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WORRIES**

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# THE LAW OF REWARDS

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**THOUGH OUR *FAITH DETERMINES*** our eternal *destination*, the Bible makes it clear that our *actions*—including what we do with our money—determine our eternal *rewards*.

In *The Law of Rewards*, bestselling author Randy Alcorn shows that God has wired us to desire rewards, and God offers rewards to his children as major incentives. Still, it's important to remember that God's reward system is designed for his glory, our good, and the good of others. Once we understand God's incentive program, our attitude toward generous living will never be the same.



**RANDY ALCORN** is the founder and director of Eternal Perspective Ministries, a nonprofit organization devoted to teaching biblical truth and drawing attention to the needy and how to help them. He is the author of more than fifty books, including *Money, Possessions and Eternity*; *Heaven*; *The Treasure Principle*; and the Gold Medallion winner *Safely Home*. Randy and his wife, Nanci, live in Gresham, Oregon, with Maggie, their golden retriever. They have two grown daughters and five grandsons.

## CHAPTER 7

# Daily Shaping Our Eternal Future

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*He who provides for this life but takes not care for eternity is  
wise for a moment but a fool forever.*

JOHN TILLOTSON

God calls us to obey him, not simply because it's right, but because it's smart. He warns us against disobedience, not just because it's wrong, but also because it's stupid. Hence, a man is told not to commit adultery, because if he does, he will not go unpunished (Proverbs 6:29). The appeal is not just to his spirituality, but also to his common sense. Consider Christ's words in Matthew 7:24-26 (NIV):

Everyone who hears these words of mine and puts them into practice is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and does not put them into practice is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash.

Notice that obedience is measured here not by its virtue but by its wisdom. Disobedience is measured not by its evil but by its foolishness. The man who obeys is not called a *righteous* man but a *wise* man. The point is not that he is *virtuous* to follow God's commandments but that he is *smart* to do so. The one who disobeys is not called an *evil* man but a *foolish* man. Why? Because rather than choosing the self-benefiting rewards of wisdom, he has chosen the self-punishing consequences of foolishness.

That's what Jesus emphasizes in Matthew 6 when he commands us to store up treasures for ourselves in heaven, where they will last, instead of on earth, where they'll be lost. He encourages us to be smart, not stupid.

Remember Jim Elliot's famous statement we looked at earlier? We could paraphrase it another way: "He is a great fool who tries to hold on to what he cannot keep, only to lose what he could have gained."

That's exactly how most people spend their lives. How about you?

Disobeying God isn't just wrong . . . it's foolish. Following Christ wholeheartedly isn't just right . . . it's wise.

Every time Scripture talks about the judgment seat of Christ, it affirms this principle: Ultimately, when we stand before God, everything that is right will pay off enormously, and everything that is wrong will be seen to have been terribly stupid.

## **WHAT GOOD ARE WORKS?**

For those who have served Christ faithfully, the judgment seat will be a time of commendation and celebration. He will reward us for acts of love that no one else even noticed.

The five-hundred-year-old play *Everyman* is a picture of all people. As Everyman faces Death, he looks among his friends for a companion. Only one friend would accompany him on the journey through death to final judgment. His name? *Good Deeds*.

Some balk at such a picture; yet it's explicitly biblical: "Then I heard a voice from heaven say, 'Write: Blessed are the dead who die in the



Lord from now on.’ ‘Yes,’ says the Spirit, ‘they will rest from their labor, for their deeds will follow them’” (Revelation 14:13, NIV).

In Revelation 19:7-8 (NIV), we’re told “the wedding of the Lamb has come, and his bride has made herself ready. Fine linen, bright and clean, was given her to wear.’ (Fine linen stands for the righteous acts of the saints.)”

Note that the parenthetical statement above is not mine; it’s God’s. I once cited this verse in another book and the editor promptly “corrected” it, assuming it was my own interpretation. Why? Because it didn’t sound right. But it is—it’s Scripture!

We might expect to be told that *Christ* makes the bride ready, rather than the bride herself. We might expect that the fine linen would stand for “the righteousness of Christ,” or perhaps “the righteous faith of the saints.” Instead, we are told that it stands for “the righteous *acts* of the saints.”

We’ve been deceived into thinking that *works* is a dirty word. Certainly, God condemns works done to try to earn salvation and works done to impress others. But he enthusiastically *commends* works done for the right reasons. Immediately after saying our salvation is “not by works,” Paul adds: “For we are God’s workmanship, created in Christ Jesus to do good works, which God prepared in advance for us to do” (Ephesians 2:10, NIV). The fact that we frequently quote verses 8 and 9 of Ephesians 2 and not verse 10 demonstrates our imbalance.

God has a lifetime of good works for each of us to do, including many works with our money and possessions. He will reward us according to whether or not we do them.

Scripture ties God’s reward-giving to his character: “God is not unjust; he will not forget your work and the love you have shown him as you have helped his people and continue to help them” (Hebrews 6:10, NIV). The verses that follow in Hebrews 6 tell us that if we are to inherit God’s promised blessings, we must not become lazy but be diligent in our God-given works.

James repeatedly states that good works are essential to the Christian life (James 2:17-18, 22, 24, 26). “Who is wise and understanding among you? Let him show it by his good life, by deeds done in the humility that comes from wisdom” (James 3:13, NIV).

## GOD’S WORDS AS A GUIDE

*“One thing God has spoken, two things have I heard: that you, O God, are strong, and that you, O Lord, are loving. Surely you will reward each person according to what he has done.” (Psalm 62:11-12)*

*“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” (2 Corinthians 9:6-7)*

We know Christ will say to some (but not all) believers, “Well done, good and faithful servant!” (Matthew 25:21, NIV). Not “Well *said*” or “Well *believed*,” but “Well *done*.” What separates the sheep from the goats is what they did and didn’t do with their God-entrusted resources of time, money, and possessions.

Peter says, “If you do these things, [then] you will never fall, and you will receive a rich welcome into the eternal kingdom of our Lord and Savior Jesus Christ” (2 Peter 1:10-11, NIV). What a powerful encouragement this is to those who sacrifice in this life to prepare for the next. In heaven a great welcoming committee awaits them, along with God’s hearty “Well done!” But this isn’t automatic—the conditional “if, then” makes it clear that if we don’t do what Peter prescribed, then we won’t receive this rich welcome when we enter heaven.

Where we spend eternity, whether heaven or hell, depends on our faith. Our further condition in either place will be determined by our works.

John Bunyan said, “Consider, to provoke you to good works, that

you shall have from God, when you come to glory, a reward for everything you do for him on earth.”

## **A SECOND CHANCE?**

Our God-given resources, including money and possessions, have immense potential. They are the levers, positioned on the fulcrum of this life, by which we can move the mountains of eternity.

Evangelicals reject the doctrine of a second chance for unbelievers. We recognize that there’s no opportunity to come to Christ after death. But it’s equally true that after death there’s no second chance for believers. There’s no more opportunity for us to walk by faith and serve our Lord in this fallen world.

We can’t do life here over again. There’s no retaking the course once we’ve failed it. There’s no improving a D to an A. No rescheduling the final exams. Death is the deadline. There’s no extension.

A basketball game is over at the final buzzer. Shots taken late don’t count. When the trumpet heralds Christ’s return, our eternal future begins and our present opportunity ends. If we have failed by then to use our money, possessions, time, and energy for eternity, then we have failed—period.

“But we’ll be in heaven and that’s all that matters.” On the contrary, Paul spoke of the loss of reward as a great and terrible loss. The fact that we’re still saved is a clarification, not a consolation—“If it is burned up, he will suffer loss; he himself will be saved, but only as one escaping through the flames” (1 Corinthians 3:15, NIV). Receiving reward from Christ is an unspeakable gain with eternal implications. Forfeiting reward is a terrible loss with equally eternal implications.

How dare we say that being in heaven is all that matters to us, when so much else matters to God?

What we do in this life is of eternal importance. You and I will never have another chance to move the hand of God through prayer to heal

a hurting soul, share Christ with one who can be saved from hell, care for the sick, serve a meal to the starving, comfort the dying, rescue the unborn, translate the Scriptures, bring the gospel to an unreached people group, further God's kingdom, open our homes, or share our clothes and food with the poor and needy.

What you do with your resources in this life is your autobiography. The book you've written with the pen of faith and the ink of works will go into eternity unedited, to be seen and read *as is* by the angels, the redeemed, and God himself. When we view today in light of the long tomorrow, the little choices become tremendously important. Whether I read my Bible today, pray, go to church, share my faith, and give my money—actions graciously empowered not by my flesh but by the Holy Spirit—is of eternal consequence, not only for other souls, but for mine.

At death, we put the signature to our life's portrait. The paint dries. The portrait's done. Ready or not.

Those who have dabbled in film photography understand the *fixer*. In developing a photograph, the negatives are immersed in different solutions. The developing solution parallels this life. As long as the photograph is in the developer, it's subject to change. But once it's dropped into the fixer or stop bath, it's permanently set. The photograph is done. What you see is what you get. So it will be when we die and enter eternity—the lives we lived on earth will be fixed as is, never to be altered or revised.

At the end of the movie *Schindler's List*, there's a heart-wrenching scene in which Oskar Schindler—who bought from the Nazis the lives of many Jews—looks at his car and his gold pin and regrets that he didn't give more of his money and possessions to save more lives. Schindler had used his opportunity far better than most. But in the end, he longed for a chance to go back and make better choices.

This life is our opportunity. Scripture does not teach what most of us seem to assume—that heaven will transform each of us into equal beings with equal possessions and equal responsibilities and equal

capacities. It does not say our previous lives will be of no eternal significance. It says exactly the opposite.

Beyond the new heavens and new earth—which themselves are populated and structured according to what has been done in this life—there is no record of change. We might hope that what happens at the judgment seat will be of only temporary concern to the Judge, and that all our disobedience and missed opportunities will make no difference. Will God make all souls equal in heaven and thereby consider as equally valid a life of selfishness and indifference to others' needs as compared to a life spent kneeling in prayer and feeding the hungry and sharing the gospel? The Bible clearly answers no.

## **PREPARING FOR THE FINAL EXAM**

If we really believed that what we do with our money and possessions—and everything else—will have an irreversible effect on eternity . . . wouldn't we live differently?

There lies ahead for each of us, at the end of the term, a final examination. The potential rewards—and loss of rewards—on that day are inestimable. The test will be administered by a fair yet strict headmaster. How seriously we take this clear teaching of Scripture is demonstrated by how seriously we are preparing for that day.

When we took courses in college, we asked questions about the teacher: "What are his tests like? Does he take attendance? Is he a hard grader? What does he expect in your papers?" If we're to do well in the course, we must know what the instructor expects of us.

We must study the course syllabus, God's Word, to find out the answers to these questions. Once we find out, we should be careful to plot our lives accordingly—in light of the long tomorrow.

I spent a day with a missionary friend in the ruins of ancient Corinth. For an hour we sat on the same judgment seat that Paul stood before in Acts 18, the one he used to help the Corinthians visualize Christ's

future judgment of Christians. Together we read Scriptures that speak of that day when we will stand before the Lord's judgment seat and give an account for what we have done with all he has given us. We discussed the implications and prayed that when that day comes he might find us faithful and say to us, "Well done." We prayed knowing that our hourly and daily choices, empowered by our Lord, will determine what transpires on that day. It was one of the most sobering hours of my life.

When you leave this world, will you be known as one who accumulated treasures on earth that you couldn't keep? Or will you be recognized as one who invested treasures in heaven that you couldn't lose?

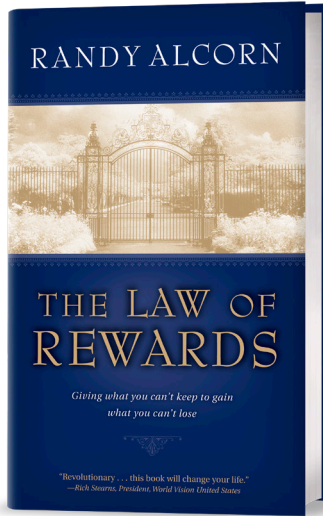
Martin Luther said that on his calendar there were only two days: "today" and "that Day." May we invest our money and possessions today in light of *that* day.

Alfred Nobel was a Swedish chemist who made his fortune by inventing dynamite and other powerful explosives that governments bought to produce weapons. When Nobel's brother Ludvig died, a French newspaper accidentally printed Alfred's obituary instead. He was described as a man who became rich from enabling people to kill each other in unprecedented numbers. Shaken by this assessment, Nobel resolved to use his fortune to reward accomplishments that benefited humanity, including what we now know as the Nobel Peace Prize. He invested nine million dollars in this attempt to edit his role in history.

Alfred Nobel had a rare opportunity to look at the assessment of his life at its end—while he was still alive and had an opportunity to change that assessment.

Put yourself in Nobel's place. Read your own obituary, not as written by a reporter, but as an onlooking angel might write it from heaven's point of view. Look at it carefully.

Why not use the rest of your life to edit that obituary into what you want it to be?



Don't miss the rest of this fascinating look at God's motivational system. You'll find out why he wired us for rewards, what kinds of rewards he offers, and when and how to claim them. God doesn't guarantee power or possessions or pleasures in this world, but he promises extravagant rewards in heaven. Read the rest of Randy Alcorn's *The Law of Rewards* and discover how the way you live and give today determines the way you'll be rewarded for eternity.

<https://www.tyndale.com/p/the-law-of-rewards/9780842381062>

# FIELDS OF GOLD

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**AS CHRISTIANS**, we *know* we should give; but sometimes it's hard to take that step of faith and let go when it comes to our finances. Feeling the pressure to make ends meet each month, it's easy for us to become irrational in our thinking about God, his faithfulness, and our role as stewards of his resources.

Andy Stanley reminds us that, if we truly believe that God is who he says he is, we have no reason to fear. Doesn't it make sense to trust the God of the universe with our finances? Isn't it time to set aside worry and start living in confidence? When we open our hands and plant our seed, the rewards are guaranteed: *fields of gold*—in this life as well as in the life to come.





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Andy lives in Alpharetta with his wife, Sandra, and their three children, Andrew, Garrett, and Allie.

## CHAPTER 2

# A Growing Ambition

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As a pastor, my primary responsibility is to encourage and equip people to grow in their relationship with their heavenly Father. In fact, the mission of North Point Community Church is to lead people into a growing relationship with Jesus Christ. But there is also another arena in which I am responsible to help people grow: *financial stewardship*. As believers, we all have a responsibility to leverage our wealth for kingdom purposes.

I rarely encounter resistance when I talk to people about investing in their relationship with an invisible God who loves them unconditionally. But the brake lights often come on when I urge people to give their hard-earned money. The “what ifs” shower down on them like a spring rain, dousing whatever spark of enthusiasm I am able to kindle.

