

FINDING MARITAL UNITY AROUND MONEY AND GIVING

<https://fiercemarriage.com/finding-marital-unity-around-money-and-giving>

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Ryan: In some recent reading, I came across some statistics. Just 5% of Christians give 10% of their income to the local church. Just 5%. So that's 1/20. Now, of course, a much higher percentage give something between ten and zero. Another study that I read said 21% of practicing Christians give 10% or more. Now where does that 10% number come from? Is that even biblical?

As a Christian couple and we are striving to work out our salvation with fear and trembling, how are we to find agreements around giving maybe if income is hard to come by? We don't know what next month is gonna hold, how do we find agreement? How do we find peace around this? How do we obey Christ with our money?

So today we might ruffle some feathers depending on your history, your past, whether or not you've heard people talk about money in Christian circles. We are here to talk about it. Rather we are here to hear what God's word has to say. So let's do that on the other side.

[00:00:56] <music>

Ryan: Greetings and welcome. Once again, I'm Ryan. This is my lovely wife Selena. We're the Fredericks. You've joined us in the podcast or if you're watching on the YouTube channel, known as the Fierce Family or the Fredericks... I don't know if that's like the only fierce family on the internet. We have a fun time. We get to do this every week. We talk about marriage on Tuesdays, we talk about parenting on Thursdays. And at some point, we might talk about other stuff in between. Certainly, when say we're YouTubers, we like to at least put these podcasts up there. And it's fun to see the community grow. So yeah, Selena, how are you doing today?

Selena: Doing all right. Doing all right.

Ryan: The story?

Selena: Are you talking about the eagle or...?

Ryan: Oh, yeah. Tell us about the eagle briefly.

Selena: Oh, yeah. Briefly. We had an eagle try to take one of our chickens out in the field. Did not think an eagle would ever try this because we don't have very

big field. But I heard the crows crowing around and usually when they're kokkooing there's an eagle nearby. I ran out with Sunny. I was home alone with just her and our dog Charlie was out. And I went over to the crows and saw humongous bald eagle right in... probably 30 yards from me trying to eat one of my chickens. [laugh].

Ryan: Like chowing down.

Selena: And I said, "Charlie, get it. [laugh] Get it, Charlie." It took off. Like no second thoughts. Took off right after the eagle. The eagle would've like torn him apart. It was twice his size.

Ryan: This eagle... So we saw our-

Selena: Charlie's our Aussie, our little Australian Shepherd.

Ryan: True.

Selena: Little.

Ryan: You should go to Selena's Instagram. If you're not a follower of Selena on Instagram, I think it's the best account on Instagram, frankly. She's my influencer.

Selena: I don't post often. [laugh]

Ryan: I get all my style, my style decisions are made by this-

Selena: Oh no, don't look to it for anything like that.

Ryan: Influencer posts. No, it's mostly just family stuff. But yeah, @Selenafred is your handle. And there's an awesome picture of Charlie on there. I did like a tribute to Charlie. [Selena laughs] He saved our chicken, which our chicken is pretty tore up.

Selena: But she's surviving. She's doing good right now. So we're gonna see if we can save her. And then the eagle hung around for like 30 minutes afterwards up in a tree. I'm like, "What are you waiting for? Your lunch to come out again?" I was like, "No way." [laugh].

Ryan: It was like it was on steroids. That was the biggest eagle I've seen.

Selena: I know. I know.

- Ryan:** Ever. We've seen a lot of eagles. We live in northwest, there's a ton of them.
- Selena:** Well, the thing about it is I love birds of prey. I love eagles. I just don't love when my chickens are their prey. So it was a collage of all the feelings.
- Ryan:** It's also kind of a protected species. So it's not like you can just like get rid of the eagle. You kind of gotta take it, unlike coyotes, which there's open season all the time on coyotes.
- Selena:** So anyways, that had me on high alert for the last day or two. Couldn't really-
- Ryan:** Adrenaline was pumping.
- Selena:** It was hard to go to sleep last night. I was just so like, I can't believe this happened in front of me. Even Sunny agrees. She's down here on the floor playing.
- Ryan:** Yeah. Okay. So today we're talking about money. I appreciate the update.
- Selena:** Well, my chickens make us some money. [laugh].
- Ryan:** They do.
- Selena:** They're egg-laying and we sell eggs to friends.
- Ryan:** Goodness, Sunny is very expressive right now. [Selena laughs] I had to do the walk of shame when you sold our last dozen of eggs. [Selena laughs] I had to go get eggs at the grocery store.
- Selena:** We had high demand and I was like, If you want to make pancakes or anything, you need to go buy eggs. [Ryan laughs].
- Ryan:** And I did, to my chagrin. [Selena laughs]
- Selena:** We had like half a dozen, maybe, but that wasn't enough. Wasn't enough.
- Ryan:** So We're gonna get into this topic, but real quick I want to do one more announcement. And that's just around our latest books, *How a Husband Speaks*, *How a Wife Speaks*. I'm thrilled and a little bit overwhelmed to say that we are already in our second printing of that book. Meaning that by the time this episode drops, I think we'll be sold out-
- Selena:** Wow.

