Bob: One of the things you ought to have a handle on, before you get married, is how to manage money; because if you don't, there's going to be trouble ahead—that's what Elicia and D.A. Horton learned.

Elicia: We come from poverty. We come from parents that worked hard; but when we got our money, we wanted to spend. Coming together, it was really, really hard for us to find, “How are we going to spend and stay within our means?” versus spending what we don’t have?”

D.A.: I never thought that you could be greedy and poor—I never thought that. I began to see the Scriptures, as my mirror, showing me. That’s where it roots back to—how I always viewed money. I always felt that there was this pool of resources, somewhere—that money would just magically make itself manifest—and “I can buy this,” “I can buy that.”

Bob: This is FamilyLife Today for Wednesday, September 12th. Our host is Dennis Rainey, and I'm Bob Lepine. If you're married—and you have a lot of bad habits when it comes to money—that's going to put a lot of strain on your marriage relationship. We'll hear more about that today from D.A. and Elicia Horton. Stay with us.

And welcome to FamilyLife Today. Thanks for joining us. I've heard you mention that you and Barbara had been married four years when you got a short paycheck one month; right?

Dennis: Yes; that was the year we started FamilyLife®—1976.

Bob: And a short paycheck—you get some, but not much; is that what it was?

Dennis: Yes; I mean, we are part of an organization called Cru®. We raise our own monthly support, which pays our salaries. The only two paychecks in 40—now almost 48 years of being in ministry—was the year we started FamilyLife. It was a test—I think it was a test to see how we would handle it.

But, you know, one of the things that saved us is we've never had a lot of debt. I had a dad who, when he was 60 years old, couldn't get a Mastercard®, you know why?
Bob: He didn’t have a credit record.

Dennis: He did not have a credit record—he never borrowed any money.

D.A.: Wow.

Dennis: So that was my frame of reference. So—

Bob: You always paid off the credit cards every month?

Dennis: Yes; yes.

Bob: So that’s just been the rhythm of your life. Do you know how unusual that is?

Elicia: Right; it’s a rarity.

Bob: I mean, your story, today—if you put it with where most people are today—no
debt/no credit cards—

Dennis: Well, let’s ask the couple that—

Bob: —that knows?

Dennis: —that knows about it. [Laughter]

D.A. and Elicia Horton join us on FamilyLife Today. Welcome back to the broadcast—

Elicia: Thank you for having us again.

D.A.: Thank you for letting us be here.

Dennis: —all the way from north Long Beach, California. I didn’t know there was a
north Long Beach. Is there a south Long Beach?

D.A.: Well, it’s not—I mean, it’s Long Beach, but it’s just the north side of Long Beach.

Dennis: Okay.

D.A.: Yes.

Bob: It’s a long beach, so—[Laughter]

Dennis: They have written a book called Enter the Ring, and it’s talking about fighting
together for your marriage.
Bob: Which is what we talk about at the Weekend to Remember® marriage getaway too. I mean, we help couples recognize that all couples have conflict. It’s going to look different in different marriages, but we all will have times when we clash with one another—we say something harsh to one another / we explode at one another. The question is: “Do we know what to do with that when it happens? Do we know how to resolve conflict? Do we know how to seek forgiveness? Do we know how to grant forgiveness? Do we know what to do with our anger? Do we know how to bless our spouse?” All of those things—these are things that we take couples through at our Weekend to Remember marriage getaways.

I mention that because, again, this week, we're letting our FamilyLife Today listeners know—if you want to register for one of our upcoming fall getaways—we’re going to be in more than three dozen cities across the country this fall—you can register this week or next week and save 50 percent off the regular registration fee. It’s a half-price offer we’re making for the getaway, but we need to hear from you this week or next week if you want to take advantage of this special pricing.

You can find out more, online, at FamilyLifeToday.com; or call with any questions you have: 1-800-FL-TODAY. We’d love to see you at one of these getaways this fall. It would be a great opportunity for you to build some solid biblical principles into your marriage. Again, find out more at FamilyLifeToday.com; or call 1-800-FL-TODAY. Save 50 percent off the regular registration fee by signing up now. Go to FamilyLifeToday.com for more information.

You were just getting ready to ask these guys about their own experience with credit cards, and money, and stuff.

Dennis: So, what about it? You guys are working with a new generation of marriages and families. How prevalent is the issue of debt in those families?

D.A.: It’s one of the major topics of conversation. This and sexual issues are probably the top two. Even in our book, we give statistics—on just marriages across the board in the United States of America—how much financial stress is the top factor or causes for them.

Bob: Student loans are a big part of that.

D.A.: Absolutely.

