

FAMILY AND FINANCES

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FAMILY & FINANCES

We are pleased to share with you our series *Family and Finances: Stories of Failure and Success*. Because so many have expressed to us how helpful the original podcasts were, we decided to make them available in video format. Our hope is that you'll be blessed and inspired and that you'll pass that blessing on to your family and friends.

You'll notice that we didn't make it fancy. It's just Ann and me—no pretensions—sharing from our hearts what we've learned on our financial journey, through highs and lows, positives and negatives. We are so grateful to the Lord that He has redeemed our heartaches and failures, turning them into life lessons that we are now able to share with others.

Our prayer is that God will be glorified and that you will be encouraged and filled with hope as you follow closely after Him.

Chuck and Ann Bentley



PART 1

1 THING TO CHANGE YOUR MARRIAGE

 WATCH VIDEO HERE

FAMILY & FINANCES

The One Financial Principle That Changed Everything in Our Marriage - Part 1

Watch the video and then answer the following questions:

1. Jesus said, “Everyone then who hears these words of mine and does them will be like a wise man who built his house on the rock” (Matthew 7:24 ESV). How does this statement apply to a couple contemplating marriage?

2. Do you find that your “financial behavior” often mimics your parents? In what ways?

3. Would you say that women tend to be more risk averse than men? Why or why not?

4. If you experienced premarital counseling as a couple, was money a topic that you explored?

5. As a couple, how do your personality differences influence financial decisions you make? If possible, name a specific example.

6. Why do you think Chuck was more susceptible to a get-rich-quick mindset than Ann was?

Go Deeper

If you are looking to learn more about this topic we recommend:

Check out Crown's [Online Course: Money Dates](#). The "Money Origins" date will be particularly helpful for this topic.



PART 2

1 THING TO CHANGE YOUR MARRIAGE

 WATCH VIDEO HERE

FAMILY & FINANCES

The One Financial Principle That Changed Everything in Our Marriage - Part 2

Watch the video and then answer the following questions:

1. Are you surprised to learn that the Bible is so relevant to our financial lives?

2. Ann recalls that the vulnerability she and Chuck experienced in the Crown classes were some of the “sweetest times” in their marriage. Why do you think that was?

3. What does it really mean to say that God is the “Owner”? How can this truth become a unifying factor in your home?

4. In what ways can the “24-hour rule” curb impulse buying? How might it help you avoid “buyer’s remorse”?

5. Talking about their offense/defense roles, Chuck describes Ann as a “goalie.” What does that mean, in financial terms?

6. Is praying about a purchase a new concept for you? Why or why not?

7. In your home, who is the better financial manager? What characteristics assist them in this role?

Go Deeper

If you are looking to learn more about this topic we recommend:

[Read through the Money and Possession Scriptures.](#) Did you know there are over 2300 of them?



PART 3

1 THING TO CHANGE YOUR MARRIAGE

 WATCH VIDEO HERE

FAMILY & FINANCES

The One Financial Principle That Changed Everything in Our Marriage - Part 3

Watch the video and then answer the following questions:

1. How can the “red light, yellow light, green light” system lead to marital harmony?

2. How did Ann’s “red light” to Chuck’s buying a new suit ultimately serve to protect him?

3. Chuck references this verse: “The way of the fool is right in his own eyes, but a wise man listens to advice” (Proverbs 12:15 ESV). What is your reaction when you get counsel that you don’t like?

4. Name three good things that can result from waiting.

5. How can the simple act of waiting on a purchase teach us to trust God for weightier things?

6. Are you and your spouse on the same page financially? If not, what steps could you take to move closer together?

Go Deeper

If you are looking to learn more about this topic we recommend:

Read Crown's blog article, ["What True Contentment Means"](#)



PART 1

5 WORST FINANCIAL MISTAKES

FAMILY & FINANCES

 WATCH VIDEO HERE

The 5 Worst Financial Mistakes We Made in Our Marriage - Part 1

Watch the video and then answer the following questions:

1. Do you currently carry student debt? If so, you have a plan to pay it off early?

2. How did not having a budget get Chuck and Ann into financial difficulty?

3. Like Chuck and Ann, many couples start out in debt and without savings. How can that affect their marriage relationship?

4. How can the use of consumer credit violate the 24-hour rule?

5. Name three ways that financing a brand new car can get you into trouble.

6. What factors should a couple consider before buying a house?

Go Deeper

If you are looking to learn more about this topic we recommend:

Use Crown's [Debt Snowball Calculator](#) to create a debt management plan.