Ryan: ...of our current stock.

Selena: Praise God.

Ryan: That's just to say praise God. We're really happy that people are jumping on those books. Our team has been working feverishly. Very thankful for Carrie and the team [Selena laugh] and all of the helpers that have stepped in to make that fulfillment. Yesterday I took just about \$700 orders to the post office.

Selena: Wow.

Ryan: And they looked at me like, what's wrong with you? Of course, all the packages say Fierce Marriage on them. So I can't help but think they're checking out our website to see who's this crazy person bringing in buckets and buckets of orders. So praise God.

You can get your copies. Go to fiercemarriage.com/speak. That way you get them asap. Also, if you've already pre-ordered and you're waiting for the Communication Masterclass, rest assured that curriculum is all... it's almost completely written and we are about to shoot it. Once we shoot it, it's pretty quick process. It's not a lot after that. So that'll be live in a few weeks. At which point I think we might do a live Zoom launch for that, and then it'll be an on-demand thing after that. So we have to kinda work out those details. But I'm excited for that. It's gonna be all-around communication. If you want to find out more about that, you can go to fiercemarriage.com/speak. We hope that blesses you.

Okay, so getting to this discussion, like I said at the intro, depending on your history... So we've been to all manner of churches when it comes to churches that feel at liberty to ask/demand giving [both chuckles]. Am I accurate in saying that?

Selena: Yeah. It's like a pre-sermon. We've been in churches where the tithes and offerings was like a whole segment of the service. Like a pre-game for the sermon [laughs].

Ryan: So this is gonna basically give you an idea of our whole gamut of like traveling in terms of our theological development and movement between the theological streams in the West. Started there. That's kind of where we spent our early years married and whatnot. And now we're at a church that they don't even... Now, if it's in the text, our pastor will unabashedly, unashamedly talk about giving as a matter of the heart-

Selena: If it's in the biblical text.

Ryan: ...as a matter of obedience to the Bible, if it's in the text. But other than that, we don't... The church just gives because that's, I think, what a mature church does.

Selena: I think they every once in a while remind you of the box in the back to drop money or go online [laugh]. It's just occasional. I don't even-

Ryan: I've never heard a reminder, to be honest. I met with... Anyway. So we've ran the gamut. We've run the gamut. So depending on where you've come from, you might be really uncomfortable hearing Christian marriage podcasters talk about how married people give. Or you might be totally at home and think, "Yeah, bring it. I'm cool with this. Let's talk. let's get some..."

So our goal for today is to not just think kind of ethereally about giving. Because I think tithe means a tenth, right? So we think 10% is what every Christian couple should give. We don't have a lot of conviction behind it. So either we do it or we don't. Kind of depends on cash flow. It kind of depends on how I feel. It kind of depends on how well the church is doing or what they're asking for, if at all.

I think there's way more to be had around giving as a couple in terms of unity, in terms of obedience to God. I'm convinced God's not interested in our haphazard, heartless obedience. I think that's better than no obedience. Obedience is better than sacrifice. But I'm convinced that God wants our heart. That's why He asks for our money.

Selena: And maybe a cheerful giver and not- [Laugh]

Ryan: Yes. That's part of it. A lot of our giving orientation has to do with the heart behind it, the idols that it puts into question.

Selena: So good.

Ryan: So as we start this, I want to ask some questions of you, listener. As a Christian, answer this, are you called to give away part of your money? And most people who are Christian will say... [Sunny gurgling] She's being very-

Selena: She's never this verbal. [laugh]

Ryan: Only when we want to record. She doesn't like money. She feels awkward talking about money.