Bob: But a lot of people just figure the credit card is the quick way to get established in life. You borrow now and pay later, and it will all work out. And then they find, “Whoops, this is harder than we thought.”
D.A.: Yes; there’s this thing called compounding interest that nobody ever told me about! Yes—

Elicia: Right.

D.A.: —all those components—and especially, with those who were blessed enough to go to college in our generation that—you know, they want to be upwardly mobile—and they come out, in addition to their degree, they get Sally Mae’s: “We have six months grace until we have to start knocking off at this six-figure debt that you owe.”

Bob: So, when you got married—the two of you got married, did you have debt you brought into the marriage?

D.A.: I did; I had little debt—see, that was the thing. I had one credit card; and the credit limit was $300, because I didn’t have any credit at that time; and then I had four different bank accounts—but all four of those bank accounts, which had checking and savings—they all had red digits in them—

Bob: Oh wow.

D.A.: —when I said, “I do.” So, I literally/legit, did not have a dollar to my name when we got married.

Dennis: So, Elicia, did you know about the red ink you were buying into?

Elicia: I did, and I felt like it was something that we could learn together; so when I said, “I do,” I didn’t say, “I don’t,” to his debt; you know? I felt like that was something that was going to become both of ours.

Bob: And you didn’t have any debt coming into the marriage.

Elicia: I didn’t.

Bob: Your parents had kind of raised you the same way Dennis’s parents raised him; right?

Elicia: To a degree, yes; but I felt like having a savings would definitely help me if any future occurrences happened that I would have to ask my parents or anything like that. I came with that understanding. Coming together, we were just like the blind leading the blind, really. I felt like, even though I knew somewhat, I still didn’t know enough in order to know how we could establish ourselves financially.

We come from poverty. We come from parents that worked hard; but when we got our money, we wanted to spend it. Coming together, it was really, really hard for us to find,
“How are we going to spend and stay within our means?” versus spending what we don’t have.

**Dennis:** So, how long into the honeymoon before you saw that there was kind of a collision course between two different people, treating money in two different ways?

**D.A.:** Actually, it’s going to come right back—like maybe a couple months into our marriage. I remember getting a phone call from my mom. She had asked me if I knew anything about $200 missing from their checking account. I said, “No,” and I lied.

I was convicted, and I just started crying. We were about to go to bed; and Elicia was like, “What’s wrong?” I’m like, “I can’t believe I did something, and I’m scared to tell you.” She said, “What did you do?” I said: “Well, you know, the church cut back my salary. I can’t find a job.” This is right in that transition time when I was trying to pull away out of ministry, because I didn’t feel like I was qualified to be a pastor.

When I was working through that—this is what kept me going, before we got married, from going into debt—is that I would just see my parents’ ATMs. I would take their bank card and go make a withdrawal, because I knew their PIN number. My dad worked third shift, so he was asleep. I had my key, walked in the house, opened his wallet, got his bank card, went to the ATM, took $200 out, and didn’t tell anybody. That was a normal practice for me.

When my mom called and said their check bounced, I was like: “Well, I don’t know anything about that. Why would I?” Habitual lying was a **serious** problem in my life.

When I confessed to her [Elicia], she just said, “Are you serious?” She said, “You get on the phone and you call your mom right now, and you confess to her what you did.” And I did. And my mom—that’s the thing about my mom—she was like: “I know you were lying to me, but I just prayed for the Holy Spirit to convict you. The fact that you would even call and confess, the same day, is showing that God is really working on your heart.”

**Bob:** Well, and that the Holy Spirit’s name is Elicia. [Laughter]

**D.A.:** Yes! [Laughter]

**Dennis:** We’ve heard about that this week; haven’t we?

**D.A.:** And I was in that deep level of embarrassment. That’s what I’m saying—I felt like, when we got married, I was still a **child,** mentally, in a lot of areas. Elicia sat me down and was like, “Do you not see that that is **stealing**?” I’m like, “I never really looked at it that way.” It was this high level of **entitlement** that I had—that I didn’t think it was stealing. I felt, some way, that my parents owed me that. I don’t know where that
warped thinking really roots back to; but obviously, it is sin—and it’s like, “I want what I want, and I want it now.”

Elicia: Right.

D.A.: That was my philosophy, coming into the marriage.

Bob: Okay; so, a year into your marriage—you’ve addressed the fact that you had four bank accounts; that you had this $300-credit limit on your credit card; that you were siphoning money from your parents’ account. Were you in worse shape a year into your marriage than you were the day you got married?