PART 2

5 WORST FINANCIAL MISTAKES

FAMILY & FINANCES

 WATCH VIDEO HERE

The 5 Worst Financial Mistakes We Made in Our Marriage - Part 2

Watch the video and then answer the following questions:

1. What did Bentleys' decision to start tithing signify?

2. What did shifting their priorities to "give first, save second" provide to Chuck and Ann?

3. How would you explain to your children the importance of having a budget?

4. Proverbs 21:5 says "Steady plodding brings prosperity; hasty speculation brings poverty" (TLB). Name some practical ways you can apply this verse to your finances.

Go Deeper

If you are looking to learn more about this topic we recommend:

Download Crown's free resource, ["Generosity - The Key to Living a Significant Life"](#)



PART 1

BUILD A BULLETPROOF BUDGET

FAMILY & FINANCES



WATCH VIDEO HERE

Building a Bulletproof Family Budget - Part 1

Watch the video and then answer the following questions:

1. What's the first thing that comes to mind when you hear the word "budget"?

2. Do your finances stress you out? What particular areas seem uncertain?

3. Chuck mentions three models for budgeting. Which of the three appeals most to you? Why?

4. All of us want to avoid negative surprises at the end of the month. Name a couple of things you can do to avoid them:

5. Do you agree with Chuck that it's the fixed expenses (mortgage, car loan, insurance) that tend to frustrate your efforts to manage your money? Why or why not?

6. Jesus promises to help us in our challenges: "Come to me, all who labor and are heavy laden, and I will give you rest" (Matthew 11:28 ESV). Have you asked His help in managing your money? Why or why not?

Go Deeper

If you are looking to learn more about this topic we recommend:

Get connected to one of Crown's Personalized Budget Coaches. [Click to learn more and get started.](#)



PART 2

BUILD A BULLETPROOF BUDGET

FAMILY & FINANCES



WATCH VIDEO HERE

Building a Bulletproof Family Budget - Part 2

Watch the video and then answer the following questions:

1. Can you ever see yourself paying cash for a car rather than financing it? Why is this a difficult concept for so many?

2. What factors can cause someone to become "house poor"? What are some safeguards to prevent this from happening?

3. What are some creative ways you employ to stretch your food budget? Can you think of new ones to implement?

4. Amos 3:3 (KJV) says, "Can two walk together, unless they are agreed?" What is necessary to get members of your family to "buy in" to your budget plan?

5. If you had to write down each expenditure you made for a week, would you be inclined to spend more or less? Why or why not?

6. How important is grace when attempting to implement a budget plan?

Go Deeper

If you are looking to learn more about this topic we recommend:

Creating a spending plan is simple with Crown's free downloadable resource, ["Easy Guide to a Budget You'll Love"](#)



PART 3

BUILD A BULLETPROOF BUDGET

FAMILY & FINANCES



WATCH VIDEO HERE

Building a Bulletproof Family Budget - Part 3

Watch the video and then answer the following questions:

1. If you already have a budget, what tools have you found to be helpful in maintaining it?

2. If you could see that your budget plan was helping to solve your money problems, would you be motivated to stick with it? Would it make it easier to delay gratification?

3. In what ways does having margin in your budget lead to peace of mind?

4. Chuck explained that financial consumption follows a bell curve. Where would you plot your current position on that curve? (E.g., Going up? Plateau? Going down?)

5. As a couple, do you specifically pray together, verbalizing your desires and goals? Do you believe it would be helpful to write them down? Why or why not?

Go Deeper

If you are looking to learn more about this topic we recommend:

Check out Chuck's Budget lessons in ["Practical Basics for Any Budget"](#)



PART 1

HOW TO ADD GIVING TO YOUR BUDGET

 WATCH VIDEO HERE

FAMILY & FINANCES

Starting Your Financial Plan with Giving - Part 1

Watch the video and then answer the following questions:

1. Do you know what your giving percentage is? Is it above, near, or below the national average of 2.4 percent?

2. Some people view tithing like a tax that God requires. Do your own attitudes fall along similar lines? Why or why not?

3. When building a budget, Chuck believes the first category to consider is giving to God. Why is that?

4. Think about Chuck's example of his son's reluctance to give him a single french fry, although Chuck had joyfully supplied him with them all. Do you see similar attitudes in your relationship with God? How so?

5. Do you agree that "it is more blessed to give than to receive"? (Acts 20:36). Why or why not?

Go Deeper

If you are looking to learn more about this topic we recommend:

Download Crown's free resource, ["Generosity - The Key to Living a Significant Life"](#)



PART 2

HOW TO ADD GIVING TO YOUR BUDGET

 WATCH VIDEO HERE

FAMILY & FINANCES

Starting Your Financial Plan with Giving - Part 2

Watch the video and then answer the following questions:

1. When asked which should come first, giving to family or giving to the local church, what was Chuck's answer?

2. What are some other top priorities for our giving?

3. Describe how giving to God comes from a love relationship.

4. So often money can become our identity. Share two ways that giving can break the bonds of materialism over our own hearts.

