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Free Special Report**

**21 Steps to Holding Your Marriage  
Together during Financial Turmoil**

**1. Guard your Gates (Your senses).**

Financial desperation can bring about a condition that makes us vulnerable to temptation.

It's the old "Kick a horse when he's down" cliché.

In other words, our adversary tries his best to bring the greatest temptation when we are most vulnerable. You know the story. Your car breaks, your boss starts tripping and the twins bring home F's all in the same week.

Your gates are your senses – what you see, feel, hear, touch and smell. They must be guarded.

For men, you may be tempted to look at materials that bring temporary pleasure. If you were delivered from smoking the enemy will try to throw you back into that bondage. The same is true for consuming alcohol, going to clubs, and overeating. Know the enemy's tactics and do not fall.

Now is NOT the time to divulge your heart to persons of the opposite sex - "so called Friends" who are not your spouse. Being around your spouse may remind you of failure so you may seek being around others. This is a lie from the enemy. Many have fallen into adultery during times of deep financial stress. See and know the trap.

**2. Let this season "Make" your Marriage not "Break" your marriage**

You and your spouse must set aside times that will be called "truce times." These will be times when you will not discuss the financial situation but will simply "be together." These financial hell times are the times that make a marriage. However, if you allow it, these times can break your marriage too. Let this situation make your marriage. Let this fire burn up pride and arrogance. Let it mold you and humble you. This is a time when a man can pray with his wife, be transparent, and they can seek the Lord together.

**3. Do Not Fall for Financial Scams and Schemes**

You cannot afford to make more financial mistakes. With that said, avoid schemes that are too good to be true. Contact a lawyer prior to any financial investments to insure it is not a scam. Contact a lawyer to review all documents that you sign with anyone. There are so many couples who were in financial distress and believed their situation could not get any worse and were subsequently stolen from by internet fraud or con men. Be advised.

#### **4. Get Sound Financial Advice**

As always get some help. Get sound financial advice from professionals. Dave Ramsey of the Fox Business network, and radio talk show hosts has counseled untold thousands out of financial ruin based on Biblical principles.

<http://www.DaveRamsey.com>

Christian financial professionals would be the best. Do not be fooled to believe that because a person holds an office in a church means that they are a “financial professional” or can give sound financial advice. This means pastors and, or ministers may not be equipped to advise you. Pray for “Sound and Wise” financial advice.

For by wise counsel thou shalt make thy war: and in multitude of  
counsellors there is safety. (Proverbs 24:6)

You and your spouse may differ on the approach of what to do. The bottom line is, however, that you must get out of debt aggressively and will have major lifestyle changes ahead to make. Counselors can help you no matter how bad your situation is. Go together for financial counseling.

#### **5. Know the Signs of Stress**

With financial hardship can come, indigestion, hair loss and sexual dysfunction. It does not mean your spouse is cheating. It simply means you all are “going through.” It does not mean your spouse finds you unattractive, it means you are in the “fire.” You will have to exercise patience with each other. Pray for each other.

#### **6. Hunker Down, Get Focused and Eliminate the Naysayers**

You will not make it, if you allow negative people around you. This means tell those in your household to zip it, if they do not have anything good to say. As for people at work, don't go to lunch with negative people and excuse yourself to the rest room from the chronic naysayer about the economy, the government and your employer.

For you, now is a great time to practice “If you do not have anything good to say, do not say anything at all.” This is especially true for us ladies.

Part of our (women) stress release and healing is through talking. Therefore it makes us prime candidates for “talking trash” to our man non-stop which can drive him to not come home at all. If you have one confidential best friend who is a connoisseur of God's word they may be Ok to talk to. Even so, some things are strictly between you and your husband. Stop telling your personal business to relatives including your parents.

Get off the phone talking to people who lack faith. You cannot catch their "Oh ye of little faith" disease right now. It will cause you to look down and sink even further. When these people call just say quickly, "Can I call you back later?" Remember this phrase and use it.

**7. Finding Healthy Methods of Stress Relief is good.**

That means if you play on a softball team or basketball team at work, don't stop. Keep playing. Take the entire family. Go to the batting cage. For women, maybe attending discipleship groups at church with fellow believers is soothing for you. Go. Or maybe aerobics helps you. Keep these physical activities up. Try to find a Christian financial group that meets. Remember we are physical beings. When God delivers you out of this mess you do not want to be 40 pounds heavier and at risk.

