

The 10-20-70 Rule

A Foundation for a Faith-Centered Financial Life in Marriage

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Contents

Before You Start — 3

Introduction: From Ownership to Stewardship — 4

Chapter 1: The First 10 Percent: Honoring God Through Tithing — 7

Chapter 2: The Next 20 Percent: Pay Yourself First — 10

Chapter 3: The Remaining 70 Percent: Living with Intention — 13

Conclusion: The Freedom That Comes from Stewardship — 16

The 10-20-70 Rule on One Page — 18

Before You Start

This is a short book, a companion to A God-Guided Marriage. That book built the spiritual foundation of a marriage. This one brings the same faith into the household finances, where, for most couples, the stress actually lives.

It will take you about fifteen minutes to read. The rule inside it fits in one sentence: of every dollar that comes into your home, give the first 10 percent to God, put the next 20 percent toward your future, and live on the remaining 70 percent. The rest of these pages explain why that order matters, and how to start even if starting feels impossible right now.

One honest note. I am not a financial advisor, and this is education, not personal advice. The percentages and the example portfolio in these pages are the framework my wife Lucie and I use in our own home. Your situation is your own. Take the framework, pray over it together, and make it yours.

Introduction: From Ownership to Stewardship



The financial life of a married couple is often the single greatest source of conflict, or the most profound source of peace. In A God-Guided Marriage, we established the spiritual foundation for your relationship. Now it is time to bring that same faith into your household finances through a powerful, simple framework: the 10-20-70 Rule.

This rule is not about how much money you make. It is about how you manage what you have.

The key to unlocking financial peace begins with a fundamental shift in how you view your bank account. Psalm 24:1 states, "The earth is the Lord's, and everything in it." When a couple truly embraces this truth, they move away from the belief that they own their money, to the understanding that they are merely stewards of what God has entrusted to them.

This shift transforms money from something we cling to in fear, a constant source of anxiety and argument, into a resource managed with wisdom, discipline, and faith.

The 10-20-70 Rule is a straightforward tool designed to stabilize your household and align your finances with God's priorities. Its simplicity is its strength. Every dollar of income is intentionally divided into three clear purposes:

10 percent to Honor God (tithing): putting faith first.

20 percent to Build Your Future (savings and investing): protecting your tomorrow.

70 percent to Live Your Life (expenses): living below your means today.



When couples consistently follow this framework, financial stress diminishes, arguments about money fade, and the whole household begins to experience the peace that comes from disciplined stewardship.

Chapter 1: The First 10 Percent: Honoring God Through Tithing



The most critical allocation is the very first one: giving the initial 10 percent of your income back to God. This foundational practice is called tithing.

Tithing is a spiritual declaration of trust. While 10 percent can feel like a significant amount, especially for young couples just starting out, the purpose of tithing is spiritual, not financial. It is an act of trust, a declaration made in unity as a couple: "God, we trust You more than we trust money."

Jesus spoke often about money because He understood the deep connection between our hearts and our resources. Simply put, where our money goes, our hearts follow. By giving first, before the mortgage is paid, before the groceries are bought, before the fun money is spent, you are reminding yourselves that everything you have is a gift from Him.

And remember: God created everything, including you. He does not need your money. Tithing is not about meeting God's needs. It is about shaping your heart,

strengthening your faith, and placing your trust where it truly belongs.

My own road to tithing started with my journey to faith itself. Before I was married, I was living like most people: far from God and making plenty of mistakes. One day my wife Lucie said to me, "Let's go to church." We ended up at a small Spanish church. I did not understand a single word of the sermon, but something unexpected happened. I felt loved. I felt the presence of God in a way I could not explain. That moment changed my heart. Not long after, I gave my life to Christ and was saved. I was made new.

That is when it became clear to me: if God could change a man like me just by walking into a church where I could not even understand the language, He can do the same for anyone. Tithing became a responsibility for me, not out of obligation, but out of gratitude and faith. A way of saying, "God, I trust You to use this to change lives, just like You changed mine."

Tithing also transforms a marriage, in ways couples do not expect:

It builds trust in God. Faith requires action. Giving away the first 10 percent forces you to trust that God will provide for your needs with the remaining 90 percent. Many couples find that when they start tithing, they experience more financial peace, not less, because their mindset shifts from fear to faith.

It aligns your priorities and builds unity. Money exposes a couple's true values. When a husband and wife choose to tithe together, they make a shared statement that God is the undisputed center of their marriage and household. That shared commitment strengthens their faith and their relationship.