- Selena:** She feels awkward. [both laugh].
- Ryan:** So this is kinda an obvious question, but are you called to give some of your money away, some of your wealth away? Now we're gonna read a lengthy passage from 2 Corinthians 8. [Sunny gurgling] [laugh].
- Selena:** She's really excited about God's word, though. [both laugh]
- Ryan:** What is she even doing down?
- Selena:** I have no idea.
- Ryan:** 2 Corinthians 8. Selena's gonna read it. And as we read it, let's let the text lead us and suspend our predispositions, our preconceptions, our notions of what... Let's just see what the text says. All right?
- Selena:** Okay.
- Ryan:** There you go!
- Selena:** 2 Corinthians 1-15, "We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia, for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord, begging us earnestly for the favor of taking part in the relief of the saints—and this, not as we expected, but they gave themselves first to the Lord and then by the will of God to us. Accordingly, we urged Titus that as he had started, so he should complete among you this act of grace. But as you excel in everything—in faith, in speech, in knowledge, in all earnestness, and in our love for you—see that you excel in this act of grace also.
- I say this not as a command, but to prove by the earnestness of others that your love also is genuine. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you, by his poverty, might become rich.
- ...For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have. ...As it is written, 'Whoever gathered much had nothing left over, and whoever gathered little had no lack.'"
- Ryan:** Lovely job. Thank you, Selena. So what I want to do is just walk through this. There's seven, I think, really clear things we can pull from this text. And then I want to summarize those into three kind of takeaway points, because I think

those seven can fit into the takeaway points. That being said, I want to level the playing field in terms of why do we give as believers. Depending on the stream you swim in, where you came from, the why could be very different.

On one end of the spectrum, you're gonna hear a preacher say, You give because you sow seed in the kingdom and you reap from the kingdom. In other words, you give to get. I call that jackpot Jesus [laugh]. I don't think that's biblical. I think it is biblical that there is sowing and reaping reality-

Selena: Yeah, cycle and reality.

Ryan: ...to how God created things, but I mean-

Selena: I think that's not the reason and motivation why we give.

Ryan: I think it's more a function of an obedient heart, and trusting the Lord in these areas and then being diligent about your business and being content in all that. It's much more. Here's my proposition we give out of obedience. And this is what we hear Paul saying. So that's kind of the baseline. Why do we give? Because we want to be faithful, obedient, believers, followers of Christ.

So looking at this text that Selena just read so wonderfully. The first takeaway, okay, Paul starts with this, We want you to know, brothers, about the grace of God that has been given among the churches of Macedonia. So giving is a means of God's grace. That's the first takeaway. Giving is a means of God's grace to those who serve him on the front lines or those who serve Him as ministers.

And frankly, we'll be the first ones to admit that. We've said this before... We haven't actually mentioned our patrons. I'll mention them at the end. We have some new patrons to introduce. But the reason we ask for that is because frankly, to me, it's the best business model for the work that we do. Trust me, friends, we could have advertisers. We could. We've done it in the past.

Selena: Like twice, I think.

Ryan: We've experimented with it. It could be fairly profitable. I think in terms of the amount of downloads each episode gets, we're up in the 30,000, 40,000 download-per-episode range. I don't want to exaggerate. I forget what the numbers are. We're over like 15 million downloads for the, you know... So for an advertiser that's money signs. Right?

Selena: Right.

