

# best credit cards for young married couples

## Navigating Your Financial Future: The Best Credit Cards for Young Married Couples

**Best credit cards for young married couples** can be a powerful tool for building a shared financial future, but choosing the right ones requires careful consideration. As newlyweds embark on joint financial journeys, the strategic selection of credit cards can accelerate savings, reward everyday spending, and even assist in establishing a strong credit history together. This comprehensive guide will explore the key factors young married couples should consider, from rewards programs tailored to shared lifestyles to the importance of building credit as a unit. We will delve into the benefits of different card types, including rewards cards for travel and everyday purchases, balance transfer cards for consolidating debt, and starter cards for those new to credit. Understanding these options empowers couples to make informed decisions that align with their budgeting, spending habits, and long-term financial aspirations, setting a solid foundation for shared prosperity.

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# Understanding Your Needs as a Young Married Couple

As a young married couple, your financial landscape is likely evolving. You're combining incomes, expenses, and potentially existing debts, all while looking towards future goals like buying a home, starting a family, or traveling together. Understanding your collective spending habits is paramount. Are you frequent travelers, grocery shoppers, or dining enthusiasts? Identifying these patterns will guide you toward the credit cards that offer the most significant benefits for your specific lifestyle. Furthermore, consider your credit goals. Are you looking to improve your credit scores, earn rewards, or manage existing debt? The answers to these questions will significantly influence the type of credit cards that are most suitable for your situation.

This phase of married life is an opportune time to establish a unified financial front. Choosing credit cards that complement each other's benefits or offer joint rewards can create a synergistic effect, accelerating your progress toward financial milestones. It's not just about acquiring plastic; it's about strategically leveraging these financial tools to enhance your shared economic well-being. A well-chosen credit card can be more than a payment method; it can be a partner in building your financial future, offering tangible benefits that translate into real savings and accelerated achievement of your shared dreams.

## Top Credit Card Categories for Newlyweds

The best credit cards for young married couples often fall into several key categories, each serving a distinct purpose in managing and optimizing your finances. Understanding these categories will help you narrow down your options and select the cards that best align with your joint financial goals and spending patterns.

### Rewards Credit Cards for Everyday Spending

These cards are ideal for couples who want to earn benefits on their regular purchases. They often offer bonus rewards on categories where you spend the most, such as groceries, gas, dining, or online shopping. By strategically using these cards for your everyday needs, you can accumulate points or cashback that can be redeemed for statement credits, gift cards, or travel. For instance, a couple that frequently dines out might opt for a card that offers 3% cashback on restaurant purchases, while a couple with significant grocery bills could benefit from a card with elevated rewards in that category.

## Travel Rewards Credit Cards

If travel is a significant part of your shared lifestyle, a travel rewards credit card can be incredibly beneficial. These cards typically earn airline miles or hotel points, often with bonus categories for travel-related expenses like flights, hotels, or rental cars. Many travel cards also come with perks such as airport lounge access, travel insurance, or no foreign transaction fees, which can be invaluable for international trips. Choosing a card that aligns with your preferred airlines or hotel chains can maximize the value of your rewards.

## Balance Transfer Credit Cards

For couples looking to consolidate and pay down existing debt, a balance transfer credit card can be a lifesaver. These cards often offer a 0% introductory Annual Percentage Rate (APR) on transferred balances for a specific period, allowing you to pay down debt without incurring interest charges. This can significantly reduce the total cost of your debt and help you become debt-free faster. It's crucial to understand the balance transfer fee and the APR after the introductory period ends to ensure it's a financially sound decision.

## Secured Credit Cards and Starter Cards

For young married couples with limited or no credit history, secured credit cards and other starter cards are essential for building a strong credit foundation. Secured cards require a cash deposit that typically equals your credit limit, making them less risky for issuers. By using these cards responsibly, making on-time payments, and keeping credit utilization low, couples can gradually build a positive credit history that will pave the way for better credit cards and financial opportunities in the future. Some issuers also offer student credit cards or cards designed for those new to credit, which can serve a similar purpose.

## Key Features to Look for in a Credit Card

When selecting the best credit cards for young married couples, several features should be at the forefront of your decision-making process. These attributes directly impact the value you receive from a card and its suitability for your joint financial life.

