days, go to the grocery store together, find these items, and price them.

	Estimated Cost	Actual Cost
1. Two cans of baked beans	\$	\$
2. A large box of Fruity Pebbles	\$	\$
3. A large box of laundry detergent	\$	\$
4. A five-pound bag of potatoes	\$	\$
5. Betty Crocker chocolate cake mix	\$	\$
6. A gallon of 2 percent milk	\$	\$
7. A medium-size jar of peanut butter	\$	\$

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Now do the same exercise, but this time with these services and items in mind:

	Estimated Cost	Actual Cost
1. A man's haircut (+ tip)	\$	\$
2. A woman's haircut/style (+ tip)	\$	\$
3. An outfit for a woman	\$	\$
4. An outfit for a man	\$	\$
5. Sneakers for a woman	\$	\$
6. Sneakers for a man	\$	\$
7. Two tickets to the movies	\$	\$
8. A Bible	\$	\$
9. Thirteen-inch MacBook Pro	\$	\$

Notes

CHAPTER 1: BEAT THE WORLD TO THE PUNCH

1. See, for example, Adam Liptak, "Supreme Court Ruling Makes Same-Sex Marriage a Right Nationwide," *New York Times*, June 26, 2015, https://www.nytimes.com/2015/06/27/us/supreme-court-same-sex-marriage.html?_r=0.
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3. William Arndt, Frederick W. Danker, and Walter Bauer, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), 879.
4. See Henry Jackson Flanders, Jr., "Marriage in the New Testament," in Watson E. Mills, ed., *Mercer Dictionary of the Bible* (Macon, GA: Mercer University Press, 1990), 553. Flanders says, "The Bible opens and closes with a marital union concept."
5. Andreas Kostenberger, "The Bible's Teaching on Marriage and Family," Family Research Council, accessed November 1, 2016, <http://www.frc.org/brochure/the-bibles-teaching-on-marriage-and-family>.
6. William J. Duiker and Jackson J. Spielvogel, *World History*, 7th ed. (Boston: Wadsworth, 2013), 13.
7. George P. Monger, *Marriage Customs of the World: From Henna to Honeymoons* (Santa Barbara, CA: ABC-Clio, 2004), 194.
8. Karen K. Hersch, *The Roman Wedding: Ritual and Meaning in Antiquity* (New York: Cambridge University Press, 2010), 20.
9. Monger, *Marriage Customs*, 194.
10. Steven Leonard Jacobs, *The Jewish Experience: An Introduction to Jewish History and Jewish Life* (Minneapolis: Fortress Press, 2010), 156.

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11. Bruce K. Waltke with Cathi J. Fredricks, *Genesis: A Commentary* (Grand Rapids, MI: Zondervan, 2001), 88.
12. See Alfred Edersheim, *Sketches of Jewish Social Life in the Days of Christ* (London: Religious Tract Society, 1876), 60, and Matthew Henry, *Matthew Henry's Commentary on the Whole Bible*, New Modern Edition (Peabody, MA: Hendrickson, 1994), Logos Bible Software: Genesis 2:21-25.
13. *Macmillan Dictionary*, s.v. "consummation," accessed August 9, 2017, <http://www.macmillandictionary.com/us/dictionary/american/consummation>.
14. H. D. M. Spence-Jones, ed., *The Pulpit Commentary: Genesis*, vol. 1 (New York: Funk & Wagnalls Company, 1909), 53.
15. James Swanson, *A Dictionary of Biblical Languages with Semantic Domains: Hebrew (Old Testament)* (Oak Harbor, WA: Logos Research Systems, 2001), Logos Bible Software, 1815.

CHAPTER 3: CAN WE TALK?

1. Pastor David T. Moore, "He Said, She Said . . ." from the second sermon in his series "Love for a Lifetime," How Marriage Works.com, accessed November 16, 2016, <https://howmarriageworks.com/heshe.php>.
2. Jud Wilhite, *That Crazy Little Thing Called Love: The Soundtrack of Marriage, Sex, and Faith* (Cincinnati: Standard, 2007), 35.
3. Kira S. Birditt et al., eds., "Marital Conflict Behaviors and Implications for Divorce Over 16 Years," *Journal of Marriage and Family* 72 (October 2010): 1188–204, doi:10.1111/j.1741-3737.2010.00758.x.
4. Ellie Lisitsa, "The Four Horsemen: Criticism, Contempt, Defensiveness, and Stonewalling," *The Gottman Relationship Blog*, April 24, 2013, <https://www.gottman.com/blog/the-four-horsemen-recognizing-criticism-contempt-defensiveness-and-stonewalling/>.
5. John Gray, *Men Are from Mars, Women Are from Venus: The Definitive Guide to Relationships* (London: Element, 1992), 155.
6. John Powell, *Why Am I Afraid to Tell You Who I Am?* (Grand Rapids, MI: Zondervan, 1999), 30–36.
7. Gary Chapman, "Mastering Your Spouse's Love Language," Focus on the Family, accessed November 1, 2016, <http://www.focusonthefamily.com/marriage/communication-and-conflict/mastering-your-spouses-love-language>.
8. Gary Chapman, *The Five Love Languages: The Secret to Love That Lasts* (Chicago: Northfield Publishing, 2015).
9. Amanda Lenhart and Maeve Duggan, "Couples, the Internet, and Social Media: How American Couples Use Digital Technology to Manage Life,