I realize that the fact that I am a pastor may give you reason to suspect my motives. It could very well be that you have had a bad experience with a pastor somewhere along the way. Worse, you may have had a bad experience with a pastor that involved your money. The good news is that I don't want your money. You won't find an envelope with my church address taped in the back of this book.

Furthermore, this is not a book about tithing to your local church. My goal in writing this book is to free you from a percentage mentality and to introduce you to a way of life built on the premise that God is a rewarder of those who seek Him and His kingdom first. Once those two truths become front and center in your thinking, your fear of giving will dissipate. Then, and only then, will you be free to experience the thrill of fearless giving.

## BORN TO GIVE

I wish every Christian were as fearless as Milton Scott. He gave about as fearlessly as anyone I've ever known. For the most part, "Mr. Milton" blended quietly into the landscape where I grew up. But beneath the surface, his story had the makings of folklore.

By the time he died at the age of 106, Milton Scott had experienced more of life than ten average men. Born in 1895, he lived in three different centuries. He saw a demonstration by the Wright brothers with their first airplane. He attended a parade for Admiral Dewey, hero of the Spanish-American War. He commanded a US Army unit of black soldiers during World War I and was given the French Legion of Honor, France's highest national award. He had a loving wife and four daughters. He took daily walks throughout old age, and when confronted one evening by a mugger with a gun, he told the thug to go ahead and shoot because he didn't intend to cooperate. (The mugger fled.) During his lifetime, he watched transportation advance from horse and buggy to the space shuttle.

In business, Mr. Milton also had his share of opportunities. As a young man, he became related to Atlanta's Candler family by the marriages of two Scott sisters to two Candler brothers. Mr. Milton looked on unimpressed while investors were sought for the marketing and distribution of a new drink Asa Candler was marketing. Whenever he told the story later in life, he would shrug casually and explain, "I didn't want none of Asa Candler's Coca-Cola."

Milton Scott had his own life to live. He operated a successful textile mill from age 25 until he was 102, when he sold the company to a British conglomerate. Even when he was no longer involved in the day-to-day operations of the business, he prayed regularly for the company.

Perhaps the most remarkable thing about Mr. Milton was how uncompromising he was about his kingdom calling. He was born to give. More specifically, he felt called to put God's Word in the hands of

people who were eager to absorb it. And he knew no greater joy than finding a new Bible distribution opportunity to fund; he called these distributions his “projects.”

For himself, Mr. Milton allotted a very meager lifestyle. He typically kept four suits, four pairs of shoes, and half a dozen white shirts in his closet. He drove a basic American car, replacing it every ten years. He lived out his days in the same house he had built for his bride in 1920. No modern kitchen. No Jacuzzi tub. He didn’t even have air-conditioning until he was in his nineties, when a live-in nurse required a window unit to stay comfortable.

On a typical day, Mr. Milton would eat a bacon breakfast and then sit in his favorite chair reading the Bible for one or two hours. On average, he would read through the entire Bible four or five times per year, a pace he maintained for eighty years. After Bible reading, he took the short ride to work where he tended the mill and his prayer closet. He enjoyed hamburgers, Georgia Bulldog football, and telling jokes. Masterfully, he balanced simple living with a zest for life.

Unlike most people with a growing income, Mr. Milton didn’t elevate his lifestyle in turn. Nor did he fumble for a twenty-dollar bill when the offering plate was passed. For Milton Scott, funding the work of ministry was a priority. And fund he did. In vigilant secrecy, he went about the task of dividing his sizeable earnings among God’s interests around the world. Along the way, he amassed a list of accomplishments many charities only dream about.

He helped to smuggle thousands of Bibles into Russia before the Iron Curtain fell. He single-handedly funded a ministry that equipped lay preachers across South America. By himself, he was one of the largest sources of aid to the country of Bangladesh for two years in a row. He was personally responsible for the printing and distribution of more than thirty Wycliffe Bible translations. In China, Egypt, India, Central America, and countless other places, innumerable people got their first glimpse of Scripture because of his vision and generosity. He also took

literally the call to care for widows and orphans, supporting a widow ministry and paying the college tuition for several children of deceased parents.

Mr. Milton sent his assistants to investigate the inner workings of the ministries he was considering helping. As soon as God placed a suitable project on his desk and the money in his account, he would get to the task of giving. It was not uncommon for him to clean out his account two or three times a year. In his later years, a nephew in charge of his estate would often have to notify him when the money had run out. Whenever his account was replenished again, his giving would resume.

Mr. Milton seemed impervious to the “what ifs” most of us fear. Not that they weren’t familiar. He had lived through the Great War. He survived the Great Depression. He raised a large family. But despite all those invitations to worry about himself, he was much too enraptured in the joy of giving to notice. He didn’t amass a reserve fund. He didn’t watch the stock market. He just gave and gave.

Because of his commitment to secrecy during his lifetime, no one knows exactly how many millions passed through his hands. Conservative estimates suggest he gave at least 70 to 80 percent of his income. At least. And all along, he maintained a lifestyle that barely qualified as middle class.

## **FINDING YOUR GIVING THRESHOLD**

Milton Scott’s story has a way of putting things in perspective. It should make us think twice before we casually throw around words like *generous* and *self-sacrificing*. Some considered him extreme, but we can all agree that he took giving very seriously.

Now before we go any further, let’s get personal.

When you were reading Milton Scott’s story, did you think about your own giving a little bit? Did you feel challenged? Convicted? Depressed?

I’ll ask you the same question I ask myself. If Milton Scott can live in

the South with no air conditioner while giving away the majority of his income, what's a reasonable amount to give away during our lifetime?

Would you consider giving 50 percent off the top for kingdom work?

Okay, so maybe that's a little high. But surely, 30 to 40 percent off the top sounds reasonable, doesn't it? I mean, you could probably still afford luxuries such as air conditioning at that level.

How about 20 percent?

10 percent?

Now I have a confession to make. My whole purpose in telling you the Milton Scott story was to test you. And the challenge I just issued was also part of that test. So, let's see how you did.

For most of us, the idea of giving away outlandish portions of our money elicits a sense of fear. When challenged with the idea of giving more, what kinds of feelings did you experience? Maybe it caused you to entertain some ways to increase your giving: some sacrifices to make or possibly some lifestyle changes to consider. Were there any signs of fear?

Here's a scary thought: *What if God called you to give beyond your comfort level?* Would you be afraid? Would you try to explain it away or dismiss it as impractical? And in the process, would you miss out on a harvest opportunity for which God had explicitly prospered you in the first place?

You see, when we respond in fear to an invitation from God, we forfeit the reward of being faithful stewards. Sowing in faith results in an eternal crop. Cowering in fear yields empty fields.

Over time we get so used to rationalizing our way around those challenges that we just grow numb to them. When that happens, it's easy to discount stories like Milton Scott's as unattainable (or impossible) extremes. We toss them into the same category as Mother Teresa, the apostle Paul, and dozens of other examples we feel we'll never live up to. We admire those courageous men and women, but surely we're not intended to be like them. Right?

Before you pass over this one, think about how the idea of giving

more made you feel. Were you uncomfortable? Were you afraid? What kinds of thoughts went through your mind as I challenged you with those percentages? Did you start a list of reasons why you can't give beyond a certain point? Did any "what-ifs" come to mind?

Everyone has a threshold when it comes to giving. Whether it's a dollar amount or a percentage, there are some giving levels that are effortless and others that make us uneasy. No matter how far you're willing to go for God's kingdom, sooner or later you hit a wall. For many Christians, the wall is fear. Until you recognize it, you'll never be able to break through it.

By nature, the concept of generosity is in direct conflict with the concept of self-preservation. There's a point at which your own generosity will pose a direct threat to your well-being. Conventional wisdom tells you that unless something governs your generosity, you will give your way right into the poor house. The potential of not having enough is a reality for everyone. So it's only natural to feel torn between the desire to share with others and the desire to protect yourselves. Your heart wants to be generous, but your emotions register fear.

When you became a Christian, you signed up for a completely different economic system. Whether you realize it or not, identifying with Christ entitles you to a very special compensation plan. While the world around you perpetuates the idea of looking out for number one, Christ calls you instead to look out for the interests of others. In fact, He promises to take care of you while you do.

This means that when a Christian reaches his giving threshold, he has options the non-Christian doesn't. The non-Christian must stop. If he doesn't look out for himself, perhaps no one will. But as a Christian, you don't need to be limited to a threshold of fear and self-preservation. The limits for your generosity aren't prescribed by mere financial principles. And often, stepping outside your comfort zone is not careless irresponsibility, but a necessary act of obedience.

It's natural to feel afraid when you begin to give outside your comfort

zone. You may begin to second-guess your generosity. Even if God gives you an obvious opportunity to give, it's not always easy to do so. And if you're not prepared for that moment, your fear can hinder your ability to be a good steward of God's resources.

In fact, of all the things that keep Christians from stepping out of their comfort zone, fear may be the most significant. Sure, greed plays a part. But I think more times than not we simply "what if" ourselves out of giving the way we'd like to. *What if the economy falls apart? What if I lose my job? What if another war breaks out? What if I have an unexpected expense? What if I can't pay my bills?*

Over time, you can grow accustomed to explaining away your opportunities to give. Your heart can become numb to the needs around you, needs that God intends for you to meet. And it all starts with fear.

## **DISMANTLING FEAR**

As a pastor, I see two kinds of givers: people who give what's left over, and people who give off the top and live on what's left over.

The first group isn't greedy. They just operate by different priorities. They see themselves as responsible for meeting their own needs. And whatever's left over goes to helping God's work. Do you know anyone like that?

The second group sees everything as belonging to God, including the responsibility to meet their daily needs. Therefore, they're free to take on the mission of stewarding God's resources as their generosity dictates. Generosity is their priority, although they don't give carelessly. They give thoughtfully and effortlessly.

The problem with giving leftovers is that your generosity can never exceed your ability to meet your own needs. If you prosper, there may be some left over. But the minute you face financial uncertainty, generosity takes a backseat.

In 2 Corinthians 9:7 (NIV), the apostle Paul says, "Each man should



give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” God intends for us to give out of a cheerful heart. But the more your heart is occupied with the burden of meeting your own needs, the less it can entertain God’s promptings to be generous.

For the people in that second group, the generous givers, giving off the top is only logical. They understand that God owns and controls it all. They feel free to invest in His interests first and their own needs second. It’s the rational thing to do.

For leftover givers, it’s always a struggle to let go in this area. They’ve heard the sermons. They’ve read the verses. They’ve listened to the testimonies. But somehow, they still hold back. They have families to feed, retirements to fund, and markets to second-guess. So they hold back on God, afraid they can’t manage all their financial responsibilities and give to God’s work too.

A little fear can be healthy, but it can also be dangerous. It has the power to make you act contrary to your beliefs. In essence, it can make you irrational.

Isn’t it rational to trust God with your finances, since all of it belongs to Him? And isn’t it rational to trust God with something that’s beyond your control anyway? Therefore, doesn’t that make it *irrational* to trust God for your eternal destiny, yet decline His invitation to direct your finances?

Fear has a way of twisting the truth.

### *The Moment of Truth*

As you move forward in your relationship with God, occasionally He will test your grip on your wallet. It’s a faith thing. It doesn’t happen every week or every month. But every so often, God will prompt you to step out of your generosity comfort zone. And if you really want to keep God in control of your finances, you need to follow. There’s a line you must be willing to cross. You must be willing to go where you can’t

rely on your own financial stockpiling, but only on the Lord Himself as your provider. I'm not talking about acting irresponsibly with your money. I'm talking about an attitude in which God's voice is louder than the soundtrack of "what ifs" in your life.

You can think of that line as the "what if" line. You'll know you're getting close to it when your desire to follow your generosity is met by thoughts like, *What if the interest rates change?* or *What if inflation picks up?*

Like we said, that line is different for everybody. For example, 10 percent has always been pretty easy for me. I was taught to give a tithe with my very first allowance as a kid. So that's never been much of a struggle. For me, tithing is well within my comfort zone. I could tithe my whole life without getting close to the fear threshold or truly dealing with the issue of who owns my possessions and who provides for my daily needs. But throughout my life, there have been defining moments when I was challenged to go above and beyond my regular giving. And each time I faced one of those challenges, I experienced fear.

Fear is a regular part of the landscape for anyone who wants to grow in faith. There's always a trace of nervous energy when you stand near the edge. In that moment of uncertainty, when you place your financial future in the hands of an invisible God, it's only natural to feel butterflies.

Even when we've prepared our hearts to hear the Holy Spirit's promptings, obedience is not always easy. The first time I was challenged to give above and beyond, I was a junior in high school. At a Sunday night church service, a young nursing-school student came forward to share a prayer request with my dad, the pastor. After the inaudible interchange, my dad suddenly spoke up over the music. Even though it was out of the ordinary for a Sunday night service, God had put it on my father's heart to share her situation out loud. She needed money for nursing-school tuition.

As soon as my dad explained her story, I felt an internal nudge that I should give her one hundred dollars.

That may not sound like such a big deal today. But to a high school student in 1975, it was a lot. I was making \$2.90 an hour cleaning the meat department at the local Winn-Dixie, trying to save up for a car. Not to mention, I was already tithing on that. So the idea of parting with a hundred dollars in one generous act was like jumping off a cliff.

The tension was powerful. On one hand, I wanted to be generous. But on the other hand, I was afraid.

At first, I tried to tell myself I was just having a “generous moment.” Do you know what a generous moment is? It’s the way you feel when you hear stories of starving people in Africa or homeless children in the inner city halfway across the country. Most generous moments aren’t very threatening. The financial need is usually so far away that it’s obvious you aren’t meant to be part of the solution. It’s safe to feel a little compassion without endangering your own quality of life.

But this generous moment was standing right in front of me. And it was about to set me back a month’s pay. The “what-ifs” were filling my mind faster than I could process them. *What if I never get that car? What if I need the money for something else? What if I change my mind later? What if I’m just being emotional?*

There was something so right and purposeful about the idea of giving her the money. I felt sure God wanted me to do it. But at the same time, there was something very real about my fears.

In the end, I gave her the money. The fear never completely went away. But for whatever reason, I resolved to take all my fears and say, “God, I don’t want to be impulsive, but I don’t want to let fear get in the way of following Your will when You prompt my heart. I’m not 100 percent comfortable giving this money, but I’m too uncomfortable not to give it.”