D.A.: No; because, now, I had financial accountability in my life—Elicia was my financial accountability. I grew up in an environment where my dad—he worked hard / my mom worked out; but my dad would just count his hours, make sure his check wasn’t short, and then he would hand over his check to my mom. That’s what I saw; so every time that I got paid, I would just give Elicia the check and say, “Hey, here; here you go.” I just automatically then assumed that there’s this reservoir of money—that I will never have a denied access to—and I can just spend it however I want, because it’s always going to be there somehow.

Bob: So, at some point, you decided you wanted to both go to school; right?

Elicia: Yes.

Bob: And that’s when student loans came into the picture?

Elicia: Yes; so we got into a situation where he was struggling with wanting to get more qualified in fine education. It was a point of contention for us, because we were just—we knew that our parents didn’t save up for us to go. We knew we had to take out financial loans—that was a big, big hurdle for us to cross—but we both saw the investment that it would bring for our lives. We went into it, knowing that we would have to take out student loans; but we just felt like it was worth the investment. You know, we were going to get a biblical education. We were going to have the chance to do something further in our lives, but we just knew that was something we had to buckle into.

He actually started working for the Bible college, which kind of helped; because then it reduced our tuition costs for both of us. We kind of took advantage of that for the next two to three years after that, so we could just continue to further our education; but it was still a financial burden that we just both felt like we were going to bear together.

D.A.: Yes; right before that, though—that’s when we hit our crisis. That’s when we had to file bankruptcy, and that’s because we were living beyond our means. We were borrowing against the house that we had—we kept thinking that that was money that we saved. Our savings account went from $20,000 down to $200 in an 18-month period;
because Elicia was laid off at her job, and she couldn’t find work. We had thought that $20,000 that we borrowed against our house was money saved.

**Elicia:** Right.

**D.A.:** That was debt—it was debt connected to that. And then, when we began to recognize: “We cannot make ends meet. We have to surrender the idolatry of greed. We have to surrender the idol of living beyond our means and seeking comfort,”—we were not giving to our local church—we were not convicted to do these things. We were just all out of order.

That’s when I praise God that I wasn’t in ministry. I was now just starting to be discipled, and I had a man communicating to me the precepts of Scripture, and correcting me, and challenging me, and calling out my sinfulness. For those two years, it led us to a place, where we mutually now said: “We need to file bankruptcy. We need to get out of this, and we need to walk in repentance from here on out.”

**Dennis:** Did that man call you up on the financial side of things?

**D.A.:** He did. Yes; Pastor Mike Pyburn—when he said he wanted to disciple me, I told him, “I want every area of my life.” The two most intimate areas was financially and sexual issues; so that’s why I said, “I need help and accountability, not just to grow me, theologically, but I really want to be shepherded and pastored.”

And yes; he walked us through, even to the point that, when I took my first pastorate, I said, “I will not even apply unless you feel that I’m qualified, biblically, and that you’ve seen my life over the last two years.” He said: “You’re a different man. You’re a man pursuing God. You are not who you were those few years ago.” He said, “Go for it.” He’s been one of my biggest cheerers and supporters, even through the present day.

**Bob:** When you filed bankruptcy, what changed in the way you guys approached money after that? How did you keep from not being back in the same place, three years later?

**D.A.:** The initial reality was we confessed our sin. We were broken by our sinfulness. Like what Paul says in 2 Corinthians 7:9-11, we wanted to walk in the fruit of repentance. We learned how to operate with delayed gratification. We learned how to say, “That’s not a necessity.” We learned how to contribute to the local church—not just, “Oh, let me just shave a little off the top,”—no—“Lord, this is Yours. How does the church need assistance?”

And then we began to talk more and pray together more. Those practices then led our hearts to be open and charitable to other people around us in need. Rather than buying a new pair of Jordan’s—you know: “What this family needs is assistance with
groceries,” and “That family needs help with this. Let’s contribute to them, and let’s come alongside them and assist them.”

**Bob:** The starting place was confessing your sin.

**Elicia:** Right.

**Bob:** What were the sins? What was it that was sinful that had brought you to bankruptcy?

**Elicia:** The sin of greed I think was definitely something that we wrestled with, because we felt like—again, we felt entitled. We felt like: “Hey, we worked hard. This belongs to us. We deserve this, so we can live within this means,” and not realize it was beyond our means. I feel like the sin of greed was something—and pride, initially, because we didn’t want to give up these idols that we allowed to rule our hearts in those matters.

**Dennis:** Practically speaking, how did greed and pride show up in your check book?

**Elicia:** Entertainment was predominantly in everything that we did. We felt like: “Yes; we deserve—we never got a chance to do this when we were younger, so let’s go out to the local amusement parks.” You know: “Let’s go out to the movies every weekend,” “Let’s go out and have a shopping spree, because we deserve it. We earned this.”