## Rewards Programs and Earning Potential

The heart of many credit card choices lies in its rewards program. For young couples, understanding the earning rates on various spending categories is crucial. Look for cards that offer bonus points or cashback on your most frequent purchases. Consider whether you prefer flexible cashback, transferable points for travel, or specific airline/hotel miles. A card that offers a flat rate on all purchases might be simpler, while a tiered rewards structure could be more lucrative if your spending aligns with its bonus categories.

## Annual Fees and Introductory Offers

Many premium rewards cards come with annual fees. It's essential to evaluate whether the benefits and rewards you expect to earn will outweigh the cost of the annual fee. For couples just starting, a card with no annual fee might be the most prudent choice initially. Pay close attention to introductory offers, such as 0% APR periods on purchases or balance transfers, and sign-up bonuses. These can provide significant savings or a substantial reward boost, but always understand the terms and conditions.

## APR and Credit Utilization

The Annual Percentage Rate (APR) is the interest rate you'll pay on borrowed money. For couples who aim to pay their balances in full each month, the APR might be less of a concern. However, if you anticipate carrying a balance occasionally, a lower APR can save you money on interest. Equally important is understanding credit utilization, which is the amount of credit you're using compared to your total available credit. Keeping credit utilization low, ideally below 30%, is vital for maintaining good credit scores. As a couple, managing this across both your cards is important.

## Additional Benefits and Perks

Beyond rewards, many credit cards offer a host of additional benefits that can enhance your financial and lifestyle experiences. These might include:

- Travel insurance (trip cancellation, lost luggage)
- Rental car insurance
- Purchase protection

- Extended warranty coverage
- Concierge services
- Access to exclusive events or presales
- Cell phone protection

These perks can offer significant value and peace of mind, especially if they align with your shared activities and needs.

## **Building Credit Together: Strategies and Best Practices**

Establishing and maintaining good credit is a cornerstone of financial health for any couple, especially young married couples. Building credit together requires a coordinated effort and responsible financial habits. The decisions you make regarding credit can impact your ability to secure loans, rent apartments, and even obtain lower insurance rates in the future.

### **Joint vs. Separate Credit**

One of the initial decisions for a young married couple is how to manage credit. You can opt to keep your credit accounts separate, or you can explore options for joint credit. Some credit cards allow for authorized users, where one spouse can be added to the other's account, granting them borrowing privileges. This can be beneficial for building credit history, as the primary cardholder's payment behavior will reflect on the authorized user's credit report. Alternatively, some joint accounts exist, where both individuals are equally responsible for the debt. Carefully consider the implications of each approach regarding liability and credit score impact.

### **On-Time Payments are Paramount**

The single most critical factor in building good credit is making all your payments on time. Payment history accounts for a significant portion of your credit score. For couples, this means establishing a system to ensure neither spouse misses a payment deadline. This could involve setting up automatic payments, using calendar reminders, or dedicating a specific time each month for bill review. Consistent on-time payments demonstrate reliability to lenders and are fundamental for a strong credit profile.

## Responsible Credit Utilization

Keeping your credit utilization low is another crucial element in credit building. This refers to the ratio of your outstanding credit card balances to your total available credit. Experts generally recommend keeping this ratio below 30%, and ideally below 10%, for optimal credit scores. As a couple, it's important to monitor your combined credit utilization across all accounts. If one spouse has a high utilization on their card, consider paying down the balance or transferring it to a card with a lower utilization. Open communication about your spending and balances is key.

## Regularly Reviewing Credit Reports

It's a good practice for both spouses to regularly review their individual credit reports from the three major credit bureaus (Equifax, Experian, and TransUnion). You are entitled to a free credit report from each bureau annually. Checking your reports allows you to identify any errors, fraudulent activity, or inaccuracies that could negatively impact your credit score. If you find an error, dispute it immediately with the credit bureau and the card issuer. Staying proactive about your credit reports ensures the accuracy of your financial standing.

## Maximizing Rewards for Your Shared Life

For young married couples, smart credit card usage can translate into tangible benefits that fund shared experiences and goals. Maximizing rewards is about aligning your spending with the cards that offer the most value for your lifestyle.

## Coordinating Card Usage

The power of rewards is amplified when both spouses are strategic about which card to use for which purchase. If one card offers 5% cashback on groceries and another offers 3% on dining, you can coordinate your spending to maximize earnings. For instance, one spouse might be designated as the primary grocery shopper with the corresponding card, while the other handles dining expenses with their card. This coordinated approach ensures you're always earning at the highest possible rate for your common expenditures.