I don’t know if my hundred dollars made the difference for that nursing student or not. But I do know that it made a big difference for me. That moment of trusting God in the face of financial fear has been a model I’ve gone back to over and over as I’ve followed God in

progressive stewardship over the years. It was a defining moment in my faith. I can't recall anything else I spent a hundred dollars on in high school. I certainly don't have anything to show for the other money I spent. But I'll never forget surrendering to God's prompting to give.

### *Fear Factor*

If you experiment with generosity long enough, sooner or later you'll come face to face with fear. As frightening as it might feel at times, God gives us financial seed for one purpose: *sowing*. Unless we open our palms and let the seed fly, we will never know what fruit He might bring from it.

I don't know how Milton Scott dealt with fear. But from my experience, I know it's a constant test of faith to live with an open hand financially, giving freely, and trusting God to replenish your stores of seed.

Throughout my life, as I've wrestled with the desire to open my hand, I've discovered that I'm not alone. I've talked to hundreds of people who also want to make a difference with their possessions. Like me, they're all wondering the same thing: *How can I get in on what God is up to financially in the world? And how much will it really cost me to do so?* The struggle between fear and generosity is so real you can almost see the internal wrestling match.

The solution to this tension lies in changing our idea of ownership. Who really owns your possessions? And who's calling the shots for you financially? If you believe that everything truly belongs to God, then you have nothing to fear after all. And if God is the source of all wealth and He controls the comings and goings of your money, then there's no reason *not* to give.

But getting God involved in your finances involves surrendering control of your money to Him. And it means answering the call to generosity. To the degree that you surrender control, you leave fear behind and experience the kind of generosity God intends. In fact,

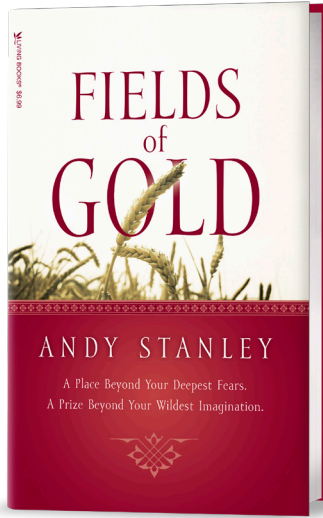
Jesus' model for generous giving was a widow who gave her last penny (see Mark 12:42-44). She had nothing else to rely on but the promise of God to meet her needs. Frankly, I'd be a whole lot more comfortable if stories like that hadn't made the final draft of the Gospels. It takes courage just to slow down long enough to let their meaning sink in. But when you do, there's little room for misinterpretation. God doesn't want our generosity to be limited by fear.

In every person's life, God plants the question: "Do you trust Me?" To trust in Him financially means we experience peace and contentment while we enjoy the thrill of participating in His financial mission for the world. To trust in our savings account means we experience anxiety and anguish while we miss out on one of life's central invitations.

The danger of not crossing the line, wherever it is for you, is that you leave God out of your finances. Saying no to God in this area is tantamount to telling Him you don't want Him involved when it comes to matters of your possessions—and ultimately, your heart.

Maybe God hasn't called you to give at the level of a Milton Scott. But has He ever prompted you to a level of generosity that felt a little uncomfortable? Has fear ever kept you from following Him and doing something financially for His kingdom? Is it possible that you could get to the end of your life and never know for sure?

Spend some time praying over where that line is for you. But if you really want to move beyond your fear, to experience the unbridled joy of generosity, brace yourself for a principle and a promise that could change your life forever.



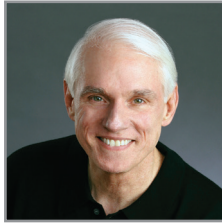
*Fields of Gold* will change the way you think about money and giving. When we truly understand God's power and presence, we can't help but trust him to meet our needs. And once we realize that it really is better to give than to receive, there's no limit to what God will do with our gifts.

<https://www.tyndale.com/p/fields-of-gold/9781414311968>

# YOUR MONEY COUNTS (NOW MORE THAN EVER)

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**IN THE WAKE OF THE RECENT RECESSION**, many people are experiencing financial challenges—such as credit card debt, downsizing, dead-end jobs, and inadequate or depleted savings. With these challenges come others as well. Spiritually, many people struggle to maintain a biblical perspective amidst the constant tug of materialism. *But there is hope.* The Bible has a lot to say about money. In fact, it is a veritable blueprint for managing your finances. In *Your Money Counts*, trusted financial expert Howard Dayton shows you how to manage your personal finances in a highly practical, biblically based way.



**HOWARD DAYTON** founded Crown Ministries in 1985 and developed a remarkably effective small-group financial study. In 2000, Crown Ministries merged with Larry Burkett's Christian Financial Concepts to form Crown Financial Ministries, the world's largest financial ministry. Howard's passion for applying God's principles to financial management dates to 1974 when a business partner challenged him to study the Scriptures to discover what God teaches about handling money. The result was a series of books that clearly explain God's principles for handling money: *Your Money: Frustration or Freedom*, *Your Money Counts, Free and Clear*, and *Your Money Map*. Howard and his wife, Beverly, reside in Gainesville, Georgia, and have two children.



## THIRTEEN

# Children— the ABCs of Money

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Learning to handle money one step at a time is part of a child's education, a part that parents cannot leave to teachers but must direct themselves. Spending experiences are found in the outside world rather than in the classroom.

Bev and I met the Hitchcock family at the park for a picnic. As we watched their children play, Jean expressed a concern.

"Allen and I were not trained by our parents to handle money responsibly, and I'm afraid we're not doing a much better job. Our children just don't understand the value of money. What should we do?"

This is a question all parents need to answer.

In 1904, the country of Wales experienced a remarkable revival. Thousands of people were introduced to Christ, and the results were dramatic. Bars closed because of a lack of business. Policemen exchanged their weapons for white gloves as crime disappeared. Horses didn't understand their drivers because profanities were no longer uttered. Wales sent missionaries all over the world.

One of those missionaries traveled to Argentina, where he led a young boy to Christ on the streets. The boy's name was Luis Palau. He has since become known as "the Billy Graham of Latin America." Out of gratitude for this Welsh missionary, Palau traveled to Wales during the early 1970s to express his thankfulness to that nation for helping lead him to Christ. What he discovered was astonishing. Less than one

half of one percent of the Welsh attended church. Divorce was at an all-time high, and the crime rate was escalating rapidly. Many churches had closed and been converted to bars, and rugby had replaced Christianity as the national religion.

As a result of this experience, Palau produced a film titled *God Has No Grandchildren*. The thrust of the film is that each generation is responsible for passing on the faith to the next. In Wales, despite tremendous spiritual vitality, the impact of Christianity had all but disappeared in seventy years. Parents had failed to pass their faith on to their children. Each generation is responsible for passing on to its children the gospel and the truths of the Bible, including God's financial principles.

Answer this question: When you left home, how well prepared were you to make financial decisions? Parents and teachers spend eighteen to twenty-two years preparing youth for occupations, but generally less than a few hours teaching children the value and use of the money they will earn during their careers.

Parents should be *MVP* parents. MVP is an acronym that describes the three methods to teach children God's way of handling money: *modeling*, *verbal communication*, and *practical opportunities*. All three are needed to train your children. Let's look at each one.

### *Modeling*

Because children soak up parental attitudes toward money like a sponge soaks up water, parents must wisely model the handling of money. The apostle Paul recognized the importance of example when he said, "Be imitators of me, just as I also am of Christ" (1 Corinthians 11:1, NASB). The Lord used both of these techniques. He gave us His written Word, the Bible, and also sent the perfect model, Jesus Christ, to demonstrate how we should live.

Luke 6:40 (NASB) is a challenging passage. It reads, "Everyone, after he has been fully trained, will be like his teacher." Another way of saying

this is that we can teach what we believe, but we only reproduce who we are. There is no substitute for parents being good models.

### *Verbal Communication*

Parents need to tell their children why they are handling money the way they are. The Lord charged the Israelites, “These words, which I am commanding you today, shall be on your heart. You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up” (Deuteronomy 6:6-7, NASB). We must verbally instruct our children in the ways of the Lord, but children need more than verbal instruction; they also need practical experience.

## **PRACTICAL OPPORTUNITIES**

Children need to be given opportunities to *apply* what they have heard and seen. There are learning experiences that will benefit children in *money management* (the art of wise spending) and *money making* (the value of work).

## **LEARNING EXPERIENCES IN MONEY MANAGEMENT**

As soon as children are ready for school, they should begin to receive an income to manage. Parents need to decide whether the children must earn an income or if they wish to give an allowance in return for the children doing chores.

The amount of the income will vary according to such factors as the child’s age and ability to earn. However, the amount is not as important as the responsibility of handling money. At first it is a new experience, and the child will make many mistakes. Don’t hesitate to let the “law of natural consequences” run its course. You’re going to be tempted to help little Johnny when he spends all his income on an unwise purchase the first day. You won’t like the fact that he has to live the rest of the week

without all the other things he wants and maybe needs. *Don't bail him out.* His mistakes will be his best teacher.

Parents should establish boundaries and offer advice on how to spend money, but your child must have freedom of choice. Excessive restrictions will only reduce his opportunities to learn by experience. The first few pennies and nickels will make a lasting impression. Every Saturday morning, I used to bicycle to the store with my son Matthew to buy him a pack of his favorite gum. Despite my persistent advice, the entire pack would be consumed that first day.

When Matthew started to receive income, we decided that he would have to buy his own gum. I will never forget the pained look on his face as he came out of the store with his first purchase. “Daddy, this gum cost me all my money,” he blurted. That pack was rationed with tender care and lasted more than a week.

Parents should slowly increase the income as their children grow in their ability and demonstrate wise spending patterns.

### *Budgeting*

When children begin to receive an income, teach them how to budget. Begin with a simple system consisting of three jars, each labeled by category—give, save, and spend. The children distribute a portion of their income into each jar. Thus, a simple budget is established using visual control. When the jar is empty, there is no money to spend. Even a six-year-old can understand this method.

By the time children are twelve, they are old enough to be exposed to the family's budget. They will understand that they are growing up, because they can now share in making plans for spending the family income. They will realize that each member has a responsibility for wise spending, regardless of who provides the income. As children mature, they should participate in every aspect of the family budget. It will help them to realize the extent and limitations of the family income as well as how to make the money stretch to meet the family's needs.

At first, children may think that the family has so much money that it is impossible to spend it all. To help children visualize the budget, have the family income converted to a stack of dollars. Place these on a table and divide the “income” pile into the various “expense” piles representing the categories of spending. It is often difficult for children to grasp numbers because they are abstract. The dollars will provide a tangible way for a child to understand the family budget.

During the budget training, teach your children to become wise consumers. Teach shopping skills, the ability to distinguish needs from wants, and the fine art of waiting on the Lord to provide. Warn your children about the powerful influence of advertising and the danger of impulse spending.

When your child becomes a teenager, discontinue the allowance unless he or she presents a budget that accounts for how the last week’s allowance was spent.

### *Giving*

The best time to establish the personal habit of giving is when you are young. It is helpful for children to give a portion of their gifts to a tangible need they can visualize. For example, a child can understand the impact of his gift when his contribution is helping to construct the new church building or when it is buying food for a needy family he knows.

Dr. Richard Halverson, former chaplain of the US Senate, gave his son Chris this rich heritage as a child. Through a ministry that serves poor children, Chris and his brother gave money to support a Korean orphan named Kim who had lost his sight and an arm during the Korean War. Chris was taught to feel that Kim was his adopted brother. One Christmas, Chris bought Kim a harmonica. It was Kim’s first personal possession. He cherished this gift from Chris and learned to play it well. Today Kim is an evangelist, and in his presentation of the gospel he includes playing the harmonica. By

being trained to give as a youth, Chris experienced firsthand the value of meeting people's needs and seeing God change lives as a result of faithful giving.

When your child is a teenager, a family or church mission trip to a developing country can be a powerful experience. Direct exposure to abject poverty can initiate a lifetime of giving to the poor.

We also recommend a family time each week for dedicating that week's gifts to the Lord. It is important for the children to participate in this time of dedication and worship. The more involved children are with their parents in the proper handling of money, the better habits they will have as adults.

### *Saving and Investing*

The habit of saving should be established as soon as the child receives an income. It is helpful to open a savings account for your child at this time. As the child matures, you also should expose him or her to various types of investments—stocks, bonds, real estate, etc.

Teach your children the benefits of compounding. If they grasp this concept and become faithful savers, they will enjoy financial stability as adults. Parents should demonstrate saving by doing so for something that will directly affect and benefit the children. A good example is a family vacation. Use a graph the children can fill in, so they can chart the progress of the family's saving.

Children should have both short-term and long-term saving programs. The younger the child, the more important are short-term achievable goals. To a four-year-old, a week seems like a lifetime to save for a small purchase. He or she will not understand about saving for future education or retirement but will get excited about saving for a small toy. Long-term saving for education, the first car, etc. should be a requirement. Some parents find it motivating to their child if they match their child's contribution to their long-term savings.

## *Debt*

It is also important to teach the cost of money and how difficult it is to get out of debt. Dick Getty loaned his son and daughter the money to buy bicycles. Dick drew up a credit agreement with a schedule for repayment of the loan. He included the interest charged. After they successfully went through the long, difficult process of paying off the loan, the family celebrated with a “mortgage burning” ceremony. Dick said that his children have appreciated those bikes more than any of their other possessions, and they have vowed to avoid debt in the future.

## **LEARNING EXPERIENCES IN MONEY MAKING**

Because work is an essential element in becoming a faithful steward, parents have the responsibility to train each child in the value of work and proper work habits. If a child responds and learns how to work with a proper attitude, then he or she will not only have taken a giant step to becoming content, but he or she will become a valuable commodity in the job market. Good employees are difficult to find. Clearly, children need to learn the dignity and the habit of work. There are four areas to consider in this training.

### *Establish routine responsibilities.*

The best way for a child to become faithful in work is to establish the habit of daily household chores. For example, my daughter carried out the garbage and washed the dishes, and my son cleaned the floors.

### *Expose your children to your work.*

Not too many years ago most children were active participants in earning the family’s money. They readily learned responsibility and the value of money. However, that is seldom the case today. Many children do not know how their father or mother earns the family income.

During a class several years ago, a participant said that he had asked his father what he did at work. “I make money,” the father had responded. “For a long time, I thought my dad actually made dollar bills. My mother would ask Dad, ‘How much did you draw this week?’ I thought he was a great artist to be able to do all that detailed lettering and artwork.”

An important way to teach the value of work is to expose the child to the parents’ means of earning a living. If your children cannot visit you at work, at least take the time to explain your job to them. For those parents who manage their own businesses, children should be encouraged to actively participate.