It breaks the power of greed. Money has a subtle, corrosive power. The more we accumulate, the easier it becomes to depend on our bank account rather than on God. Tithing is a regular, disciplined reminder that money is a tool to be used for good, not a master to be served.

Now the honest objection: "We can't afford it." The most common hurdle for young couples is the feeling that they simply cannot afford 10 percent. The truth is, almost everyone feels this way at the beginning. The key is not perfection. The key is starting somewhere.

Lucie and I did not start at 10 percent. We started at 3 percent. As we stepped out in obedience, we began to see blessings in our lives. That gave us the confidence to

increase to 5 percent. Over time, we grew into the full 10 percent.

And here is what we discovered: God's blessings do not always show up the same way. Sometimes they are financial. Sometimes they show up in your work or your opportunities. Sometimes they come through your family, your peace, or your relationships. When you put God first and give with the right heart, He sees your faith and your obedience, and in His timing, He honors it.

So start where you are. Begin with what you can, 1 percent, 3 percent, 5 percent, and make it a shared goal, financial and spiritual, to grow into the full tithe. Build the habit first: God first, every payday, no exceptions. The percentage will follow the habit.

Chapter 2: The Next 20 Percent: Pay Yourself First



Once God is honored with the first 10 percent, the next priority is securing your future together. This 20 percent is dedicated to emergency savings first, then long-term investing.

Most people try to save whatever is left over at the end of the month, and for most households there is never anything left. Financially peaceful households run it the other way around: pay yourself first. Saving and investing happen before spending, not after.

Step one is the emergency fund, your security net. Life is unpredictable. A job loss, a medical bill, a major car repair: emergencies are not a possibility, they are a certainty, and without a cushion, every small crisis becomes a marriage stressor. Aim first for an emergency fund of at least $10,000, kept in a safe, easily reached account, a high-yield savings account is perfect, and touched only for real emergencies. That cushion removes a tremendous amount of anxiety from daily life. It is resilience you

can see in a bank balance.

The cleanest way to run this is separate accounts for separate jobs. Here is how Lucie and I set ours up at the bank:

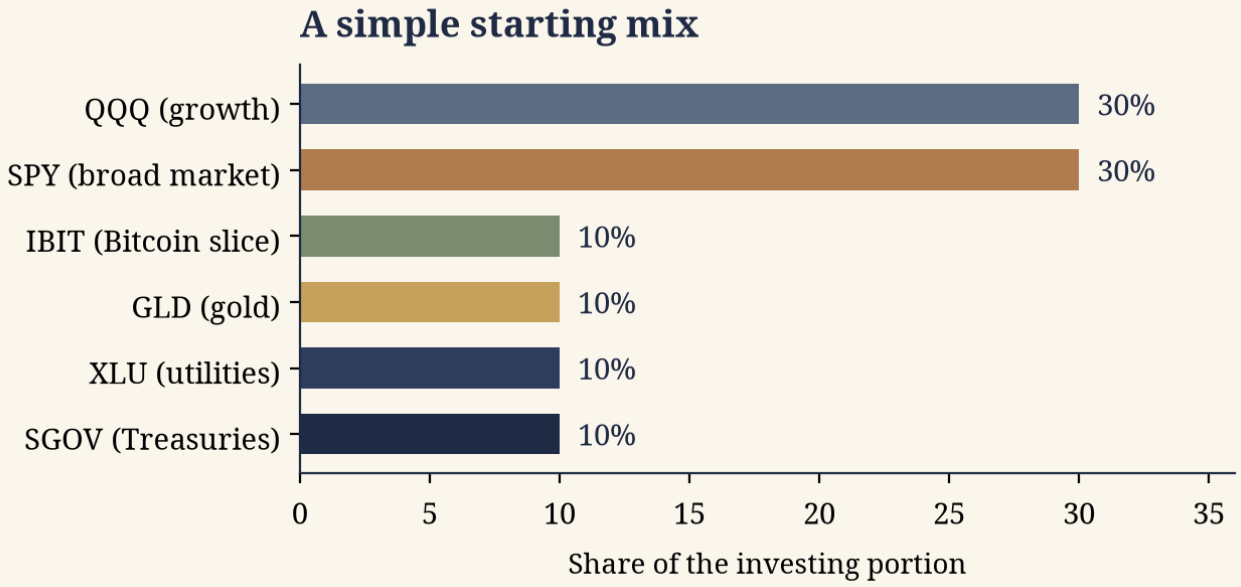
Account	What it is for
Main Checking (Jeff & Lucie)	Day-to-day bills and direct deposits
Emergency Fund ($5,000)	The "something happened" fund
Taxes & Home Repairs ($2,500)	Things break, and taxes need to get paid
Vacation Fund ($2,500)	We all dream of where we want to go to relax

Start with amounts that fit your income and grow them as your income grows. The structure matters more than the starting numbers.