## Leveraging Sign-Up Bonuses

Many credit cards offer generous sign-up bonuses for new cardholders who meet certain spending requirements within the first few months of opening an account. For young married couples, this can be a significant opportunity to accumulate a substantial amount of points or cashback. You might decide to apply for different cards individually and work together to meet the spending thresholds for each bonus. Carefully plan your purchases to strategically earn these bonuses without overspending.

## Redeeming Rewards Strategically

The value of rewards is realized upon redemption. For travel rewards, consider pooling points if your credit card issuer allows it, or strategically redeeming them for a jointly planned vacation. Cashback can be used to offset major joint expenses, such as home renovations, furniture purchases, or even as a down payment supplement. Understand the redemption options available and choose the ones that provide the greatest value for your specific needs and desires as a couple.

## When to Consider a Balance Transfer Card

Debt can be a significant hurdle for any couple, and a balance transfer credit card can be a powerful tool for managing and reducing it. If you or your partner carry high-interest credit card debt, exploring this option might be a wise financial move.

## Consolidating High-Interest Debt

The primary benefit of a balance transfer card is the ability to consolidate multiple high-interest debts onto a single card, often with a 0% introductory APR period. This allows you to focus on paying down the principal balance without the burden of accumulating interest charges. If you have several credit cards with high APRs, moving those balances to a new card with a 0% introductory rate can save you a substantial amount of money over time.

## Understanding Fees and Terms

While balance transfer cards offer significant advantages, it's crucial to be aware of the associated costs. Most balance transfer cards charge a fee, typically ranging from 3% to 5% of the transferred amount. You also

need to understand the APR that will apply after the introductory period ends. If you don't pay off the balance within the 0% APR period, you'll start incurring interest at the standard rate, which can be high. Therefore, it's essential to create a plan to pay off the debt before the introductory period expires.

## **Impact on Credit Score**

Applying for a new credit card can temporarily impact your credit score due to a hard inquiry. However, successfully managing a balance transfer and paying down debt can positively influence your credit score in the long run by reducing your overall credit utilization and demonstrating responsible debt management. For couples, strategizing balance transfers can be part of a broader debt reduction plan.

## **Starter Credit Cards for a Strong Foundation**

For young married couples who are new to credit or have a limited credit history, building a solid foundation is essential for future financial success. Starter credit cards are designed to help individuals achieve this goal.

### **How Starter Cards Work**

Starter credit cards are typically unsecured or secured cards designed for individuals with no credit history or a less-than-ideal credit score. Unsecured starter cards often come with lower credit limits and may require a co-signer. Secured credit cards, on the other hand, require a cash deposit that serves as collateral, typically matching the credit limit. This deposit reduces the risk for the lender, making it easier to get approved.

### **Building a Positive Credit History**

The key to using starter cards effectively is to use them responsibly. This involves making all payments on time, every time, and keeping credit utilization low. By consistently demonstrating responsible credit behavior, you will gradually build a positive credit history. This positive history is what lenders look for when assessing your creditworthiness for future loans, mortgages, and even rental agreements.



## Transitioning to Better Cards

As you successfully manage your starter credit card and build a strong credit profile, you will become eligible for more rewarding and versatile credit cards. This transition is a significant milestone. Typically, after 6-12 months of responsible use, you can begin to consider applying for unsecured rewards cards or cards with higher credit limits. The diligent use of a starter card lays the groundwork for accessing better financial products down the line.

## Making the Smart Choice: Final Considerations

Choosing the best credit cards for young married couples is a collaborative process that requires open communication and a clear understanding of your shared financial goals. By carefully evaluating your spending habits, credit aspirations, and lifestyle preferences, you can select cards that not only offer valuable rewards but also contribute to building a robust financial future together. Remember that credit cards are tools; their effectiveness depends on how you use them. Responsible management, timely payments, and strategic utilization will pave the way for financial security and shared prosperity.

## FAQs

### **Q: What is the best type of credit card for a young married couple just starting out financially?**

A: For young married couples just starting out, a good approach is to focus on building credit and earning rewards on everyday spending. Starter credit cards (secured or unsecured) are excellent for establishing a credit history. Once a solid credit foundation is in place, consider rewards credit cards for groceries and gas, or travel cards if you frequently take trips together, ensuring the rewards align with your shared lifestyle and that the annual fees are justified by the benefits.