One word of advice: because most children no longer are with their parents at work, the parents’ work attitudes and habits around the home will be a major modeling influence. If a parent works hard at the office but complains about washing the dishes at home, what’s being communicated to the children about work? Examine your work attitudes and activities at home to ensure that you are properly influencing your children to be godly workers.

### *Earn extra money at home.*

You should encourage your child to do extra work to earn money. A good rule of thumb is to pay the child a fair wage for the work you would have to hire someone to do. For example, if your car needs washing and your daughter needs some extra money and wants to wash it, let her. Be happy to pay her rather than the person at the car wash.

### *Encourage your child to work for others.*

A babysitting job, janitorial work, lawn care, or waiting tables will serve as an education. A job gives a child an opportunity to enter into an employee-employer relationship and to earn extra money.

As your child enters high school it is a good idea to discontinue



allowances during summer vacation. This will motivate him to earn his own money by holding a summer job. Moreover, some students can handle part-time work during the school year.

The objective of training your children in the value of work is to build and discipline their character. A working child with the proper attitude will be a more satisfied individual. He or she will grow up with more respect for the value of money and what is required to earn it.

## **DEPENDENCE AND DANGER**

Fathers in our country spend less time with their children than fathers in almost every other nation of the world. Fathers currently spend an average of only thirty-seven seconds per day communicating with their sons. In the Bible, David and Eli were both godly men who had remarkably productive careers. Yet both lost sons through careless fathering.

If children are going to thrive, it will be because parents place them high on their list of priorities, consistently reserving adequate time and energy for leadership within their homes. Fathers, I plead with you to seize the opportunity to train your children. You can literally influence generations.

It is very common these days for a single mother to be the head of the household. I appreciate the demands these mothers face. But please be encouraged. Some of the most responsible children I have ever met have been raised by godly mothers alone.

### *Dependence on Prayer*

One of the most valuable lessons you can teach your children is to pray for the Lord's guidance and provision. The Lord wants to demonstrate that He is actively involved in each of our lives. One way He does this is by answering our prayers. Because of our affluent society, we often rob ourselves of this opportunity. We can buy things or charge purchases without prayerfully allowing the Lord to supply them. We need to be creative in

how we can experience the reality of God in the area of our spending, and we need to be careful to communicate that value to our children.

### *Destruction of Overindulgence*

When it comes to money, parents are always on a tightrope trying to keep a proper balance. They can easily be too miserly with money. In our affluent culture, however, they are more often overindulgent, and consequently hamper the development of their children's character.

How many of us know of a father who once sold newspapers to earn a bicycle and now has a teenage son who drives a sports car? Clearly, overindulgence with money can retard the development of a child's character and destroy the need for initiative and motivation. Too often it creates in a child a constant expectation to be given things without having to work or save for them.

## **STRATEGY FOR INDEPENDENCE**

Finally, we need to establish a strategy for independence. Lyle and Marge Nelsen of Orlando have four of the most mature and responsible children I have ever met. Their strategy has been to work toward having each child independently managing all of his or her own finances (with the exception of food and shelter) by senior year in high school. In this way they could be available to advise the children as they learn to make spending decisions.

Let's review the three steps for training children:

1. *Verbally communicate biblical principles of handling money.* Compass-Finances God's Way has developed a series of three excellent studies for children—one for teens, one for children ages eight to twelve, and a study for children under eight. Parents can use these very effectively to train their children.

2. *Become models of financial faithfulness,* allowing your children to observe closely how you apply these principles.

3. *Create practical opportunities for your children to experience God's financial principles.* Each child has an individual personality and temperament. One child may spend wildly yet be very generous; another may save everything and never want to give. You need to study your children's personalities carefully and tailor the training to fit the child.

As the country of Wales discovered, God has no grandchildren. Passing on our faith in Christ to the next generation can be compared to a relay race. Any track coach will tell you that relay races are often won or lost in the passing of the baton from one runner to another. Seldom is the baton dropped once it is firmly in the grasp of a sprinting runner. If it is going to be dropped, it is in the exchange that takes place between the runners. As parents we have the responsibility to pass the baton of practical biblical truths to our children. At times during the training it may seem as if there is little progress. *Nonetheless, be consistent and persistent!*

*I have yet to meet an adult whose parents lived all of these biblical financial principles and taught them systematically to their children.* As an unfortunate consequence of this lack of training, children have left home ill-equipped to manage their financial future according to Scripture. I pray our generation will leave our children the blessed legacy of financial faithfulness.

### **CONTRAST**

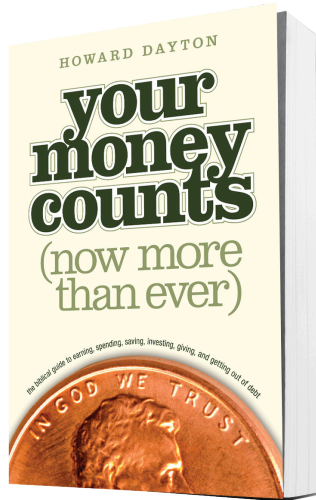
*Society says:* Parents need not require their children to establish the discipline of managing money or of working hard.

*Scripture says:* Parents have the obligation to train a child to be a faithful steward and a wise money manager.

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### **COMMITMENT**

Evaluate what your children are learning about work and handling money. Consider using the Compass children's studies to train them to become faithful stewards. Visit [www.compass1.org](http://www.compass1.org) to learn more.



Read *Your Money Counts* to learn a biblical framework for managing money. It will prepare you to become diligent in your efforts to get out of debt, give generously, budget persistently, and work as unto the Lord. In short, it will help you become a faithful steward by getting your finances in order God's way.

<https://www.tyndale.com/p/your-money-counts/9781414359496>

# YOUR NEW MONEY MINDSET

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**MANY PEOPLE LIVE WITH AN ONGOING**, and often unexamined, tension related to money. Few have escaped the credit-card trap or freed themselves from worries about having enough for the future. *Your New Money Mindset* offers a new way of thinking about the role money plays in our lives. Coauthors Brad Hewitt, CEO of Thrivent Financial, and psychologist James Moline examine our fundamental attitudes toward money and help us align those attitudes to our core values. The goal is to cultivate a “surplus mindset” that allows us to enjoy what we already have and be generous toward others.



**BRAD HEWITT** is a business executive with a unique perspective. Since 2010, he has served as president and CEO of Thrivent Financial, a not-for-profit Fortune 500 organization. He has made it his life's work to help people rediscover a healthy relationship with money—combining generosity and wise money management. Brad and his wife, Sue, live in Minnesota and have two adult children.



**JAMES MOLINE**, PhD, believes that developing the opportunity for generosity to build God's Kingdom on earth is a central issue of our times. As a licensed psychologist, confidant, and advisor, he has built a career consulting with global companies, inspiring them to give back at the local level and helping them develop strategies and action plans that encourage philanthropy. Jim and his family live in Stillwater, Minnesota.

## CHAPTER 4

# Longing for Security

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When I (Jim) was twenty-one years old, I boarded a plane for the first time and headed to Africa for a summer of volunteering. Once in the air, I watched the wings buck up and down. I asked the passenger next to me if they were supposed to do that. “Yes,” he assured me. “If they didn’t flex they would just snap off”—a revelation that did nothing to ease my anxiety.

En route to Africa I stopped in Paris for less than twenty-four hours. I spent most of that time searching for my backpack, which had vanished in the baggage maze. Minus my clothes and other essentials, I climbed on a train to the south of France, where my mission trip would begin. When the sleeper car I had paid for was commandeered by a family gesticulating wildly while speaking in a language I didn’t comprehend, I made the twenty-hour trip sitting upright on a wooden bench.

Fast-forward through two weeks of ministry among university students, when my backpack caught up with me just in time for me to change out of the clothes I had been wearing since I left home and move on to Morocco. After a couple of weeks there, I returned to France and hopped a plane to the West African nation of Cameroon.

Upon landing, I took an eleven-hour taxi ride into the Cameroonian jungle, packed into a Peugeot station wagon with eleven other people. My recovered backpack rode up top with several crates of chickens. I was instructed to sit on the lap of someone’s grandmother. After fierce protests—by me—I complied.

As our driver played chicken with oncoming trucks, there were

numerous times I feared I was about to die. The longer we drove, the farther I moved from what I knew as civilization. I soon left behind the land of electricity, telephones, television, and running water.

Not long after we had begun our journey, I prayed we would make a bathroom break. How naive of me to assume we might stop anytime soon. Or that there would be a bathroom. We stopped once—after five hours. At the edge of a very dense jungle, as the sky broke open in a torrential downpour, all my fellow travelers stood or squatted to relieve themselves. Not accustomed to “relieving myself” in a mixed-gender, public chorus line, I couldn’t go.

I felt an unfamiliar, unsettling sense of being a minority. Even in the capital city of Douala, I was the only white face in the crowd. I was different, and maybe I was somewhere I didn’t belong.

Riding six more hours in the pouring rain, pressed flesh-to-flesh in the Peugeot with eleven strangers, feeling like an old man with an extraordinarily large prostate, was not what I’d anticipated as a young missionary. Still I believed that God had called me to serve in the remote communities of Cameroon.

That night, in a small African village, I was shown to a mud hut and climbed into a hammock that would be my home for the next six weeks. I listened to the rain pour down, drifting off to sleep under a thatched roof that kept me mostly dry.

## **MONEY PLANNING**

Life often presents challenges that rattle our security. Sometimes what’s at stake is a simple convenience. Or a soothing, familiar environment. At times life itself is at risk. As I ventured off to Africa, my desire for safety and security was healthy and normal. That longing is sensible and appropriate, especially compared with its opposite, being so carefree and heedless of consequences that we’re unwise about our surroundings or decisions.



When it comes to dealing with money, we believe that a completely carefree or reckless attitude is unwise. Kept in proper perspective, a desire for financial security can be healthy and normal.

For example, Jesus exposed the foolishness of a king who would go to war without calculating if he had everything needed to finish the job (see Luke 14:31-32). Jesus also painted an unappealing picture of a son who ran away to a distant country and squandered his inheritance on wild living, leaving himself so destitute that he craved the slop fed to pigs (see Luke 15:11-16). A potentially reckless king and a prodigal son would both benefit from a little money foresight, as do the rest of us.

People often think of financial preparation in terms of specific products they should buy to increase their peace of mind, such as obtaining life insurance to protect and provide for loved ones. But let's frame this in terms of some broader, long-term goals:

*Pool resources to guard against circumstances that would devastate any one person.* Generally, this is done through insurance policies or non-commercial initiatives, such as a church's needy-family funds. Think of this as a modern method of sharing to meet one another's needs, as in Acts 4:32-35, where the early followers of Jesus pooled their resources for distribution "to anyone who had need" (v. 35, NIV). This principle applies to things like loss of property, income, health, life, and more. This type of planning builds a sense of reassurance and protects a person and his or her dependents from becoming destitute because of a single catastrophic event. The path to bankruptcy often begins with an unprotected risk that sets off a chain reaction of bad options.

*Save personally for risks that can't be insured against* or where it would be hard to pool with others, such as a job loss or other significant unexpected expense. Most financial professionals suggest saving enough money for six to twelve months of regular expenses in an easily accessible, low-risk/low-volatility account. (An easily accessible account is

one that allows you to get at your funds immediately without having to pay withdrawal penalties or sell an asset. A low-volatility account is one whose value doesn't go up and down dramatically. Stocks, for example, can be highly volatile, while bank CDs or savings accounts are generally low in volatility.) This emergency fund helps ensure that you have resources to ride out many of life's ups and downs. It might not be glamorous or have a big investment return, but it offers you personal confidence. You want to pool your catastrophic risk (see above) and put this emergency money in place before you do any other major saving or investing.

*Save for expenses so you don't have to borrow.* Most of us need to borrow (take out a mortgage) in order to buy a home, but it is best not to borrow to fund items like transportation needs, a down payment for a home, and educational opportunities. While borrowing lets us move ahead with a purchase before we have cash on hand, it also limits our future freedom. All borrowing puts us under the burden of repayment, which left unchecked can grow to crushing proportions.

*Learn how to give both generously and wisely.* The government offers tax incentives for giving, but these are often complicated and require forethought if we are going to maximize the benefits. It's also important to learn to contribute in a way that our gift doesn't do unintended harm to a person or organization. Think of a young person who receives too much money too soon. Or the ministry that couldn't manage a gift all at once or that was suddenly beholden to the giver. Or the organization where an endowment or estate gift allows the organization to stop innovating.

*Strategize and save for when we choose to or are forced to stop working for a paycheck.* As life expectancy continues to grow, planning for and managing retirement is critical so we don't burden others but instead

remain productive in our callings, from volunteering and mentoring to being outstanding grandparents.

There is no doubt that setting out and achieving these goals help our sense of well-being. Do those priorities overwhelm you? Know that they are a lifelong journey; start now and build from where you are. If you feel you need professional guidance, a wise financial advisor will help you pull the pieces together within the realities of your current money situation.

## **GOOD SECURITY**

We long for security in part because we have a basic instinct to survive. Physical and psychological security are crucial to all aspects of human health and flourishing. For example, if as parents we are able to meet our children's basic needs and even some of their wants, they flourish, and we feel good. God has built us to want to be good providers and responsible stewards of what he has entrusted to us.

Creating “good security” motivates us. Yet sometimes that task becomes painfully difficult. Consider the parent whose spouse has passed away, and the remaining parent struggles to provide for their children. It's incredibly stressful. Or the parents whose child suffers with terminal cancer. Their world has been turned upside down, and they can't give their child what all parents wish for their children—good health.

I (Brad) remember a time when I was Christmas shopping with my wife, Sue, and our two young children. The store was wall-to-wall with shoppers, with the sights and sounds of Christmas everywhere. We were savoring the time together and the fun of Christmas gift-buying as a family. Suddenly, our happy adventure became a nightmare. Our five-year-old daughter, Melissa, had vanished. Both Sue and I frantically searched for our beloved little girl. All kinds of horrible fears raced through our minds. Nothing mattered except finding Melissa

and keeping three-year-old Matt safe as we searched. After what felt like an eternity, we discovered our daughter playing hide-and-seek in the clothing racks.

Perhaps you can imagine how it feels to be the parent of a lost child. Or maybe you remember being that child who wandered off, and fears and tears welled up until you were found. Our need for security is deep, real, and won't go away.

Take a more positive example of how feeling secure builds a strong foundation for success. Studies have shown that if students are laughing and having fun before an exam—that is, exhibiting behavior that suggests they feel secure and confident—they score higher than students who lack a sense of well-being. This is true whether the students have prepared well or not. Scores consistently go up when students at least *feel* secure before a test.<sup>1</sup>

## **LOSING PERSPECTIVE**

Feeling safe is a good thing. However, as crucial as security is to our surviving and thriving in life, an unending quest for *financial* security can undo us. It causes us to lose perspective.

