



Evaluation: The Budgeting Process

Note: Each major section of the Creating a Gospel-Centered Marriage series will have a brief evaluation tool to help you assess your marital strengths and weaknesses. Complete the evaluation before reading the material, then review the assessment again after completing each section to learn the accuracy of your initial self-assessment.

Instructions: Read the following descriptive statements. Consider how well they describe your experience or perspective on your marriage. If you are engaged, consider how well they describe your courtship experience or your beliefs about what you think your coming marriage should be. Mark the answer that best fits how you respond:

(CD) Completely Disagree, (SD) Somewhat Disagree, (NS) Not Sure, (SA) Somewhat Agree, or (CA) Completely Agree

1. We have a plan for how we intend to spend our money before the month begins.	CD	SD	NS	SA	CA
2. Our known expenses are less than our regular income each month.	CD	SD	NS	SA	CA
3. We tithe each month.	CD	SD	NS	SA	CA
4. We have a defined amount we will not spend without consulting each other.	CD	SD	NS	SA	CA
5. We track every expense and review our actual versus intended spending monthly.	CD	SD	NS	SA	CA
6. We have a defined process which ensures that each expense gets recorded.	CD	SD	NS	SA	CA
7. Administrating our budget takes less than 30 minutes per week.	CD	SD	NS	SA	CA
8. We have agreed upon which of us will be responsible for administrating our budget.	CD	SD	NS	SA	CA
9. We are both aware of and have access to our current financial information.	CD	SD	NS	SA	CA
10. At the end of the month we can look at our expenses on a simple, single piece of paper.	CD	SD	NS	SA	CA
11. At the end of each month we have a conversation about our spending and saving plans.	CD	SD	NS	SA	CA
12. We budget together, as opposed to have his and hers budgets.	CD	SD	NS	SA	CA
13. We plan and save for non-standard budget expenses before making purchases.	CD	SD	NS	SA	CA
14. Our luxury spending is balanced between each family member's interests.	CD	SD	NS	SA	CA
15. Our budget helps us manage our time commitments and simplify life.	CD	SD	NS	SA	CA
16. I think about and honor our budget when I make purchases.	CD	SD	NS	SA	CA
17. My spouse thinks about and honors our budget when he/she makes purchases.	CD	SD	NS	SA	CA
18. The way we handle money contributes to our overall marital unity.	CD	SD	NS	SA	CA
19. My spending habits contribute to a sense of peace and stability in our marriage.	CD	SD	NS	SA	CA
20. My spouses' spending habits contribute to a sense of peace and stability in our marriage.	CD	SD	NS	SA	CA

Key to Survey Scoring: For each set of questions tabulate your score using the following numerical values. The scoring is weighted with the “neutral” NS answer being a negative score, because if you have not defined or pursued important aspects of your marriage relationship it will negatively impact the marriage.

CD	–	Negative 3 points	SA	–	Positive 1 points
SD	–	Negative 2 points	CA	–	Positive 2 points
NS	–	Negative 1 point			

If your total score...

...**matches or exceeds the total number of questions**, then this area of marriage is an area of strength.

...**is less than the total number of questions**, then this area of marriage could use attention or refinement.

...**is a negative number**, then this area of marriage should be given immediate and concentrated attention.

➤ Questions 1-20: (Total: _____ in 20 questions)

This set of questions examines the “**budgeting process**” aspect of a gospel-centered marriage. Living on a budget requires more than a document of good intentions. It requires having a workable process that fits your life, each of you are committed to, and is consistently followed.

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lesson “Cash Flow Planning”