**D.A.:** And not only that: “Let’s take trips.” We’d never flown or been places, so, “Let’s go to Orlando.” And when we go to Orlando, “Let’s get a time share.” You know, we didn’t even *think* through this; we didn’t *pray* about it. We were just like, “No; we’re fine.”

When we got home, we began to use our home as a financial tool to get, get, get, get. It would be things like: “Let’s put together a new proposal to refinance the house, and we’re going to get $35,000 back. So with that 35,000, we’re going to put a basketball court in the back. We’re going to redo the basement. We’re going to put in a recording studio,”—like things that we did not need—we were doing those things. “We need a new car. Well, let’s trade up for this car,” or “Let’s trade up for that.” That’s how it manifested in our lives.

**Elicia:** Right.

**Bob:** So, if you’re sitting down with a young D.A. and Elicia, and they say, “Man, here’s where we are,” what kind of counsel would you give them? What kind of counsel did your pastor friend give you?

**D.A.:** He opened up and said, “Let me see your checkbook and your calendar, and I will show you who your god is.”

**Elicia:** Yes.
D.A.: I was like: “Wow! Okay; my god is entertainment; my god is food; my god is trips,”—it’s all these things that never died on a cross for me.

Elicia: Right.

D.A.: There was no giving to the local church; there was no assisting of other people—and it was just all about self, self, self; self. Those were the things that I began to realize. I never thought that you could be greedy and poor—I never thought that.

I began to see the Scriptures, as my mirror, showing me. That’s where it roots back to how I always viewed money—I always felt that there was this pool of resources, somewhere—that money would just magically make itself manifest—and “I can buy this,” “I can buy that.”

Bob: You talk about giving to the local church as a priority in the midst of all of this; and you said, “…not just shaving a little off the top.”

D.A.: Yes.

Bob: If somebody’s looking at a mountain of student debt, and they have credit card debt, and they’re trying to dig out from all of this, would you say to them, “You start by giving ten percent to the local church”?

D.A.: Well, I wouldn’t say ten percent. What I would do is—I would look at 2 Corinthians 8—and I would say that there are four parameters for biblical giving. The reason I wouldn’t say ten percent is because, sometimes, people can give way more than that; so they’ll under-give. So I don’t want to put a percentage on it, but what I would say is: “There are four attributes”—and this is how we set up the offering in our local church.

We say, “It’s predetermined,” which means you need to sit down and look at your budget and assess—James 1:17 says every stream of revenue: “Every good gift comes from the Father of heavenly lights, who is above, and there is no shifting or variation of shadows.” So, God is the one who has supplied you with what you have; so it comes from Him. You need to predetermine, “What is it we’re going to give?”

In addition to the predetermination, there needs to be a regular pattern—if it’s quarterly, if it’s monthly, if it’s weekly; twice a month—you need to be a habitual giver to the local church. Three, there should be an element of sacrifice, because it is an act of worship to God. And then the cherry on top is: “It is cheerful.” You don’t do it begrudgingly; you don’t do it to get a kickback—He’s not a jackpot Jesus. It’s the reality of: “We want to see the local church reduce lostness and produce disciples. We’re entrusting the leadership of this church, who are qualified according to these Scriptures, to steward the finances.”
That’s another issue—people don’t trust church leadership; so they will say: “I’m not giving to the church! I don’t trust them.” There’s a component—there needs to be transparency with the finances and leadership to the laity so they can understand, “This is how the money’s being stewarded: the budget, the books…” and all those things.

Having that whole framework—I didn’t understand that when I first got married; I would explain those things to myself at that age—

Bob: —your younger self; yes.

D.A.: —and say: “Hey, this is what it looks like. In the midst of your debt, in addition to giving to the local church, you need to understand that you need to deny yourself from the pleasures that you’re seeking that are the black hole of your checkbook.”

Bob: I heard a pastor one time who said, “Most Christians ask themselves the question, “How much of my money should I give to God?’ rather than asking the question, ‘How much of God’s money that He’s entrusted to me should I keep for myself?’”

Elicia: Absolutely.

Bob: When you start thinking from that perspective, it’s like, “Oh, this does change the equation; doesn’t it.”

Dennis: Yes; it does. I’m looking at you, Elicia; and I wonder about the journey that you’ve watched your husband be on here—how, when you married him, he didn’t know how to handle money at all; and now, he’s really talking like a very wise man. How has your respect for D.A. changed over these past 15 years?