An unhealthy drive for financial security can lead to a scarcity mentality, which makes us feel compelled to gain more and keep more for ourselves. We think there aren't enough money and goods to go around. But a surplus mindset says, I have enough for myself and enough to share.

We know many competent people who by every worldly measure have experienced exceptional success. They have all the possessions money can buy. And yet they remain driven by deep insecurity:

- A woman in Asia has palaces, chauffeurs, and private jets, but she never stops searching for some new travel experience to satisfy her unmet longings.

- A man nearing retirement with more than half a billion dollars never stops chasing more, because there is no finish line in the race to beat himself or his friends.
- A young American dot-com entrepreneur has more money than he could ever spend, but because he fears that others will take everything away, he won't allow seasoned professionals to come alongside him to help him grow his business.

In the New Money Mindset Assessment, we included statements that highlight several insecurities everyone feels to one degree or another. You may have agreed with one or more as you took the assessment. Your Freedom Continuum score indicates whether you are closer to longing for security or living in freedom. Let's look at the statements that reveal the presence of a *disproportionate* focus on feeling secure, and in the next chapter we will look at statements that suggest the way forward.

*“I worry a lot about not having enough.”*

We might think this statement resonates only with people struggling to get by. Not so. On the fifth floor of Boston College's McGuinn Hall sit five hundred pages of responses from 165 super-rich households, the results of a study that asked people with assets of at least \$25 million about their lives. These super-rich households averaged \$78 million in assets, with a couple of families reporting net worth in excess of \$1 billion. As the *Atlantic* quipped, “The survey's respondents are wealthy enough to ensure that in any catastrophe short of Armageddon, they will still be dining on Chateaubriand while the rest of us are spit-roasting rats over trash-can fires.”<sup>2</sup>

But the Boston College study titled “The Joys and Dilemmas of Wealth” discovered that the survey respondents tended to be discontented. They worried about how their money affected their work, family, and other relationships. Despite those anxieties about the

potential negative impacts of wealth, they didn't feel they had enough money, and most considered themselves financially insecure. These super-rich people believed they needed an additional 25 percent in assets to feel secure.

One of the study's authors, Dr. Robert Kenny, concluded, "The research shows the rest of the world, who often think that if they just made one more bonus or sold one more item or got one more promotion, then their world and their family's world would be so much better, that this isn't necessarily true."<sup>3</sup>

Most of us recognize that a scarcity mentality can drive us to accumulate more money than we need, but this study suggests that having a lot of money can also produce insecurity. While the super-rich may illustrate the point most powerfully, we all get fooled into thinking that security is linked to wealth, at least to the tune of 25 percent more than what we have right now!

*"I just don't have time to help others;  
I have enough trouble taking care of myself."*

This statement might be true of people on the far bottom of the economic scale, but for most readers of this book, this statement suggests something else might be amiss. The issue might be more of a mindset than a reflection of their actual money in hand.

What most people don't realize is that helping others can be a way of taking care of ourselves. A study referenced in an article titled "Twelve Ways to Keep You and Your Family Healthy" concludes that people who volunteer are on average 22 percent less likely to die during a span of four to seven years than others who didn't volunteer. The article quotes Hannah Schreier, a postdoctoral fellow at the Icahn School of Medicine at Mount Sinai in New York City, who asserts that helping others might lower our cardiovascular risk.<sup>4</sup> So even if you are barely surviving, you can still profit by giving yourself away when you have no other tangible resources to give.

*“I find it difficult to live in the moment.”*

People overly concerned about security spend a lot of time thinking about the future. They focus on the countless things that can go wrong, or they imagine all sorts of tragic scenarios and how they might respond to them. They live in the future while they could be living for today and trusting God for tomorrow.

I (Jim) strive to live in the present. The reason I make it such a priority is that I am so tempted to live in the future. My job as a consulting psychologist for corporations and their leaders means I spend much of my time looking down the road several years and seeing what is most likely to happen. This is a great asset when I work with complex people and organizations, but that same strength becomes a liability when I get distracted into speculating about the future and fail to live in the present God has given me.

As a single father for nearly fifteen years, raising two daughters who wanted to be in the moment was sometimes a challenge for me. I was either getting ready for my next international business trip or just returning home from one. Young kids live in the present, and being there for them is crucial if we are to develop meaningful attachments with them. When the girls were in elementary school, I often suggested we go out on the lake to get away from life’s pressures and pleadings. Today my university-age daughter and I keep up this practice in the form of “Dad-and-Daughter Dinners,” time we have shared weekly since she started college four years ago.

*“Having money helps me take control of my future.”*

*“With enough money, I could make sure that life goes the way I want it to.” “I like to be in control.”*

These closely related sentiments are summed up in the final statement—the unhealthy desire for control. That’s because it’s so easy to start believing that a little more money will secure our destiny.

This can show up in an excessive desire to save or a wish to have a really large bank account. We reason that if we have enough money for emergencies, we won't be affected by even the worst financial storm. But remember what we discovered in chapter 2. Attitudes of security or surplus are not linked to how much money we have in the bank. They are instead intimately coupled with our relationship to God. The size of our savings doesn't necessarily bring the security we long for.

I (Brad) remember the most difficult conversation I ever had with my dad as if it were yesterday, even though it happened twenty years ago. It was even more difficult for him than for me. It wasn't "the talk" about sex or dating. It was all about money.

Sue and I were in our early thirties, with two little kids, a small house, and a dusty basement. We wanted to finish the basement and move the toys out of the living room. Frankly, I wasn't sure we could afford to get the job done. Sue had just chosen to stay home, and our income was cut by more than 50 percent. I was working for a company still in the start-up phase, so I felt nothing near financially secure. I figured that if I did the basement fix-up myself, we had just enough money. At least that's what I hoped.

Because my dad had built the house I grew up in, he offered to come over and "supervise." Given my skills, he ended up showing me how to do my project. My dad was incredibly handy, but not all that talkative. Except that day! I could tell he had something on his mind but was having a hard time getting the words out.

We were laying tile in the bathroom. I was on my hands and knees; he was giving me good advice on how to keep the tiles straight. We were just about done when he finally said it: "I need to talk to you about money." I assumed I was going to get a rare lecture about borrowing money or something. I knew my dad had never borrowed a dime and was worried we were overextended.

His next words took me aback. "I'm going into the hospital for heart surgery next week," he said. "If I don't make it through, I want



you to know about your mother's and my finances." This was a very difficult conversation. No lecture, but a peek into something he viewed as extremely private, something he had shared with almost no one else and clearly wasn't comfortable sharing with me.

I was worried. He was a teacher, and my mom stayed at home. So I knew they never made a lot of money. Finances always seemed like a burden to him. Only one good bit of news ran through my mind. I knew that my dad—a child of the Depression—was thrifty.

As my dad started laying out the facts and figures, the picture became clear. He had made all the right money moves, but it was apparent to me that he never felt secure, nor did he feel he could be as generous as he longed to be. For his whole life he had lived within his means and saved plenty of money. He wasn't rich, but he was prepared. Still, it was clear that even though my parents had done all the right things with their money, my dad had yet to gain a sense of security.

## **OVERCOMING INSECURITY**

It's really no surprise that any of us feel insecure. That nagging feeling comes in part from a lack of money know-how. It can also be rooted in a lack of trust in God. But the problem is also bigger than any of us. We live in a culture that exaggerates our need for security and safety.

Marketers in the United States spend about \$200 billion a year on advertising, and making us feel insecure dominates their list of tactics. Take automobile tire ads. Who hasn't seen a happy family barely avoid a crash, saved solely by their good tires? The pitch essentially promises, "Buy our tires, and your loved ones will be safer in rain, sleet, or snow."

We live in the icy north of Minnesota. We take tires seriously. So why do marketers play on our fears? Because it sells. The reason advertisers appeal to our fears is simple. Todd Van Slyke, an advertising instructor at the Illinois Institute of Art–Schaumburg, says that these appeals "play

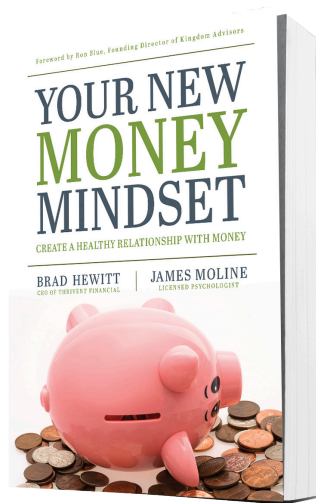
on our inherent fears of the unknown or that something is going to kill us. This is why scare tactics are stunningly effective.”<sup>5</sup>

Our own lack of knowledge, combined with our lack of trust in God, multiplied by the pressures of culture, make us easy prey to fear and insecurity. The nearly 50 percent of Christians in the United States who feel less than secure long for rest. We all want to escape our worries about money. But we need strategies that work. We will explore some of those strategies in our next chapter.

Feeling secure about money comes from planning. It comes from evaluating your real-world needs and doing the right practical things. But checking those off your list isn’t enough. A sense of security deep down inside also comes from growing the right perspective. So we will focus on how we can overcome fear and embrace freedom, resulting in a more confident approach to whatever life throws at us. Remember, it’s not about how much money we have. It’s about embracing a new money mindset.

#### ENDNOTES

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*In Your New Money Mindset*, Brad Hewitt and James Moline guide you through the Money Mindset Assessment, which will help pinpoint what attitudes about money you could work on to develop an open-hearted attitude to life. Read *Your New Money Mindset* and discover how to free yourself from the money trap and create a healthy relationship with money.

<https://www.tyndale.com/p/your-new-money-mindset/9781496407801>

# SLAYING THE DEBT DRAGON

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**ARE YOUR FINANCES OUT OF CONTROL?** Have you made mistakes with your money? Are you in more debt than you'd like to admit? Cherie Lowe has been there. She and her family were shocked and overwhelmed when they found themselves \$127,482.30 in debt. They hadn't bought a yacht, blown it on designer clothes, or purchased a mansion. The small, everyday expenses of living just added up—until suddenly, the Lowes were being threatened by one dragon of a debt.

They thought it would take forever to pay off their creditors. But through hard work, and with God's help, Cherie and her family vanquished this foe, one bill at a time. And you can too! As you read her battle tales, you'll be armed with the weapons you need to fight your own financial foes. With God, all things are possible—and your inspired happily-ever-after can begin today.



**CHERIE LOWE** writes at her popular website, [www .QueenOfFree.net](http://www.QueenOfFree.net), offering others hope for getting their finances under control. Her family's debt-slaying story has appeared in *Redbook*, the *Wall Street Journal*, *Chicago Tribune*, *Yahoo Finance*, and *AOL Daily Finance*, among others. Cherie and her husband, Brian, live in Greenwood, Indiana, along with their daughters, Anna and Zoe.

## CHAPTER 4

# Budgets Are Your Battle-Ax

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*The general who wins the battle makes many calculations  
in his temple before the battle is fought. The general who  
loses makes but few calculations beforehand.*

SUN TZU

Toward the end of our debt-slaying journey, I had an enlightening encounter that has forever changed the way I view paying off debt. My eureka wasn't found in a textbook or even a sermon. It was found in the mundane simplicity of everyday life. I was running errands, which included a quick trip to pick up a prescription at my local superstore. I planned to zip in and zip right back out. But on my way to the pharmacy, my eyes wandered to Christmas clearance items in a center aisle.

I love a good bargain—always have, always will—so the “90 Percent Off” sign drew me in like a tractor beam. Almost immediately my eyes zeroed in on a stack of cherry-red placemats that had been marked down to nineteen cents each.

Some people spend their lives devoted to curing cancer. Some people design skyscrapers. Some people are naturally inclined toward relieving suffering. Apparently, my spiritual gifts include identifying an amazing deal in under fifteen seconds. Did I mention how well those placemats

would match our kitchen, which is red and yellow? On top of that, they were plastic—easy to clean and great for the princesses! And four placemats could be mine, all for less than eighty cents!

*What should I do?* Alas, I am not the Queen of Really Cheap—I am the Queen of Free. And even though I’d spend under a dollar, I knew this was technically an “extra” sort of purchase. We were literally putting every extra penny we had toward finishing the race of paying off debt. I already had perfectly good placemats that I loved. Bottom line: Those placemats were a “want”—something I’d buy on impulse—not any sort of need. I mean, c’mon, no one really needs placemats, right? My world wasn’t going to crash and burn without them.

Even though it may sound utterly ridiculous, I walked away without the nineteen-cent steal of a deal. Here’s when my epiphany about our journey locked in. I knew that if I could say no to nineteen cents, I could also say no to \$1.90 or \$19 or \$190 or even \$1,900. It’s all the same.

*Saying no is challenging, but it is the most successful way to pay off debt.* Guess what? I was just fine without those placemats. And as I noted on my blog later that night, we were seventy-six cents closer to paying off our last student loan payment because of that decision.

Once again, paying off debt is not complex; it’s just not easy.

## DEBT-SLAYING DUO

DANIEL AND EMILY, BOTH 29  
PARENTS OF DALLAS, 5

PAID OFF \$91,000



How I wish Brian and I had caught the vision to get out of debt when we were in our midtwenties like Daniel and Emily! With so much of their lives ahead of them as a young married couple, they won’t face the same struggles many families overwhelmed

with debt experience. Instead, they can focus on building a future for their son, Dallas, and enjoy the many gifts God has blessed their family with.

### **Why slay the debt dragon?**

Perhaps like you, Daniel and Emily were inspired by a friend's family who had also begun paying off debt. That inspiration quickly turned into a fire, fueling them to slay their own personal debt dragon. This young family also dreamed of financial freedom for their young son. Once they began seriously pursuing their goal, it took only twenty-five months for Daniel and Emily to pay off their \$91,000 obligation.

### **What surprised them most about paying off debt?**

The whole concept of being debt-free and paying with cash seemed like common sense for Daniel and Emily. Like many people, they had simply never stopped to contemplate the possibility of a life without debt. This family was also pleasantly surprised at how quickly they could pay down their balance when they had a clear plan for their money. Strengthened by being on the same page financially, Daniel and Emily delighted in their marriage. Fighting about money became a thing of the past as they began communicating more clearly and working together.

### **What was most challenging?**

Midway through their journey, Daniel and Emily felt a call to expand their family—only to face the pressures of infertility. The emotional and financial challenges of battling two enemies at once was wearisome. Keeping their eyes focused on God's plan for their finances helped them both gather strength and courage during a heart-wrenching experience. Thankfully, they were able to pay cash for medical treatments and avoid going further into the red.

