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Settling the Money Issues

Guest: Scott Kedersha
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Bob: How open and transparent should couples be with each other as they're thinking about marriage, especially as it relates to their past? Well, here's how pastor Scott Kedersha handled this with the woman who would become his wife.

Scott: We sat down before I proposed, and I wanted her to know about my past. I wanted her to know what boundaries I had crossed, the things that I did that I was ashamed of. My body was going to become hers (First Corinthians 7) after we say, "I do," so I wanted her to know what she was getting. I wanted her to know where my present struggles were and how I was getting help in those areas. We sat down, I shared those things with her, asked for her forgiveness, we cried; it was such a trust-building conversation, because I wasn't hiding anything going into marriage.

Bob: This is *FamilyLife Today*. Our hosts are Dave and Ann Wilson, and I'm Bob Lepine.

So, what kinds of conversations should couples be having before they say, "I do"? We're going to talk about that today with Scott Kedersha; stay with us.

And welcome to *FamilyLife Today*. Thanks for joining us.

You guys started marriage—you had just finished college when you got married, is that right?

Dave: I was very mature, Bob. I had just finished two weeks before, and my wife was a freshman.

Ann: I was 19. I had just finished my freshman year at the University of Kentucky.

Dave: And no, we did not have to get married. We chose.

Bob: You chose to get married.

Ann: Yes.

Bob: Did you have a nest egg all saved up that you could—

Ann: I had nothing, but Dave was on a full scholarship, so he had a little nest egg.

Bob: You'd been able to save some money?

Dave: A little, very little.

Bob: Yes.

Dave: We thought it was a lot more than it really was.

Ann: We thought it was so much. [Laughter]

Dave: Yes. It was gone pretty quick.

Bob: You think about couples today getting married, you know the average amount of debt that a couple begins a marriage with today?

Ann: What is it? Do you know?

Bob: I know the student debt number is in the 40s, so if you get two people who are both bringing student debt into a marriage and they're starting with, we'll say, \$80,000 in debt to begin with, and then if they have consumer debt on top of that or if they borrowed money for a car on top of that, or whatever else they may be bringing in, it can easily get to \$100,000 that you're starting marriage with.

Ann: Think of the stress that they carry with that debt!

Bob: The reason I'm bringing this up is because we have Scott Kedersha joining us this week. Scott, welcome back.

Scott: Thank you.

Bob: Scott works at Watermark Church in Dallas, gives leadership to the marriage ministry there, and works with engaged couples, premarried couples all the time. You guys will have a thousand couples this year who will go through classes that you do at Watermark. You said there are non-Christians coming to these classes?

Scott: There are. It's kind of bizarre. So somebody will invite them to come—it's not uncommon for somebody to come to the class and say, "Six or seven different people told me to take this class."

Bob: A lot of them come to the end of the class and go, "I need Jesus."

Scott: They do. They do. Every class we hear a story of somebody who comes to know the Lord. Those are some of our favorite moments, is when we hear about someone who comes

for marriage prep and they walk out with their eternity changed. It's pretty incredible that we get to be a part of that.

Bob: Yes. So, talking about money and the financial reality that couples are facing today as they think about getting married, you weren't great with money when you got married, were you? [Laughter]

Ann: Oh, is this confession time now?

Bob: Well, I thought we ought to cut right to the chase.

Dave: Way to go, Bob, wow! [Laughter]

Bob: Well, yes, tell us.

Scott: Yes, so I was one of those who came into marriage with a whole lot of debt—car debt, school debt, credit cards, knew how to use them really well, had a lot of stuff, had a brand-new leased car that was way beyond what I could afford. I was what my friend Adam would say a "\$30,000 millionaire" coming into marriage.

Kristyn, on the other hand, came into marriage with no debt. She left her home with a ten-page, single-spaced document from her dad telling her how to run her finances.

Ann: Wow!

