



Evaluation:

Approach to Debt and Saving

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 appropriately fear the principle that the borrower is slave to the lender (Prov 22:7)	CD	SD	NS	SA	CA
2. We prefer our financial and emotional freedom to the temporary pleasure of things.	CD	SD	NS	SA	CA
3. We practice delayed gratification for things we cannot afford.	CD	SD	NS	SA	CA
4. We refrain from co-signing or asking others to co-sign a loan.	CD	SD	NS	SA	CA
5. We agree on the types of things that are worth buying on credit.	CD	SD	NS	SA	CA
6. We are committed to living debt free except for our house.	CD	SD	NS	SA	CA
7. We have a defined plan for eliminating all debt except for our house.	CD	SD	NS	SA	CA
8. We have remained true to our debt elimination plan when tempted to quit.	CD	SD	NS	SA	CA
9. We pursue being debt-free in order to have the freedom to be more generous.	CD	SD	NS	SA	CA
10. We are able to enjoy life and one another in the process of eliminating our debt.	CD	SD	NS	SA	CA
11. We have a \$1000 emergency fund.	CD	SD	NS	SA	CA
12. We have 3-6 months of household income in savings.	CD	SD	NS	SA	CA
13. We have a plan for how we can retire with independence.	CD	SD	NS	SA	CA
14. I feel safe because of how we manage our finances.	CD	SD	NS	SA	CA
15. My spouse feels safe because of how we manage our finances.	CD	SD	NS	SA	CA
16. We agree on how much money we should strive to save each month.	CD	SD	NS	SA	CA
17. We agree on the things for which we should be saving money.	CD	SD	NS	SA	CA
18. We agree on the type and amount of investments we make.	CD	SD	NS	SA	CA
19. We find greater joy in giving than receiving; blessing others than being blessed.	CD	SD	NS	SA	CA
20. We have a "giving" line item in my budget of savings area for generosity funds.	CD	SD	NS	SA	CA
21. We know the specific people and areas of need for which we have a special compassion.	CD	SD	NS	SA	CA
22. We have taken time to prayerfully research how to best impact those people/needs.	CD	SD	NS	SA	CA
23. When we give to a ministry or organization we keep up with its impact and development.	CD	SD	NS	SA	CA
24. We pray for specific needs in the ministries, organizations, and people we support.	CD	SD	NS	SA	CA
25. We review our planned generosity at least yearly.	CD	SD	NS	SA	CA
26. Our lifestyle of generosity creates a greater sense of being "on mission" for God.	CD	SD	NS	SA	CA
27. Generosity had led to a greater faith in God as provider as we've had to rely on Him more.	CD	SD	NS	SA	CA
28. Being generous has led to meaningful friendships we would not otherwise have.	CD	SD	NS	SA	CA
29. Generosity has helped us own our things more than our things owning us.	CD	SD	NS	SA	CA
30. Generosity has helped us realize what things are eternal and what is temporary.	CD	SD	NS	SA	CA



Key to Survey Scoring: For each set of question 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 1-10: (Total: _____ in 10 questions)

This set of questions examines the “**attitude towards debt**” that strengthens a gospel-centered marriage. The gospel is about emancipation from the bondage of sin and sharing the liberty we’ve been granted with others. Debt is a form of bondage that limits our ability to leverage our life and resources for the advance of the gospel. In order to maximize their kingdom effectiveness, Christian couples should seek to live debt free.

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lessons “Dumping Debt (Part One)” and “Dumping Debt (Part Two)” on eliminating debt.

➤ Questions 11-20: (Total: _____ in 10 questions)

This set of questions examines the “**attitude towards saving**” that strengthens a gospel-centered marriage. One of the primary distinctions between wisdom and folly in Scripture is whether we consume all God blesses us with or steward God’s blessings in a way that allows us to share them with others (Gen. 12:2; Prov. 21:20). The difference between hoarding and gospel-centered savings is the presence of absence of mission (next section).

Recommended Resources: *Financial Peace University* by Dave Ramsey, particularly the lessons “Of Mice and Mutual Funds” and “From Fruition to Tuition” on wise savings practices.

➤ Questions 21-30: (Total: _____ in 10 questions)

This set of questions examines the “**connection between money and mission**” aspect of a gospel-centered marriage. Because of the dynamic relationship between our money and our heart (Matt. 6:21), the way that we manage our money will have a profound impact on our relationship with God. We naturally have a growing interest and passion for the things that we sacrifice for and invest in. Based on this we should realize that how we manage our money will either greatly enhance or distract our effectiveness of living for God.

Recommended Resources: *Radical* by David Platt