



Evaluation:

Beliefs About Budgeting and Financial Character

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. I believe that our financial resources come from God and are to be used for His glory.	CD	SD	NS	SA	CA
2. My spouse believes that our finances come from God and are to be used for His glory.	CD	SD	NS	SA	CA
3. I believe our budget accurately represents our family's mission and values.	CD	SD	NS	SA	CA
4. I believe and live as if, "If we cannot afford it, we do not deserve it," is true.	CD	SD	NS	SA	CA
5. My spouse believes and live as if, "If we cannot afford it, we do not deserve it," is true.	CD	SD	NS	SA	CA
6. I believe we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
7. My spouse believes we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
8. We recognize that when we spend money we are spending our lives.	CD	SD	NS	SA	CA
9. I refuse to believe excuses about why "A budget won't work for us."	CD	SD	NS	SA	CA
10. My spouse refuses to believe excuses about why "A budget won't work for us."	CD	SD	NS	SA	CA
11. I am a hard worker and my efforts contribute well to our family.	CD	SD	NS	SA	CA
12. I believe my spouse is a hard worker and his/her efforts contribute well to our family.	CD	SD	NS	SA	CA
13. I manifest self-control and wisdom in the way I handle money.	CD	SD	NS	SA	CA
14. My spouse manifests self-control and wisdom in the way he/she handles money.	CD	SD	NS	SA	CA
15. I have surrendered desires that exceed our family budget until we can afford them.	CD	SD	NS	SA	CA
16. My spouse has surrendered desires that exceed our budget until we can afford them.	CD	SD	NS	SA	CA
17. I resist the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
18. My spouse resists the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
19. I resist the urge to spend money as a form of self-comfort.	CD	SD	NS	SA	CA
20. My spouse resists the urge to spend money as a form of self-comfort.	CD	SD	NS	SA	CA
21. I resist the urge to impulse-purchase that exceeds our allotted discretionary spending.	CD	SD	NS	SA	CA
22. My spouse resists the urge to impulse-purchase exceeding his/her allotted amount.	CD	SD	NS	SA	CA
23. I do not hide expenses or debt from my spouse.	CD	SD	NS	SA	CA
24. My spouse does not hide expenses or debt from me.	CD	SD	NS	SA	CA
25. I avoid risky or foolish financial decisions to "get rich quick."	CD	SD	NS	SA	CA
26. My spouse avoids risky or foolish financial decisions to "get rich quick."	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 1-10: (Total: _____ in 10 questions)

This set of questions examines the “**beliefs about budgeting**” necessary for a gospel-centered marriage. Money is not as purely practical as we like to believe. Money reveals our beliefs, values, allegiances and priorities as clearly as any arena of life (Matt. 6:21-24). A couple will not manage money in a way that promotes marital unity unless they share common core beliefs about money and life.

Recommended Resources: *The Treasure Principle* by Randy Alcorn and *What the Bible Says About Money* by Larry Burkett.

➤ Questions 11-26: (Total: _____ in 16 questions)

This set of questions examines the “**financial character**” produced by and necessary for a gospel-centered marriage. Financial management reveals our character. Why we spend money and how we manage money reveals a great deal about us. Whether we honor our agreed upon budget is a matter of honesty and integrity. Our finances are the most tangible place where we will put “honor before pleasure” in our marriage.

Recommended Resources: *The Treasure Principle* by Randy Alcorn and *What the Bible Says About Money* by Larry Burkett.