- Ryan:** Because everybody's giving us their ears. But we are like, We don't want to use your attention for that. Instead, what we want to do is give you the gospel as it pertains to marriage, remind you, encourage you, make you laugh, make you smile, make you cry once in a while with maybe a bad joke. [both laugh] But really we'd rather say, okay... And we say this, if you feel compelled to participate, we would love that. If not, so be it. But just know that if you feel compelled, you are a means of God's grace for our family.
- Selena:** Amen.
- Ryan:** And we're happy to say that that's been a large percentage of our monthly support income. So that's the first piece. The second one that we can pull out of Paul's text here, giving eagerly is not contingent on our circumstance. So he's talking about the Macedonians and they were going through... what'd he say? For the Macedonia, in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth. Where else are you gonna read that?
- Selena:** Right.
- Ryan:** Their extreme poverty has overflowed into a wealth. And he's talking about not a wealth of like, Oh, they're just so joyful despite their... It is a wealth of generosity. [laugh] If you can hear Sunny, she is just having a party.
- Selena:** She's actually in another room and-
- Ryan:** She's in another room.
- Selena:** ...having so much fun.
- Ryan:** [laugh] Oh my goodness. Okay. So it's not contingent on our circumstance. In other words, we don't only give when we are not going through something. Meaning that God's not waiting for us to kinda like be in a good spot.
- Selena:** Right, to give. It's a continual command and calling.
- Ryan:** We had to take a break and get the party animal and bring her in because she was just out of control. [Selena chuckles] So giving eagerly is not contingent on our circumstance. I think that's really helpful for couples to hear because as a husband, I want to provide for my family. And that can at times cause me to be faithless because I'll look at my bank account and say like, if anything in this account leaves prematurely or outside of what we've budgeted for, then our family's not provided for. So I'm gonna want to white knuckle our savings

and I'm gonna want to white knuckle our income and not give. But I think this is calling people out of that sort of faithless living.

Selena: Yeah. I think that Paul, you know, saying they gave even though they were lacking, I think it also speaks to when he says like, I'm content and I can do all things when I'm lacking or when I have an abundance. Who wrote the... Is it Jeremiah Burrows? Something of contentment? The Christian-

Ryan: Oh, jewel of Christian contentment.

Selena: Yes. And he actually wrote that when he was a preacher in one of the wealthiest areas, I think in England, and he had a few churches. And he said the latter. So having more wealth was actually the more challenging place to be in terms of heart orientation-

Ryan: Amen.

Selena: ...and faithfulness to God.

Ryan: So that in contrast to the third thing that we get from Paul's text here is that giving is voluntary. So we're here telling you it's not contingent on something. That's dependent on our income or our station. But we're also gonna say because Paul said this is, it's voluntary and joyful that the Macedonians gave of their own accord and then some beyond his expectation.

So we're not here to compel you to say, if you're not... We're here to say, if you're not living this out in a way that Paul's describing it, then there's a check engine light going on. And it's time for us to look under the hood and say, Okay, what's going on with my heart that I'm unable to give joyfully, voluntarily? So that's number three.

Number four, giving is an overflow of having already given yourself over to Christ. So Paul says that he gave himself first to the Lord and then, by the will of God, to us.

Selena: Well, and I think you can only really give right of yourself and give of your finances when you've first given yourself or God has taken you fully.

Ryan: Depends on where you're at frankly. Depends on who you're hanging out with. Because some would say give first and the favor of God will follow. That's not what we see in scripture.

Selena: That's not what we see.

Ryan: Not here. We don't see that here. We see something else. I'm reminded of the story of, you know... it's the time of the Reformation, Martin Luther, and there's somebody going around, I forget his name, but he was basically selling indulgences. And he was saying, you know, as soon as the coin in the coffer rings the soul from purgatory springs.

Selena: Oh.

Ryan: And it was just this poetic thing. That's kind of that shtick of like, give to the church and we're gonna give you an indulgence that will then let one of your loved one's souls spring from purgatory. And you can also buy your way, you know, to be able to do the things you want to do. That's completely unbiblical. That's what I think Paul is pushing against here is that heart propensity for us to say, I want to give because I want to be in good graces with... I mean, it was Stephen... who's the magician that wanted to buy the power of God.

Selena: Oh, yeah. [laughs]

Ryan: It's not how it works. You don't do that. You submit your life to Christ. You repent, you believe in the gospel and everything changes, including how you govern this area of your life.

Selena: Right. I think, again, it's not dependent on the circumstances. Like our circumstances may not change, but our perspective of them, our heart-

Ryan: Orientation?

Selena: Digestion of them, I guess. You know what I mean? Your heart is taking it in, is processing it. We'll do it in a different way because Christ is sufficient. We are anchored in Him, and so, therefore, we see things differently and are able to act differently.

Ryan: He changes everything.

Selena: Even when it comes to our giving.

Ryan: He completely transforms our heart and it overflows into things like giving even what would look... It would be unwise but really it's faithful, which is actually... [Selena laughs] Thank you for that.