**8. Make love as much as you can.**

Marital sex is a good thing. Do not withhold your bodies from each other because of blame. Remember love making with your spouse is FREE and it should be good. Keep it up. If you need help see the FREE articles and materials below:

<http://www.whenonefleshworships.com/Sexless-Marriage.htm>

**9. Give with Thanksgiving**

If you can save a few quarters, nickels, and dimes then find a worthwhile cause to give these quarters and dimes to. Whether it's the children's hospital or the poor who have no clean drinking water overseas, God knows your heart. Remember the widow in the Bible who gave her last mite. No amount is trivial but God knows your heart when you give. Now is not a time to bring curses on yourself or your family. Honor God's precepts in your lifestyle. Pay your tithes – 10 percent. The blessings of Deuteronomy 28:1-25 will come upon you. Go read those blessings.

**10. Thank God Every Day**

As bad as things are, there are those without water and food. There are children and babies who are orphaned with no one to care for them and no one to feed them. There are those who have lost everything in tornadoes, hurricanes and fires. It happens everyday. Be Thankful.

### **11. Stay in a spirit of Praise and Worship.**

This means get your songs together and start singing. Remember Paul and Silas praised themselves out of prison and their chains fell off. March around your home declaring God's goodness. We like to praise at midnight when Paul and Silas prayed.

And at midnight Paul and Silas prayed, and sang praises unto God: and the prisoners heard them.

And suddenly there was a great earthquake, so that the foundations of the prison were shaken: and immediately all the doors were opened, and every one's bands were loosed.

(Acts 16: 25-26 KJV)

When fear, anxiety and worry come, start Praising. Get out your IPOD, CD or vinyl. Realize that stress and worry can devastate your health and your number one asset is your health along with each other.

### **12. Stop Looking Back**

If you have had your car repossessed, if your home has been foreclosed on shorten the mourning period. The sooner you stop looking back, the sooner you can move on. Stop blaming yourself and, or your spouse. Forgive everyone you need to forgive and MOVE ON!.

### **13. Get Back to the “Cornball” Basics**

You may think this is cornball but you will end up right back in financial hell again if you don't realize that there are three fundamentals in the Bible when it comes to money they. They are:

- Giving to promote the spread of the gospel
- Get Debt FREE and Stay Debt FREE!
- Getting yourself some Barns and Storehouses because there are seasons of plenty and seasons of famine. This means you must decide to **SAVE MONEY** in the future.

### **14. Forgive Yourself**

Forgive yourself for past personal, moral and financial failures and MOVE on in the power of the Lord. Repent and ask God for forgiveness. God is a God of mercy and grace.

### **15. Get Busy Fixing the Problem**

Many will tell you to believe God for miraculous debt cancellation. You should. Many will tell you to give and it will be given back to you. That is true. But the bottom line is that you must get a plan and work your butt off to deliver yourself out of this financial bondage. If dollars start falling from heaven well then shout “glory.” If they don't, shout “glory.”

## **16. Pray and Do.**

You know what you have to do. You must believe you can get out of this mess, You must pray without ceasing and then you need to take action. Faith without works is dead.

My son, if thou be surety for thy friend, if thou hast  
stricken thy hand with a stranger,  
Thou art snared with the words of thy mouth, thou art  
taken with the words of thy mouth.  
Do this now, my son, and deliver thyself,  
when thou art come into the hand of thy friend;  
go, humble thyself, and make sure thy friend.  
Give not sleep to thine eyes, nor slumber to thine eyelids.  
Deliver thyself as a roe from the hand of the hunter,  
and as a bird from the hand of the fowler.  
(Proverbs 6:1-5)

This means if you have gotten yourself in some debt you better get “busy” getting yourself out.

## **17. Do not put Your Marriage “On Hold”**

One of the worse things you can do when in a financial emergency or season of chronic money problems is to ignore your spouse.

It is so easy to allow the money situation to take you over and to elevate it to number one over your spouse. It’s almost like subconsciously putting your spouse and your marriage on “hold” while you handle this problem for the next couple of years.