5. What are your thoughts about giving strictly to the local church versus other ministries?

6. Name some simple ways you can prepare for unexpected giving opportunities.

7. Do you agree with Larry Burkett's statement that "most of what God gives us is not for us"? Why or why not?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog post, ["The Blessings of Generosity"](#)



PART 3

HOW TO ADD GIVING TO YOUR BUDGET

 WATCH VIDEO HERE

FAMILY & FINANCES

Starting Your Financial Plan with Giving - Part 3

Watch the video and then answer the following questions:

1. How would you define the “prosperity gospel”?

2. What did Ann do when Chuck resisted the idea of learning what the Bible says about money?

3. What does waiting on God accomplish within our hearts?

4. In what ways does failure to put God first lead to spiritual drought?

5. In your opinion, when is it OK not to give?

6. Why is it important to seek unity between spouses before attempting to change giving?

Go Deeper

If you are looking to learn more about this topic we recommend:

Read the Scriptures on Giving, starting on page 71 of ["Money and Possessions Scriptures"](#)



PART 1

ELIMINATING DEBT

 WATCH VIDEO HERE

FAMILY & FINANCES

Eliminating Debt Lessons From Our Journey to Become Debt-free - Part 1

Watch the video and then answer the following questions:

1. Do you believe that having debt is simply a fact of life? Why or why not?

2. Proverbs 22:7 says that "the borrower is slave of the lender" (ESV). List two or three things that illustrate the truth of this verse.

3. Chuck referred to three ways to tackle debt: avalanche, snowball, and snowflake. Which do you think might be best for your particular situation?

4. A recurring theme in this series has been the importance of agreement between husband and wife. Are you and your spouse ready to begin eliminating debt from your lifestyle?

5. Have you contemplated bankruptcy as a way out of indebtedness? Would you consider meeting with a Christian financial counselor to formulate a debt elimination plan?

Go Deeper

If you are looking to learn more about this topic we recommend:

Complete Crown's free mini course, ["5 Steps to Debt Free Living"](#)



PART 2

ELIMINATING DEBT

 WATCH VIDEO HERE

FAMILY & FINANCES

Eliminating Debt Lessons From Our Journey to Become Debt-free - Part 2

Watch the video and then answer the following questions:

1. If you carry a car payment(s), what percentage of net spendable income is it?

2. What things might tempt someone to finance a new car?

3. Do you or your spouse have a student loan? If you paid it off, what would you do with the extra money in your budget?

4. If your teen had to choose between working a part-time job or studying extra hard to obtain a college scholarship, which route would you advise? Why?

5. How can you avoid having to pay for large-ticket items on time?

6. What factors should be considered in the decision between buying and renting a home?

Go Deeper

If you are looking to learn more about this topic we recommend:

Download Crown's free [Debt List resource](#) and organize your debts to start your Debt Free Journey!



PART 3

ELIMINATING DEBT

 WATCH VIDEO HERE

FAMILY & FINANCES

Eliminating Debt Lessons From Our Journey to Become Debt-free - Part 3

Watch the video and then answer the following questions:

1. Are you surprised to know that 50 percent of U.S. families are mortgage free?

2. Why does Chuck favor the long-term mortgage over the other types?

3. Why is a large (at least 20 percent) downpayment advantageous?

4. Chuck mentioned the “friction cost” of a move. What factors does that entail?

5. The Bentleys say that if they can eliminate debt, anyone can. Which parts of their story give you hope for your own situation? Explain why.

Go Deeper

If you are looking to learn more about this topic we recommend:

Check out Crown's [Mortgage Payoff Goal Calculator](#)



PART 1

TEACH YOUR KIDS ABOUT MONEY

 WATCH VIDEO HERE

FAMILY & FINANCES

Teaching Your Kids About Money - Part 1

Watch the video and then answer the following questions:

1. When you were growing up, what methods, if any, did your parents use to teach you about handling money?

2. What benefits come from delaying gratification?

3. What are some ways you can help your children now to become “work ready” in the future?

4. Chuck thought it was important for his children to learn to work for a boss who was not their parent. Do you see the wisdom in that and, if so, please explain why.

5. Do you believe investing skills are appropriate for teens to acquire? Why or why not?

Go Deeper

If you are looking to learn more about this topic we recommend:

Get a copy of Crown's ["Raising Money Wise Kids"](#) resource for valuable lessons for children.