Number five is, and this comes directly from Paul's text, is that believers should excel in the grace of giving. So Paul says that just as you excel in everything, in faith and speech and knowledge and all earnestness and our love for you see that you excel in this act of grace also. So I think we just think

we'll just grit our teeth and get it done. We'll just check the box. Now, as a married couple, if you're feeling compelled to give and I'm only doing it begrudgingly, because I'm not trying to excel in it, but instead I'm just trying to like check the box, again, where's your heart in that? But Paul's saying we should excel in this.

Selena: Well, it can create a lot of havoc in your relationship with your spouse, especially if one's, you know, trying to coax the other to give and the other's like, No, I'm trying to steward this well, or No, I'm gonna be tight-fisted with this because you know... It is just... everything becomes a trial [laughs] when you're trying to have your own will be done. But I think praying for each other, praying for your hearts to be unified is powerful. I feel like it's powerful in that it helps you with your... it helps release any hold you might have on what God's given you.

Ryan: So where do we find our agreement if we do have that tension is we must look to Christ. And that's the sixth thing we see from this passage is that Christ is our example of generosity. Paul said this. "For you know the grace of our Lord Jesus Christ, that though He was rich, yet for your sake He became poor." And here it's not just rich as in like Jesus was somehow wealthy because of His carpenter trade or because He inherited some sort of wealth. He was rich in the sense that we cannot even fathom how wealthy our Savior was and what He resigned to be among us.

Selena: Like heavenly wealth?

Ryan: Heavenly wealth is what I mean, yes. God Himself left heaven to become poor. Why? Paul says so that you, by His poverty, might become rich. So Christ is our example of sacrificial generosity in this. Again, I'm not saying these things to turn the screws to manipulate but to say something... If we are not feeling compelled from the inside out, not the outside in, but from the inside out, that is a 'what's going on' question in the hearts of believers. And we're just trying to bring the text to you, married couples, so that you can think through it.

Selena: Well, I would say we should be looking to the Bible. We should be looking to God's word continually daily, consistently asking the questions about what we can do financially or what we're called to do. Because we can't be generous without knowing Christ Himself and His generosity. And you can't know Him without being in His words. So I know these are all obvious truths and things we should do, but sometimes I think we set our bible aside when we're writing checks. You know, not writing checks. No one writes checks anymore.

But I feel like we're like, Yeah, yeah, yeah. Okay, Christianity the Bible, yeah, okay, gotta give 10%, good, check. But that's not always the case. Like with everything, it's a heart it issue. It's not a financial thing.

Ryan: So here's the last piece that I want to add to this. It's number seven. And then we'll summarize and then we'll give you some practical stuff to think about. And we'll even share our example of how we've kind of worked it out for this season of our lives. Number seven that we get from Paul's text here is that giving is proportionate and wise. So we're not called to just broadcast \$20 bills. Like, here you go. I gave out to whoever's asking wherever, whyever... [laughs] Whyever. For whatever reason.

We are called to be wise with our giving, but also proportionate. Paul says, as it is written, whoever gathered much had nothing left, and whoever gathered little, had no lack. Before that, it says, "For the readiness is there, it's acceptable according to what a person has, not according to what he does not have.

Some ministers, Lord, help them because they need the gospel, is they will tell people in poverty, You want better income, then you need to sow money to get money. So take whatever little you have, give it all. If you give it all, then you'll get it back. You know what? That's a grift. That's a grift. They'll twist scripture to make that sound like it's biblical. It's not. If the Lord leads you and you feel convicted to give sacrificially, we do have examples of that in scripture. But that's not often what's happening.

So how do we take these seven points? We're gonna summarize them. If you want to hear those again, I'm just gonna say go back [laughs] because we don't have much time. I want to summarize these into three themes that govern, I think, Christian giving. I didn't come up with these. I don't even know where I got these, but these are just kind of baked into my... [Selena laughs]

Selena: How you give, how we give.