### **Q: Should young married couples get joint credit cards or separate cards?**

A: The decision between joint and separate credit cards depends on your comfort level with shared responsibility and financial transparency. Joint cards mean shared liability and can simplify tracking combined spending, potentially helping to build credit faster together. Separate cards offer more individual control but require careful coordination to manage credit utilization and ensure on-time payments across both accounts. Authorized user accounts can also be an option, allowing one spouse to benefit from the other's credit history.

## **Q: How can young married couples use credit cards to build credit together?**

A: Young married couples can build credit together by applying for joint credit cards or by adding each other as authorized users on their respective accounts. The most crucial strategy is to consistently make all payments on time and keep credit utilization low across all accounts. Regularly reviewing each other's credit reports for accuracy and promptly addressing any discrepancies can also contribute to a stronger, unified credit profile.

## **Q: What are the most important rewards categories for young married couples to focus on?**

A: The most important rewards categories depend on your spending habits. For many young couples, groceries, gas, dining, and online shopping are common recurring expenses, making cards that offer bonus rewards in these areas highly beneficial. If travel is a priority, focusing on travel rewards cards with benefits like airline miles or hotel points can be very advantageous for funding your shared adventures.

## **Q: Is it a good idea for young married couples to get a balance transfer card?**

A: A balance transfer card can be an excellent option for young married couples if they have accumulated high-interest credit card debt. By transferring balances to a card with a 0% introductory APR period, couples can save significantly on interest and pay down debt more efficiently. However, it's crucial to understand the balance transfer fees and the interest rate after the introductory period, and to have a clear plan for paying off the debt before it accrues interest.

## **Q: How much credit card debt is too much for a young married couple?**

A: There isn't a single number that defines "too much" credit card debt, as it depends on your income, expenses, and financial goals. However, any amount of high-interest credit card debt that prevents you from saving for goals, investing, or managing your budget effectively could be considered too much. Young married couples should aim to keep their credit utilization low (ideally below 30%) and prioritize paying off any debt that carries a high APR as quickly as possible.

## **Q: When should a young married couple consider applying for a travel rewards credit card?**

A: Young married couples should consider a travel rewards credit card when they have a good understanding of their travel habits and a solid credit history. If you frequently travel together, anticipate

taking significant trips, or can meet the spending requirements for lucrative sign-up bonuses, a travel card can offer substantial value through miles, points, and travel perks like lounge access or travel insurance. Ensure the card's rewards program aligns with your preferred travel destinations or airlines/hotels.

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**best credit cards for young married couples: The Marriage You've Always Wanted** Gary Chapman, 2009-07-01 Marriage is God's answer for our deepest human need-companionship. And that, according to counselor and relationship expert Dr. Gary Chapman, is to have deep and lasting union with another, and to truly become one. But how can you build that oneness from the beginning? With the expert wisdom and practical common sense that have made him a popular speaker worldwide, Dr. Chapman helps couples with such questions as: Why won't my spouse change? What does it really mean to love someone else? How do I get him to listen to me? What if I'm the only one working at the marriage? Formerly titled *Toward a Growing Marriage*, Dr. Chapman covers topics like meaningful communication, expectations, and money management. Questions at the end of each chapter encourage interaction between husbands and wives. Includes an updated resource list at the end of the book.

**best credit cards for young married couples: Kiddie Credit Cards** United States. Congress. House. Committee on Banking, Finance, and Urban Affairs. Subcommittee on Consumer Credit and Insurance, 1995 Distributed to some depository libraries in microfiche.

**best credit cards for young married couples: Plastic Capitalism** Sean H. Vanatta, 2024-05-21 How bankers created the modern consumer credit economy and destroyed financial stability in the process American households are awash in expensive credit card debt. But where did all this debt come from? In this history of the rise of postwar American finance, Sean H. Vanatta shows how bankers created our credit card economy and, with it, the indebted nation we know today. America's consumer debt machine was not inevitable. In the years after World War II, state and federal regulations ensured that many Americans enjoyed safe banks and inexpensive credit. Bankers, though, grew restless amid restrictive rules that made profits scarce. They experimented with new services and new technologies. They settled on credit cards, and in the 1960s mailed out reams of high-interest plastic to build a debt industry from scratch. In the 1960s and '70s consumers fought back, using federal and state policy to make credit cards safer and more affordable. But bankers found ways to work around local rules. Beginning in 1980, Citibank and its peers relocated their card plans to South Dakota and Delaware, states with the weakest consumer regulations, creating "on-shore" financial havens and drawing consumers into an exploitative credit economy over which they had little control. We live in the world these bankers made.

