

### ***8 Important MONEY Decisions for Every Couple by Russ Crosson, 2012***

Russ Crosson's book, *8 Important MONEY Decisions for Every Couple*, is my new favorite—particularly for Christian married couples looking to establish new patterns of financial harmony. Over the years, I have recommended a number of financial resources to couples. More than any of these excellent tools, Crosson gets couples talking about money. Less in the “how to” category, his book helps couples establish God-honoring principles upon which to apply the specific strategies that other Christian and secular authors wisely provide. (I've recommended resources by Dave Ramsey, Crown Financial Ministries, YNAB.com (You Need a Budget), Ron Blue (Crosson's colleague), and Jeff Opdyke's *Financially Ever After*.)

For groups of couples exploring financial stewardship together, I found the following strategy successful when using Crosson's resource. Cover one or a few chapters at the time. Start by sharing what couples have found challenging or encouraging from their independent reading. Next, tackle some or all of his thought-provoking end-of-chapter questions. Then, dive into the Bible principles and Scriptures that Crosson brings out. Most recently I used the following approach for nine sequential meetings of between 10 and 15 couples:

- *The Foundation and A Woman's Perspective*—Part 1 and Chapter 13
- *How Much Should We Work?* — Chapter 5
- *Should Mom Work Outside the Home?* — Chapter 6
- *Who Pays the Bills?* — Chapter 7
- *How Do We Set Budget Amounts?* — Chapter 8
- *How Much Debt Should We Allow?* — Chapter 9
- *How Do We Decide Which Investments to Make?* — Chapter 10
- *How Much Should We Give?* — Chapter 11
- *What Is Our Strategy for Discussing Money?* — Chapter 12

The accompanying [Microsoft PowerPoint presentation](#) might give discussion leaders some ideas and a place to start. It was presented in two half-hour sessions to individuals preparing for marriage. While it's very brief, my notes in the Notes Page View offer more content.