



Could Money Vows Lead to Greater Intimacy?

An excerpt from "Your Money, Your Marriage" ...

Most of my life, I've lived a girl-power narrative. My childhood heroes were always strong, smart women: Wonder Woman, Scarlett from G.I. Joe, Princess Leia, and my mom (awwww, but true). Spinning around in circles in my backyard, I would imagine my play clothes transforming into the red and blue hues of superhero armor. My trusty lasso at my side, I imitated Lynda Carter's smooth moves by tossing tennis balls to touch the surface of the moon, or maybe just the top of our ranch home until they bounced down the other side.

My childhood ambitions reached beyond saving the world though. Days filled with playing the heroine were accompanied by imagining my potential future. More than once, I donned a white pillowcase while clutching an invisible bouquet, walking down a make-believe aisle. I dreamed of my wedding day, planning the colors of the napkins (why this was so important in the 80s and 90s, I'll never understand), the variety of flowers, and, of course, the face of my handsome groom.

What I never considered, though, were the words we'd speak to one another when I met the man of my dreams at the front of the church. I assumed you just went with whatever the preacher suggested—the "to have and to hold, for richer or for poorer, in sickness and in health" bit. Honestly, who really cared about those words anyway? In my childhood fantasies, the climactic moment was when my mystery man pulled the veil

back, revealing my shining face, and we shared a long, sweet symbolic kiss (a gesture which as a kid always seemed kind of gross and compelling at the same time).

Brian and I have lost count of the number of weddings we've attended over the last two decades. Some that flutter to the top of our list were touching weddings filled with significance and centered on Jesus. At the best receptions we danced until our feet ached. There were weddings where it seemed like we knew everyone in attendance and others where we looked around longing for a friendly face beyond the bride and the groom. We've encountered our fair share of odd DJs too—including one guy who quipped that the newly wedded couple was headed to the Virgin Islands that night but that they wouldn't be the Virgin Islands for long (wrong, just wrong).

We love weddings. Each time a couple takes steps toward each other (especially when those steps are taken toward following Jesus closer too), we feel a renewal of the bond we experienced on July 17, 1999. Hearing others repeat the same vows we did strengthens the connection we share. As different and unique as every wedding has been, almost every ceremony we've attended shares a similar ritual. Whether the newlyweds light candles, combine sand in a jar, braid cords together, or assemble a cross, each service climaxes with an illustrative gesture.

The metaphorical action represents a greater truth of two lives joining as one. If only joining finances could be as easy. Wouldn't that be lovely? We both pour a little glass of sand into a bigger jar and—boom—we agree on every money decision. Or we mingle the flame of two candles into one larger wick and henceforth we never have another financial disagreement again. No matter how fairytale-like the wedding, no marriage fits this unrealistic notion.

As children we may dream of our splendid future weddings, but rarely do we think of promises made at the end of the aisle. Even as grown-up engaged couples, it's easier to get caught up in the traditions and symbols—the rings, the centerpieces, the cake, the clothes—forgetting the solemn vows we are about to make. We zero in on the details, skipping over the key component of any wedding ceremony.

Whether we repeat a time-honored script or write words of our own, the vows we speak are what really make a wedding a wedding. Again, the symbols are beautiful examples of our intentions to lead a life intertwined, but the words we speak out loud travel into the real stuff of marriage beyond simple symbolism. Lighting a candle is lovely but vowing to remain with your husband or wife whether you are richer or poorer packs a punch. Promising a lifetime of caring for your spouse in times of sickness and in health carries more weight than combining sand. You are giving your word before God, family, and friends to remain true to each other no matter what curveballs life may throw your way.

Over the years, as we've coached couples beginning their new lives together or those who have been thrown off course by one of those aforementioned curveballs, I've longed for an expanded version of wedding vows. Even in our own marital struggles, I've wished we would have made more spelled-out promises, especially when it comes to money. So one day Brian and I drafted what we call money vows—promises we've made to one another, reaching beyond symbols and into the most intimate parts of life.

I promise to . . .

- share freely the money I make, resisting the temptation to see what's mine as mine and what's yours as yours.
- never lie or avoid talking about what I've spent.
- refrain from hiding or hoarding money.
- never make a major purchase without consulting you first.
- relinquish notions of what I think is best and focus on what we both agree on.
- be faithful, not only in our sex lives, but also to the agreements we've made together about our finances.
- recognize that everything we have belongs to God, and He's called us to manage our family, time, resources, possessions, and finances together.

Promises made and kept provide security in marriage. Security results in intimacy. Only when we feel safe do we feel completely open and vulnerable. No one wants to get

naked with someone they can't trust. And while your wife may not immediately take your hand and lead you to the bedroom after you make these promises, she is more likely to feel comfortable with you when you prove true to your word.

Financial infidelity, much like sexual infidelity, breaks the bond of trust and security between husbands and wives. Once broken, that space of vulnerability and nakedness is difficult to recreate. Your money vows can look like ours or take a form of their own. But whatever you and your spouse agree on, keep your word. Make promises out loud that move beyond symbolism. Remain true.