PART 2

TEACH YOUR KIDS ABOUT MONEY

 WATCH VIDEO HERE

FAMILY & FINANCES

Teaching Your Kids About Money - Part 2

Watch the video and then answer the following questions:

1. What are some pros and cons that come with allowing children to know of your financial difficulties?

2. What are your thoughts about allowing a working child to contribute toward the family's finances? When is it or isn't it appropriate?

3. Can you explain why a 529 plan might not be the best approach for every child?

4. What are some of potential benefits of living in a "sandwich" (multigenerational) arrangement?

5. How might you adjust your Christmas gift-giving to better reflect good financial stewardship?

Go Deeper

If you are looking to learn more about this topic we recommend:

Complete Crown's online course, ["Raising GenZ - Stewardship Lessons for Teens Financial Unit"](#) for teaching the teens in your life about money.



PART 3

TEACH YOUR KIDS ABOUT MONEY

 WATCH VIDEO HERE

FAMILY & FINANCES

Teaching Your Kids About Money - Part 3

Watch the video and then answer the following questions:

1. Knowing that each child is different and there is no set formula for teaching them about money, what are the most important things that you want your children to learn?

2. When Ann took the kids to the homeless shelter, what was she hoping to accomplish?

3. What other things did the Bentley children experience that helped them learn contentment?

4. Why is it important to show children how money is allocated in a budget?

5. What do you think about grandparents' contributing to investment accounts on their grandchildren's birthdays rather than buying them gifts?

6. Why is showing grace so essential during the process of teaching your children?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog post, ["5 Practical Ways to Teach Your Kids About Money"](#)



PART 1

THE KEY TO CONTENTMENT

FAMILY & FINANCES

 WATCH VIDEO HERE

The Key to Contentment - Part 1

Watch the video and then answer the following questions:

1. Paul said, "I have learned in whatever situation I am to be content" (Philippians 4:11 ESV). How would you define contentment?

2. What methods do marketers employ to make us discontent with what we have?

3. Have you noticed that your expenses have increased as your income has grown? Name some ways you can "tap the brakes" to slow down your expenses.

4. How has today's culture made it easier to compare ourselves with others?

5. Thinking about the less-than-successful haircut Ann gave Chuck, have you had similar "fails" in your attempts to reign in spending? If so, give an example or two.

Go Deeper

If you are looking to learn more about this topic we recommend:

Read Crown's blog article, ["What True Contentment Means"](#)



PART 2

THE KEY TO CONTENTMENT

FAMILY & FINANCES

 WATCH VIDEO HERE

The Key to Contentment - Part 2

Watch the video and then answer the following questions:

1. Ann referenced an article that illustrated how “little expenses” add up over a lifetime. What are some of those small expenses that you could forgo?

2. When thinking about needs versus wants, are there things in your life that you thought were needs but are really wants? Name one.

3. Like Chuck and his dream of owning a red corvette, have any of your earlier must-have “dream purchases” lost their appeal? If so, why?

4. In what ways does contentment help you to shoulder inconveniences and overcome obstacles?

5. Would you find it embarrassing to be seen shopping at a thrift store? Why or why not?

Go Deeper

If you are looking to learn more about this topic we recommend:

Download Crown's free ["Needs vs Wants vs Desires Worksheet"](#) to identify new ways to be content.



PART 3

THE KEY TO CONTENTMENT

FAMILY & FINANCES

 WATCH VIDEO HERE

The Key to Contentment - Part 3

Watch the video and then answer the following questions:

1. Do you ever find it difficult to accept help from others? If so, what might you be overlooking?

2. How can contentment help you see things from an eternal perspective?

3. What are some simple things you can do as a reminder to be grateful for God's daily provision?

4. Thinking about Chuck's penchant for admiring fine watches, how can contentment keep admiration from turning into covetousness?

5. How does contentment differ from complacency?

Go Deeper

If you are looking to learn more about this topic we recommend:

Sign up for our daily devotional ["God is Faithful"](#)



PART 4

THE KEY TO CONTENTMENT

FAMILY & FINANCES

 WATCH VIDEO HERE

The Key to Contentment - Part 4

Watch the video and then answer the following questions:

1. With reference to the orthopedic surgeon, what benefits came to his family from their living well below their means?

2. How can we escape the trap of our culture's expectation for us to show wealth?

3. Chuck said that we tend to emulate what impresses us. What impresses you most?

4. In the story of the widow's mite, what was it that impressed Jesus?

5. Explain why having our identity in Christ frees us from worrying about what people think of us?

Go Deeper

If you are looking to learn more about this topic we recommend:

Read Crown's blog article, ["Lessons on Contentment from President Jimmy Carter"](#)



PART 1

INVESTING IN YOUR FUTURE

FAMILY & FINANCES

 WATCH VIDEO HERE

Investing in Your Future - Part 1

Watch the video and then answer the following questions:

