

Marriage, Stewardship and Finance: Keeping Christ at the Center of It All

Marriage is a sacred bond that calls couples to a life of unity, love and shared purpose. The difficulty lies in aligning what our faith teaches about this covenant with the practical aspects of daily life. Experts will tell you that financial concerns, mismanagement of resources, disagreements about spending habits and debt burdens are the leading cause of marital discord and divorce. The good news is that with intentionality and teamwork, these challenges can be overcome.

Practical Strategies for Managing Finances Together

Aligning finances with the tenets of our faith requires intentionality and teamwork. As Catholic couples, it starts with keeping Christ at the center of your marriage and all the decisions that you make as a couple. When this is done, trust is nurtured and a legacy rooted in faith can be built. Some of the most common steps that couples take to steward their resources effectively include:

1. *Maintaining Open and Honest Communication:* Regular discussions of financial goals, challenges and priorities build trust and ensure both spouses stay aligned in their goals.
2. *Creating a Joint Budget:* Developing a budget that reflects your shared values and allocates funds for necessities, savings and charitable giving provides a concrete plan that can be reviewed regularly.
3. *Setting Faith-Inspired Goals:* Including goals like supporting your parish, funding Catholic education or saving for family missions provides rewards for the discipline of budgeting.
4. *Addressing Debt Together:* Working collaboratively to pay down debts, avoiding blame and focusing on solutions strengthens the marriage bond and builds shared problem-solving skills.
5. *Planning for the Future:* Preparing for long-term needs, such as retirement or children's education, with a sense of stewardship and trust in God's providence ensures that couples are prepared for the future.

Overcoming Challenges

Financial disagreements are a common source of tension in marriage, but they can be navigated with faith and grace:

1. *Pray Together:* Often forgotten, the simple act of praying together and for each other brings unity. Couples also find that beginning financial discussions with prayer helps to positively frame their discussions.
2. *Celebrate the Sacraments:* Frequent participation in the Eucharist and Reconciliation nourishes your marriage.
3. *Reflect on Scripture:* Explore passages about stewardship and marriage, using them as a guide for your decisions.

4. *Seek Counsel:* When conflicts arise, consult a trusted, faith-based financial advisor or Catholic counselor.
5. *Practice Forgiveness:* If mistakes are made, approach them with compassion and a commitment to move forward together.

Stewardship in Marriage

Stewardship is a core Catholic value, rooted in the understanding that everything we have—our time, talent and treasure—is a gift from God. Marriage amplifies this responsibility, as couples are called to manage their resources together in a way that reflects their shared faith. Ways to embrace stewardship include tithing, acts of service, family generosity that teaches children about these tenets and planned giving. Key teachings on stewardship are reflected in the Parable of the Talents (Matthew 25:14-30), which teaches us to use our resources wisely and for God's glory because as St. Paul writes in 2 Corinthians 9:7, *"God loves a cheerful giver."*

Enjoying a Christ-Centered Marriage

When marriage is treated as a covenant and the sacred bond is honored, couples can live a life of unity, love and shared purpose. By communicating honestly, openly and frequently about finances, couples can minimize and even avoid common financial concerns and build a legacy of trust, generosity and unity.

The philanthropy team at The Orange Catholic Foundation is here to help you and your spouse steward your God-given blessings in a way that honors your marriage and keeps Christ at the heart of your charitable giving. Reach out to us today at 714.282.3021 or info@OrangeCatholicFoundation.org.

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