Scott: So we could not—the way I say it in the book is she came into marriage with her stuff together, I just came in with a bunch of stuff. So we had some significant challenges to work through when it came to money.

Bob: Did you know that going in, or did you learn that after you got married?

Scott: No, we knew coming in. She knew—she inherited a lot of baggage with me, and she knew this was part of the baggage, and I knew it wasn't right.

Ann: Did her dad know?

Scott: He did. Oh yes.

Ann: How'd that go?

Scott: Somehow, he said yes, I don't know why. [Laughter]

Ann: He must have liked you.

Scott: Yes. He did. He did like me.

Dave: Well, how'd you dig out?

Scott: We just tried to make good, wise financial decisions. So we've never had a ton of money, we've always learned how to live with a good stewardship mentality. We're thankful for that. We've never had this responsibility of stewarding a ton of money together as a couple.

Now, we've never missed a meal, we have cars that work and a great home, but we've always just tried to be really careful, knowing that this is not our money, this is God's money.

Bob: Well, you had to have a mindset shift in yourself from being a \$30,000 millionaire to where, now that you're getting married, you go, "I can't keep living like this."

Scott: That's exactly right. A lot of those decisions I made either as a nonbeliever or as a brand-new believer, so, you know, for 24 years, everything I had was *mine*. If I made money it was mine, it was to do whatever I wanted. So I needed that radical shift to say, "This is not my stuff and my money; this is resources God has entrusted to me." That radically changed the way I viewed marriage, the way that we've worked through our differences together as a couple when it came to our finances.

Bob: So, the money issues that couples may have coming into marriage—how much debt do we have, different philosophies—and then, do we even know how to do a budget and how to exercise wise stewardship? If you're sitting down with a couple today and they would say, "We love each other, we're committed to Christ, we're on the same page, we have \$80,000 in debt but we want to dig our way out," should they wait to get married until they're halfway there? Do they get married and start working on it together? What's your recommendation on it?

Scott: It depends, right. I hate that answer, but that's the right one. Every couple's going to be a little bit different. If wise counsel would say, "You should get married," then work on it together. That's part of a oneness mindset, is that his debt becomes her debt, her assets become his assets. That's what it means when we're one. If we're going to be married down the road and that's all going to happen down the road anyway, why would we wait to deal with our debt?

That's almost like saying, "I'm not going to give anything, I'm not going to give any time or resources, because I have debt." Our first fruits are to go to the Lord. So I might not be able to give as much as I want when I'm in a massive amount of debt, but that doesn't excuse me from giving of time and resources to the Lord. So get married, work on it together.

Bob: You can dig out from an \$80,000 pile, but it may take five years?

Scott: Yes, it might take some time. That means you can't eat out with all your friends. When they go out for a nice dinner and they're all getting nice entrees, you might just have to share one plate. It might mean that you don't get a brand-new car every year. Guess what? You're going to be okay, you're going to survive. It means you might rent an apartment instead of

buying a home. I know everyone is buying a home. So you just have to say, “We’re going to be militant and address this and deal with it. We’re not going to live like everyone else.”

Ann: And if you can’t come to agreement on these things as you deal with couples, is that a red flag, if you can’t get on the same page?

Scott: You know if you look at divorce proceedings, inability to resolve conflict and financial issues always show up towards the top of that list. So you have to agree that “we’re going to be aligned on this”; if not, you’re going to have a mess of problems, you’re going to be a Dumpster fire for the rest of your marriage. [Laughter]

Ann: Here it is again, the Dumpster fire!

Bob: I remember talking to a couple who were maybe 20 years into their marriage. They were also \$25,000 in debt. That was a huge burden for the wife, who felt the pressure of that. Here’s what I remember her saying. She said, “We were at church last week and somebody came to church and they were talking about this great work that God is doing in the Middle East and all of this.” She said, “My husband writes a hundred-dollar check to support this work, and we’re \$25,000 in debt!” She said, “I almost went ballistic!”