1. How does God’s mandate in Genesis 1:27 (ESV), “Be fruitful and multiply,” apply to principles of investing?

2. In basic terms, how does a savings account differ from an investment account?

3. How does investment diversification lower risk?

4. The experts agree that the best long-term investment is in your own development. What might that entail?

5. How is it that debt reduction can usually beat other more traditional investments?

Go Deeper

If you are looking to learn more about this topic we recommend:

Read the Scriptures on Saving and Investing, starting on page 132 of ["Money and Possessions Scriptures"](#)



PART 2

INVESTING IN YOUR FUTURE

FAMILY & FINANCES

 WATCH VIDEO HERE

Investing in Your Future - Part 2

Watch the video and then answer the following questions:

1. Explain how “value investing” is like partnering with a company.

2. Why does Chuck say that investing requires a lot of patience?

3. Why is it important that we avoid chasing returns?

4. Explain how the analogy of planting a tree pictures a good investment strategy.

5. Why is imaginary or phantom investing a good way to educate yourself about a stock's potential?

6. What benefits are realized when we divorce our emotions from investing?

7. What problems might you be inviting into your life if you don't have your spouse's input and agreement with investments?

8. In what ways does investing in index funds allow the market to do the work for you?

Go Deeper

If you are looking to learn more about this topic we recommend:

Check out content from our partner, [Sound Mind Investing](#).



PART 3

INVESTING IN YOUR FUTURE

FAMILY & FINANCES

 WATCH VIDEO HERE

Investing in Your Future - Part 3

Watch the video and then answer the following questions:

1. Why is it best to buy stocks at the point of maximum pessimism and sell them at the point of maximum optimism?

2. In simple terms, what does “hedging your investments” mean?

3. What are the basic differences between a traditional IRA and a Roth IRA?

4. Have you begun preparing for your children's future education? What means are you using or considering using?

5. In what way is investing in gold like an insurance policy?

6. What do honest financial advisors provide that is lacking in do-it-yourself investing?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, ["How to Start Investing"](#)



PART 1

REAL ESTATE: THE GOOD, THE BAD, AND THE UGLY

 WATCH VIDEO HERE

FAMILY & FINANCES

Real Estate: The Good, The Bad, and The Ugly - Part 1

Watch the video and then answer the following questions:

1. What new responsibilities come with home ownership?

2. Why is it important to evaluate things like job security and your motivation for becoming a homeowner prior to buying a home?

3. Jesus said, "Which of you, desiring to build a tower, does not first sit down and count the cost?" (Luke 14:48 ESV). In addition to the purchase price, what other costs does buying a house entail?

4. What things should be considered in preparation for your house search?

5. What potential pitfalls can be avoided by not being in a hurry?

6. When looking for house suitable for "hospitality," what features are you looking for?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, ["Buying a House"](#).



PART 2

REAL ESTATE: THE GOOD, THE BAD, AND THE UGLY

 WATCH VIDEO HERE

FAMILY & FINANCES

Real Estate: The Good, The Bad, and The Ugly - Part 2

Watch the video and then answer the following questions:

1. If you own a home, how is your financing currently structured? Do you see a need to refinance? Why or why not?

2. When refinancing, why is it important to reduce the interest rate by at least one percentage point?

3. What percentage of your budget is housing related? Do you think that number leaves enough margin for other areas?

4. Why do you think Chuck believes that your house should not be your primary investment vehicle?

5. What happens when a mortgage is “upside down”?

6. Why is the relative cost of a new home more than one that is “move in ready”?

Go Deeper

If you are looking to learn more about this topic we recommend:

Check out Crown's [Mortgage Refinancing Calculator](#).



PART 3

REAL ESTATE: THE GOOD, THE BAD, AND THE UGLY

 WATCH VIDEO HERE

FAMILY & FINANCES

Real Estate: The Good, The Bad, and The Ugly - Part 3

Watch the video and then answer the following questions:

1. What are a couple of simple guidelines that should be firmly in place before you consider flipping houses as an investment?

2. Why is it wise to consider resale value when deciding which potential improvements to your home make the most sense?

3. What do you think comprises the "American Dream"?

4. Do you ever feel pressure to “keep up with the Joneses” where your home is concerned? How can having a heavenly perspective keep that in check?

5. What stresses you most about your current living situation? What are some steps you could take that might help alleviate some of that stress?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, [“House Flipping Tips”](#).



PART 1

FINANCIAL UNITY IN YOUR MARRIAGE

 WATCH VIDEO HERE

FAMILY & FINANCES

Finding Financial Unity in Marriage - Part 1

Watch the video and then answer the following questions:

1. Do you agree with Chuck that when the Bible says, "the two shall become one," that includes every aspect of a couple's finances? Why or why not?

