

# Cross-Cultural Worker Marriage Issues: You Spent It on WHAT?

Imagine these two plausible vignettes. Which one would occur is a matter of timing.

Vignette 1: Following a devastating flood in a nearby slum he often drove through, John went to the bank to get money from their account to provide relief for flood victims. He was shocked to find that nearly all the money had been withdrawn a few days before.

When he asked Mary what had happened to the money, she told him she had used it to buy a prom dress for their daughter Julie. He said, “You spent it on WHAT? It could have helped many flood victims. Now it will just be worn once and then packed away.”

Vignette 2: (You can see this coming.) Near the end of the school year Mary went to the bank to get money from their account to buy Julie a prom dress. She was shocked to find that nearly all of the money had been withdrawn a few days before.

When she asked John what had happened to the money, he told her he had used it to provide relief for the flood victims. She said, “You spent it on WHAT? We had been saving that for months for Julie. Now she will have nothing new to wear to her last big social event at school.”

The use of money is a major source of disagreement in many marriages. This may occur even more in cross-cultural worker marriages, especially if poverty is more noticeable than in a couple’s passport culture.

## What does the Bible say?

Though it is not in the context of marriage, the Bible deals specifically with the “You spent it on WHAT?” question. Look at the implications of these dramatic events in Jesus life as recorded in Matthew 26, Mark 14, and John 12. While eating dinner in Bethany, a woman came and poured a bottle of very expensive perfume on Jesus. Note the difference between his followers’ reactions and the reactions of Jesus himself.

First, his followers’ reactions:

- They were indignant, furious.
- They asked, “Why this waste?”
- They said, “Sell it for a year’s wages.”
- They suggested, “Give the money to the poor.”
- They generally criticized what she did.

Second, Jesus’ reactions:

- Aware of their actions, Jesus intervened.
- Jesus said, “Why are you bothering her?”
- Jesus praised her for her actions.
- He went on, “You’ll always have the poor, but not me.”
- He concluded, “What she has done will always be remembered with admiration.”

We must remember that God counts offerings very differently. The disciples saw the woman’s offering as wasted, but Jesus saw it as wonderful as indicated when he saw the poor widow put in two small coins. He noted that she had put in more than anyone else, even those who had put in large amounts of money (Mark 12, Luke 21). Now consider some things that couples can do to reduce the conflict over how money is spent.

## Plan your spending.

Most people refer to this plan as a budget. Budgets for cross-cultural workers

vary widely depending on where they live since the cost of living varies from country to country. People living in a jungle village will probably have smaller amounts and different categories of expenses than those living in major metropolitan areas. Make a list of your necessities, including at least the following, plus other categories relevant to where you live.

- Food
- Clothing
- Shelter
- Tithe and offerings
- Transportation “home”
- Other anticipated expenses and savings.

Most of these are obvious, but some need explanation. Malachi 3 cautions not to rob God. If you do not include at least your tithes in the budget, you are unlikely to have any “leftover money” for these, not to say anything about an offering. In marriage two become one financially, and your offerings are part of your stewardship together.

People remaining in their passport countries do not have to budget money to go home. However, expats often return to their passport country every year or two, and they need to plan for that large expense.

## Agree on a limit.

Husband and wife should agree on a limit as to how much money each can spend without discussing it with the other. This is to prevent problems, such as, “You spent it on WHAT?” If both of them have similar views of money, setting a limit may be easy.

However if they have different views, this may require considerable negotiation. The “spender” (shop-a-holic) may want the limit set at \$200—while the “saver” (control freak) may want to set it at \$10. This couple

needs to talk, listen, negotiate, and compromise to reach an amount they are comfortable with, at least one they can live with.

The budget and the limit may be revised at any time, but it should be reconsidered at least annually. Other things need to be discussed more often, perhaps monthly.

## Have money meetings.

The budget is a plan, and it is rather theoretical. After the rent and utilities are paid, groceries are purchased, clothes are bought, money given at church, etc., then the couple is faced with what to do with the money left (if any). This is “where the rubber meets the road.” It is no longer theory, but reality!

What is left is your discretionary income, and you can choose how this is spent. It will be different for each couple. One person wants the latest electronic gadget while the other wants cable TV. One wants to buy books while the other wants to buy the latest DVDs. One wants a flat screen TV while the other wants to go out to more movies. One wants to go on a cruise while the other wants to hire a guide to hunt. Of course, do not forget about setting aside some savings. All of these require discussion and compromise.

One couple may want to cut back on “necessities” by moving to a smaller house, eating at restaurants less, or wearing old clothes longer. Another couple may want to increase income by taking a second job or the spouse taking a job.

### Share the responsibility.

If cross-cultural workers lived in their passport countries, many could pay their utilities from the comfort of their homes by mailing a check, calling in their credit card number, via online access to their bank accounts, or even having them automatically deducted from their accounts each month. They can buy groceries for the whole week at the local supermarket in an hour.

However, in their host country, paying utility bills may take many hours spread over several days and buying food may be a daily task of going to the market and negotiating prices with vendor after vendor. In these cases it is best for husband and wife to share these time consuming money tasks.

### Avoid credit card debt.

Cross-cultural workers today face a temptation not available before 1950, credit card debt. Credit cards are very convenient and help avoid carrying much cash, but they may become a problem for some people. If you charge so much that you are unable to pay the card off in full at the end of each month, you are living beyond your means.

Credit card interest is nearly always higher than interest from a secured loan. Therefore, not being able to pay off the card is not only a first warning that you are headed for trouble but also it means that you are taking on higher interest—interest that may be raised at any time by the credit card company.

It is little wonder that Romans 13:8 cautions, “Let no debt remain outstanding.” If you cannot pay the card off a second month, you begin paying interest on the interest added at the end of the first month. That first month is the warning. If no action is taken, the

compounding of interest tends to become a vicious cycle.

### Find the problem.

Conflicts about money are often over other issues, and it helps to uncover these deeper issues. Here are some examples.

- “Spender vs saver:” “Let’s do... vs. No, that costs too much”
- “Now vs later” “We need a new...vs. Why, our old one is OK for a while”
- Control
- Independence
- Security
- Freedom

### To each his and her own

Last, but not least—and probably MOST important. Each person needs some “No questions asked” money. This is an agreed upon amount that is literally given to each person each pay period, and neither one has to account to the other for how it is spent, or not spent. Savers can save it. Spenders can spend it. Givers can give it. Procrastinators can hide it under their mattress until they decide what they want to do with it. If they want to do random acts of kindness, they can walk along the street and give it to anyone they meet.

The amount is not nearly as important as the fact that the money is just that person’s. He or she does not have to ask for it. Neither is there need to justify it. Each is the full steward of it, responsible to no one but God as to how it is spent.

Money is a leading cause of marital conflict, but it can also be a part of marital satisfaction. Talking about money and

agreeing together how to use it can improve your marriage relationship.

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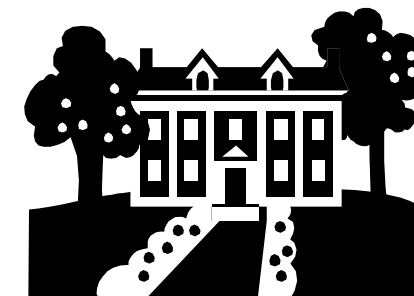
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