

## 5 LESSONS LEARNED TO STOP ARGUING ABOUT MONEY

<https://fiercemarriage.com/5-lessons-learned-to-stop-arguing-about-money>

[00:00:00]

**Ryan:** Selena, what's it like having married a sugar daddy? [both laughs]

**Selena:** I'm just kidding.

**Ryan:** Why are you laughing?

**Selena:** How does it feel to be married to an heiress? [laughs]

**Ryan:** When we first got married, I was a janitor.

**Selena:** We were ready to live in a dive of a place.

**Ryan:** Yep. Oh, I was looking forward to it.

**Selena:** Because we were just so excited to just be living together.

**Ryan:** Just to start a life together.

**Selena:** Yes.

**Ryan:** That was like, man.

**Selena:** Didn't really matter where, we were just together.

**Ryan:** And the Lord was good. He provided a job where I worked at the apartment building where we lived.

**Selena:** Right. The first apartment we had was a little dirty. But you know what? It was where we needed it. It was going to be our home and we were excited about it. And then Ryan got this job as a janitor through his parents' connections. It was awesome though.

**Ryan:** It was a friend who needed a janitor is what it was.

**Selena:** Hey, it was great because it put us within walking distance of college.

**Ryan:** Sound like you got me something like an executive job. Like a blue chip.

**Selena:** No, but you got to work where we lived. And we got to live in a much nicer place. It just really felt like a gift and a blessing. Right? Like two weeks before we're getting married.

**Ryan:** Very much still living hand to mouth.

**Selena:** Yes.

**Ryan:** Truly.

**Selena:** We were.

**Ryan:** Going to school full time. I was working full-time. You were working about 20, 30 hours a week. We've had to learn a few things about money, about finances. And namely about trusting the Lord in that. So today we are going to be sharing some of the highlights, lessons we've learned in terms of money and finances in our marriage. So we hope that'll bless you and we'll see you on the other side.

**[00:01:31] <music>**

**Ryan:** I'm a little offended. I'm a little offended that you laughed when I asked what it was like to marry a sugar daddy. Am I not your sugar daddy? [laughs] I have grown into a sugar daddy.

**Selena:** The Lord is my provider. Let's leave it there.

**Ryan:** There's different types of sugar.

**Selena:** All right. It's true. You buy me chocolate. I like chocolate a lot.

**Ryan:** I literally bring home bags of sugar from the grocery store.

**Selena:** It's true.

**Ryan:** Just for you.

**Selena:** Because I asked for it.

**Ryan:** And I'm the daddy of the household.

**Selena:** Okay. Blurb.

**Ryan:** If you don't know who we are, I'm Ryan. This is Selena.

**Selena:** Sugar daddy Ryan.

**Ryan:** Sugar daddy Ryan. [laughs] That's what they call me in these parts.

**Selena:** Am I called [Bruce? 00:02:14] Selena from the-

**Ryan:** You're Brown and bitter. [laughs]

**Selena:** I don't know if I laughed because I think... it's not... What happened to the salty and sweet? Now I'm bitter and creamy.

**Ryan:** Oh, you're getting a little older. I said brown and bitter, not bitter and creamy. [both laughs] If you're not watching, you really should.

**Selena:** Oh my goodness. Somebody turn off his mic.

**Ryan:** If someone doesn't remember, we used to have... we still have it. You know, maybe the special sauce assembly line has slowed down these days.