**best credit cards for young married couples: The 5 Love Languages/Things I Wish I'd Known Before We Got Married Set** Gary Chapman, 2014-12-11 This set includes *The Five Love Languages* and *Things I Wish I'd Known Before We Got Married*. In *The Five Love Languages*, #1 New York Times bestselling author Dr. Gary Chapman guides couples in identifying, understanding, and speaking their spouse's primary love language—quality time, words of affirmation, gifts, acts of service, or physical touch. By learning the five love languages, you and your spouse will discover

your unique love languages and learn practical steps in truly loving each other. Chapters are categorized by love language for easy reference, and each one ends with simple steps to express a specific language to your spouse and guide your marriage in the right direction. A newly designed love languages assessment will help you understand and strengthen your relationship. You can build a lasting, loving marriage together. In *Things I Wish I'd Known Before We Got Married*, the author writes, "Most people spend far more time in preparation for their vocation than they do in preparation for marriage." No wonder the divorce rate hovers around fifty percent. Bestselling author and marriage counselor Gary Chapman hopes to change that with his newest book. Gary, with more than 35 years of experience counseling couples, believes that divorce is the lack of preparation for marriage and the failure to learn the skills of working together as intimate teammates. So he put together this practical little book, packed with wisdom and tips that will help many develop the loving, supportive and mutually beneficial marriage men and women long for. It's the type of information Gary himself wished he had before he got married. The material lends itself to heart-felt discussions by dating or engaged couples. To jump-start the exchanges, each short chapter includes insightful "Talking it Over" questions and suggestions. And, the book includes information on interactive websites as well as books that will enhance the couples experience. Dr. Chapman even includes a thought-provoking appendix. By understanding and balancing the five key aspects of life, dating couples can experience a healthy relationship. A revealing learning exercise is included at the end.

**best credit cards for young married couples: Good Cent\$** Ed Murrell, 2015-12-21 Schools today offer their students a wide selection of courses. From the three Rs to almost everything from computers to exotic foreign languages, students can select classes to enrich their lives. Unfortunately, most schools offer little or no guidance in enriching a students bank accountor at least in keeping the student out of debt. Author Ed Murrell knows about the allure of easy credit. From early adulthood, he heard the siren call of credit card companies and soon found himself way over his head in debt. In *Good Cent\$*, Murrell reaches out to young people to help them avoid the pitfalls of credit. Readers will learn how he paid off his debts by creating and living on a budget based on the Bible and what it teaches about money. Learn how to create a budget for your stage of life and how to make adjustments as circumstances change. Chapter questions will help make certain the reader understands what was read, so readers will not be left uncertain about the budget-making process. *Good Cent\$* encourages young people to start a budget today and continue it for the rest of their lives. These are tough financial times, and young people cannot wait to getand keepcontrol of their finances.

**best credit cards for young married couples: *The Only Source* by Gidi Gourmet** Gideon Hirtenstein, 2016-11-07 In this book, Gidi provides insight and understanding for conduct of all aspects of the catering business to help start or grow your own catering business. Distilled from decades of practical, real-world experience as both an executive chef and professional caterer for a myriad of clients and events, Gidi outlines the common pitfalls and fallacies that can lead to failure in the catering business. He explains and illuminates many common misconceptions inherent to the catering business and how misunderstanding important safety regulations can be detrimental to your success and prosperity in business. These tips will not only help you avoid costly novice mistakes, but provide you with ideas to save money and maximize profits, reduce unnecessary costs, and protect your legal liability in regards to clients, employees, and the government. This book is an informative guide for those thinking about starting their own catering business, for current owners seeking to improve their catering business, or for those who would like to perform their own DIY catering affairs from home. Subjects treated are listed in summary below, and relate to use of catering skills developed by study of this text. I have received thank-you letters and cards throughout the past thirty years, including newspaper articles about my company since 1985.

