

**LIVING (WELL) BENEATH YOUR FINANCIAL MEANS**

<https://fiercemarriage.com/living-well-beneath-your-financial-means>

[00:00:00]

**Ryan:** Ladies and gentlemen, I have to disclose Selena married me for my money. *[laughs]*

**Selena:** Jokes on me. Never any money there in the first place. I'm kidding.

**Ryan:** What Proverbs did you read with the girls this morning? It was like there is a poor man who acts as if they're wealthy and a wealthy man who acts as if they're poor. I was poor and couldn't act any other way. We got married-

**Selena:** You were not poor.

**Ryan:** ...in a 1977 Vee-Dub Type 2 bus. The way that you knew that it was low on gas is when you stopped smelling the fume. *[Selena chuckles]* To shift into second gear, you had to have the exact RPM. If you pressed the stereo buttons too hard, they would fall through the dash. *[both laughs]*

So when we got married, we were living on water and sunshine and living on love. I was working as a janitor, Selena was a barista at Starbucks. We were in college. And we've had our share of financial blunders.

**Selena:** Blunders?

**Ryan:** Financial blunders.

**Selena:** Blunders.

**Ryan:** We've bungled it financially at times. And we've learned through a lot of trial and error in our almost 20 years of marriage the value and maybe even some of the tactics of living well beneath your financial means. So we're going to talk to you about that today on the other side.

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**Selena:** So blunders of not living beneath your means. We have plenty of those to share. But I think one of the biggest things I think that we overlook when we're talking about finances and living beneath our means, is the actual freedom that you have once you decide to start living like that. Once you resolve and say, "No matter what, we're going to live beneath our means. We're not going to spend the money." It's the habit-breaking that seems the hardest. But once

you're past that, you start being able to sleep at night and you start being able to-

**Ryan:** Honestly, the habits, I think, come after there's a heart for you to change.

**Selena:** I'm saying the bad habits, the bad habits, and tendencies of spending your money above and beyond while you're trying to, I don't know, attain some semblance of identity.

**Ryan:** Right. Where does that come from? That comes from a heart orientation that says, "I need to have that identity to feel right" or "I need to keep up with this friend group or this image that I'm trying to maintain.

**Selena:** It's a hard thing to change, I think.

**Ryan:** But until the heart orientation is transformed. I think that comes by reading the Word, letting it read us, letting it transform our hearts, and then submitting ourselves onto God's idea of wealth. What is God's idea of wealth? Because He has thoughts on that-

**Selena:** And that's what I'm saying is that-

**Ryan:** Most of Jesus' parables had to do with money on some level.

**Selena:** And that's all I'm saying is I don't think we talk about the freedom and the goodness of living beneath our means. We just focus on, ooh, I have to do it because we can't afford our life, you know.

**Ryan:** You did. Remember you said so. *[chuckles]*

**Selena:** Well, there's a lot of freedom. *[chuckles]*

**Ryan:** So, if you don't know who we are, we'll do a quick introduction. My name is Ryan, this is Selena. We are the Fredericks. This is the Fierce Families channel if you're watching this video. If you're listening, welcome to the Fierce Marriage Podcast.

This episode actually, is being remixed right now. So we've gotten over the number of episodes that iTunes or whatever Apple Podcasts will let us host. So all of our older episodes are dropping off.

**Selena:** It's fine. They need to be updated anyway. It's probably good they got... It's like the first 100 got dropped off, which is-

- Ryan:** Early on I think we didn't know how to podcast together.
- Selena:** Oh, man. Listening to like the first five or ten, you're like, Uuf.
- Ryan:** I would say first 50 or 100. *[laughs]*
- Selena:** Okay. Probably, yeah. So we're on episode 307 is what our says, but I don't know what it actually is. It's around the three hundreds. *[both chuckles]* This is good. This is good to talk about.
- Ryan:** I want to start with the Scripture and then I want to talk about, I guess, maybe some of our story just to testify, if you will.
- Selena:** Yeah. About your money malfeasance.
- Ryan:** Mine. *[both chuckles]* We'll have some words for you, young lady. *[chuckles]* And then I want to read through of all passages, a passage in 1 Chronicles. It was actually in my reading for today. And that's why I was like, "We got to talk about this because this is just as fresh as it was the first time I read it."