Elicia: Yes; it definitely has evolved into where I fully see him as my under-shepherd, to lead me into a proper understanding of God’s Word: “How do we apply it?”—just based off of all the experiences that we have experienced together, you know. There was something that I saw in him that he didn’t see in himself when we first got together; and I feel like that’s what helped me to kind of look into the future and see, “Okay; there is hope here,” versus all the things that I knew about him.

Just seeing how God has definitely shaped him into the man he is today is definitely—it’s a gift for me to see him be used by God in the many ways he is used but also, mainly, in our home. You know, that’s the biggest ministry—is our home first—and to see him be the husband that God has created him to be for me and the father that He has created him to be for our children is definitely something that I’m just humbled to be able to see.

Dennis: So, I want to say—D.A., both Bob and I, as we’ve listened to this story this week, it’s cool to hear a man, who has grown out of passivity into taking responsibility—
to initiating/to loving his wife well in your relationship and children—and fight through your home that you grew up in, and the weaknesses and strengths of all that—but be at a place, today, that you're shepherding, not just your wife and your three children, but you're shepherding a church. I think that’s a great statement of redemption; because you write in your book, Enter the Ring, that a marriage should be a picture of the gospel.


Dennis: The gospel is about forgiveness, redemption, and hope; and you have supplied all of those in your family and to others.

D.A.: Praise be to God; it’s humbling to hear that. Typically, when those kinds of statements are said—you know, people say, “Behind every great man is a good woman.” In all honesty, next to me, and fighting with me, and walking alongside me—an agent of accountability, someone who convicts me of my sin, someone who loves me into repentance—is my wife. I wouldn’t be where I am without the Holy Spirit, who dwells in me; the infallible, inspired, inerrant Word of God that I have before me; my Savior, Christ, and His redemptive work and His patience with me; or my wife; or the community of believers, who we can confess our brokenness to, even in the present tense, and they love us, and they can spur us on to love and good deeds, which is what the author of Hebrews was saying.

So praise be to God. It’s not just a testimony of God’s work in my life, it’s a testimony of everyone that God has put in our lives that has helped refine us—from our parents to our siblings to our nieces/our nephews, and everyone that we’ve ever known in our walk with Christ.

Dennis: If you happen to live in Southern California, you don’t have to be in north Long Beach to take a look at Reach Fellowship Church, right there, that D.A. gives leadership to and serves well in. I appreciate you guys. Thanks for being on FamilyLife Today.

Elicia: Thank you guys so much.

D.A.: Thank you for having us.

Bob: I’m guessing there are some folks, who have been listening this week, who, when they get a copy of your book, are going to go right to Chapter 7, where you talk about finances, and say, “Okay; we need some help in this area.” I would encourage them: “Make sure you go back and read Chapters 1, 2, 3, 4, 5, and 6. All of the book is loaded with great biblical insight, along with a lot of your own experience, working out the challenges of marriage.” The book is called Enter the Ring: Fighting Together for a Gospel-Saturated Marriage by D.A. and Elicia Horton. You can order a copy of the book from us when you go, online, to FamilyLifeToday.com; or you can call to order: 1-800-FL-TODAY.
And let me just encourage you to make what I think could be the best investment any couple would ever make in their marriage relationship. Plan to spend a weekend together with us at an upcoming *Weekend to Remember* marriage getaway. If you're a regular *FamilyLife Today* listener, you've heard us talk about these getaways before. You've said, “Oh, we should do that someday.” Don’t put it off; come join us for a *great* romantic getaway weekend as a couple.

We’re going to be in more than three dozen cities across the country this fall. If you sign up this week or next week, you’ll save some money. That’s what we’ve been talking about today; right? You can save 50 percent off the regular registration fee by going ahead and signing up today. You can register, online, at FamilyLifeToday.com; or you can call if you have any questions or if you’d like to register over the phone. Our number is 1-800-358-6329—that's 1-800-“F” as in family, “L” as in life, and then the word, “TODAY.” If it’s been awhile since you’ve been to a getaway, come get a refresher. If you’ve never been, come join us at a *Weekend to Remember*.

Now, tomorrow, we’re going to talk about what a young couple can do / the steps you can take that will help to divorce-proof a marriage. Laura Taggart’s going to join us. We hope you can be back with us as well.

I want to thank our engineer today. We got help from Keith Lynch, Justin Adams, and Mark Ramey on today’s program; thank you, guys. On behalf of our host, Dennis Rainey, I'm Bob Lepine. We will see you back tomorrow for another edition of *FamilyLife Today*.

*FamilyLife Today* is a production of FamilyLife of Little Rock, Arkansas; a Cru® Ministry. Help for today. Hope for tomorrow.

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