Ryan: And how we give. Yeah. So three words. Christians are called to give sacrificially, joyfully, and generously. Sacrificially, here's the example I often think of. You get a guy like Jeff Bezos, right? Billionaire, multi-billionaire. He says, you know what? I'm such a good guy. I gave \$500 million to malaria relief last year. I'm thinking, "Jeff, 500 million, that's a lot of money. But when you've got a net worth of billions, it's not as much as you might think. So I could try to do the math. Say you make \$90,000 a year. The proportion of 500 million is to Jeff Bezos is as if... somebody who's making \$90,000 a year, it's as if they're giving, I'll say couple... You know, \$3,000, \$4,000. It's not nothing. But I mean, it's like-

- Selena:** But is it sacrificial?
- Ryan:** Is it sacrificial? That's the question. Don't check my math on that. That was all in my head.
- Selena:** And how do you define... yeah.
- Ryan:** So what's sacrificial? Here's how I define it is that we should feel it. If our giving's not causing us to rethink maybe some decisions in our lives in terms of how we extend ourselves financially, then perhaps there's some thinking that needs to go on there.
- Selena:** I mean, I've heard it said also, when you say, if we don't feel it, meaning, is it not forcing us to go back to God? If it's not forcing us to be reliant fully and foremost on Him, then it, I would argue it's not sacrificial. Right?
- Ryan:** Yeah.
- Selena:** Because God is our provider and provision. So if we gotta feel it, that means we've gotta give quite a bit.
- Ryan:** Sure.
- Selena:** Sorry, I'm not-
- Ryan:** Again, all this is kind of couched in the idea of giving is proportionate and wise. So like if you're living on... we'll say you're living on \$5,000 a month and you need that to cover your groceries, your mortgage, your car, insurance, all this kind of stuff, and you're giving away \$4,500 a month consistently. If the Lord's calling you to do that, He'll provide for your obligations. But if He's not calling you to do that, but you're doing it for another reason, maybe a superstition or you're being manipulated or you feel whatever, then that might lead to ruin. So wisdom is-
- Selena:** Needs to be exercised.
- Ryan:** So sacrificial, joyful, meaning we don't give gritting our teeth, we give with a happy heart.
- Selena:** It's hard to come to the table too with sometimes.
- Ryan:** Yes. And then we give generously in that we have eyes that are big and wide and open. We're looking for ways to bless others because this is a grace of God

in the way that He blesses people. So here's a practical guide for agreements and giving. All right?

We've just kinda laid it all out based on one text. You can, of course, Jesus... I forget what percentage, but a large percentage of His parables were based on money, particularly the human heart. That's been said. I don't know it's a substantial... I can't substantiate the claim that most of His parables were.

So as a couple, if you're husband listening to this, a wife listening to this, I encourage you to go home, talk to your spouse, and agree on what giving is and its importance, biblically speaking. Not to you. I want to know what does biblical emphasis put on giving.

Number two, set your goal based on what you're finding. So sacrificial, joyful, generous giving. What does that look like for you? What will that look like for you on an ongoing basis? The 10% idea is an Old Testament idea. It's not something that we're bound to as believers. We are called to give in these ways. That could be 5%, it could be 50%, as believers. 10% is not like, okay, you did your 10%, you've paid your tax. It's not a tax, it's a tithe. It's a heart thing. We call it a tithe because it's a haul over from the Old Testament law. But the bottom line is it's not bound by a percentage, it's bound by a heart orientation.

Selena: That's good.

Ryan: So set your goal based on those things. Not, okay, what's 10% of our income? That's not it. It's what's sacrificial, what's joyful and what's generous.

Selena: And I think this next one is something that really changed it, like kind of flipped the script for us. And just simple thing like automate it if possible. Automate the giving if possible. If you don't make yourself decide every month and every paycheck, that you made the decision, you have to just have it already automatically there. I think that you've already made the decision, so why is it questioned every Sunday or every month? We just walk in this, this is already made and it's taken. I don't know. That has been a game changer because over time it starts adding up.

Ryan: You wear yourself out if we, like you said, every week you have to decide again. No. Like you made the decision, automate it. So we're just gonna share how we've done it. I'm gonna share a tool that has been really helpful, not just for giving, but for actually other saving because Money has a way of burning itself out [Selena laugh] of your bank account. If it's in your checking account, it has a way of just going away, even if you feel like you've saved a lot.

So we automate it with, one, our church has an online giving thing. We kind of know roughly what our monthly income is supposed to be. And we just set that, I mean, to a percentage that is in line with our convictions. And that represents a portion of our giving. And then there's another portion of our giving that we set aside for when we feel the Lord leading us to give. And that's automated a different way. We have an app, actually. It's just on the iPhone. It's called Qapital, but it's spelled with a Q. So it's Q, no U. So it's Q-A-P-I-T-A-L.