### **How did they celebrate?**

Like so many others, Daniel and Emily decided to make a "Debt-free!" scream on Dave Ramsey's radio show part of their celebration. They enjoyed the opportunity to share their story with friends and family who listened in to cheer with them. The chance to thank Dave was high on their priority list too.



### **Their encouragement and advice for you**

Today is your best day to begin paying off debt. Daniel and Emily don't want you to hesitate: "Just do it! What do you have to lose? Nothing. What do you have to gain? Everything." Feeling frustrated or weary about where you are financially? Even if you have already established a budget, Daniel and Emily recommend you comb through it again to see what other adjustments you might make. It can feel like getting a raise when you reexamine where you can find additional dollars. This wise couple adds, "Anything worth doing takes time, effort, and struggle. Don't give up."

### **How has paying off debt changed their marriage?**

Daniel and Emily say that paying off debt brought a complete paradigm shift in how they view money within their marriage. Having a common goal brought purpose and intentionality to their finances while bringing their hearts closer together, which, they say, "enabled us to achieve true financial peace and freedom for our family."

## **WRITING IT DOWN**

I've never met anyone pursuing an extraordinary goal who didn't have a written plan. Rarely does someone stumble into greatness. Whether it's training for an Ironman Triathlon or starting a business, the path to success demands writing down your plan before you begin. When it comes to personal finance, that written intentionality takes the form of a budget.

I know, I know. No one likes to hear this notorious *b* word. I credit it to an American spirit of "No one is going to tell me what to do with my money. *Even me!* #merica." Perhaps that's what makes us immediately push back whenever someone suggests we budget our financial resources.

Yet here's the truth: until you shift your lens on budgeting, you'll never find true success or freedom in your finances or dig your way out of debt. Maybe it would help to recognize that a budget doesn't act as

your boss. A budget isn't a school-yard bully who steals your pocket change and tortures you with a financial wedge. A budget isn't there to make your life miserable, take away your freedom, or even stop you from spending. In fact, its purpose is quite the opposite.

Budgets are butterflies. It's girly, I know, but stay with me here.

Budgets give you wings to fly. Budgets put stops in place to keep you from making purchases you'll later regret. Budgets let you exhale at the register total, knowing you have enough in your checking account to cover the expense. Budgets are *not* fingers tightly squeezed around your neck; they actually give you room to breathe. Budgets are not handcuffs. Budgets are the key. Budgets are not the chains that bind you. Budgets are chain breakers.

Oh, dear Money-Saving Lords and Ladies, how long it took for me to learn that a budget was not going to take away my happiness. It was there to help me enjoy true fun—and even better, true *freedom*.

The fact that a budget can be as light and delicate as a butterfly and yet as heavy and sharp as a battle-ax is one of the mysteries of the universe. A budget is certainly your most effective debt-slaying tool. With your budget, you can chop away at debt while also shielding the dollars you earn from being swallowed up by a black hole every month.

But what if you have never budgeted before? What if you have absolutely no idea where to begin? Or what if you have tried to budget repeatedly, only to come up with a big, fat fail every single time? I'm oh-so-glad you asked.

If you've never budgeted before, it is *extremely* awkward. Imagine trying to waltz without a single dance lesson . . . with a walrus . . . while wearing roller skates. Yep, that awkward. If you're married, even talking about finances may seem like a new and threatening endeavor for you and your spouse. I once instructed a large group of women to have their first budget meeting with their husbands completely naked, just to take off that awkward edge.<sup>1</sup> If you already feel emotionally and financially stripped bare, you might as well be physically stripped bare

too. Plus, it's really hard to fight with your spouse when you're naked. (Ahem, not that I've tried.)

I digress. If you haven't the foggiest clue about how to budget or even how much you are spending per month, I suggest you begin by analyzing your finances. If you are already a budgeting pro, this is not an excuse to flip blindly through these pages or take a nap. You might be surprised to pick up a new strategy or two to add to your already rockin' budget ninja skills.

## **FOUR BASIC BEGINNING STEPS OF BUDGETING**

- 1. Write down exactly how much money you earn each month.** Whether your income is regular or sporadic, you should be able to make a good "guesstimate" of how much money you bring in and when it typically arrives. Use old pay stubs and even last year's tax returns as you begin to chart how much you earn. If you have irregular income, don't immediately freak out when you build your budget and it redlines. Freak-outs are never helpful. Instead, take a few cleansing breaths and realize that if you are intentional, those redlines will disappear. Knowing when you will have a shortfall will help you reel in your spending and keep you from going further under.
- 2. Collect your receipts and bills for a thirty- to sixty-day time frame.** Keep a record of every single penny you spend for at least a month. If you don't currently use an online app or budgeting software to monitor your spending, at the end of each day simply deposit your family's bills and receipts in a manila envelope or a basket on top of the refrigerator. Then, after your agreed-upon window of time, evaluate those receipts together.
- 3. As you're tracking, it's important that you spend like you normally do.** Don't fall into one of two traps during this exercise:

- a) Don't become Ebenezer Scrooge, ratcheting down every category of expense because "we're going to be on budget if it kills us." Your outcome will be skewed, and you'll end up setting your budget at an unattainably low level that you will never be able to live within again.
  - b) Don't spend like a Real Housewife (of any city) because you are afraid you'll never have enough money in your shoe budget. You will once again end up with an unrealistic expectation, where you budget way more than necessary for unnecessary items.
4. **Evaluate, and then hatch a plan.** Once you've determined the influx and outflow of money in your household, you can begin to streamline your expenses. In what areas can you cut back? When are your bills due each month? How does this influence your budget? Can you call any of the companies to change those due dates to provide financial breathing space? This vital step determines your direction in slaying the debt dragon.

Here's a royal tip for success: Schedule a time specifically for meeting to discuss the bills and receipts when this exercise begins. Make sure you have no other commitments and power down all electronics. Come to this meeting with an open heart, prepared to learn where you spend. If you are gunning for your spouse to be the loser and you to be the winner at spending (or lack thereof), you both will be losers. Also, laying your hands palm up on the table will help you let go of your anxiety. I know, it sounds weird. But try it.

## **WHAT TOOLS SHOULD YOU USE TO BUDGET?**

The sorts of tools you use to budget will depend on your natural gifts and accessibility. By the way, this doesn't mean that those who claim that budgeting falls outside their natural gifts have an excuse not to

budget. Everyone must plan how they will spend the dollars they bring into their household each month. Not having a plan is still a plan. Not budgeting is a plan to simply throw your hard-earned dollars up in the air, hoping for the best. If your debt dragons are to be slain, you *must* budget. It's simply not an optional part of your debt-slaying journey.

Some people prefer using the traditional pencil-and-paper method. Others are more comfortable with technology and use software or online apps. The key is to find a method that works and that you understand—even enjoy using—so you're not discouraged and tempted to quit the process before you've barely begun. Most important, if a budgeting method has failed for you in the past, it is highly unlikely to work again, and you need to consider a new path. I love Proverbs 26:11 (MSG): “As a dog eats its own vomit, so fools recycle silliness.” That wording may have a high ick factor, but it's a visual metaphor hammering home the point that it's ridiculous to continue a failed method of budgeting. Don't return to a pencil-and-paper method if you constantly forget to log your expenses or are bad at math. Don't attempt using an online app or computer software if you are technologically challenged. Set yourself up for success by choosing a budgeting method that fits your family's distinct personality, lifestyle, and gifts.

I begin each morning by sitting down with a strong cup of coffee as I reconcile the prior day's expenses and glance over what bills will be due soon.<sup>2</sup> Brian and I have always used a software program like Quicken to forecast our income and expenses. (Isn't *forecast* a much nicer word than *budget*?) If you're a traditionalist, there's a free, simple but well-thought-out budget form printable on my website, as well as a money expenditure log. Print it out, sharpen your pencil, and begin.

## **HOW FAR OUT SHOULD YOU BUDGET?**

If you have never budgeted before, take small steps in this process. Don't try to make a five-year plan or even a one-year budget on your first attempt.

Instead, get a month's worth of income and expenses down on paper. It may feel awkward and perhaps scary at first. Don't quit if your budget redlines because you are spending more than you are making. Quitting won't solve your debt problem. Facing the facts head-on might just help, though. Be brave, Money-Saving Lords and Ladies. You *can* do this.

Once you have developed a knack for budgeting one month at a time, begin to look at your budget through a quarterly or even biannual lens. When you do this, you'll begin to spot irregular expenses like insurance payments that aren't billed on a monthly basis, seasonal expenses like back-to-school purchases, birthdays, and one of the biggest budget busters of all, the holidays. I am most comfortable budgeting six months at a time. Doing so doesn't feel as overwhelming as trying to chart out the entire year, but it still helps me plan for events and expenses that don't occur every month.

It can be difficult to remember exactly what you spent last year on back-to-school expenses or Christmas, especially if you haven't kept solid records. Think about digging through your old bank statements if you have them. Most bank websites archive statements for months and often years at a time, so you can easily print them out even if the paper copies are long gone. If you can't come up with much data, determine to keep better records *this year* so that next year's budget will be accurate and you will not be caught off guard.

No matter how often you undertake budgeting, you *must* have regular household meetings about your family's finances. Constant communication about the flow of money in and out of our bank account was the key component of paying off \$127K. At first, we met at least weekly to look over when we anticipated income, as well as what bills needed to be paid and when. A couple of years into our debt-slaying journey, the King of Free took on two extra jobs, which resulted in irregular income. Each time this income arrived, we sat down as soon as it cleared to determine where that money should be spent. Typically it went directly toward our debt-repayment plan, but sometimes it was

allocated for unexpected household or medical expenses. The more we communicated about our finances, the more naturally those conversations came up outside of our regularly scheduled budget meeting too. Before we knew it, money was no longer a divisive area of our marriage but one that unified us instead.



## FIVE WAYS TO IMPROVE YOUR WEEKLY BUDGET MEETING

- 1. Eliminate distractions.** Kids, electronics, phones, pets, social media, and looming deadlines all have one thing in common when it comes to your money: they seem intent on destroying your ability to accurately budget. Be sure that when you and your spouse sit down to budget, you create an environment geared for success. Make sure you haven't planned your meeting during a big game or a heavy homework night. See that the kids and pets are sleeping or otherwise occupied, and power down all your devices. If you are fighting the temptation to glance at your news feed or see which reality-show contestant has been eliminated in dramatic fashion, you will lose your focus and accomplish little. Your success (or lack thereof) is guaranteed only when distractions have been eliminated.
- 2. Share a snack.** Life is better lived with something delicious to nosh on together. This doesn't mean heading to a fine-dining establishment or ordering a pizza. Keep it simple. We love stovetop popcorn. You might dish up ice cream. Sharing a snack is a simple transitional activity that allows you to

escape the worries of the day, ease awkwardness, and dive into a deeper discussion. Plus, it's never a good idea to make major financial decisions when you are hungry.

- 3. Come prepared.** Vague generalities and accusations destroy financial harmony. You'll find more success if you dream big together but also have an action plan with concrete facts and figures. Whether it's a stack of receipts, online research, or charts and graphs, bring those items to your budget meeting to clarify your goals. What exactly is your debt-slaying goal? What are the totals you are seeking to eliminate? Do you want to go on a fabulous vacation next year? Exactly how much will it cost? Looking to purchase a new car or household appliance? Which model, what year, and where's the best place to buy it? Make a plan, but be flexible enough to let go of it if the two of you disagree. Coming prepared does not mean bringing a list of grievances in an attempt to overwhelm or beat down your spouse. Focus on your own behaviors and goals, not on trying to change the heart and habits of your best guy or gal.
- 4. Be teachable.** This is perhaps the most challenging of all methods to improve your budget meetings. Deep within us dwells the desire to be right every single time. But the truth is, none of us is *always* right about everything. When you can begin to see budget meetings as a cooperative process in which you can *both* win with money rather than as an opportunity for you to prove your point or get your way, you'll truly begin to experience harmony both in your finances and in marriage. Before the meeting begins, ask yourself, *What could I learn tonight? Where do I need to change?* Allow those two simple questions to guide your heart and hands, and you are bound for budget success.



**5. Dream big together.** One of the biggest temptations you'll struggle with during a budget meeting is to nitpick each other over unnecessary expenses or poor choices. Avoid this temptation like the plague. Instead, dream big together. Ask the question, "What would we do with \$\_\_\_ a month if it were not being used for a car payment?" or "How could we make a difference in the world if we weren't saddled with debt?" Certainly, you have the hard, cold task of making sure you spend only what you make. But that doesn't mean you can't look beyond your current circumstances to catch a glimpse of what could be.

## WHAT CATEGORIES SHOULD YOU INCLUDE IN YOUR BUDGET?

Oh, how I wish I could give you a boilerplate list of how much you should spend in every area of your life. But the categorization of expenses and amounts in each category of a budget will look different for each family. So much depends on where you live, the number of individuals in your household, your income, how much you currently owe to whom, and a litany of other wild and crazy variables. What I *can* give you is a basic list of categories that you shouldn't forget to budget for on a monthly basis. Again, it might look a little different for your family, but this is certainly a framework to build upon. I have ranked the following categories of expense in the order of need so you can determine if there are areas to cut or keep, depending on how much money is left.

- tithing or giving<sup>3</sup>
- rent or mortgage

- food
- basic personal care and household expenses (please don't give up deodorant)
- utilities: electricity, gas, water, trash/sewage, and basic phone
- gasoline or fuel for your vehicles
- auto and home or rental insurance
- health insurance
- life insurance (term policy)
- prescriptions
- clothing (primarily for your kids; more than likely, you don't need new clothes while paying off debt)
- car payment (after you are debt-free, this disappears and you save to pay cash for cars)
- other loans or mortgages
- credit card debt
- student loan debt
- department store credit cards
- medical debt
- medical expenses
- schooling expenses
- kids' activities
- cell phones/smartphones
- entertainment
- dining out
- cable

Once we became debt-free, all the debt repayment categories disappeared from our budget, and we added other areas like these:

- retirement
- a “generous” budget for the express purpose of blessing others
- college funds for the kids

- new car fund, also used for car maintenance<sup>4</sup>
- health savings fund
- vacation
- Christmas
- family gift fund for birthdays, anniversaries, and random blessings

## USING A ZERO-BASED BUDGET

While we were paying off debt, Brian and I began using this strategy.<sup>5</sup> Essentially, a zero-based budget simply means that your goal is to “spend” each penny you bring in every month. This might mean intentionally removing extra funds from your checking account and placing them in envelopes—either physical ones or other accounts at your bank—to make sure that at the end of the month, every single penny is spent or saved. Why is this such a big deal?