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Logistics, and Emotional Intimacy within Their Relationships,” Pew Research Center, February 11, 2014, <http://www.pewinternet.org/2014/02/11/couples-the-internet-and-social-media/>.

CHAPTER 4: GOING THE DISTANCE

1. *Merriam-Webster's Dictionary*, s.v. “machismo,” <https://www.merriam-webster.com/dictionary/machismo>. This word, meaning “a strong sense of masculine pride: an exaggerated masculinity,” has positive and negative connotations in Chicano culture, which leads to my qualification of how I’m using it. In context, I’m speaking of the sense of pride I wrestle with as a man. This sense of pride doesn’t want me to listen to the advice and counsel of my wife or children, let alone allow them to see me in a state of vulnerability. The Chicano (male) struggle with exhibiting machismo is real; yet when we are indwelt by God the Holy Spirit, we must realize He is greater than our sense of pride. My use of *machismo* captured the struggle of trying to be strong before my wife and kids by not allowing them to see how the death of my cousin affected me. My weeping and weakness highlighted the strength of God who carries me when I feel as though I can’t go on.

CHAPTER 5: IT STARTS AT HOME

1. For insights regarding the Malaysian expression of this, see A. Scott Loveless and Thomas B. Holman, eds., *The Family in the New Millennium: Strengthening the Family* (Westport, CT: Praeger, 2007), 181–91; regarding Chinese society, see G. William Skinner, ed., *The Study of Chinese Society: Essays by Maurice Freedman* (Stanford, CA: Stanford University Press, 1979), 240–54; and regarding Mexican cultural structure see Larissa Adler Lomnitz, *The Family on the Threshold of the 21st Century: Trends and Implications*, ed. Solly Dreman (Mahwah, NJ: Lawrence Erlbaum Associates, 1997), 113–24: chapter 7: “Family, Networks, and Survival on the Threshold of the 21st Century in Urban Mexico.”
2. *Merriam-Webster's Collegiate Dictionary*, 11th ed., s.v. “productive,” <https://www.merriam-webster.com/dictionary/productive>.
3. Dr. Greg Popcak, “Losing My Religion: Why People are REALLY Leaving the Church (It’s Not What You Think),” *Faith on the Couch* (blog), Patheos, May 12, 2015, <http://www.patheos.com/blogs/faithonthecouch/2015/05/losing-my-religion-why-people-are-really-leaving-the-church-its-not-what-you-think/>.
4. “Nearly 6 Out of 10 Children Participate in Extracurricular Activities, Census Bureau Reports,” United States Census Bureau, December 9, 2014, <http://www.census.gov/newsroom/press-releases/2014/cb14-224.html>.

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5. Sarah Eekhoff Zylstra, “Ben Zobrist: Major League Believer,” The Gospel Coalition, October 18, 2016, <https://www.thegospelcoalition.org/article/ben-zobrist-major-league-believer>.
6. Marc Prensky, “Digital Natives, Digital Immigrants Part 1,” *On the Horizon* 9, no. 5 (October 2001):1, MCB University Press, <http://www.marcprensky.com/writing/Prensky%20-%20Digital%20Natives,%20Digital%20Immigrants%20-%20Part1.pdf>.
7. You can log on to dkit.uypi.org, register to become a user for free, and have access to all the content we offer at UYWI for the discipleship of digital natives. You can even track the growth of your disciples and provide us with feedback and reports on how they’re responding to the material. The idea behind this toolkit is simple—it does not produce disciples; the parents and youth workers do. UYWI exists to resource parents and youth workers with tools that can help them make disciples.

CHAPTER 6: CAN WE STAY PURE?