So here's Hebrews 13:5. Here's what it says. It says, "Keep your life free from love of money, and be content with what you have, for he has said, 'I will never leave you nor forsake you.' So we can confidently say, 'The Lord is my helper; I will not fear; what can man do to me?'"

This is one of those verses that we don't get the full benefits of the meaning until we look into the Greek. And I'm not going to go into all the Greek here, but I will say this. The way Greek emphasizes something is it will use double and triple negatives. So in English, we can't do that because they negate one another.

But in the Greek it's like the more negatives you use, the more emphasis you're putting on it. So it's amplifying and not negating. So this pattern says I will never leave you nor forsake you, [00:05:00] I think if you were to read it literally in Greek, it's like, I will not never leave you, nor will I never forsake you or something like that. It's like, I will not never never forsake you. Of course in English it sounds a little bit ridiculous.

But the point is, is that is the grounding principle of this entire conversation. If you were to do a textual discourse kind of analysis of that passage, that's where you would find the center thrust of that passage is. Because He has said this: I will never leave you nor forsake you.

Now, it takes time for that truth to go from the text through her eyeballs into our mind, mole around up there-

**Selena:** A lot of time.

**Ryan:** ...and then somehow migrate down into our hearts till we actually believe, Oh, God is truly who He says He was, Christ did what He said He did, and the implications are what He says they are.

And I think that's what we're fighting for here is as a young married couple, I think we would have said, "Yeah, you know, God's a provider. Hurrah." we would have got that. But live in a way that doesn't actually display that.

**Selena:** You're not actually stewarding what He's given you. You are just depending on Him. And I think that for so long I guess personally I thought that blessings were just, you know, things you received, and that was that and it was good. But blessings, as I've grown in my older years, they require work, they require stewardship. But why? I mean, work is a gift as well.

So putting your hands to the plow, working at something that God has given you is also a blessing to be received by us, stewarded well and given back, offered up to Christ, to God as our offering back to Him for His glory.

**Ryan:** I just want to add one more thing because as you... So you realize kind of what the weight of the blessing is, what stewardship is. You realize that the orientating effect it has to understand that Jesus will provide in the way He says He'll provide. It may not be the way I think He should in that whatever moment, but He's trustworthy.

**Selena:** I trust Him to, yeah.

**Ryan:** And then there is an effect of fearing the Lord that it has upon the wisdom of the heart and the way in which you live out this life. So the fear of the Lord, by God's grace, I say this with some level of confidence, I fear the Lord more today than I did 20 years ago and I live like it because it's a truer, deeper, longer, tested fear.

So I think some of the decisions we made early on in our marriage were just ignorant decisions. There wasn't a wisdom behind them. I think we had more wisdom than we could have had. Like, we could have been a lot more foolish. I'll just lay it out. We got engaged. I was working as a landscaper and I had a dishwashing job. A landscaper at a church and I had a dishwashing job.