2. What may be the underlying issues when one spouse begins to hide financial difficulties from the other?

3. Why is it important for both spouses to have access to all their accounts?

4. Explain how unity and open communications in a marriage yields wise financial decisions.

5. In your marriage, which of you is the most frugal? Why is the frugal one often the better choice to manage the family finances?

Go Deeper

If you are looking to learn more about this topic we recommend:

Get a copy of Chuck and Ann's book, ["Money Problems, Marriage Solutions"](#).



PART 2

FINANCIAL UNITY IN YOUR MARRIAGE

 WATCH VIDEO HERE

FAMILY & FINANCES

Finding Financial Unity in Marriage - Part 2

Watch the video and then answer the following questions:

1. Name a couple of ways in which having a single credit card could simplify your life.

2. Rather than his money or her money, the Bentleys view it all as God's money. Do you agree with their perspective? Why or why not?

3. When financial disagreements arise in your home, what steps do you take to resolve them? Are they always successful?

4. Chuck advises a believing spouse to refrain from tithing if the unbelieving spouse forbids it. What does he say the believing spouse should do instead?

5. The Bentleys say that as you appreciate your differences as a couple, you become more like one another. In what ways are you becoming more like your spouse?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, ["5 Steps to Get on the Same Page as Your Spouse"](#).

Listen to Crown's My MoneyLife radio program, ["Dealing with Personality Differences"](#).



PART 3

FINANCIAL UNITY IN YOUR MARRIAGE

 WATCH VIDEO HERE

FAMILY & FINANCES

Finding Financial Unity in Marriage - Part 3

Watch the video and then answer the following questions:

1. If a friend confided to you that they had hidden debt from their spouse, what steps would you advise them to take to “come clean”?

2. Do you think prenuptial agreements have a place in a marriage? Why or why not?

3. As a couple, if the spouse who handles the day-to-day finances were suddenly incapacitated or deceased, would the other know how to find and access all the financial accounts and passwords?

4. How can the financial guidelines found in the Bible serve as arbiter when a couple's financial philosophies differ?

5. Do you have a regular time when you pray together as a couple?

6. Do you have someone who serves as a mentor to you and your spouse? If not, do you know someone whom you could ask to serve in that role?

Go Deeper

If you are looking to learn more about this topic we recommend:

Complete Crown's Online Course, ["Money Dates"](#).



PART 1

GODS PART & OUR PART IN FINANCES

 WATCH VIDEO HERE

FAMILY & FINANCES

God's Part and Our Part - Part 1

Watch the video and then answer the following questions:

1. In the passage that Chuck and Ann quoted (1 Chronicles 29:11-12), God is shown to be Owner, Provider, and Controller of all things. What does that specifically mean for your life?

2. How does the act of writing down "your" possessions, giving ownership of them to God, solidify your commitment to Him?

3. If God's part is to faithfully provide for us, what role must we play?

4. Do you agree with Chuck when he says that knowing God is in control removes fear of the future? Why or why not?

5. Ann stated that "we can never err of the side of generosity." Explain what that means.

Go Deeper

If you are looking to learn more about this topic we recommend:

Watch Crown's short film series, ["God Provides"](#).



PART 2

GODS PART & OUR PART IN FINANCES

 WATCH VIDEO HERE

FAMILY & FINANCES

God's Part and Our Part - Part 2

Watch the video and then answer the following questions:

1. What might be the underlying cause(s) of the “bag lady syndrome”?

2. When Jesus says, “Seek first the kingdom of God and his righteousness, and all these things will be added to you (Matthew 6:33 ESV), what is our part, and what is His part?

3. In Chuck's analogy of the garden, God's part is to provide the seeds. What is our part?

4. What are some characteristics of a good manager?

5. In what ways have you seen God use your hard times and failures to help others?

Go Deeper

If you are looking to learn more about this topic we recommend:

Complete Crown's Online Course, ["MoneyLife"](#).



PART 1

CHRISTMAS FINANCIAL SURVIVAL GUIDE

FAMILY & FINANCES

 WATCH VIDEO HERE

Christmas Financial Survival Guide - Part 1

Watch the video and then answer the following questions:

1. When you think of preparing for the holiday season, do you tend to become stressed? Why or why not?

2. How does going into debt to buy presents become a cyclical problem?

3. What benefits come from shopping early for presents?

4. Do you agree that people enjoy experiences more than gifts? Why or why not?

5. Are you a "Black Friday" shopper? Why or why not?

6. Why is it a good idea to budget regularly for holiday expenses?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, ["What Can I Do About Christmas Debt?"](#).