1. Craig S. Keener, *1–2 Corinthians* (New York: Cambridge University Press, 2005), 62–63. As it relates to “having” one’s own husband/wife, Craig Keener says this phrase is synonymous with a person having another person sexually, meaning a sexually intimate encounter. This is to be understood as a monogamous relationship between a husband and wife.
2. William Arndt, Frederick W. Danker, and Walter Bauer, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), 54.
3. James Swanson, *A Dictionary of Biblical Languages with Semantic Domains: Greek (New Testament)* (Oak Harbor, WA: Logos Research Systems, 1997), 299.
4. Paul Ellingworth, *The Epistle to the Hebrews: A Commentary on the Greek Text* (Grand Rapids, MI: Eerdmans, 1993), 697.
5. Luke Gilkerson, “Resources for Women Who Struggle with Porn,” Covenant Eyes, June 30, 2014, <http://www.covenanteyes.com/2014/06/30/resources-women-struggle-porn/>.
6. Thomas L. Constable, “Notes on Matthew: 2017 Edition,” Sonic Light, 111, <http://www.soniclight.org/constable/notes/pdf/matthew.pdf>.
7. Luke Gilkerson, “3 Gospel Principles for Battling Porn Addiction,” Covenant Eyes, August 8, 2014, <http://www.covenanteyes.com/2014/08/08/battling-porn-addiction/>.
8. Paul Maxwell, “Seven Things to Do After You Look at Pornography,” Desiring God, March 9, 2016, <http://www.desiringgod.org/articles/seven-things-to-do-after-you-look-at-pornography>.

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9. Andraé Crouch, “The Blood Will Never Lose Its Power,” *Take the Message Everywhere* (Sony/ATV Music, 1970).

CHAPTER 7: ON THE ROPES

1. Kelley Holland, “Fighting with Your Spouse? It’s Probably about This,” CNBC, February 4, 2015, <http://www.cnbc.com/2015/02/04/money-is-the-leading-cause-of-stress-in-relationships.html>.
2. “Divorce Study: Financial Arguments Early in Relationship May Predict Divorce,” *HuffPost*, last modified July 16, 2013, http://www.huffingtonpost.com/2013/07/12/divorce-study_n_3587811.html.
3. “Love and Money: People Say They Save, Partner Spends, According to SunTrust Survey,” SunTrust, February 4, 2015, <http://investors.suntrust.com/news/news-details/2015/Love-and-Money-People-Say-They-Save-Partner-Spends-According-to-SunTrust-Survey/default.aspx>.
4. To learn more about the Multiply initiative, see “Multiply Two-Year Goals,” The Summit Church, <http://www.summitrdu.com/multiply/about/>. And to review the initial sermon series, see “Fall 2016 Multiply Resources,” The Summit Church, <http://www.summitrdu.com/multiply/resources/#1478613463679-a642d421-0628>. Also check out J. D. Greear, *Gaining by Losing: Why the Future Belongs to Churches That Send* (Grand Rapids, MI: Zondervan, 2015). This book sets up the framework for truly living a lifestyle of generosity.
5. The content pertaining to the Generosity Matrix is from notes I took at J. D. Greear’s presentation for the Summit Network residents on December 7, 2015.
6. Thomas L. Constable, “Notes on Matthew: 2017 Edition,” Sonic Light, 138, <http://www.soniclight.org/constable/notes/pdf/matthew.pdf>.

CHAPTER 8: THE GOSPEL-SATURATED LIFE

1. Scot McKnight, *1 Peter: The NIV Application Commentary* (Grand Rapids, MI: Zondervan, 1996), 150–55.

EPILOGUE: TO UNMARRIED CHRISTIANS

1. “FFF: Unmarried and Single Americans Week Sept. 20–26, 2015,” United States Census Bureau, September 15, 2015, <http://www.census.gov/newsroom/facts-for-features/2015/cb15-ff19.html>.
2. William Arndt, Frederick W. Danker, and Walter Bauer, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, 3rd ed. (Chicago: University of Chicago Press, 2000), 1081.
3. Dr. Thomas Constable says, “Comparing two equally committed Christians,

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an ‘unmarried’ man can give more concentrated attention to ‘the things of the Lord.’ A ‘married’ man needs to also be concerned about his family responsibilities. This is true of women, . . . as well as men.” Thomas L. Constable, “Notes on 1 Corinthians: 2017 Edition,” Sonic Light, 101, <http://www.soniclight.org/constable/notes/pdf/1corinthians.pdf>.

4. Some of the passages we identify condemning sexual immorality are: Genesis 19; Leviticus 18; 20; Matthew 15:19; Mark 7:21; John 8:41; Acts 15:20, 29; 21:25; Romans 1:26-29; 1 Corinthians 6:9-10, 13-18; 10:8; 2 Corinthians 12:21; Galatians 5:19; Ephesians 5:3; Colossians 3:5; 1 Thessalonians 4:3; 1 Timothy 1:10; Revelation 2:14, 20-21; 9:21; 14:8; 17:2; 18:3, 9; 19:2.
5. Richard L. Pratt Jr., *I & II Corinthians*, vol. 7 of *Holman New Testament Commentary*, ed. Max Anders (Nashville: B&H, 2000), 112.
6. See Arndt, Danker, and Bauer, *A Greek-English Lexicon*, 126; also see James Swanson, *Dictionary of Biblical Languages with Semantic Domains: Greek (New Testament)* (Oak Harbor, WA: Logos Research Systems, 1997).