Here’s the thing: It’s not enough to save money at the grocery store with coupons. It’s not enough to save scads of coin by making your own laundry detergent. It’s not enough to circle in red the amount you saved through your killer bargain hunting, often shown at the bottom of your receipt. It’s not even enough to come in under budget for fun categories of spending like dining out or entertainment. You see, if you leave any extra cash in your checking account at all, I promise you it will grow legs and walk to Target. You *must* do something with the money you save. Give it a purpose—whether that is paying off debt or saving for a fabulous vacation is up to you. Without a purpose, money will vanish and you will be unable to give an account for what you even purchased. This is why the zero-based budget strategy is essential.

Just like paying off debt, this strategy is far from complex, but it’s not always easy. For those of us who are control freaks, having a zero or even a redline at the end of the month is *terrifying*. We like a little

cushion in the budget, just to be sure that we don't inadvertently overspend or—heavens to Betsy!—bounce a check. If you resonate with that, I completely commiserate. That's why I think building a small cushion of twenty-five to fifty dollars in your checking account is okay. However, don't be surprised when you overindulge just a bit and that amount disappears without your knowing where it really went.

## **CREATING A SPORADIC INCOME “HIT LIST”**

If you are blessed with a monetary gift, bonus, or unexpected irregular income, you need to create a “hit list” for it. This simply means that you have a plan for such funds so they don't disappear into thin air. Whether it all goes toward debt repayment or you use it for necessary expenses beyond your regular budget, you need a plan. Be careful to use the sporadic income on items that really matter—say, to purchase a new refrigerator because yours is about to explode rather than to pick up new throw pillows because your current ones are *so* last season. While you never want to “count on” money that isn't in your hands, this hit list will allow you to have a plan for funds that arrive unexpectedly. As I mentioned, we had a combination of known and unknown income while paying off debt. We still do, which is why having a hit list is so crucial.

Perhaps *all* of your income is sporadic in nature. In that case, your hit list is your budget. You spend funds in the categories by order of importance. Having a sporadic income can make budgeting more challenging, but it is not impossible. Put away those “but we can't do that because we don't know what we are going to make next month” excuses. Your expenses don't change even if your income does. You must know how much you are spending and make a plan to live within your limits even if you can't produce a statement with income amounts.

## WHAT ABOUT CASH-BASED BUDGETING AND ALL THOSE ENVELOPES?

Raise your hand if you've ever made an impulse buy. From candy bars to clearance clothes, I'm tempted every time I hit the grocery store to purchase an item (or five) that isn't on my list. As I mentioned before, I have this uncanny ability to find ridiculously awesome deals. It can be wielded for the forces of good when I'm helping someone else with their special purchases in stores or on the web. (I'm an online ninja. It's ridiculous. What are you looking for right now? Maybe I can help.) Such deals were more difficult for me to pass up before we began using a cash-based budgeting system. After all, I wasn't spending that much more than I had planned on, right?

When I use my debit card rather than cash at the grocery store, I'm much more likely to place extra items in my cart, whether they're on my list or not. I don't feel the need to keep an accurate running total of my purchases in my head. Though I'm never grossly over budget, pulling out the plastic inevitably means I don't keep my spending reined in as tightly as I should, locking in on the absolute bottom dollar.

So what's the big deal of going five or fifteen dollars over budget if you have the funds to cover it? Sure, you won't overdraw your account. Sure, it's not that much money. Sure, we've all made an impulse purchase now and then. But there's no escaping this reality: overspending with your debit card will keep you from achieving other dreams and goals.

That's why a cash envelope system can play the role of good cop when you're shopping. By putting the cash you've budgeted for household expenses like groceries and clothing in envelopes, you will be much less tempted to spring for impulse purchases that will divert funds from priorities.

The cash envelope system has been around for a *very* long time.

Some sources suggest it gained popularity during the Great Depression. In any event, buying items with cash only is not a recent phenomenon. Keep in mind that general-purpose credit cards didn't gain popularity until the 1960s.

In our world of comfort and ease, almost all of us reach in our wallets to grab the credit or debit card for our purchases. The idea of actually going to the ATM to withdraw cash or, worse yet, going into the bank to speak to a bank teller while cashing a check? *Groan*. Ain't nobody got time for that, right? *Wrong*. Paying with cash saves you more money than any coupon ever will. You spend more money when you use plastic—even if it's a debit card—rather than cash, nearly every single time.<sup>6</sup>

But as with any new habit, you have to be intentional about starting a cash-based budgeting system if you want it to stick. Here are a few pointers that may help:

**Find an attractive envelope system.** Yes, envelope systems should be practical. Don't try recycling the oversized envelope from that magazine offer. You don't want to have to fold your cash or struggle to put bills in or take them out. In addition, I have found that I fare much better with envelopes that I find inspiring or pleasant in appearance. On my site, [QueenofFree.net](http://QueenofFree.net), you can find a set of Printable Cash Envelopes with an envelope for every standard spending category. For inspiration, a different challenging but inspiring quotation is included on the back of each envelope. I designed them to be bright and cheery; in fact, they are red and yellow to match my kitchen so they look attractive hanging on the wall. I also love a company called Thrifty Zippers, which offers attractive wallets for men and women, with divisions for all of your budget categories.<sup>7</sup>

**Ease into the process.** If you are not ready to go plastic-less in every category just quite yet, I encourage you to spend only cash at the grocery

store. Once you see what a difference it makes, I suspect you'll want to expand your cash experiment to dining out, entertainment, clothing, gifts, and vacations, too. Before you know it, you'll be a currency champion gymnast, sticking the landing and scoring a perfect 10 every time, with exact change to boot.

**Use online bill pay or checks when it makes more sense to do so.** My guess is that your electric company would begin to question your sanity if you sent them a big, fat envelope of dollar bills each month. Setting up automatic withdrawals or paying via the Internet sometimes has its place. And yes, the debit card is oh-so-handy at the gas pump (especially when you have little ones in their car seats). I use my debit card for booking hotels and flights, too. Obviously, using a debit card is not a major violation of the cash system, but you should handle it with care. Make sure to enter exact amounts into your budget log within twenty-four hours of purchase so that you don't forget how much you have spent.

## **BUDGETING IS A MARATHON, NOT A SPRINT**

You will find that you gain skill in budgeting the more you do it. Just like learning to ride a bike or play a musical instrument, the longer you practice budgeting, the greater success you will gain.

Even so, I am certain you will slip up in the budgeting process sometimes. Here's my vulnerable moment: even though we paid off all of that debt, we still sometimes fail to plan for an expense. *School yearbooks get me every single year.* You will sometimes underestimate the amount you need to spend. Your sump pump will run all night long, and the electric bill will be ridiculously high (yep, that happened last month). It's okay. Adjust your spending. Cut back. Look for a temporary job. Sell something you own. Then get back on the budgeting horse and try again. Not having a plan will get you nowhere

fast. Doing something is always better than doing nothing, even if you fall short.

Budgeting is also a great reminder that everything you've been given is a gift from God. That includes

- your spouse
- your children
- your income
- your talents
- your job
- your home
- your odd assortment of canned goods

These are all valuable treasures He's entrusted to your safe care. In Proverbs 21:20 (MSG), King Solomon offers a wise perspective on the role of budgeting in your life: "Valuables are safe in a wise person's home; fools put it all out for yard sales." Budgeting is the contemplative practice of guaranteeing we aren't placing these blessings in yard sales. A budget helps us track the valuables (our income) God has blessed us with and keeps us from making rash purchases or spending more than we make. When we don't track how much money is entering and exiting our home, in a sense we are playing the role of the fool, metaphorically putting our valuables out in the front yard, on sale for one hundredth of what they're actually worth.

Your enemy is debt, not the budget. Sure, a budget might look big and scary at the onset of your journey. But I promise that after you slay your debt dragon, your budget will be the trusty sidekick every warrior needs. Frodo needed Samwise. Batman had Robin. The Lone Ranger relied on Tonto. You *need* your budget. Stop seeing this tool as an adversary. Begin to look at it as your essential, long-term battle companion.





## DEBT-SLAYING STRATEGIES

- ✓ Write down exactly how much money you earn as a household per month. Don't forget to include both known income and estimated sporadic income based on prior months or years. You'll also want to record revenues received through child support, dividends, or stipends.
- ✓ If you've never set budget category amounts before, commit to collecting your receipts for the next thirty to sixty days to get a good idea of where you should set your limits. Go and find a basket or an envelope right now. Decorate it or just leave it plain, but place it in a common area of your house where you'll remember to deposit receipts daily.
- ✓ Schedule a budget meeting with your spouse (or a trusted friend) for next week. Don't forget to implement the strategies to improve communication listed in this chapter.
- ✓ Choose at least one category of spending (I vote for the grocery store!) in which to use only cash for a month. See if it makes a difference.

### ENDNOTES

1. I also once shared this tip in a newspaper article. Said newspaper article was read by my pastor's sixth-grade son, who exclaimed, "Why would Mrs. Lowe say that?!" Note to self: if you ever want sixth-grade boys to look you in the eye again, don't share this story with them. My apologies to the sixth-grade boys who read this book and are now reading this endnote.
2. Computers have long been a part of my life. As a kid, one of my biggest joys was to type in the monthly BASIC programming from my 3-2-1 *Contact* magazine to create a smiley face or a simple computer game on the screen. I'm a geek and I know it. So it's not a surprise that this method of budgeting comes most naturally to me.
3. Christians believe in giving a percentage of income (generally 10 percent) every month to their local church. It's not a tax or a payment to God in hopes of gaining His good favor. I've known those who don't attend church to misunderstand this practice as "dues" given to a religious organization. Instead, tithing is a way to sacrifice part of your income, acknowledging that all blessings, monetary and otherwise, come from God, the giver of all good things. Through giving, we joyfully show our gratitude and enable the church to make a difference in the world, drawing

more people toward the compelling love of Jesus. Tithing can be controversial (How much? Gross vs. net? Is it a sin not to tithe?).

I'm no biblical scholar, but my heart breaks when I talk to families who long to give but cannot do that and pay their bills. I'm not talking about the cable bill or the cell phone bill, but the grocery bill. I love the wisdom of Timothy Keller, who teaches that tithing should be our aim, but that we should give until we feel a sacrifice. (By the way, Keller also points out that for some people, 10 percent is too small a sacrifice.)

Can I be boldly honest with you? In the heat of our battle against debt, Brian and I felt the sacrifice of giving sooner than we do now. Though we didn't give a set percentage to our church every week as we were paying off debt, we found ways to give by serving others with our talents. There was sacrifice involved and we certainly felt it, even if it wasn't a full "tithe" in the eyes of most. Maybe we were out of line. Maybe you feel differently. I'm not saying we made the best choice, nor am I dictating that this is the path for you to walk. This is just my honest explanation of how we handled this soul-searching decision.

One of the beautiful parts of becoming debt-free is the enhanced ability we now have to give to others, including the traditional method of tithing and even giving beyond that percentage.

For some of the wisest, most encouraging words on tithing, I encourage you visit the following site to read, study, and listen with an open heart: [http://www.redeemer.com/learn/resources\\_by\\_topic/generosity/stewardship](http://www.redeemer.com/learn/resources_by_topic/generosity/stewardship).

Timothy Keller has specific words about paying off debt and tithing in the last video, entitled "Wealth," here: [www.redeemer.com/learn/resources\\_by\\_topic/generosity/generosity\\_sermon\\_series/generosity\\_questions\\_and\\_answers](http://www.redeemer.com/learn/resources_by_topic/generosity/generosity_sermon_series/generosity_questions_and_answers). This sermon series also explains generosity well: [www.redeemer.com/learn/resources\\_by\\_topic/generosity/generosity\\_sermon\\_series](http://www.redeemer.com/learn/resources_by_topic/generosity/generosity_sermon_series).

4. Once we were debt free, we created an emergency car fund for car repairs and the purchase of a new car.
5. While many personal finance experts recommend this strategy for monthly home budgets, I first learned about it from Dave Ramsey's teachings.
6. Gregory Karp, "Cash vs. Credit Mindset," *Chicago Tribune*, December 15, 2011, [http://articles.chicagotribune.com/2011-12-15/news/sc-cons-1215-karpspend20111210\\_1\\_credit-cards-card-balances-debit-cards](http://articles.chicagotribune.com/2011-12-15/news/sc-cons-1215-karpspend20111210_1_credit-cards-card-balances-debit-cards) (accessed April 24, 2014).
7. I carry the black-and-white wallet and *love* it. See [www.thriftyzippers.com](http://www.thriftyzippers.com).



In *Slaying the Debt Dragon*, Cherie Lowe shares how her war on debt made her financially free, strengthened her marriage, taught her children valuable money-management skills, and brought her whole family closer to God and one another.

<https://www.tyndale.com/p/slaying-the-debt-dragon/9781414397207>

# MONEY, POSSESSIONS, AND ETERNITY

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**WHO WANTS TO SETTLE FOR** fleeting treasures on earth . . . when God offers everlasting treasures in heaven?

It's time to rethink our perspectives on money and possessions. Randy Alcorn presents a comprehensive biblical view of money and possessions and shows us how to view them accurately—as God's provision for our good, the good of others, and his glory. In *Money, Possessions and Eternity*, you will find answers to questions such as these

Why is money so important to God?

Is prosperity theology right or wrong?

How can we be liberated from materialism?

What should we do about debt?

How much does God want us to give?

How can we best help the poor and reach the lost?

What about gambling? investing? insurance? saving? retirement? inheritance?

How can we leave our children a true heritage?

How can we use money in ways that God rewards?



**RANDY ALCORN** is the founder and director of Eternal Perspective Ministries, a nonprofit organization devoted to teaching biblical truth and drawing attention to the needy and how to help them. He is the author of more than fifty books, including *Money, Possessions, and Eternity*; *Heaven*; *The Treasure Principle*; and the Gold Medallion winner *Safely Home*. Randy and his wife, Nanci, live in Gresham, Oregon, with Maggie, their golden retriever. They have two grown daughters and five grandsons.

## CHAPTER 7

# Two Treasuries, Two Perspectives, Two Masters

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*I have held many things in my hands and I have lost them all.  
But whatever I have placed in God's hands, that I still possess.*

MARTIN LUTHER

*He is no fool who gives what  
he cannot keep to gain what he cannot lose.*

JIM ELLIOT

In the greatest message ever preached, Jesus addresses the believer's proper relationship to money and possessions:

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

The eye is the lamp of the body. If your eyes are good,

your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. (Matthew 6:19-24, NIV)

Jesus always had two kingdoms in mind. He spoke here of the two treasuries, two perspectives, and two masters of those two kingdoms.