PART 2

CHRISTMAS FINANCIAL SURVIVAL GUIDE

 WATCH VIDEO HERE

FAMILY & FINANCES

Christmas Financial Survival Guide - Part 2

Watch the video and then answer the following questions:

1. What are some tips to follow for hosting on a budget?

2. Name a fun Christmas tradition that you do as a family.

3. What are some things you can do to reduce travel expenses?

4. How can you ensure that Christ remains the focus in your celebrations?

5. Name two or three ways you can make the Christmas season less materialistic for your family.

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, ["Having a Meaningful Christmas on a Budget"](#).



PART 3

CHRISTMAS FINANCIAL SURVIVAL GUIDE

 WATCH VIDEO HERE

FAMILY & FINANCES

Christmas Financial Survival Guide - Part 3

Watch the video and then answer the following questions:

1. Why is it important to create positive memories as the children are growing up?

2. Was Santa Claus part of your Christmas tradition when you were a child? What about with your family now?

3. Why is it essential for children to know they are loved unconditionally?

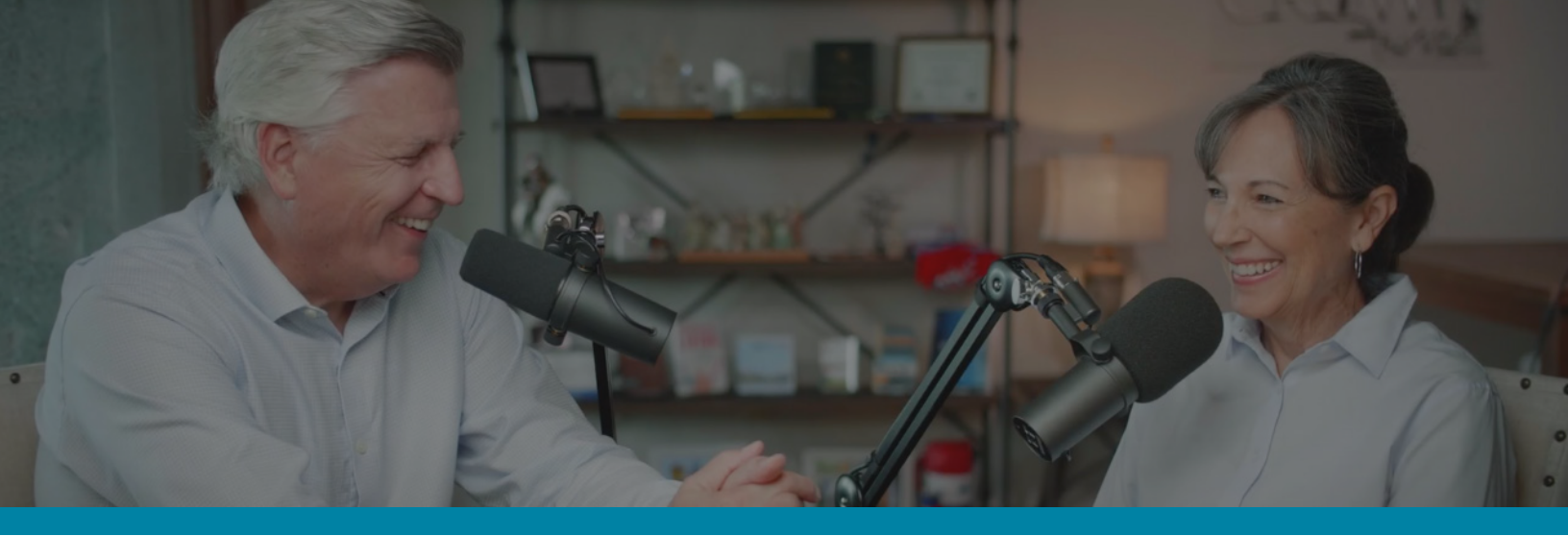
4. The holidays present opportunities to give affirmation and honor to others. What are some ways this can be accomplished?

5. Why is clear communication between spouses especially important during the holiday season?

Go Deeper

If you are looking to learn more about this topic we recommend:

Take a few minutes to read Crown's blog article, "[Merging Christmas Traditions in Marriage](#)".



Conclusion

Thank you for walking with us through Family and Finances. Remember, if God could work in our seemingly hopeless situation, turn us around, and put us on the road to financial freedom, He can and will do it for you too!

Go Deeper

If you are looking to learn more about this topic we recommend:

A next best resource for you to continue learning as a family is [Money Dates](#).