Step two, once the emergency fund is built, is investing, because investing lets your money work while you sleep. Compounding means your returns start earning returns of their own, and over decades, small consistent contributions turn into real wealth. I always tell my kids: work smarter, not harder. Invested money eventually generates more than a salary does, and at that point work becomes optional. The sooner you start, the sooner your money becomes an asset that gives you freedom, and the peace that comes with it.

You do not need anything complicated. A simple, diversified portfolio of low-cost funds can cover growth, stability, and protection across different economic seasons. Here is a starting mix in the spirit of the one our family uses, for the investing portion of the 20 percent:

Share	Fund	What it does
30%	QQQ	Growth, from the large technology companies
30%	SPY	Broad exposure to the US economy, the S&P 500
10%	IBIT	A small, defined slice of Bitcoin, a new asset class
10%	GLD	Gold, stability in uncertain times
10%	XLU	Utilities, defensive strength from essentials
10%	SGOV	Short-term Treasuries, safety and ready cash



The same numbers, as a picture.

Growth comes from QQQ and SPY. GLD and XLU defend in uncertain markets. SGOV keeps some of it safe and liquid. Automate the monthly contribution so the wealth builds consistently, untouched by short-term emotion or market noise. Over the long run, a disciplined, low-cost portfolio like this has the potential to outperform many professional managers, who struggle to beat the S&P 500 after their fees.

Today the tools make this genuinely simple. Schwab, Fidelity, Interactive Brokers, and others let you automate investments and manage everything yourselves. My advice to a young couple: learn the basics yourselves first. Watch a few introductory videos, understand how the market works, and manage your own portfolio early on. It is not as complicated as it seems, and doing it yourselves builds the confidence and steady mindset you will need in the down years. An advisor can come later if you want one. Understanding should come first.

Chapter 3: The Remaining 70 Percent: Living with Intention



After God is honored with the first 10 percent and your future is secured with the next 20 percent, the remaining 70 percent is for everyday living: housing, transportation, food, insurance, debt payments, and the choices that make up a life.

Living below your means is widely misunderstood. It does not mean living without joy, and it does not mean feeling deprived. It means living with intention. It is the conscious choice to create margin: the buffer between what you earn and what you spend. Margin is what protects your peace. It is the flexibility to handle a surprise without raiding the emergency fund or reaching for a credit card.

Three habits make the 70 percent work:

Track everything. For at least one month, write down precisely where the money goes. Most couples are genuinely surprised, and you cannot fix what you cannot see.

Separate needs from wants. In a faith-centered life, we discern between what stewardship requires and what is only temporary gratification. Challenge every expense: does this serve a purpose aligned with our values?