The problem occupies your every waking thought and your every waking action so that God and your spouse can’t fit in there anymore. Now you can understand why the enemy bombards families with “easy credit rip-offs” and offers. It’s to ultimately bring bondage and devastation.

The progression may be as follows:

- You begin to bicker with your spouse every time you are together
- You stop looking at your spouse.
- You stop hugging your spouse when they come home
- You stop noticing your spouse’s deepest needs.
- When you lie in the bed together at night you don’t even touch.
- You think bad thoughts about your spouse.
- You start taking on extra jobs with no understanding up front of when you will stop! (If you take on extra work – talk to your spouse and know up front what the EXIT strategy is. For example, you both understand that you will quit your second shift waitress position once you have paid off the \$3,000 card balance.)

See the pattern and turn this thing around. Don't let money problems bind up your marriage.

### **18. Stop Lying to your Spouse. Disclose the Ugly Truth!**

Let your spouse know where you are hiding money. Let your spouse know about the credit cards you have taken out that they know nothing about. When you decide to take the veil off and disclose to your spouse everything financially that needs to be disclosed tell it all at one time. What do you need to disclose?

- If you are the keeper of the bills, let your spouse know just how far behind everything is.
- Let them know about moneys, bonuses, and inheritances you have received and did not share.
- Let them know about lock boxes and accounts you have that are hidden.
- Let them know about credit cards and lines of credit that you have run up.
- Let them know about the dollars stuffed in the curtain hems.
- Let them know about people in your family and friends you are giving money to on a regular basis that they know nothing about.
- Tell them about the lottery and gambling money that you set aside every week for such vices.

There's nothing worse than forgiving someone for hiding the truth and then having to find out six months later there was more mess lurking in the bushes. Then you have to forgive them again. It's way too painful to open those wounds up again. Disclose it all to your spouse at one time! Then ask for forgiveness and tell them you will not do this again.

### **19. Do not be Selfish**

Under financial duress many married people re-track from "we" to "me." We start thinking about our own credit and not our spouse's credit. Some spouses will create new credit cards and move all the debt into their spouse's name. Make sure your motives are not selfish in nature but are a team decision. It is wrong to see an avalanche coming, you run, and leave the rocks to fall on top of your spouse!

### **20. Consider going on a fast with your spouse.**

If you have been spending out of control or have problems exercising discipline with money a fast will help. Fasting loose chains of bondage. It builds Godly character and was also used in the bible for many purposes. Esther fasted for divine favor and deliverance. Elijah fasted to combat spiritual enemies. Remember, fasts do not have to be elaborate. You can deny yourselves deserts. You can deny yourselves coffee or simply fast meats. It is up to you but it will bring unity for your family at this time. Consider taking communion with your spouse daily during this time.

## **21. You Must Believe Together**

Do not let anything or anybody shake your faith and cause you to think that you cannot make it out.

But my God shall supply all your need according to his riches in glory by Christ Jesus.

(Philippians 4:19)

Have you ever considered the fact that God forgives people who have committed great sins and loves them? It's called grace and mercy. This means if for some reason you have done something illogical, lacking wisdom, and downright stupid with your money God can bestow financial grace. What is financial grace?

### **Definition of Grace:**

Goodwill; favor  
a delay granted for payment of an obligation

### **Definition of Financial Grace:**

The love and favor of God towards your financial situation

### **Real Life Example #1 of financial grace:**

Donnie and Virginia make a poor, unwise investment and lose \$30,000. They then need to quickly refinance their home knowing that 6 months earlier they were declined. Ken miraculously starts receiving home refinance offers and three companies start bidding against each other to give Ken the loan. They refinance at a good fixed interest rate even though their credit is not perfect and Virginia is not working. This is financial grace.

### **Real Life Example #2 of Financial Grace:**

Donnie gets a second job because his family business goes under. He loses equipment and a multitude of possessions when the landlord locks the door to this business. His new job takes him to a section of town he rarely frequents. His office is overlooking a new housing development. Donnie starts visiting the open houses. The same year Donnie finds out his wife is pregnant and they need more space. Donnie meets the builder and 2.5 years later Donnie and his wife are in a new home built by this builder who extended him financial favor.

Start writing the scriptures down and believe! We are believing with you.

Author J. T. Wright  
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