He says, “This is the kingdom. We have to be investing in this!”

When couples have that kind of a different perspective on things, how do they work through that?

Scott: Yes, so one, who’s wrong there? Is it the person who is more generous and gave or the person who acted without communicating with their spouse? So there’s a good middle ground there, where if they just communicated about those things, get on the same page, the right priorities; that’s a win-win, instead of acting in isolation or being maybe a little too tight-fisted with money.

So there’s a way there. Nobody’s right or wrong, but they have to communicate about how they’re going to view their finances and what their priorities are.

Bob: Do they need to, I don’t know, sit down with Dave Ramsey, or—do couples need some financial coaching before they say, “I do,” and is there something that ought to break them up if they’re not on the same page financially?

Scott: One of the things I do in the book is say there are probably five or six main conversations you need to have about money before you get married.

Ann: Yes, I have these questions listed right here and they’re good, there are six of them.

Bob: What are they?

Ann: They're one, "What's your financial picture?" Two, "What debt do you have?" Three, "Where does your money go?" Four, "What's your family history with money?" Five, "What's your personal history with money?" Six, "Do you view yourself as an owner or a steward?" Those are good questions, and are those helpful questions for couples to ask before they get married?

Scott: You know, the problem is, so many couples think they can't talk about money. Married couples are the same way. They're like, "We can't talk about—we're not going to talk about money and sex. Those are the two things we can't talk about." But they're so closely connected with our relationship with the Lord and with each other, and we have to talk about these things. So don't wait until you're married before you talk about money.

These are not the only six questions you're going to ask, but at a minimum, you have to see, "Are we aligned moving forward?" You don't want that to be a big surprise after you say, "I do." So talk about it before you get married.

Bob: Well, since you brought up intimacy—

Dave: Yes, Bob, I was going to go to the same place!

Ann: Of course you guys were!

Bob: How many couples are starting marriage today with a suitcase full of past history with another or with others that's never been addressed, and that's something they're bringing into marriage that's going to have a significant impact on what their intimacy looks like going forward.

Scott: This is such an important conversation for couples to have, and to answer your first question, how many come in with baggage? One hundred per cent. So whether it's my own baggage with pornography or crossing boundaries or lust, or maybe one or both have been sexually abused and you're bringing that into marriage—you know, which one out of every three or four women have been abused, one out of every five or six guys have been abused. An increasingly high percentage of women are looking at pornography; it's not just a guy's issue. We all struggle with lust to some degree.

So this is such an important thing to who we are. We have to learn how to communicate it beforehand, so setting boundaries, being aligned on what we expect going into marriage...you'll figure out the marriage stuff when you get there. So many couples think, "We have to test-drive it and see if it works."

Bob: Right.

Scott: "Is everything going to be compatible?" This is such an important area for you just to trust God. This is His design. He loves you, He is trying to set you free, He's not trying to rip you off.

Bob: How much of past history needs to be discussed?

Scott: This is always the hardest question for me to answer, partly because every couple wants to handle it differently. So this is one conversation where—I'll tell you how we did, for me and Kristyn. We sat down before I proposed, and I wanted her to know about my past. I wanted her to know who I was with, what boundaries I had crossed, the things that I did that I was ashamed of. My body was going to become hers (First Corinthians 7) after we said, "I do," so I wanted her to know what she was getting. I wanted her to know where my present struggles were and how I was getting help in those areas.

We sat down, I shared those things with her, asked for her forgiveness, we cried. It was such a trust-building conversation, because I wasn't hiding anything going into marriage.

So much this defines us, because it's guilt and shame, but it was "for freedom that Christ has set us free." That doesn't give me license to go do whatever I want under the sun, but it reminds me that I'm not defined by my sexual sin. So you need to have a really good, healthy conversation with one another before either getting engaged, before you get married, so you know where the other person has been and kind of what their past is sexual.

Bob: What if your intended, your fiancé, says, "I don't want to know. I just don't want to talk about it"?

