SESSION 7

BEFORE YOU MERGE

TO WARM UP

☼ **To warm up:** Who taught you what money was for? Not what they said about it. What you watched them do.

BEFORE YOU MERGE

The one you are most likely to skip

Of everything a couple can argue about, money is the one that predicts the most trouble. Not because money matters more than love, but because two people arrive with two entire histories about it and almost never compare them out loud before the accounts join.

Right now you have something you will never have again: two separate financial lives, side by side, still legible. Every number is still attributable. Every habit still belongs to one of you. That makes this the easiest this conversation will ever be, and it is the last week it will be this easy.

> This session is not about building a budget. It is about learning what the other person believes, before those beliefs get expensive.

THE BIG IDEA

You are not merging accounts. You are merging two educations.

One of you grew up in a home where money was discussed openly. One of you grew up in a home where it was a closed door, or a raised voice, or a thing that arrived and vanished. Neither of you chose that education. Both of you are carrying it.

Most money fights are not about the purchase. They are about what the purchase meant, and what it meant was decided years before you met.

> *"Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?"*
>
> LUKE 14:28

SAY THE NUMBERS OUT LOUD

Not to judge them. To stop them being a surprise later. Each of you fill this in on your own first, then trade pages.

WHAT I EARN, ROUGHLY

WHAT I OWE, ALL OF IT

WHAT I HAVE SAVED

WHAT I SPEND ON WITHOUT THINKING

If one of those numbers was hard to write down, that is worth saying out loud too. The difficulty is the information.

WHAT YOU EACH BELIEVE

Money in the home I grew up in was...

The thing I am quietly afraid of about money in our marriage

What I want money to be FOR in our life together

COUPLE CONVERSATION

1. Which of your two educations about money is closer to how you want to live? Neither answer is a loss.
2. What is one purchase the other person would make that you would find hard, and why is it hard?

3. Who will pay the bills? Not who should. Who actually will, in practice, in month one?
4. What is the number above which we talk first? Pick an actual figure tonight.

KEY TAKEAWAYS

- Money disagreements predict more trouble than almost anything else a couple argues about.
- You are merging two educations, not two balances.
- The habit that is hard to name now becomes the fight you cannot name later.
- One agreed number, above which you talk first, prevents more arguments than a budget does.

GO DEEPER — OPTIONAL

For couples who want to linger. Skip it if you'd rather keep things light.

1. What did money buy in your family that had nothing to do with money? Safety, status, peace, silence?
2. Is there anything about your finances you have been putting off saying? What makes it hard?
3. If our income dropped by half next year, what would each of us want to protect first?

THIS WEEK

Trade pages, then pick your number. Sit down with both sets of answers and agree one figure: the amount above which neither of you spends without a conversation. Write it somewhere you will both see it.

A PRAYER TO CLOSE

"Lord, make us honest with each other about what we have and what we owe. Keep money in its place in our home, useful and small, never the thing that divides us. Teach us to hold it open-handed and to build on ground we have counted. Amen."