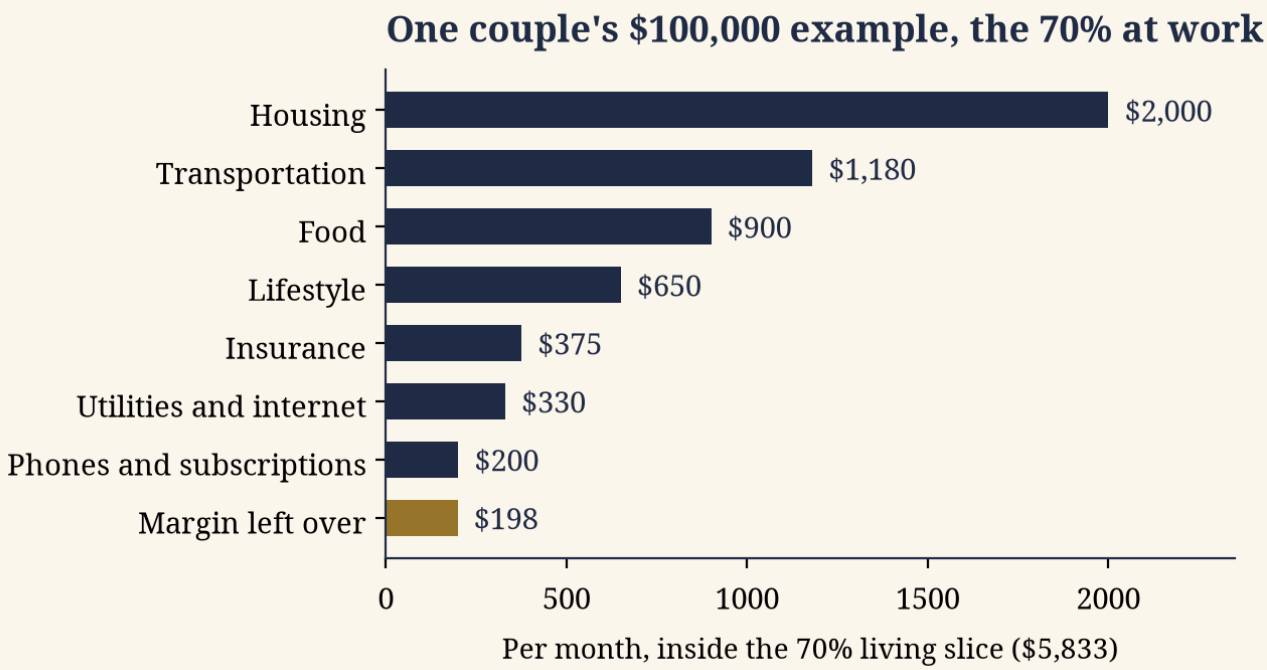
Attack high-interest debt. If you carry credit card debt, paying it down aggressively inside the 70 percent is the priority. Debt steals exactly the margin and peace this rule exists to create.

Let me show you the whole rule working, with a real-feeling example. A young couple in their late twenties: one spouse takes home $35,000 a year, the other $65,000, for $100,000 combined, which is $8,333 a month. Here is their split:

Slice	Percent	Per month	Purpose
Tithe	10%	$833	Honoring God first
Savings and Future	20%	$1,667	Emergency fund first, then investing
Living	70%	$5,833	Every everyday expense

Now the craft is building a life that fits inside the $5,833:

Expense	Per month
Housing (mortgage or rent, the ideal maximum)	$2,000
Transportation (two cars managed wisely, gas, insurance)	$1,180
Food (groceries $600, dining out $300)	$900
Utilities and internet	$330
Insurance (health, home or renters)	$375
Phones and subscriptions	$200
Lifestyle (entertainment, personal purchases)	$650
Total spending	$5,635
Left over: margin for peace	$198



The same numbers, as a picture.

Look at what this couple has. A buffer of nearly $200 a month. God honored first. A future being built aggressively. A life lived on purpose, below their means. No paycheck-to-paycheck stress, and over time, real financial security. The income is good but not extraordinary. The system is what does the work.

Conclusion: The Freedom That Comes from Stewardship



The 10-20-70 Rule is more than a budget. It is a discipline rooted in faith, and at its heart it is about trusting God to provide when you place Him first.

Money will be a source of stress or a source of stability in your marriage. The deciding factor is not the size of your income. It is the wisdom and discipline with which you manage what you have.

When a couple places God first, builds their future wisely, and lives intentionally, they build a financial foundation strong enough to support a lifetime of marriage. Fear is replaced by faith. Anxiety is replaced by peace. Budgeting becomes an act of prayer.

And over time, couples who live this way discover something more valuable than wealth: peace. Finances stop being a burden and become what they were meant to be, a tool that brings unity, security, and rest to a God-guided marriage.

Start this week. Pick your starting percentage together, open the accounts, set the first transfer for payday. Small, faithful, automatic. That is how stewardship is built, and it is how it lasts.

The 10-20-70 Rule on One Page



Of every dollar that comes into your home:

First 10 percent: honor God. Tithe first, before any bill. If 10 percent is impossible today, start at 3 or 5 and grow on purpose. The habit matters most.

Next 20 percent: pay yourself first. Build the emergency fund to at least $10,000 in its own account. Then invest the rest automatically, in a simple diversified portfolio, and leave it alone.

Remaining 70 percent: live with intention. Track everything for a month. Separate needs from wants. Kill high-interest debt first. Protect your margin: the gap between what you earn and what you spend is your peace.

Review it together once a month. Pray over it. Adjust the percentages as your income and your faith grow. The rule is simple on purpose: God first, future second, life third, every single payday.