**Selena:** Anyways, we are talking about-

**Ryan:** Selena's special sauce, salty and sweet. Oh, what a treat!

**Selena:** We're talking about the way we made our money.

**Ryan:** Our money.

**Selena:** My sauce. [laughs]

**Ryan:** Yeah, that's how. We'll talk about that later. Poor principal.

**Selena:** Our nothing. We've made nothing on it. No.

**Ryan:** You can't see it, but just off out the frame of the camera, there's a big pile of money over there. Anyway. Anyway. Okay, we like to start these episodes with a governing principle. If you haven't joined us over the last four weeks, shame on you. I'm kidding. [laughs]

**Selena:** Shame off you.

**Ryan:** Shame off. You know what? Shame off you. You shouldn't should on yourself as they say. Should.

- Selena:** Getting giggly.
- Ryan:** Should.
- Selena:** It's going to be a long episode, guys.
- Ryan:** This is number three for the day. Okay.
- Selena:** Are we on the other side? I'm sorry, I can't remember.
- Ryan:** We like to start with the governing principle. Okay, here it is. We have one of these for every one of the episodes. If you haven't seen those, shame off of you. But we talked about communication, conflict, sex, priorities, and now money. These are the five kind of big areas of marriage. Every marriage has to deal with these five areas. So here it is. Governing principle about money. Money is a means to an end and never an end in itself.
- Selena:** Amen.
- Ryan:** Amen. Money is a means to an end and never an end in itself. What do we mean by that? Okay. It's a tool. It's a tool. And I love it because as Christians, we know how the book ends.
- Selena:** You love money?
- Ryan:** Nope. I love this idea. It's the root of all evils.
- Selena:** It is.
- Ryan:** The love of money.
- Selena:** Yeah.
- Ryan:** Money itself is a tool. What does it say? The streets of heaven are paved with gold, right? It's literally like rocks, right? It's a tool. What are you trying to say?
- Selena:** You just gave me the look that's like, get yourself together.
- Ryan:** I thought you were going to call me a tool when I said that.
- Selena:** Oh, missed opportunity.
- Ryan:** Yeah. You're too nice. That's the problem. So what do we mean by it's a tool? It's not something to be sought on its own, right? No one sets out and says,

"You know what? Oh man, just one day I'm going to have a hammer." No, the hammer is the means to building stuff.

**Selena:** Right. Right.

**Ryan:** And so we don't want to seek it because that sets up idols. I think it's Psalm 115. It talks about, you know, you set up idols for yourselves and they are deaf and you become like them.

**Selena:** You are deaf and dumb and lifeless.

**Ryan:** And lifeless like them. You're dead like them. And money can be an idol. And so the governing principle here is that it is not worthy of your heart. It's not worthy of your focus, your time, your attention. It's a means to an end. Means to an end. Of course, it's important because it's a means by which you pay for your house. It's a means by which you buy food.

**Selena:** You feed your family. Yeah.

**Ryan:** So it's not to be discarded or disregarded.

**Selena:** Right. It's to be stewarded wisely.

**Ryan:** It's to be stewarded wisely. So that's the governing principle. We're going to go through these lessons that we've learned.

The first lesson is this. And I'll just share it because it was my lesson to learn. I needed to learn this, is that God is your provider, not you. God is your provider, not you. That's lesson number one. Now, when did I learn this? We mentioned the early years of our marriage. Janitor. You were a barista. We were in college full-time, undergrad, by the way. So like dumber than a bag of rocks in terms of like living life. But the Lord's gracious, we figured a lot of stuff out on the fly.

And then long story short, we ended up in California about... we're from Washington state. Moved down, I was going to start a solar design and install company out in the desert. Long story short, didn't work. And I ended up doing web development on the side. And that became my full-time job for about 8 to 10 years, owning a business.

I remember being so frustrated because I was working my tail off, trying to get clients, trying to do the work for the clients, which is hard, solving problems, all that, managing the contracts, managing... I had a few people that worked for us and still hand to mouth. I was out on the deck one evening in our

apartment down in California in the desert, it was a warm evening, so I was out there just sitting and I'm praying, Lord, "What is going on? I've been working hard. I'm doing all the right things." I think it was the end of the month. Rent was due within two or three days, we had a car payment coming due, all the payments were due and we had like \$75 in our bank account. And how did this not bother you? Did that bother you? Or was ignorance bliss at that point?

**Selena:** Probably ignorance was bliss. I was just like, "Well, I guess we'll just have to pay the late fees on everything. And we'll just figure that out when it comes." I mean, there's not much we could have done. I mean, I felt like we were doing all that we should have been doing.

