

# **MONEY AND YOUR HOME**

**Sylvester Onyemlechi**

## **FINANCIAL PLANNING**

This is an area that has wrecked marriages and brought problems into some. Therefore we are going to look at this issue critically.

1. One of the ways of solving this problem is by planning your financial expenditure together. In this way, both partners will know what amount they receive and how they are spent. The husband should not keep the wife ignorant of how their money is been spent (which is the practice of many). If he does, the wife will never understand when he keep telling her there is no money. But if they plan together, such things will not happen.
2. Opening of joint-bank account will help solidify your relationship. Either the wife or the husband, or both could be the signatories to the account. Whoever the signatory is, none should withdraw any money from the account without the mutual agreement of both partners. If you know your partner is not born again, and you know he will cheat you, or may be he has cheated you when you practiced it before, do not go into joint account. Joint account is for those who trust themselves.

If you cannot afford to open an account in the bank, you can open one in your house. The emphasis is on JOINT.

3. In financial planning you have two major areas: -
  - a. Fixed expenditure
  - b. Capital expenditure

Under fixed expenditure, you have: - House rent bills, water bills, electricity bills, school fees, food and provisions, maintenance and transportation. All these are fixed expenditure. Month after month, you will be spending in these areas.

Out of whatever is left, you can use for your capital projects, which includes furnishing of your house, electrical and electronic equipments, clothes and other things. Execute your capital projects bit by bit. Sew your coat according to your cloth. Avoid borrowing money, and try to live within your means.

Remember to pay your tithes – Mal.3: 6 – 12.

## **FEAR AND REASONS SOME HUSBANDS EXPRESS AND GIVE FOR HIDING THEIR PURSE FROM THEIR WIVES.**

1. She is too demanding.
2. She will send all to her relations.
3. She is a financial waste pipe.
4. She does not appreciate or understand my position in times of difficulty.
5. She is lazy and does not make any income.
6. She is too expensive.
7. When she spends she doesn't think of tomorrow.
8. She does not believe we have to save for capital projects we need.
9. If the money does not finish, she will not rest.

### **WHAT THE WIVES SAY ABOUT HUSBANDS.**

1. He opens his hands, takes my income and disappears. Once the money is in his hands, to get spending money from him becomes a problem.
2. He will spend it either in drinking, smoking, pools betting or womanizing.
3. He does not buy clothing for me.
4. He does not give me pocket money.
5. He does not care for my relations
6. He does not provide food money.
7. He is very stingy and ungrateful.
8. He is very autocratic over money.

You need to check your life to find out were you are guilty and amend your ways for peace to reign in your home. It is important that you critically examine yourself for the good of your home. Listen to the complaint of your spouse. It is important that you do that.

All of these reasons, no matter their genuineness, are not reasonable enough to allow money break the family. Couples should resolve these problems together and onward go for a steady, happy family living. Money is not everything. Cherish peace in your home.

### **GOOD COUNSEL**

1. Do not worship money.
2. Declare your financial positions, salary or business income to each other.
3. Operate either different or common bank account together. Do not hide anything. Agree on what method to adopt.
4. Do not enter any secret financial deals because you don't know tomorrow.
5. Do not handle financial matters as if you are going to run out of your marriage tomorrow. If the fear is what the in-laws will do when your spouse dies, then have all your property documents bear the name of you and your spouse.
6. Any sign of income should not provoke excessive and unnecessary demand or expenses.
7. When money flies away (financial scarcity), couples should not behave as if money is the only source of happiness and oneness.
8. There should be no suspicion or causes of suspicion in money matters.
9. There should be no partiality between couples in spending money on their respective relations. Spend your money together.
10. If you like, decide how much incidental and necessary expenses you can make without frequent money conferences.
11. Avoid the divisive role of money and enjoy money (if you have it) together.
12. Plan your expenditure together.
13. Capital projects should be planned not to create financial scarcity in the home. You must know the difference between fixed expenditure and capital expenditure. Capital projects should be planned from what is left after all the fixed expenditure has been attended to.

- 14.** Tithing should be part of your family financial life.
- 15.** Kingdom investment and project financing in the church should be priority in every family. Effort should be made to sow for a bountiful tomorrow. Prepare for a bountiful tomorrow by diligently planting your seeds of tithe and special offerings.