Additional Resources

Family and Finances Video Series on YouTube

<https://youtube.com/playlist?list=PLgTTLguz1UEaJSgfO59A1FIqmRR5Zziaz>

Online Course | Money Dates: Money Origins

<https://crownonline.thinkific.com/courses/money-dates>

Tool | Money and Possessions Scriptures

https://www.crown.org/wp-content/uploads/2021/04/2350_verses.pdf

Blog | What True Contentment Means

<https://www.crown.org/blog/what-true-contentment-means/>

Tool | Debt Snowball Calculator

<https://www.crown.org/resources/debt-snowball-calculator/>

Guide | Generosity: The Key to Living a Significant Life

https://www.crown.org/wp-content/uploads/2021/11/Generosity_The_Key_to_Living_a_Significant_Life-2021.pdf

Tool | Budget Coaching

<https://crown.org/budget-coaching/>

Tool | Easy Guide to a Budget You'll Love

<https://www.crown.org/wp-content/uploads/2017/08/EasyGuideToABudgetYouLove-FINAL.pdf>

Video Guide | Watch: Practical Basics for Any Budget

<https://vimeo.com/manage/videos/315264512/9d09221d8e>

Guide | Generosity: The Key to Living a Significant Life

https://www.crown.org/wp-content/uploads/2021/11/Generosity_The_Key_to_Living_a_Significant_Life-2021.pdf

Blog | The Blessings of Generosity

<https://www.crown.org/blog/ask-chuck-the-blessings-of-generosity/>

Tool | Read the scriptures on Giving starting on page 71

https://www.crown.org/wp-content/uploads/2021/04/2350_verses.pdf

Online Course | 5 Steps to Debt Free Living

<https://crownonline.thinkific.com/courses/5-steps-to-debt-free-living>

Tool | Debt List

<https://www.crown.org/wp-content/uploads/2017/09/Debt-List-2017-Updated2.pdf>

Tool | Mortgage Payoff Goal Calculator

<https://www.crown.org/resources/mortgage-payoff-goal-calculator/>

Book | Raising Money Wise Kids

<https://shop.crown.org/purchase/raising-money-wise-kids-lessons-and-activities-for-8-12-year-olds>

Online Course | Raising GenZ: Stewardship Lessons for Teens, Financial Unit

<https://crownonline.thinkific.com/courses/raising-genz-stewardship-lessons-for-teens-financial>

Blog | 5 Practical Ways to Teach Your Kids about Money

<https://www.crown.org/blog/5-practical-ways-to-teach-your-kids-about-money/>

Blog | What True Contentment Means

<https://www.crown.org/blog/what-true-contentment-means/>

Tool | Needs vs Wants vs Desires worksheet

<https://www.crown.org/wp-content/uploads/2022/03/DFL-Needs-Wants-Desires-FILLABLE.pdf>

Guide | Sign up for our daily devotional “God is Faithful”

<https://www.crown.org/resources/god-is-faithful-daily-devotional/>

Blog | Lessons on Contentment from President Jimmy Carter

<https://www.crown.org/blog/ask-chuck-lessons-on-contentment-from-president-jimmy-carter/>

Tool | Read the scriptures on Saving and Investing on page 132:

https://www.crown.org/wp-content/uploads/2021/04/2350_verses.pdf

Tool | Crown Partner: Sound Mind Investing

<https://soundmindinvesting.com/>

Blog | How to Start Investing

<https://www.crown.org/blog/ask-chuck-how-to-start-investing/>

Blog | Buying a House

<https://www.crown.org/blog/ask-chuck-buying-a-house/>

Tool | Mortgage Refinancing Calculator

<https://www.crown.org/resources/mortgage-refinancing-calculator/>

Blog | House Flipping Tips

<https://www.crown.org/blog/ask-chuck-house-flipping-tips/>

Book | Money Problems Marriage Solutions

<https://www.amazon.com/dp/0802415873>

Blog | 5 Steps to Get on the Same Page as Your Spouse

<https://www.crown.org/blog/5-steps-to-get-on-the-same-page-as-your-spouse/>

Audio Blog | Listen: Dealing with Personality Differences

<https://www.crown.org/radio/dealing-with-personality-differences/>

Online Course | Money Dates

<https://crownonline.thinkific.com/courses/money-dates>

YouTube Series | God Provides

<https://www.youtube.com/playlist?list=PLgTTLguz1UEbwwJi3r1L3bLZ-U3NBanwY>

Online Course | Money Life

<https://crownonline.thinkific.com/courses/moneylife>

Blog | What Can I do About Christmas Debt

<https://www.crown.org/blog/ask-chuck-what-can-i-do-about-christmas-debt/>

Blog | Having a Meaningful Christmas on a Budget

<https://www.crown.org/blog/ask-chuck-having-a-meaningful-christmas-on-a-tight-budget/>

Blog | Merging Christmas Traditions in Marriage

<https://www.crown.org/blog/merging-christmas-traditions-in-marriage/>