**Ryan:** Right.

**Selena:** But there's always, of course, more you can be doing.

**Ryan:** And I was despairing. And I was out on the deck and crying out to God. And I felt it, I'll say, I didn't hear an audible voice, but it was as if God spoke, you're not your provider, I am. That's what God said. Because I was thinking in terms of like, "I have to figure this out." That was a good... I don't know. What's a good term for God's discipline?

**Selena:** Swift kick in the pants.

**Ryan:** It was a swift kick in the pants.

**Selena:** It's God's discipline. I don't know, it's a great term.

**Ryan:** I needed it. And by the grace of God heard it and he softened my heart to respond to it. And it was as if this massive load was lifted off my shoulders. I am not my provider. God is. And you know what happened the next day? Those invoices that I'd been waiting for them to be paid-

**Selena:** For months, probably.

**Ryan:** ...finally got paid.

**Selena:** Finally got paid.

**Ryan:** A check arrived in the mail. And you know what? That check was on its way. It was going to show up either way. God is sovereign.

**Selena:** Right.

**Ryan:** And he uses those moments to boil us over that we might find our peace in Him.

**Selena:** Yeah. Our security in Him.

**Ryan:** I take it as nothing short of a miracle. That that was a timing that He provided for me to understand and learn this lesson that He's our provider, not me. Now I'm the steward and I'm called to work hard and I'm called to provide lowercase p. He's uppercase P Provider. I am lowercase P provider. I submit my provision efforts to Him.

**Selena:** Right.

**Ryan:** Praying that He makes me fruitful in that. And that was a massive lesson that we learned.

**Selena:** Right. And I think that this leads into number two. So the first one is that God is our provider. The second one is contentment. So contentment. Were we able to find contentment where we were? Were we able to be content and jovial still when we were in a time of lack? I was just reading, I think Matthew 5, a few days ago. Is that where the temptation of Jesus happens?

**Ryan:** Matthew 4, yeah.

**Selena:** Matthew 4. And the enemy was offering, you know, Jesus, nothing new, all things that belong to Christ, you know, glory, riches, bread. And I know there's these, you know, types, there's these big theological pictures that go with it, but I'm reading it and I'm thinking, wow, the audacity to offer Christ-

**Ryan:** What's already His.

**Selena:** What's already His. And then he created and to just... I don't know. I think that just encouraged me to remember that I have everything that I need in Christ. There's nothing in this world that I'm lacking that I can't find my peace, my joy, my contentment, my security, and my identity in Christ. There's nothing outside that I need. And so that's a very releasing when you find yourself possibly in a financial trish of some kind of... Finances. Is that the right word?

**Ryan:** It's not the right word. [both laughs] You keep using that word. I don't think you know what it means.

**Selena:** A financial-

- Ryan:** A financial bind, if you will. You need to look up what that word means. It's okay. No, I love it. I love it. I love it. All right. Contentment in plenty and in lack. Contentment is king.
- Selena:** Apostle Paul. Yes. I can do all things through Christ is not "I can move mountains and do it on my own because Christ is my strength." That is, it gives me like superpower strength.
- Ryan:** I can be in the middle of a trial and still endure because of Christ.
- Selena:** I can have no money in my bank account virtually and still find contentment in Christ and know that I'm secure in him. That doesn't mean I can act frivolously and whatnot. It's not an excuse. It's insurance.
- Ryan:** How can we be afraid when we know the one who has conquered death? We know the creator of all things, the sustainer of all things. How can we worry when He is the God who clothes the lilies of the field and the animals and the birds. He provides for every atom of creation.
- Selena:** He says, fear not.
- Ryan:** And if we don't behold Christ for the King and governor that He is, He is ruling, then we will miss it and we'll be afraid. But instead we look to Him as our provider and we trust Him to do that. And if the provision doesn't look like how we think it should look, we still trust.
- Selena:** Right. And we still believe that He is good, right?
- Ryan:** Yes. Amen.
- Selena:** So this idea of stewardship was really... so seeing God, a) He is our provider. Everything is His. He's given to us what He's given us to steward. And He's given us a certain amount. There's boundaries upon that in order for our hearts to be molded and sanctified and shaped after Him. And one of those, I think, governing... you say governing principle, I guess just a virtue... I feel like contentment is a virtue. Something that should be developed and grown in you. And as you are married, the longer you're married, I would pray that contentment would grow in your heart and not just grow in the area of finances, but grow in every area.
- Ryan:** All of these are intertwined by the way. So if you lack godly priorities... go back to last week. If you're not valuing the things that God values, it's going to be very hard to find contentment in godly terms, in Christian biblical terms. And so go back to that if you missed that episode.



