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Arguments About Money Aren't About Money

by Kyle Benson

One of the most common sources of conflict in marriage is money, how to spend it, and how to save for things that really matter.

It doesn't make sense when you think about it logically. Money is simple. Keeping a budget is something an 8-year-old can do.

For a marriage to be wealthy, a couple needs to have more money coming in than going out. It's just addition and subtraction. Debt needs to be eliminated, and money needs to be saved and invested for the things we want. You know, toes in the sand with a drink in our hand.

If you and your partner follow this rule, you'll have no financial issues for the rest of your lives.

But it doesn't feel that way, does it? It feels like we need a Master's degree in Finance and Wealth Management.

But do we?

Dr. John Gottman wanted to find out, so he went to a group of 8-year-olds and asked them for money advice. He told them he works with moms and dads who are fighting about money, so they can stop fighting and love each other more. All the kids understood this.

He told them a story about a couple.

The husband's story went like this: "I don't want to save for tomorrow. I want to live for today. I want to spend money enjoying life. Uncle Jack saved up millions of dollars living in a one room condo and he never went out. He never truly enjoyed life. I don't want that."

The wife's story went like this: "My family grew up poor. We never had any money when an emergency came up or if somebody got sick. We never had enough to plan for the future. When my parents got older and couldn't work as hard, they had nothing. They couldn't retire. I don't want to be like my parents."

One wants to spend now. The other wants to save for later. They are stuck in financial gridlock.

Dr. Gottman looked at the kids and asked, "What should this mom and dad do?"

A hand shot up. "Save some and spend some." The other kids looked at each other and agreed.

The 8-year-old believed that the couple should work out a compromise with each other. The best option would be to work hard for a while, put some of the extra money in savings, and use the rest of it to enjoy life so they don't end up like Uncle Jack.

That's all it takes. Kids are totally logical.

So what's wrong with us adults? Why do we struggle with money when an 8-year-old knows what's best?

Money Isn't About Money

Money, to a degree, defines us. It determines how we dress. How we eat. What social groups we join. Whether we like it or not, money influences what we can and cannot do with our lives. So where does all this start?

Out of all the forces that determine our relationship with money, the most influential is our personal history – the melting pot of our childhood, teenage, and adult experiences that have sculpted and re-sculpted our likes and dislikes about money throughout our lives...

[Click here to read the remainder of this blog about money maps.](#)

Join other young adults in the Diocese of Scranton for fun, faith-filled events like "Theology on Tap".

This is a speaker series for young adults (on topics requested by young adults). The group often meets at a bar/bottleshop in Exeter.

For more information on this and other events for young adults (ages 18/21-40), please contact [Shannon Kowalski](#) 570-207-2213 x 1155

[Feeling Too Busy for One Another?](#)

Read "Time for a change" by Steve and Kathy Beirne for some interesting challenges to our assumptions about how we spend our time.



Have you celebrated your first anniversary? Do you think you may be called to minister to those preparing for marriage? If you would like to begin the discernment process, to determine if you are



[Husbands Who Have the Happiest Marriages](#)

Read about the top 5 predictors of marital happiness for married husbands with children.

called to PreCana ministry, contact
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