**Selena:** And I was a barista. We were both finishing college.

- Ryan:** We were starting our junior year in undergrad.
- Selena:** Oh, yeah.
- Ryan:** What had happened is we had dated for four years. We had committed to not having sex before marriage as is the Christian view. And we were very convicted of that. And thank God for that. We had that kind of baked into our relationship from the beginning. And I thought to myself, "It is better to marry than to burn with passion." And I thought, We're young-
- Selena:** I think that's a verse somewhere.
- Ryan:** It is. Yeah, it is. I read that and I thought, "That's it."
- Selena:** "That's me." *[chuckles]*
- Ryan:** So I had a car that was... I think it was given to me or I bought it for whatever reason. And I sold it to my uncle, took the cash, I had a diamond from my grandmother. Selena knew my grandmother. Actually, our fourth daughter is named after her. I had one of her diamonds from... I think it was one of her earrings. And I needed to buy a setting. So I went and I bought a setting with half this money. I took the other half of money and said, "I'm gonna use this to do some extravagant engagement."
- Selena:** It wasn't a very expensive car just for the record. *[chuckles]*
- Ryan:** It was \$2500. And I think the setting that I bought for you was like \$1,200 bucks or something. And I blew the money on something else. Wisdom, right?
- So when we got married, what I'm trying to say is that we were just kind of scraping things together to find that starting point: we're going to start our life together. By the grace of God, I think two months before we got married I ended up interviewing for this janitor job at this nice mid-rise apartment building really close to where we were going to school.
- Selena:** Right on the water.
- Ryan:** It was on the waterway. We had a view of the waterway which is unheard of. You know, 20 years old.
- Selena:** We were getting ready to live in kind of a not great place, but we're like, "Hey, it's ours. We're gonna make it work."

**Ryan:** Back when rent was like maybe 600, 700 bucks a month in the cases we're looking at.

**Selena:** Gosh. *[chuckles]*

**Ryan:** And the arrangement I had in this other place is I would be a janitor and they would take the rent out of my paycheck pre-tax. So it was saving those extra 300 bucks a month in taxes or so.

**Selena:** And you could work flexibly around your class schedule.

**Ryan:** Relatively flexibly, yeah. As long as I kept the place clean, no one asked questions. [00:10:00] Of course they had like 200 units and commercial units and condos and all that. It was an extremely arduous job. But in that process, we were in college, so there wasn't really a lot of opportunity to rack up debt.

And then what happened was we graduated college... Long, long story short—Buy the book *Fierce Marriage*, by the way, if you want to hear this story. It's more drawn out detail—we go to Switzerland because Selena had this wild hair to go be an Au Pair/groom at an amateur horse riding facility.

We thought, "We graduated college, we don't have careers lined up, why not? Let's go." So we sold the little things we had, we put some stuff in your mom's garage and we went to Switzerland. I have this heart congenital heart defect I had no idea about and I found out about that about three weeks later via open heart surgery. Endocarditis was a big thing. I was in hospital for five weeks. That just thwart our trip.

After I think I'll say 10 weeks we were in Switzerland, we came back. We celebrated our second anniversary on the plane crossing the Atlantic Ocean from east to west. And I'll never forget that because it was just such a visceral experience.

And we land and we've got this mountain... So we went to state university. We had some grants. We didn't have a ton of college debt but we had some. We had some debt from a car that we had bought.

**Selena:** A car that he had bought. Just kidding. *[chuckles]*

**Ryan:** This was your [inaudible]

**Selena:** It was my car?

**Ryan:** Yeah. Selena bought-

**Selena:** What happened to the truck?

**Ryan:** We sold it.

**Selena:** Oh. Yeah, we did.

**Ryan:** I sold that, took a loss.

**Selena:** Take a loss. See, so I'm not the only one.

**Ryan:** It was a massive amount of money. I was like \$1,000, and I was like, "We're gonna financially recover from this." *[both laughs]* So we come back and we had some debt from school, we had some debt from... We had some credit card debt I think.

**Selena:** Yeah. Yeah. We came back and neither of us had jobs and we were like, "We're just gonna go live in Europe until we had to start paying our school debt back, which was like six months grace period.

**Ryan:** I was working for \$2 an hour.

**Selena:** But I was riding European horses. *[laughs]*

**Ryan:** And I was breaking my back.

**Selena:** Oh, my gosh, it was beautiful and such an amazing experience.

**Ryan:** I'm glad you had fun.

**Selena:** Also not. *[chuckles]*

**Ryan:** The view from the hospital was great.

**Selena:** Of the Swiss countryside. I mean, come on.

**Ryan:** I didn't see the Swiss countryside. I was in Zurich.

**Selena:** I saw the hills. But anyways, all that to say-

**Ryan:** We had no concept of money because at the hospital they were like, "Hey, you want to put it on a credit card?" Because it was a Swiss socialized medicine for Americans where-

**Selena:** They don't fit into this system.

**Ryan:** We don't fit in to the system. So they're like, "Just put it on your credit card. It's cool. It's \$100,000." And we're like, "No, that's not how we do things. We'll figure this out." By the grace of God, we have traveler's insurance. That took a year but they paid for it.