**best credit cards for young married couples: *The Complete Credit Repair Kit*** Brette McWhorter Sember, 2005 With the Complete Credit Repair Kit, learn how to keep your creditors from harassing you, reduce your monthly payments and lower your debt.

**best credit cards for young married couples:** Professional Journal of the United States Army, 2010

**best credit cards for young married couples: Family Life Now** Kelly J. Welch, 2020-10-08  
Family Life Now is a candid, thoughtful examination of marriages, families, and intimate relationships that follows the Family Life Education framework. Written in a student-friendly, conversational style, the text encourages readers to draw upon their own backgrounds and experiences to understand theories and concepts vital to the family sciences. Author Kelly J. Welch incorporates scholarship from the social and behavioral sciences to cover topics that are important to students today, such as LGBTQ+ individuals and relationships, cohabitating, and financial compatibility with a partner. This title is accompanied by a complete teaching and learning package.

**best credit cards for young married couples: Take Charge of Your Destiny** Alan Keiran, 2011-07-28  
Tired of a humdrum existence? Want to know why you're here? Then TAKE CHARGE OF YOUR DESTINY and you'll make this world a better place. How? That's the question retired combat veteran Navy Chaplain, Alan Keiran, answers with life-enhancing truths that will fine-tune your positive impact on society. Each chapter focuses on divinely inspired spiritual principles, and practical actions steps to make them work for you. Take charge of your destiny and you'll optimize your time on earth by living in the center of God's perfect plans for your life. So, read this book and get ready for an adventure you'll never regret!

**best credit cards for young married couples: Military Review**, 2010

**best credit cards for young married couples: Education Redux** Eli Fishman, 2010-02-01  
Education Redux is a timely and incisive work answering the myriad of questions about the future of America. It is a general interest book of particular consequence to the current political and education debate. The U.S. is facing a surfeit of crises—social, political, economic and environmental. These challenges continue to be met with traditional short-term, feel-good, snake oil remedies. None of these actions begin to address the real structural problems in the U.S. economy or in its schools. Education Redux examines the evolution of our economic despair. The popular perception is that the definitive cure is better education. There is a problem. K-12 schools do not work. Per student spending, on a constant dollar basis, is up 600% over the past few decades. Yet, standardized test scores remain flat. The proposed solutions never change—more money, better teacher performance, more parental involvement. Researchers dependably provide nothing more than minor variations on these themes, reiterating hackneyed predicaments and fixes. The school problem is essentially twofold. First, school curriculum and instructional design are incompatible with the predisposition of the New Kids (Millennial cohort). Second, schools are perceived by students as not relevant. Education professionals treat schools as though they operate in a vacuum, which is a lethal error. School reform agendas have to be responsive to students within the context of social and economic realities. The loss of gainful employment opportunities in our economy is directly related to the dismantling of the American manufacturing sector. The restoration of a 21st century manufacturing economy is predicated on our ability to infuse young people with the technical and entrepreneurial skills necessary to pursue productive careers. For the New Kids, video games define their reality. Games are based on skill, not following orders. Education Redux offers an operational guide, predicated on the use of up-to-date video game technology, for making schools both relevant and enjoyable. The requirement for individual expression and building a community through the development of group skills can be attained using a program called the e-OneRoom Schoolhouse. Education Redux is the product of comprehensive research by the author, who has extensive formal training and experience in manufacturing, finance, teaching and community affairs. The book answers questions most people are afraid to ask.

**best credit cards for young married couples: Premarital Counseling** Dr. Ray E. Hurt, 2024-04-09  
In recent years, the meaning of the family has become forgotten, and the value of marriage is skewed. With failing marriages and increasing divorce rates, the family has lost its importance in the betterment of society. Premarital Counseling offers a solution to the problem. Offering counseling sessions before marriage helps couples to learn more about the expectations

placed on them with regards to Scripture, as well as expectations each has for the other. This introduction to premarital counseling runs through various subjects from differences in communication style, financial planning, spiritual and physical intimacy, and the wedding day itself. In each section, author Ray Hurt offers suggestions and talking points for ministers during the counseling sessions. With these ideas in mind, the couple can exit the counseling sessions with the power to remind our society of the importance of marriage and the family. About the Author Dr. Ray E. Hurt is an Ordained Bishop with the Church of God in Cleveland, Tennessee. He is the Lead Pastor of Lifeline Church in Princeton, West Virginia with fifty-three years experience in ministry. He specializes in Church Growth, Leadership Development, and Marital Counseling. He serves the General Church of God on various boards and committees, including The Calling and Ministries Studies Board, State Council, and The Missions Board. Dr. Hurt's academic achievements include: Bachelor Degrees in Music Education and Biblical Studies from Lee University, a Master's Degree with emphasis in Counseling from The Pentecostal Theological Seminary, and a Doctorate of Ministry from Asbury Seminary. He has been honored as the Distinguished Alumni from Lee University and The Pentecostal Theological Seminary. He lives in Princeton, West Virginia with his beloved wife, Carolyn.