Number three. I'm going to add this. So we said God is our provider and contentment matters. We need to be content. Number three is I own nothing.

**Selena:** Yeah.

**Ryan:** We own nothing.

**Selena:** Right.

**Ryan:** You used the word "stewardship". That's exactly it. It's all God's. He entrusts things into our care for a time, including our money, including our children, including your house. It's all created for His glory and for our good, but it ultimately belongs to Him. So when you view everything that you own, quote-unquote, as not actually your own, you treat it differently. You invest, so to speak. This includes your time too, by the way, because time is a form of wealth. So if you are stewarding your time unto the glory of God, because your time is not your own, you owe it to your King because He is your redeemer, your savior. He's the one who gave you life. Money is the same way.

**Selena:** You know, I'm thinking of young Ryan and Selena. We wanted so much. We desired to be wealthy. We desired to have finances readily available. And I don't think those were desires were wrong. I'm not saying those desires are wrong.

**Ryan:** I didn't say that, but I don't know like... we weren't trying to get like some status house or-

**Selena:** No, no. It was just the culture that we were... it was the church culture that we were in. It was a prosperity gospel kind of thing.

**Ryan:** I don't think that we were trying to be wealthy, to be completely honest.

**Selena:** Okay, maybe not wealthy.

**Ryan:** I think we wanted to be successful because that made us feel like we'd be important and we'd have a place.

**Selena:** Sure.

**Ryan:** But you were never like, I need to buy the latest fashion, whatever, the latest status symbol.

**Selena:** No. But you know, you kind of want to keep up. I guess the point I'm trying to make is that the home and life that we live in is so blessed. But could we have been good stewards of it 15, 20 years ago? I don't think for the right reasons. I think we would have been become possibly enslaved to it for the wrong reasons.

**Ryan:** Yeah.

**Selena:** And we struggle with that even today. You know, you want your home to always look nice. You want it to always be clean. I want it to look nice. I want it to be clean. I want it to be welcoming. But if I am hurting the hearts and relationships and souls that are in my home for the sake of cleanliness, for the sake of looking like we've got it all together, it's all in order, all the things, then I'm really forsaking the first call that God has put in my life. But I wouldn't have known that call, I would say, 15 years ago. I don't think I would have prioritized it the same way. So it's like God said no in those moments and He put the boundaries on that because our hearts were not ready, our minds were not ready.

We have to grow in our maturity and understanding of money, not just being the way we buy a fancy car, right? Or a house. It's not just that. It's so much more. It's a tool that can be used in so many ways.

**Ryan:** The realization that we had was we own... I'll say the word "own" with scare quotes. We own our house. It doesn't own us. We're not slaves to our house, but we own it. I mean, it's there to serve us, our family, the mission that God's given us. And in the big picture, it's God's anyway. That's why we own it.

**Selena:** We use it unto His glory.

**Ryan:** We steward it unto His glory. And that's freeing to know that, you know, you don't have to be owned by your things.