So we came back and had no concept of money. And many young marrieds are in the same boat, especially if you've been in grad school or if you've done private, undergrad, chances are you're coming out of college with over \$100,000 of debt each. So you've already got this kind of skewed view of money. That would have been us.

And we at that point decided we were going to get a house. So we consolidated all of our debt into a HELOC thing that my parents... They took a HELOC on their house and we were using that as our kind of line of credit.

**Selena:** Right. So we could just pay one place and not pay five different places.

**Ryan:** But then what happened is we couldn't afford to really make headway on it because we weren't making that much money yet. So we were just paying the interest and keeping it at bay, but then we would have, you know, like a need come up and we wouldn't have the savings so we said, Let's just borrow another \$5,000? Because we have this. And before we know it it's a lot of debt.

It was over 6k. It was six figures at one point. And you were like, "What do we have to show for this?" I know people are shaking their heads. Like, I'm telling you, we were not living with sober wisdom.

**Selena:** And I think in our marriage, even then we were like... I don't know, it didn't bother us too much.

**Ryan:** I never lost sleep over but it was always hanging over my head.

**Selena:** Right. It's always hanging over head. And then when it would come to a financial decision, that was always right there. So again, there's the stress, there's the tension, there's the how do we navigate this faithfully? Do we even know how to navigate something faithfully like this? It can become a strain around your neck.

And God gives us instruction on how to deal with finances and to deal with debt because there is so much that can go into money and purchasing and oftentimes, you know, in the world we live in is just this identity and what you



look like and what you have and all the... Those have become more of defining and distinguishing pieces of a person than the person themselves.

**Ryan:** We live in age of pretense, where appearances are so important. So I think we have to have in our guts this idea that [00:15:00] the Lord is my helper, what can man do to me? That's speaking to the fear of man. Like we don't fear for our bodily well-being in the West by and large. We don't fear for that. But we do have another type of fear and it's the fear of man that says, "I need to fit in. I need to feel liked. I belong."

**Selena:** Right. Or I don't stand out.

**Ryan:** Even if it's in this microcosm of subculture that you find yourself in, whether it's your church, or maybe where your kids go to school, or some sports or whatever, the thing is you need... or your neighborhood. You feel like you have to belong.

So unless this truth gets in there into your guts and you say, "I will not fear man. I will trust the Lord. I can confidently say these things," then this will continue to have a stronghold. I think, by God's grace, we were able to... God broke me one night.

We had moved to Southern California, I was pursuing starting a business. Long story short, I used to do energy conservation resource management for the state of Washington. I wrote this database out of SQL way back in the day. It was bleeding edge of like green legislation, right?

I built this database. And I got bored with the job and I was like, "I'm gonna go start a solar company because I know how to build systems, and I want to sell them." The economy was booming right around 2008.

**Selena:** And then it crashed.

**Ryan:** No, this would be in 2012 or so. I don't remember the timeline. Point is none of that happened because we moved to California trying to sell the solar systems and nobody was interested because everybody's barely holding on to their houses. So I ended up starting a web development company.

But basically, we were living hand to mouth for five years. I remember having conversations about the interest. And the interest was as much as our rent on this loan and we were not making any headway. It's costing us all this money and I'm lamenting the fact that how am I gonna get up underneath this?

I remember, sitting out on our deck in the warm spring air in our California apartment.

**Selena:** Little apartment. *[chuckles]*

**Ryan:** It was awesome because it felt like a resort but it was just par for the course California thing. So I'm thinking, I'm praying. I'm kind of angry with myself, I'm angry with God. Like a heavy blanket. He was like, "You are not your provider, I Am." God was saying this to me. "Stop trying to figure it out. You are not your provider, I Am." And that broke me in the best way. It broke everything I'm talking about here—this fear of man, this lack of trusting God. And finally, I could just take a deep breath, whuu, "You've gotten us here."

