

Evaluation for *Creating a Gospel-Centered Marriage: Finances*

Each seminar in the Creating a Gospel-Centered Marriage series has an evaluation tool to help you assess your marital / pre-marital strengths and weaknesses. *Completing this evaluation before studying the material allows you to engage the content with greater self-awareness and intentionality about relational growth areas.*

Instructions: Read the following descriptive statements. Mark the answer that best fits your experience or beliefs.

- **If Married:** Consider how well each statement describes your experience or perspective on your marriage.
- **If Engaged:** Consider how well each statement describes your courtship experience or your beliefs about what you anticipate marriage should be (i.e., foreshadowing).
- **Please Note:** This is not a scientific instrument. It is a self-report survey that collates the data you provide into categories that correspond with this seminar. *It is meant for educational rather than diagnostic purposes.*

A self-scoring version of this evaluation is available at bradhambrick.com/GCMfinances.

(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. I believe our budget accurately represents our mission and values.	CD	SD	NS	SA	CA
3. I believe we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
4. I recognize that when we spend money we are spending our lives.	CD	SD	NS	SA	CA
5. I refuse to believe excuses about why “A budget won’t work for us.”	CD	SD	NS	SA	CA
6. I am committed to tithing each month.	CD	SD	NS	SA	CA
7. I am a hard worker and my efforts contribute well to our finances.	CD	SD	NS	SA	CA
8. I resist the urge to spend money out of envy, jealousy, or insecurity.	CD	SD	NS	SA	CA
9. I resist the urge to make impulse purchases that exceed our allotted discretionary spending.	CD	SD	NS	SA	CA
10. I do not hide expenses or debt from my spouse/ fiancé.	CD	SD	NS	SA	CA
11. My spending habits contribute to a sense of peace and stability in our relationship.	CD	SD	NS	SA	CA
12. I think about and honor our budget when I make purchases.	CD	SD	NS	SA	CA
13. We have a plan for how we intend to spend our money before the month begins.	CD	SD	NS	SA	CA
14. Our known expenses are less than our regular income each month.	CD	SD	NS	SA	CA
15. We track every expense and review our actual versus intended spending monthly.	CD	SD	NS	SA	CA
16. We have agreed upon which of us will be responsible for administering our budget.	CD	SD	NS	SA	CA
17. We are both aware of and have access to our current financial information.	CD	SD	NS	SA	CA
18. The way we handle money contributes to our overall unity.	CD	SD	NS	SA	CA
19. We appropriately fear the principle that the borrower is slave to the lender (Prov. 22:7)	CD	SD	NS	SA	CA
20. We practice delayed gratification for things we cannot afford.	CD	SD	NS	SA	CA
21. We agree on the types of things that are worth buying on credit.	CD	SD	NS	SA	CA
22. We have a defined plan for eliminating all debt except for our house.	CD	SD	NS	SA	CA
23. We have remained true to our debt elimination plan when tempted to quit.	CD	SD	NS	SA	CA
24. We are able to enjoy life and one another in the process of eliminating our debt.	CD	SD	NS	SA	CA
25. I feel safe because of how we manage our finances.	CD	SD	NS	SA	CA
26. We agree on how much money we should strive to save each month.	CD	SD	NS	SA	CA
27. We have at least \$1000 in an emergency fund.	CD	SD	NS	SA	CA
28. We have 3-6 months of household income in savings.	CD	SD	NS	SA	CA
29. We have a plan for how we can retire with independence.	CD	SD	NS	SA	CA
30. We find greater joy in giving than receiving; blessing others than being blessed.	CD	SD	NS	SA	CA
31. Our lifestyle of generosity creates a greater sense of being “on mission” for God.	CD	SD	NS	SA	CA
32. We review our planned generosity at least yearly.	CD	SD	NS	SA	CA
33. We pray for specific needs in the ministries, organizations, and people we support.	CD	SD	NS	SA	CA
34. Generosity has led to a greater faith in God as provider as we’ve had to rely on Him more.	CD	SD	NS	SA	CA
35. Generosity has helped us own our things more than our things owning us.	CD	SD	NS	SA	CA
36. Generosity has helped us realize which things are eternal and which are temporary.	CD	SD	NS	SA	CA

37. My spouse/fiancé is a hard worker and his/her efforts contribute well to our finances.	CD	SD	NS	SA	CA
38. My spouse/fiancé believes we should live within our means so that we can be generous.	CD	SD	NS	SA	CA
39. My spouse/fiancé does not hide expenses or debt from me.	CD	SD	NS	SA	CA
40. My spouse/fiancé manifests self-control and wisdom in the way he/she handles money.	CD	SD	NS	SA	CA
41. My spouse/fiancé avoids risky or foolish financial decisions to “get rich quick.”	CD	SD	NS	SA	CA
42. My spouse’s/fiancé’s spending habits contribute to a sense of stability in our relationship.	CD	SD	NS	SA	CA

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

Completely Disagree (CD) –	Negative 3 points	Somewhat Agree (SA) –	Positive 1 points
Somewhat Disagree (SD) –	Negative 2 points	Completely Agree (CA) –	Positive 2 points
Not Sure (NS) –	Negative 1 point		

If your total score...

...is **6 or higher**, then this is an area of strength.

...is **between 1 and 5**, then this area could use attention or refinement (unless you are an engaged couple who consistently answered NS because of lack of experience in this area).

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

➤ Questions 1-6: Total Score: _____

This set of questions examines the **beliefs about budgeting** necessary for a gospel-centered marriage. Money is not as exclusively practical as we often believe. Money reveals our beliefs, values, and priorities as clearly as any area of our life (Matt. 6:21-24). Shared common core beliefs about money are essential for a unified marriage. **Lessons 1 and 2** in *GCM: Finances* help you evaluate your beliefs about money and budgeting.

➤ Questions 7-12: Total Score: _____

This set of questions examines the **financial character** necessary to protect a marriage. Financial management both reveals and shapes our character. Why we spend money and how we manage money reveals a great deal about us. Our finances are the most tangible place where we will put “honor before pleasure” in our marriage. **Lessons 1 and 5** in *GCM: Finances* helps you assess and shape your financial character.

➤ Questions 13-18: Total Score: _____

This set of questions examines the **budgeting process** that allows a marriage to thrive. Living on a budget requires more than a document of good intentions. It requires having a workable process that fits your life and that each of you consistently follows. **Lessons 2 and 3** in *GCM: Finances* help you create a clear budgeting process.

➤ Questions 19-24: Total Score: _____

This set of questions examines the **attitude towards debt** that protects your 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 advancement of the gospel. **Lesson 4** in *GCM: Finances* helps you create a plan to eliminate debt.

➤ Questions 25-30: Total Score: _____

This set of questions examines the **attitude towards saving** that strengthens a gospel-centered marriage. A primary distinction between wisdom and folly in the Bible 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). **Lesson 5** in *GCM: Finances* helps you create a plan for saving and generosity.

- Questions 31-36: Total Score: _____

This set of questions examines the **connection between money and mission** in your 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. **Lesson 2** in *GCM: Finances* helps you see the connection between your budget and pursuing God’s will for your life.

- Questions 36-42: Total Score: _____

This set of questions examines how you **perceive mutual commitment**. Healthy marriages are relationships marked by mutual commitment. A perceived imbalance of commitment in a marriage is an indication that pursuing **marriage counseling** would be a wise step to take (for help finding a counselor: summitchurch.com/counseling in RDU or bradhambrick.com/findacounselor outside RDU).