**Selena:** Yes. And I think that's one of the temptations and one of the traps that the rich fall into is that... I'm not saying that we're rich by any means. I'm just saying, why are there so many principles in the Bible talking about a) money, and b) the love of money, and c) the wealth crisis? Jesus is always talking about, you know, the hurdles that come to the wealthy and how it's... I don't think it's something to aspire to. It is the more you have, the more you're going to... it's going to be required of you.

**Ryan:** Yeah.

**Selena:** And so I think it is by His grace we're given that capacity to be able to handle more, but to what end? And it's for His glory.

**Ryan:** So what is it? It's Duedikiah 12:10. He who has no money has no problems.

**Selena:** I was like, what? I'm going to take theology. You did that really seriously. Good job.

**Ryan:** Well, you know, you got to just read all the extra stuff.

**Selena:** Almost had me tricked there. Almost had me read the extra stuff.

**Ryan:** You haven't read Duedikiah?

**Selena:** Turn this off. This is not good.

**Ryan:** Yeah. Okay. Number five, because we added one in there, or number four, excuse me, is this. In light of stewardship, in light of the fact that we are called to contentment, in light of the fact that all of it belongs to God, and He's our provider, not us, this is very tactical. Tangible. This is very tangible.

**Selena:** Could be.

**Ryan:** Automate your giving and your saving. This has helped us because if you have to... last week we talked about make the big decisions once.

**Selena:** Implementing that, yes.

**Ryan:** This is a way of making that big decision once. I use an app called Qapital. It's Q-A-P-I-T-A-L, I think. And there's actually a link where you can get like \$25 for free on our website. Maybe I'll... I don't know if I can find it. It's been a long time. I've been using it for a while. The point is, it automates all of it. And there's lots of apps like this nowadays. But it connects to your bank accounts. And you say, every time we get paid for the month, paycheck, whatever, over a certain amount, take a percentage of that and put it into this other account.

And it takes the money out of your bank account and puts it into a separate savings account in the app, which it's connected to their own little bank thing, or you can have them invest it. It's actually really cool. Some of our giving is automated in that way. And then some of our giving monthly is automatically goes to our church. So we give some to the church and then we put some aside for needs that arise that may or may not be within kind of non-profit bounds. So if someone has a need and they can't meet it, then we can potentially use that money for that.

But it's cool because it can go into that account and then grow because it's in an investment thing. And you can pick fairly safe investments so you're not losing the money. But it lets that money grow aside for me.

**Selena:** It's working.

**Ryan:** And on the savings side, it's growing as well. So automate your giving and your saving. Like I said, make the decision once. A really cool thing that we just started doing is we're trying to plan for a more elaborate trip. That'll take more time and it's going to cost a lot more five years from now. And so I've calculated back, how much money do I need to put into this account for the next five years every week? And I think it's like \$40 a week or something. And it's almost like you never really-

**Selena:** Trying to calculate it.

**Ryan:** Yeah. That's just a number I pulled out of thin air. I don't remember how much it is. But the point is, is by automating it, that big decision was made. Ideally... so \$40 a week is not nothing. That ends up being \$160 a month. That could be an insurance payment or a car payment. So you have to be able to calculate whether or not that fits within your budget. In this case, it's not really missed because it's just gone. And we learned to live within our means. Anyway, by automating it, that really helps. And it takes the guesswork out, it takes the mental fatigue out, and it takes the impulse, the impulsiveness out of it.

**Selena:** Yes. I agree. I agree.

**Ryan:** Last one, number five. What do you got?

**Selena:** The path to financial freedom and generational wealth is business ownership. This was you writing this. And I am, yeah, fully in on it, 100%.

**Ryan:** If you can, I highly encourage you men, especially be thinking in these terms. Not everybody is wired to own a business. I get that. It's not easy. It's not for the faint of heart. You end up being a jack of all trades. If you're too ambitious about it and you end up pre-calculating poorly, it could suck up all your time. And if you have needy customers, clients, it could really weigh on you. So definitely step soberly into this.

But I'm convinced that if you have a normal job, you will be able to amass a certain amount of generational wealth. The Bible does say, a man of wisdom, a man, a godly man leaves an inheritance for his children and his children's children. So it's not bad to think in these terms.