There were times in that stage of our life where rent was due and we had \$50 in our bank account. And I'm waiting on a client to pay their outstanding balance on it on a web build that I did and it would come in the nick of time, or something would happen inexplicably and it would be our provision to make our ends meet that month. So God had shown us how to trust Him.

And then to kind of bring that debt part to a close, we moved back up north after five years of being in California living hand to mouth this entire time. We lived on \$3,000 a month, I think. Rent was I think \$1,200. We had like a \$300 car payment and then everything else was absorbed by the other \$1,800 or whatever, or \$1,500. But we made it work.

And then we had some business stuff change. We moved up north after we had our first daughter. We were renting from my parents. They had a place. We were renting from them at like bare minimum costs because we were trying to dig ourselves out of this debt.

I remember there was a time in our business, and I'll go really short, where I was designing and building one website a day from start to finish. Design it, pitched it, get approval, build it, deploy it in one day. And I did that back to back for weeks on end. So there was a kind of a feast or famine moment in this feast.

And I remember just getting as much work as I could and we finally paid off all that debt over like about two years. That's what God used to get us out of that. And I'm thankful for that. I can't really take credit for it, because the word kept coming and I just kept doing the work. It wasn't like I was master businessman.

- Selena:** But we had had conversations. I mean, because we could have very easily been like, Oh, we'll pay our bills but we've got more money so we could... There's still a decision to be made there.
- Ryan:** There was one period in our marriage where I was actually like ferreting away money that you didn't know about.
- Selena:** Scrolling away.
- Ryan:** It wasn't hidden but it was in the business accounts and you didn't know about it until I just finally drop a check... I dropped a check on the balance of our-
- Selena:** You would tell me about it though. It's not that I needed access or wanted access to it for frivolous reasons. It was just, "This is our budget, this is what we're living on and anything else is going to pay our debt and pay our bills and get us out of debt and to live beneath our means."
- Ryan:** But I do remember there being a fair bit of tension because we were needing a new vehicle, we wanted to get a house.
- Selena:** Yeah. And I think that just living beneath your financial means doesn't come without... It's and not just, "Oh, we can't [00:20:00] buy the nice shoes that all of our friends have," I don't know, whatever is something funny like that.
- It's more about like, "Okay, we're feeling the heat, we've got a small car, we've got a growing family. We're squishing into these cars trying to get where we need to go. Not going on extra trips, because gas is crazy expensive." It's all kind of those little squeezes.
- But eventually it adds up, and you're like, Okay. And then the time comes. And when the time comes... This has always been a theme when we're doing any sort of purchases or finances. It's like, we don't just go look and buy. It's like, okay, we've been looking for months, these are the exact things that we need and want, here's the things we're able to negotiate on, given take, but this is the price and we cannot go past this." And God has been so faithful to provide a vehicle that we need. This is the process of-
- Ryan:** It kind of become like obedience of these things where it's like, like, "Lord, this is our kind of our fleece. We don't mean to put you to the test or to test you, but we are going to test our faith in this."
- Selena:** We put our needs out there and we are living with a need for a while. And that's okay. Just because you have a need doesn't mean it needs to be fulfilled right then. Having that need creates more dependence on God, creates more

thankfulness I think in our own hearts when and how that need is met when God decides.

**Ryan:** It's good.

**Selena:** So I don't know where we're going with that. But the point is, at some point there was a shift in the heart orientation. And by God's grace, maybe you don't have to get to this point, but I needed to get broken and I need to learn to trust in our trustworthy God.

And I'm happy to say that that is a lesson that's been continually baked into my heart. At times I reject it and God is good at putting it back in there and put it back in and finally to the point of fuller resignation. *[laughs]*

**Selena:** Thank you, Lord, the books are not selling. Thank you, Lord, the books are selling.

**Ryan:** Everyway, thank you, God.

**Selena:** I mean, God sustains us. I think Elisabeth Elliott said something like He give us this day our daily bread. And so if we don't have something today that we need for tomorrow, we don't need it. He is faithful to sustain us. So just trusting Him in that He's God.