Scott: One, I'd want to know why is that. I have a very good friend who, that's what she said to her husband. She said, "You are a changed man, you love Jesus, that stuff doesn't define you; I don't need to know." So what I appreciate about that is she's not letting that sin define her husband. At the same time, she doesn't have the right, down the road, to come back and say, "Hey, why didn't you tell me about x, y, and z?" when he gave her the opportunity to do that.

Ann: Do you think after a couple's married this conversation is something important to have, if they never did it before they were married?

Scott: Yes, that's another one where couples are so afraid to talk to one another.

Ann: Right. I've seen that, too.

Scott: Yes, we don't realize we can and should talk about intimacy. In your book, you do such a great job, I think, of laying out conversations couples need to have with each other. Instead of being shy or timid about it, we have to realize this is a great gift that God has given us, and we can and should talk about it with our spouse. We can even talk about it in the context of community.

So if we're talking as married couples, that doesn't mean we're bragging about the positions we did or the number of times, or anything like that, but we're challenging each other to pursue

your spouse. So a group of wives can say, “Hey, when was the last time that you sexually pursued your spouse?” Or guys can challenge each other, “When’s the last time you pursued your spouse romantically or sexually?”

We force it out of our marriage and our conversation when it really needs to be something we talk about.

Bob: I want to encourage listeners, there’s a podcast on our website at FamilyLifeToday.com. We did an interview with Heather Jamison, who wrote a book called *Restoring Intimacy*. Here’s what stood out for me in that interview. She and her then-boyfriend—he’d gone to college, she was still a senior in high school; she went up to visit him at college one weekend, they had sex while they were together. She got pregnant, they got married, and they both love Christ, they both wanted to go to the mission field, but the first five years of their marriage, as I remember, were horrible.

Part of the breakthrough for them was looking and saying, “You know what? We never confessed and repented of this sin that had been part of our dating relationship. We kind of acknowledged it, we were sorry that it had happened. It was a mess, we didn’t like it, we felt bad about it; but what we never did was say this was a sin before God and repented before God and said, ‘Lord, we acknowledge that this was wrong.’”

That failure to do that had put a wedge between the two of them, to where their marital intimacy in the first five years was terrible, because of the scars and the memories that had never been addressed.

Ann: I think that’s important, and Scott, when you said that you apologized, you repented; I don’t think a lot of couples think to do that after they’ve been married. Even sharing your story—not the details to, or the minute details, of what happened—but to say, “This is what I’ve been through, this is what’s happened to me,” even if it’s sexual abuse, or to even say, “This is the baggage I’m carrying in, and I’m sorry. I’m sorry that this is affecting us,” because it does affect you every day in a marriage when it hasn’t been dealt with.

Dave: I’d love you to talk a little bit about the effects, because I think there’s someone listening that’s thinking, “This is not that big a deal. I’m in love with him, I’m in love with her, we love Jesus...come on. Seriously?”

Bob: “We’re going to be married soon, anyway.”

Dave: Yes. “Just don’t overdo this thing.”

Bob just alluded to some effects in marriage, and there are others. You say you have a lot of unchurched people come to your premarital classes; what do you tell them to convince them this really is very, very important?

Scott: One is comparison is such a danger. So one, in a way that maybe a premarried couple can't really fathom for the future, but one of the biggest dangers of pornography is that it creates in our minds and in our heads and in our visuals of what somebody should or shouldn't look like, what they're going to be like in bed, how they're going to respond—all of these things create expectations for marriage. So I need to deal with those and I need to cut those off, ask God to change me and take those thoughts captive, so that those don't become something or someone that I'm comparing my spouse to.

Second, it's not just comparing to porn, it's comparing to people I've been with in the past. So I have asked God so many times for my children to not have the same story I do. They don't have to come into marriage with the baggage that their dad brought into marriage. God has done an amazing work in my life and I'm thankful; things are great between me and Kristyn. Physically, that is a gift from God.

