

DATING FOR TEENS – PART 3

August 24, 2009

THE BIG IDEA:

Dating/Marriage costs money and requires financial preparation and planning.

FINANCES

It costs a lot of money to date, to buy an engagement ring, to have a wedding, and to live together as a married couple. It is a good idea to be putting together a resume at a young age and seeking a job in your low to mid teen years.

When you have a job, do your financial homework! Research costs and make a budget. Seek out counsel in the area of finances from those who are qualified to help (Prov. 1:5; 12:15).

Dating costs

- Extra gas for the car
- Flowers
- Gifts (birthday, Valentine's day, Christmas etc.)
- Meals
- Movies
- Other dates and small gifts
- Bigger cell phone bill

Costs for getting engaged and having a wedding

- Engagement ring and wedding rings
- Renting a hall and church or park
- Renting tuxedo / buying wedding gown and accessories
- Paying a minister, sound man, band, DJ, caterer
- Flowers
- Wedding invitations and postage
- Buying and renting decorations
- Wedding favors
- Cake
- Gifts for the wedding party
- Marriage license
- Rehearsal dinner
- Ceremony programs
- Place cards
- Hair and makeup
- Guest book and pen
- Alcohol
- Photographer and cost of development
- Limo or rental cars
- Thank you notes



Jeremy Edgar

- Honeymoon

Costs for daily living

- Housing
- Furnishings
- Vehicles (payments, insurance, gas, repairs, licenses)
- Clothing
- Groceries and eating out
- Phone(s), internet, cable
- Cleaning supplies
- Health costs (dentist, drugs and medicine, life insurance, vision care, birth control)
- Gifts (church offering, charitable donations, holidays etc.)
- Hygiene and personal supplies (including haircuts)
- Laundry
- Student loans / tuition and school costs
- Entertainment
- Savings (emergency fund, retirement, investments)
- Weddings and special events
- Other (taxes, hobbies, postage, subscriptions / memberships)
- Surprise expenses (passports, license renewals, deaths)
- We haven't even mentioned children!

REFLECTION QUESTIONS

1. How can I be building an impressive resume right now?
2. Is it time for me to pursue getting a job?
3. Am I planning financially for my future relationship?
4. Whose financial counsel should I be seeking?