**Ryan:** At the very end he-

**Selena:** Oh, yeah, for sure.

**Ryan:** ...in that you've got all this pressure, like, do you have your retirement figured out? Do you have, you know-

**Selena:** At our age, yeah. I think young people deal with different things.

**Ryan:** I want to read this verse from-

**Selena:** 1 Chronicles.

**Ryan:** And it's David's prayer. So the context here is David had just... they're just basically settling into David's kingship. David was King for 40 years and he's transitioning out of. He's transitioning Solomon into being a king. David wanted to build a temple of God. He said, "I'm living in this beautiful house but you're living in a tent. God, I want to build your temple." And God said, "No, there's too much blood on your hands. I'm not gonna let you do it."

**Selena:** "You're man of war."

**Ryan:** "You're man of war. I want your son to do it." So David said, "I'm going to amass kind of resources so that when the time comes, my son Solomon who is not yet the wise man that he became-

**Selena:** Yeah, young and inexperienced.

**Ryan:** He's young and inexperienced so he's ready to go. And so David calls on the people of Israel and they bring willingly and sacrificially their gold, their metals and their resources, all this stuff he needs to build this temple. So this prayer is David's response to God's provision. It's a lengthy passage. I'm want to read it, because it's just too good. And then we'll talk about it and we'll end it.

So it comes from 1 Chronicles 29. It says this, starting in verse 10, "Therefore David blessed the LORD in the presence of all the assembly. And David said: 'Blessed are you, O LORD, the God of Israel our father, forever and ever. Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours.'"

That's the key. What we're touching on here is the idea of stewardship. And very quickly, the idea of stewardship is that everything that exists, and David will say this, everything is God's. If we were to give God something, we're only giving to Him back what He's given to us, what's already His.

So the things that we have in this life, be it your car, be at these microphones we're talking into, be at this Bible in my hand, any resource that we have, the breath in our lungs, this child that's sleeping off camera, every single thing is a gift from God. And if we were to give it back to Him, we're just giving Him something that's already His.

**Selena:** Right.

**Ryan:** He's not called us to give everything in that way back to Him. We are giving it back to Him in the sense that we are stewarding it.

**Selena:** Right. And everything that we do, even how we steward things, we're stewarding it as unto the Lord. We're being that survey.

**Ryan:** I'm not gonna say, "God here's this microphone, take it do what you will. He's like, "No, I gave it to you so you can use it and steward it unto my glory."

**Selena:** Right.

**Ryan:** I'm not gonna say, "God, this daughter's great, take her." He's saying like, "Raise her up in the things of God and nurture in admonition."

So anyway, David continued, says, "Everything in the heavens and earth is yours. yours is the kingdom, O LORD, and you are exalted [00:25:00] as head above all. Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. And now we thank you, our God, and praise your glorious name.

But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you. For we are strangers before you and sojourners, as all our fathers were. Our days on the earth are like a shadow, and there is no abiding. O LORD our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own."

All is already owned by Him.

**Selena:** The earth is the Lord's and everything in it. *[chuckles]*

**Ryan:** The earth is the Lord's and everything in it, all created for the glory of Christ by Him, through Him, and for Him. So trusting the Lord and recognizing that we're a breath, like we're shadow. We will be here today, gone tomorrow. Yet He's calling us and giving us this charge. Somehow He's let us participate in his work on earth. And we are do that with glad trust, with the glad generosity, with sacrificial giving, with mindful wisdom all rooted in the trust, in the fear of the Lord. And Selena, that's what you were talking about the beginning. That's where the freedom comes-

**Selena:** Right.

**Ryan:** ...is we trust God and you understand the context, which is stewardship, then you can say confidently, I don't actually care if you make fun of the car I drive.

**Selena:** Or you can say, you know... a friend of mine said, even you know, when Christmas comes around, and you're buying gifts for people, and you can even... There's places to... You know, you got to go out and have parties and eat with friends.