We don't deserve it and have not earned it because of the things that I had done; that's just been a gift from the Lord. So I want my kids to not have to worry about that comparison or, you know, whatever their spouse is like compared to somebody they were with in the past.

Dave: One of the things I've found very interesting in your book—and again, I won't walk through it, but when you talk to couples that are saying, "I do want to keep God's standard"—man, you walk through some boundaries that are like, "Wow, don't open-mouth or tongue-kiss." I'm like, "Whoa! He's going there." You know, you walk through this whole thing.

But I also think it's very, very helpful to couples to understand that, and now I understand it's coming from a wound that you've experienced that you've seen God give grace to, but it's a gift to others to say, "You don't have to have the same experience I had."

Bob: And coming from the wisdom of Scripture that says, "Do not arouse or awaken love before its time." Don't rev the engine, you know, if you're not going to put the car in drive pretty quickly, right? [Laughter] You like that?

Ann: Well, even for Dave, you were going to do your master's thesis in seminary, which is interesting; do you want to share that?

Dave: Yes, I'll just keep it short. I interviewed couples and asked them one question—and these were couples in healthy clubs—I said, "How many of you were active sexually before you got married?" Some were Christians, some weren't.

Guess what the answer was. One hundred per cent.

Scott: Oh, wow.

Dave: This was in the '80s. Then all I tried to do is say, "Okay, tell me the positive results and effects on your marriage from doing that. Tell me the negatives."

Again, I'm not talking to mostly church people; I'm talking to mostly unchurched people. I got none, zero, positive, only negatives. It was like, "Oh my goodness, there's a reason God says abstain." He's trying to give us the best. He's trying to protect us. We don't always understand that, but that is His plan. "I want to give you the greatest sex life you've ever experienced in your marriage," and there are ways to ensure that, and one of them is to be careful before. Abstain.

Bob: Sounds to me like couples need to have a lot of conversations—

Dave: They do! [Laughter]

Bob: —about some serious things before they get married.

Ann: Really!

Bob: Yes. I mean, this could take awhile, but that's okay, you have some time. It's important to have these conversations and to build trust and to build healthy communication and to not go into marriage and wake up one day and go, "Oh wait, what? Really? We didn't talk about that?"

I mean, God's grace can get poured out on those situations where you go, "I didn't know that," right, but you're a lot better off if you're going in with eyes wide open than if you're going in with—what do say, that love is blind, but marriage is an eye-opener, right? That's how that way?

Ann: Yes.

Bob: Well, let's have the engaged period be the eye-opener, where you get some of these things out on the table, so you walk in and go, "I'm not surprised. I knew that, and I still love you."

Scott, thanks for being with us, thanks for writing this book, and thanks for the great work you're doing at Watermark.

Scott: Thank you.

Bob: We have David Robbins, the President of FamilyLife, in the studio with us today. You've done some premarital counseling with couples over the years, haven't you?

David: Yes, Maggie and I love doing that. I mean, it's such a formative time in people's lives. As we've done premarriage counseling, I often quote a friend of mine, who said you have a better chance of marrying a unicorn than you do a soulmate. [Laughter] But soulmates do exist! They are built over time, and then as they've done premarriage counseling and lots of counseling, they said usually it's in the second decade of marriage—

Bob: —that you find your soulmate.

David: —that people really find that. You know, Scott said during this series oftentimes married people in the church aren't casting a compelling vision of marriage to the next generation. The next generation needs and they want models and a vision of what marriage could be, and they need to hang out with couples, like many of you who are listening, who are investing in your marriage, who have done so over time. You have become soulmates, you're continuing to pursue it.

I listen to this series and simply want to charge married couples to take a step of faith and invest in young couples who are seriously dating, engaged, or newly married that come to your mind while you've been listening to this series. Be the couple that the next generation longs to hang out with because they learn from it in a life-on-life way. You can be such a model and mentor to people in need.

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