But I think, to me, one of the surest ways to get this, to head on that path quicker is to explore business ownership. And what is business ownership? It's simply asking and answering this question. How can you add value to your immediate community, given the skills that you already have? The skills and the resources you already have. We had a time, Selena, do you remember this?

**Selena:** Yes.

**Ryan:** It was two years ago. Okay, we've grown accustomed to doing ministry like this. We have some books that we've sold. The books continue to sell and that's how we're able to provide for our family. The podcast, the Patreon stuff, it's kind of hit and miss sometimes, frankly. And so it's not super consistent. And there was a time when we took money out of our savings to publish books, which had never been done before. But we had to do it, which meant a huge hit. And we didn't know if those books were going to go.

And so I was looking for jobs. I realized I can't do a job after doing what we've been doing for years. I don't think I would be a good employee. So I needed to think about starting another business that's going to generate revenue so that we can cover our mortgage. So I was actually looking at acquiring a septic truck to pump septic tanks because we had had our septic tank pumped. And I realized this isn't rocket science. This guy's-

**Selena:** Yeah, you talk to the guy, he's a Christian.

**Ryan:** He's a believer, he's a brother.

**Selena:** He's a guy ready to kind of start retiring, looking at retirement. And you're like, well, this could be a really good transition.

**Ryan:** And I wonder if it still might be a side hustle, if you will. And I thought, you know, he's pumping this tank. He's charging me 500 bucks. It's taken him like two hours to do it front to back. Maybe do two of these a day. You know, I'm running the numbers in my head, you know, minus overhead. I'm like, yeah, you could make a living doing that. It's an honorable living. The point is I knew that that was something I could add value in immediately. I could probably get up to speed skill-wise to be able to add that value. And it's something that I could wrap my head around fairly quickly in a pinch.

So here's the encouragement. In terms of our money, if you're wanting to think outside the box and you have the ability to do that and you think you're wired for it, business ownership is definitely a good way to go.

- Selena:** Absolutely. Maybe this goes without saying, but we have one checking account. We don't have he money and she money. We have one bank account.
- Ryan:** That you know about. I'm kidding. I'm kidding.
- Selena:** It's true. If the money's not there, I'm like, where's the money? [laughs] I'm just kidding.
- Ryan:** But yeah, you're right, we don't.
- Selena:** We are unified on all fronts when it comes to finances. We make big decisions together. They're not quick. They're usually out of a season of need or, you know, if we've been given money or found, you know, something's come in, praise God, how do we steward it? Where does it go? Some of those decisions and pipes are already kind of in place. But tangibly speaking, yes. We use capital. We use... what did I just say? We use...
- Ryan:** That's the only thing we use.
- Selena:** Yeah, we have unity. We have one bank account. We're trying to make money work for us and not just sit in an account. Again, I think that just comes back to like the seed in the sower, right? And he's like, oh, I was afraid that you'd be mad. So I hid it away.
- Ryan:** That was the talents.
- Selena:** Yeah, I hid it away. And he's like, why did you do it? Like, what?
- Ryan:** Yeah. That didn't make the list today because that's just good financial sense.
- Selena:** But I think that, you know, if you're hiding money through credit cards or whatever kind of debt, it's going to come to a boil. So like rip the bandaid off, start that process, get through that. Live within your means. Find contentment and joy.
- Ryan:** You're dropping a lot of really good truth bombs here. That's true. Things like don't leverage debt in an unhealthy way. People make all kinds of biblical claims around whether that's good, wrong, or whatever. I see it all as a tool. Including credit card debt. We don't do credit card debt, but we use credit cards to pay for stuff because of the points. And then we pay it off. Lots of people do that. And it's a tool to that end.

Now that's a slippery slope. Because if you get behind on a month, that interest is brutal. And if you have to use it, you have to have it, then you're going to... it's going to be a snowball. It's going to get bigger and bigger in a bad way. It's not the Dave Ramsey sort of way. And so you have to be very wise with it. And because of the credit card using as a tool, we've been able to actually get points. And then that's actually paid for some vacation expenses.