Selena: Oh boy.

Ryan: There'll be a link in the description. I'll link in the description. [Selena laugh].

Selena: He's Like, I don't know. [laughs].

Ryan: Or to fiercemarriage.com/save? I use that URL because this tool is used for more than tithing. But I can automate... So what it does is it takes part of our income... Whenever we get paid right by the business, it goes into our personal account. Well, it takes that amount and it takes a percentage of that amount and it puts it into a different account that's a savings account. It takes some of that and puts it in... And we set up one of those specifically for generosity, for tithing.

You can do that into a static account or you can do it into an interest-bearing investment type thing. We're not investors in that way. So, of course, you need to be smart and savvy. But I like the idea of if we have a tithe money that's sitting there waiting to be used, and it's actually gaining some interest in the process if it's invested responsibly.

So that's been a really valuable tool. And it's been really cool to see... We set goals for our daughters, like wedding-type stuff. I don't know if you knew that, but I have wedding funds set aside. We have four daughters. Part of it is setting aside money for their weddings and part of it is teaching them the expensive weddings are of the devil. [both laughs]

Selena: Little goes a long way.

Ryan: Your budget is \$500. You're welcome. [laugh]. So we've done that. I won't get into the details. The point is, be really creative. And it's not just based on percentage, but you can also do like a set-and-forget, like a roundup type... You gotta check it out. So anyway, that tool has been really valuable to us. So easiest way to find it is fiercemarriage.com/save, and that will get you set up fairly easily and you can find details there. Is that it? That's it?

Selena: I think so. [chuckles].

Ryan: Okay. Anyway, our prayer is that you would find unity around this. Unity around obedience and joyfully participating in this grace of God. I don't know, for a lot of couples, finances can be tense, they can cause arguments, they can be stressed out because of economic hardship, whatever. In our money, we can trust the Lord.

Selena: Well, and is it really even ours to begin with?

Ryan: Amen.

Selena: We are just stewards of what the Lord has given us. So how are we stewarding it? Are we stewarding it in a way that is gonna bring glory and honor to God and attention to Him or are we tight-fisting like the child who's - what? Given something by their parents and they're saying, It's mine, it's mine. And the parents are looking at them and like, well, I actually bought that for you. [laugh] We've had a lot of those conversations lately.

Ryan: Yeah. It's all God's. So there's a great rest in knowing that you have a Father who is generous towards you. He is also in control of everything. Not just what you own, but everything.

Selena: Amen.

Ryan: So if you don't know who Jesus is, you want to know the Father of whom we speak, well, you can. And the way you do that is you repent and believe the gospel, place your faith in Jesus Christ, and walk with Him. If you have a friend who is a Christian, we encourage you to find that friend. Read through the book of John with them. Find a church that preaches out of the Bible. If you can have a hard time finding either of those things, we have a website. Thenewsisgood.com should help you in some way toward that end.

Let's pray. Father God, thank You for Your incredible generosity toward us on the cross. And that You who were endlessly rich You became poor, so that we might be rich in You. Lord, I thank You for the conviction that Your word brings to every area of our lives, including our finances. I pray You'd help us as a couple to live in unity with each other, and unity with You, and obedience to You. I pray for the couples listening to this that they would do the same. In Jesus' name. Amen.

Selena: Amen.

Ryan: All right. Thank you so much. We'd be remiss if we didn't mention it. This was not a sales pitch by any means, but partners matter to the Fierce Marriage Podcast. I want to welcome our newest patrons. Their names are Jonathan and Maria. Welcome to the Fierce Family's Patreon community.

Selena: Welcome.

Ryan: We wouldn't be here without you. So thank you so much for doing that. If you want to join us there, go to fiercemarriage.com/partner. You'll find details at that link. With that said, this episode of Fierce Marriage is—

Selena: In the can.

Ryan: We'll see you again in seven days. Until next time—

Selena: Stay fierce.

PODCAST NOTES

- **Referenced scripture**
 - 2 Corinthians 8: 1-15

- **Recommended resource**
 - thenewsisgood.com
 - [How a Husband Speaks](#), Ryan Frederick
 - [How a Wife Speaks](#), Selena Frederick
 - fiercemarriage.com/speak
 - [Qapital App](#)

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