You can say, "Hey, I'm just not in a season where we can do that right now. Do you guys want to come over to our house and we could find a better way, more financially fiscal way maybe to celebrate with people? It's okay to say

that. I think it's okay to be good and honest with people because it's more of... I don't know, you're just being transparent, and it's not in a-

**Ryan:** I agree with you. It's okay to say that but only if you understand what we've talked about here. Because if you're still rooting your worth in what your friends think that will be devastating to say, "You're going to have a fun time. I can't go because I can't afford it." So instead of saying that, I'd rather just swipe the credit card and deal with it later.

**Selena:** That's what I'm saying is that you can... It's good. Yes, it's good and right and okay to say that. But you can only say that from a place of confidence in the Lord.

**Ryan:** I'm not trying to push back. I to-

**Selena:** He's so combative these days. I don't know what his problem is. *[chuckles]*

**Ryan:** I'm tired.

**Selena:** Days are long. Days are short. *[laughs]*

**Ryan:** I hope this encouraged you. I want to finish this one verse. It might be familiar to you. It's just this, the love of money is the root of all evil. The love of money is the root of all evil. Money is a tool. It's like air. It exists. We breathe it in, we breathe it out. We get money, we spend it, we invest it.

And the prayer is that we use it well. But if ever we try to hold it and grasp onto it, we become like Sméagol. We turn into Gollum and we turn into a monster and we turn decrepit, and we shrivel inward. We collapse inward on ourselves like a dying star if we decide to love this thing that is not worthy of our love. Instead, we love the Lord and we serve Him with the money that He entrusted us with. Hopefully, that's helpful to you.

If you don't know Jesus and you want to know Jesus, we have a website for you to learn about what it means to know Jesus. It's [thenewsisgood.com](http://thenewsisgood.com). And the good news is the news of the gospel.

And here's why it's good news. It's not good advice. We're not telling you how to live your life. We are telling you that Jesus has done something that once and for all paid the price for sinners, for those who trust in Him. He has lived a perfect life, he died the sinner's death, so that we might have the reward of His righteousness in our own death, that we might live eternally unto Him.

You guys, that is the hope we have in eternity. This life is not all there is to our human existence. Don't believe the humanist lie. Don't believe the secularists lie. We're not just matter and energy. We have a soul. There's something else. And that something else is the God of the universe. He reigns over and above it, and we are called to submit to Him and to live on to Him. And we can only do that in light of who Christ is and what He's done.

I said more than I meant to say, but there you go. Go to [thenewsisgood.com](http://thenewsisgood.com). And you can find steps down that path. We pray that you would.

Let's pray. Father God, thank you for the gift of money. Thank You that You've not been silent on money and its effects on our hearts. I pray that we would submit unto you every penny that you've entrusted into our care, every material resource you've given us. May we use it on to Your glory, not our own, unto Your joy and not our own. But also God, me we enjoy it in a way that is honoring to you and enjoy this life you've given us so that we can honor you through it.

Lord, I pray for couples that are struggling to find agreement on [00:30:00] their finances, that they might find that agreement, that they might find it around you, not just around some pragmatic way of managing but instead the joy that has to be had in you and trusting and stewarding on your behalf. Lord, I pray that You would help them communicate effectively through that. In Jesus' name. Amen.

**Selena:** Amen.

**Ryan:** All right, if you haven't considered yet, please like and subscribe to this video, this podcast wherever you are. If you want to partner with us, go to [fiercemarriage.com/partner](http://fiercemarriage.com/partner). We would love to see you there. That's one of the ways that God provides for this ministry. Speaking of money and resources, we are still trusting the Lord. And that's one of the ways we trust Him. So we appreciate you considering that.

With that said, this episode of Fierce Marriage is—

**Selena:** In the can.

**Ryan:** See you again in seven days. Till next time—

**Selena:** Stay fierce.



**PODCAST NOTES**

- **Referenced scripture**
  - Hebrews 13:5
  - 1 Chronicles 29:10
  
- **Recommended resource**
  - [thenewsisgood.com](https://thenewsisgood.com)

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