**Selena:** Yeah. But it just wasn't always like that.

**Ryan:** It wasn't always like that.

**Selena:** The first five, six years of our marriage, it was... we were like, why are these credit card bills so high? I'm sorry. You were probably like, why were the credit card bills so high? In all honesty. So we've grown in that. And we want to share that with you because... yeah.

**Ryan:** Right. Well, there's five things we've learned in our 21 years of marriage around the area of finances. Again, this is number five in a series. If you haven't seen the other lessons learned parts of the series, just go back four episodes from now, start with communication, and go forward.

**Selena:** I don't want to say be like us. We want to say, take the biblical principles, take the governing principle, go to your Bible, search it out for yourself, own it with your spouse, and go from there. These are things that we've learned maybe the hard way, maybe just by God's grace, but we want to share them with you so that you'll just go dig deeper into what the Lord says.

**Ryan:** And we use biblical principles because we have a God who has not been silent. He has spoken to us. He has spoken to us through his word. He's given us instructions for not just how to follow rules, but how to flourish by people who are conforming to Him being God and us being not God, Him being creator, us being creature made in His image to glorify Him. That's why we go to God's word because He's spoken. He's also spoken to us in these last days by His son, Jesus Christ, who is also God, the second person of the Trinity, the Son of God who came and gave Himself for sinners. That's the gospel.

We want you to place your faith in Christ so that you can be saved. That's how you're saved. We're not saved by our own work, our own merit. We are saved by Christ through grace alone. Faith alone is placed in Him, Christ alone. So we want you to do that. We want you to place your faith in Christ. If you don't know Him, we suggest you talk to a friend who does say, Show me Jesus. Let's read the Bible together. Find a church that preaches out of God's word as well. If you don't have either of those things readily available, we have a website. It's [thenewsisgood.com](http://thenewsisgood.com). There's actually a church finder there that connects

over to the Ligonier website. And so it'll get you plugged into a really solid church. Highly recommend it.

Let's pray. Our father, thank you, Lord, that you are rich in every way, that money is no thing to you. Lord, but we are so prone to idolizing the things of this world by trying to find security in material things, namely money, as we talked about here today. Lord, I pray that you would uproot any of that in our hearts. Help us to be solely reliant on you, that we would see our finances rightly. That we would not love money, but we would love you. And we would see money as a means by which we can provide for our families by your grace and a means by which we can do things in this world. Just that would be for your glory. Lord, not our own. So we'd love you. I pray that you give couples peace and clarity around their money and their lives. I pray that they would take this governing principle that it is all yours. Lord, this idea that money is a means to an end and not an end in itself, that you have used it as a tool. You want us to use it as a tool in our lives. Lord, help us to internalize that and to trust you with it. In Jesus name we pray. Amen.

**Selena:** Amen.

**Ryan:** All right. Thank you for joining us on the Fierce Marriage podcast. If you want to partner, go to [fiercemarriage.com/partner](https://fiercemarriage.com/partner), and you can become a fellow.

**Selena:** What about a girl? A girl doesn't want to be a fellow.

**Ryan:** In the fancy academic sense, you can be a fellow. Which is, that's what this is. This is a fancy academic thing. Just so everybody knows, the Fierce Fellowship is as fancy and as academic as you can get.

**Selena:** Okay, wrap it up, Frederick.

**Ryan:** All right. Thank you so much for joining us. This episode of the Fierce Marriage podcast is—

**Selena:** In the can.

**Ryan:** We'll see you again, Lord willing, in about seven days. So until next time —

**Selena:** Stay Fierce.



**PODCAST NOTES**

- **Referenced scripture**
  - Exodus 20:17
  
- **Recommended resource**
  - [thenewsisgood.com](https://thenewsisgood.com)

**FIERCE MARRIAGE RESOURCES**

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