**best credit cards for young married couples:** *Review of Current Military Literature* , 2010

**best credit cards for young married couples:** *Sorting Out Your Finances For Dummies*

Barbara Drury, 2012-03-08 Created especially for the Australian customer! Turn over a new leaf, painlessly and profitably Do you dream of a financially secure future, but find personal finance planning too overwhelming? *Sorting Out Your Finances For Dummies*, Australian Edition, gives you the confidence to take stock, set goals and chase rainbows. Written in plain English, this book shows you how to budget your money, work out an investment plan and choose the right assets for a wealthier future. Discover how to: Work out a budget and stick to it Find a first rate financial planner Find the right loans for you and manage your mortgage Prune your tax bill Map out a superannuation plan

**best credit cards for young married couples:** *Personal Finance* Paul Guiler Hastings, Norbert J. Mietus, 1972

**best credit cards for young married couples:** *Love Let Go* Truax & Campbell, 2017 Displays the amazing power of generosity to transform people and communities When LaSalle Street Church in Chicago received an unexpected windfall, its leaders made the wild, counterintuitive decision to give it away. Each church member received a check for \$500 with the instruction to go out and do good in God's world. In *Love Let Go* readers witness how a church community was transformed by the startling truth that money can buy happiness--when we give it away. Laura Sumner Truax and Amalya Campbell show how this radical generosity shaped their community, exploring the reverberating impact of each act of generosity, and ultimately revealing how LaSalle's faith-filled risk snowballed into a movement beyond itself. Throughout the book Truax and Campbell probe the connection of human flourishing to generosity and offer tools to help us reclaim our giver identities and live generously--to love and let go.

**best credit cards for young married couples:** *The Fresh Start Divorce Recovery*

**Workbook** Bob Burns, 1998-03-30 The Bible-based insights included in this revised and updated edition will give you the practical tools you need to recover from the trauma of divorce and complete the journey toward wholeness after the painful breakup of a marriage. Questions, self-tests, excercises, and practical information will enable you to: Find the right lawyer and settle your divorce as fairly and as quickly as possible Decide whether mediation is right for you Regain self-esteem and faith in God Move beyond betterness and anger into forgiveness and spiritual freedom Negotiate successfully your reentry into single life Deal with tough financial issues that inevitably arise Filled with hard-hitting information, *The Fresh Start Divorce Recovery Workbook* allows you to personalize each concept and focus on specific areas you need help with as you face the challenges of divorce or separation.

**best credit cards for young married couples:** *New York Magazine* , 1980-10-13 New York

magazine was born in 1968 after a run as an insert of the New York Herald Tribune and quickly made a place for itself as the trusted resource for readers across the country. With award-winning writing and photography covering everything from politics and food to theater and fashion, the magazine's consistent mission has been to reflect back to its audience the energy and excitement of the city itself, while celebrating New York as both a place and an idea.

**best credit cards for young married couples: The Two-Income Trap** Elizabeth Warren, Amelia Warren Tyagi, 2016-04-12 From #1 New York Times bestselling author Senator Elizabeth Warren and consultant Amelia Warren Tyagi, the classic book about America's middle class -- and why economic security remains out of reach for many. In this exposé, Elizabeth Warren and Amelia Warren Tyagi show that modern middle-class families are increasingly trapped by the grinding reality of flat wages and rising costs. Warren and Tyagi reveal how a ferocious bidding war for housing and education has silently engulfed America's suburbs, driving up the cost of keeping families in the middle class, and placing unprecedented pressure on hard-working families. Revolutionary when it was first published in 2003, The Two-Income Trap remains disturbingly relevant today. Now with a new introduction by the authors, The Two Income Trap shows why the usual remedies won't solve the problem and points toward the policy changes that would create better opportunities for both parents and children.

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