Each couplet presents two options and demands one choice. There's a default choice if "no choice" is made. Unless the right choice is deliberately made and tenaciously clung to, the wrong choice will naturally be implemented. In that case, as if on automatic pilot, people will spend their lives investing in the wrong treasury, adopting the wrong perspective, and serving the wrong master.

## **TWO TREASURIES**

What is our treasure? A. W. Tozer suggested we may discover the answer by responding to four basic questions:

What do we value most? What would we most hate to lose? What do our thoughts turn to most frequently when we are free to think of what we will? And finally, what affords us the greatest pleasure?<sup>1</sup>

Based on these four questions, what's *your* treasure?

Most people would list people and relationships as their treasures. But if we're honest, we'd also include money and possessions. However, by juxtaposing the storing up of treasures on earth with treasures in heaven, Jesus suggests there's an eternal use for money and possessions.

When spent on earthly treasure, money is only of temporary value—unless it's spent with a view toward heavenly treasure. Moths destroy fabric, rust destroys “precious” metals, and thieves can steal almost anything. Jesus could have gone on—fires consume, floods destroy, governments seize, enemies attack, investments go sour. No earthly treasure is safe.

But when money and possessions are spent on heavenly treasure, the equation changes radically. The investment takes on eternal value. (Since God, his Word, and people are eternal, what will last is what is used wisely for God, his Word, and his people.)

Jesus invites us to choose our treasury. Will we invest our treasures on earth and lose them when we die? Or will we invest our treasures in heaven, where they will be ours for eternity?

### *Aggressive Investing*

In reading Matthew 6, many people see something negative and miss the positive. They think that Jesus is categorically against the storing up of treasures. In fact, Jesus didn't tell us not to store up treasures. On the contrary, he *commanded* us to. He simply said, “Stop storing them up in the wrong place, and start storing them up in the right place.”

Christ's primary argument against amassing material wealth isn't that it's morally wrong, but simply that it's a poor investment. Material things just won't stand the test of time. Even if they escape moths and rust and thieves, they cannot escape the coming fire of God that will consume the material world (2 Peter 3:7).

Jesus isn't saying it's wrong to invest. He's saying, “Don't make a stupid investment, make a smart one.”

John Wesley said, “I value all things only by the price they shall gain in eternity.” David Livingstone said, “I place no value on anything I possess, except in relation to the kingdom of God.” God's kingdom was the reference point for these men. They saw all else in light of that kingdom. They were compelled to live as they did, not because they treasured no things, but because they treasured the right things.



When we think of missionaries, we often visualize simple people with no aspirations for treasures or greatness. We miss something in missionary martyr Jim Elliot's famous words: "He is no fool who gives what he cannot keep to gain what he cannot lose." We focus on his willingness to sacrifice and serve, but we neglect his passion for personal gain. Reread his words and you'll see that Jim Elliot was a profit seeker! What separated him from the common Christian wasn't that he didn't want treasure, but that he wanted true and *lasting* treasure. He wasn't satisfied with treasure that would be lost, only treasure that would last.

Christ's position on wealth is not that it should be rejected, but that it should be pursued. It's an understatement to say that God doesn't object to an investment mentality. According to this passage, God *has* an investment mentality. Christ agrees wholeheartedly with us: wealth is worth seeking. The question is, what constitutes true wealth?

### *Discovering True Wealth*

Jesus vividly described what it's like when we discover true wealth: "The kingdom of heaven is like treasure hidden in a field. When a man found it, he hid it again, and then in his joy went and sold all he had and bought that field" (Matthew 13:44, NIV).

This man, like most of us, was probably quite attached to his possessions. Yet, having seen the value of this great treasure in the field, he "sold all he had" to obtain it. Did the sacrifice pain him? Should we feel sorry for him that the treasure cost him everything? No! "In his joy," he sold all to obtain the treasure. Why? It was a simple question of relative value. Until he found the treasure, all his possessions seemed valuable. But compared to the dazzling beauty and incalculable worth of what he had discovered, everything he had owned and treasured to that point seemed worthless.

John White said this about the man in the parable who gives up everything for this one great treasure:

The choice he faces lies between his worthless bits and pieces and the field with buried treasure. There is nothing noble about his sacrifice. There would, on the other hand, be something incredibly stupid about not making it. Anyone but a fool would do exactly as the man did. Everyone will envy him his good fortune and commend him not on his spiritual character but on his common sense.<sup>2</sup>

The greatest treasure is Christ himself. To Paul, gaining Christ made everything else seem comparatively worthless (Philippians 3:7-11). But part of gaining Christ was looking forward to eternal reward, Christ's stamp of approval on his faithful service while on earth. This prospect of eternal reward from his Master's hand was Paul's consuming motivation throughout his life (1 Corinthians 9:24-27) and his greatest anticipation at his death (2 Timothy 4:6-8).

Christ offers us the incredible opportunity to trade temporary goods and currency for eternal rewards. By putting our money and possessions in his treasury while we're still on earth, we assure ourselves of eternal rewards beyond comprehension.

Consider the implications of this offer. We can trade temporal possessions we can't keep to gain eternal possessions we can't lose. This is like a child trading bubble gum for a new bicycle, or a man offered ownership of the Coca-Cola company in exchange for a sack of bottle caps. Only a fool would pass up the opportunity.

What we keep we will lose. What we give and share and do in Christ's name will ultimately come back to us in heaven, in a far better and permanent form.

Anything we try to hang onto here will be lost. But anything we put into God's hands will be ours for eternity (and insured for infinitely more than \$100,000 by the real FDIC: the Father's Deposit Insurance Corporation).

If we give instead of keep, if we invest in the eternal instead of the

temporal, we store up in heaven treasures that will never stop paying dividends.

Whatever treasures we store up on earth will be left behind when we leave. Whatever treasures we store up in heaven will be waiting for us when we arrive.

The reality of eternal rewards inevitably fosters an investment mentality. For instance, with \$15,000 I may be able to buy a new car. With the same money, I could help translate the Scriptures for an unreached people group, support church planting, feed the hungry in the name of Christ, get gospel literature distributed in Southeast Asia, or send out multiple Nigerian or Indian missionary families, and support them full-time for a year. If I have an investment mentality, I ask myself, *What's the better investment for eternity?*

Of course, it may be God's will for me to buy a car. True, a car used for his purposes can also be an investment in the kingdom. But I must be careful not to rationalize. A used car or no car at all may serve his kingdom purposes equally well or far better—and allow me to make an investment in heaven that will never get scratched, dented, stolen, or totaled. And if I invest the money in his kingdom and ask him to provide a car at little or no expense, might he choose to do that? Why wouldn't I give him the chance?

### *A Safe Place for Your Money?*

Note that the central focus of Matthew 6:19-24 is the accumulation of heavenly treasures, not the renunciation of earthly treasures. We're to avoid storing up treasures on earth not as an end in itself, but as part of a life strategy to lay up treasures in heaven. A person may give up all earthly treasures without ever investing in heavenly treasures. Jesus is not looking for ascetics or hermits, but eternity-wise investors. Jesus is not speculating, he's speaking of sure things. When he warns us not to store up treasures on earth, it's not just because wealth *might* be lost.

It's that wealth will *definitely* be lost. Either it leaves us while we live, or we leave it when we die.

“Naked a man comes from his mother’s womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand” (Ecclesiastes 5:15, NIV).

*You can't take it with you.*

“Do not be afraid when a man becomes rich, when the glory of his house is increased; for when he dies he will carry nothing away; his glory will not descend after him” (Psalm 49:16-20, NASB).

*You can't take it with you.*

King Tut thought that by surrounding himself with treasures, they would be his in the afterlife. He was wrong. They didn't go with him. When Howard Carter discovered Tut's tomb in 1922, the treasures were still there. Today those treasures sit in a Cairo museum. They're still here, but Tut is long gone.

*You can't take it with you.*

When Jesus speaks of moths and rust and thieves taking our earthly treasures, he is saying in effect: “You can't take it with you.” But then he adds something breathtaking, something revolutionary, a brand-new corollary to the old adage: “You can't take it with you, but . . . *you can send it on ahead.*”

What a stunning qualification. Who would have dared to think such a thing possible—that we creatures of dust could make choices today that would result in possessing eternal treasures in heaven? Moses prayed, “Make permanent the works of my hands” (Psalm 90:17, literal translation). Jesus says, “Here's how you can do that: Take treasures you could have stored up on earth (only to eventually lose them) and instead store them up in heaven, where they'll remain intact for eternity.”

People are always looking for safe places to put their money. Jesus says there's ultimately only one safe place to put our money: the kingdom of God. By wisely and generously using our earthly resources,

which will mean forgoing some earthly treasures, we can lay up treasures in heaven.

Returning to the question posed earlier, *What is your treasure?* Is it your house? car? boat? library? gun collection? Is your treasure in art, coins, or gold? Is it in savings, a retirement program, insurance policies, annuities, real estate, or commodities? Is your treasure five hundred shares of AT&T or Microsoft? Some people may own these items without them necessarily being their treasure. But every possession we hold onto presents a constant temptation that it will become our treasure.

Paul told the rich in this world that through their generosity and good deeds they may “lay up treasure for themselves as a firm foundation for the coming age” (1 Timothy 6:18-19, NIV). Christians throughout the ages have taken these passages literally and have been far less serious than we are about earthly treasures and far more serious about heavenly treasures.

John Bunyan wrote *Pilgrim's Progress* from an English prison cell to which he had been condemned for unlicensed preaching of the gospel. This is how he interpreted the words of Christ and Paul:

Whatever good thing you do for Him, if done according to the Word, is laid up for you as treasure in chests and coffers, to be brought out to be rewarded before both men and angels, to your eternal comfort.<sup>3</sup>

Is this a biblical concept? Absolutely. Paul spoke about the Philippians' financial giving and explained, “Not that I am looking for a gift, but I am looking for what may be credited to your account” (Philippians 4:17, NIV). God keeps an account open for us in heaven, and every gift given for his glory is a deposit in that account. Not only God, not only others, but we are the eternal beneficiaries of our giving. Have you been making regular deposits?

“For yourselves.” Does it seem strange that Jesus commands us to

do what's in our own best interest? Isn't that selfish? No—God expects and commands us to act out of enlightened self-interest. Our generosity is not only for God's glory, not only for others' good, but also for our good.

Selfishness is when we pursue gain at the expense of others. But God doesn't have a limited number of treasures to distribute. When you store up treasures for yourself in heaven, it doesn't reduce the treasures available to others. In fact, it is by serving God and others that we store up heavenly treasures. Everyone gains; no one loses.

## **MONEY BELTS AND INEXHAUSTIBLE TREASURE**

Is Jesus speaking metaphorically when he refers to “treasures”? Or is storing up treasures in heaven instead of on earth a reference to financial giving? I believe it is. Although Christ's words can be applied in principle to investing in God's kingdom the treasures of our time and talents, the primary meaning relates to giving our money and possessions.

The first indicator that Jesus is talking about our money is the *context* of his remarks. He begins this segment of his message by addressing the spiritual disciplines of giving, praying, and fasting. Because he has been talking about giving, his audience would naturally understand that the recommendation to “store up treasures for yourself in heaven” is an elaboration on the subject of giving.

Second, the word *treasure* has an obvious literal meaning. His listeners knew that “treasures on earth” were money, gems, gold, land, houses, livestock, and other valued possessions. When Jesus told them not to store up their treasures on earth but in heaven, they would naturally conclude he was saying to invest them in purposes close to God's heart.

Third, his audience was very familiar with giving, which was an important part of the instruction of the Old Testament that they were taught in homes and synagogues. He adds a new dimension to the subject, but they would not be surprised for him to address it.

Fourth, the clincher is Luke 12:33 (NIV), where Jesus unmistakably connects giving with providing “treasure in heaven”:

Sell your possessions and give to the poor. Provide purses [some translations say *money belts*] for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys.

The use of *thief* and *moth* and *treasure*, and the injunction to provide money belts “for yourselves,” shows that this passage in Luke is more than just a parallel passage to Matthew 6:19. It’s another way of saying the same thing, but it was spoken on another occasion—and because most of his teachings aren’t repeated, the repetition emphasizes its importance. This passage unmistakably connects selling one’s possessions with giving them away, thereby providing treasures in heaven. The purpose is not asceticism—no longer having money—but ministry, helping the poor and needy.

The picture of the “money belt” or “purse” (either translation has merit) that doesn’t wear out further develops the concept of heavenly treasures. Our giving is the conduit, container, or means that safely delivers the treasures to heaven. We provide assets for ourselves in heaven by giving away our assets on earth.

Jesus adds another insight in Luke 12 that is not present in Matthew 6. Not only is heavenly treasure not subject to thieves and moths, not only will the heavenly money belt not wear out, but there is “a treasure in heaven that will not be exhausted.” This refinement is significant because it says not simply that these heavenly treasures are safe and indestructible, as Matthew 6 suggests, but that they are also *inexhaustible*. That is, they can be *used* in heaven without ever being *used up*. In other words, a boy who gives a little girl a drink of water out of kindness on earth will receive for this a reward that can be enjoyed without being consumed. On earth, his mother might see his good deed

and bake him a cake, which he would gratefully eat. But then it would be gone. But in heaven we can enjoy and use our rewards, our heavenly treasures—whatever they may be—without ever exhausting them.

Not only will there be rewards in heaven for the cup of water given on earth, but those rewards will never disappear. The act of kindness will be remembered forever and its reward will always last. Hence, eternal rewards are not only rewards we will receive in eternity, but rewards that are themselves eternal, imperishable, inexhaustible (see 1 Peter 1:4, NIV).

To say that something cannot ever be used up is more than to say it cannot be stolen or spoiled. Something could be safe and untainted, such as a meal or an admission ticket, yet once used or consumed it's gone. But our treasures in heaven are inexhaustible.

Moses prayed the oldest psalm, “Establish the work of our hands for us” (Psalm 90:17, NIV). The literal translation is “*Make permanent the work of our hands.*” This is our heart's desire—that we would do things here and now that would survive this world, that would bear fruit forever in the world to come. That is exactly what Christ promises.

## **CONFEDERATE CURRENCY**

I use this analogy in my book *The Treasure Principle: Discovering the Secret of Joyful Giving*:

Imagine you're alive at the end of the Civil War. You're living in the South, but you're a Northerner. You plan to move home as soon as the war's over. While in the South you've accumulated lots of Confederate currency. Now, suppose you know for a fact the North's going to win the war, and the end is imminent. What will you do with your Confederate money?



If you're smart, there's only one answer. You should immediately cash in your Confederate currency for US currency—the only money that will have value once the war's over. Keep only enough Confederate currency to meet your short-term needs.<sup>4</sup>

As believers, we have inside knowledge of a coming change in the worldwide economic situation. The currency of this world will be worthless at our death or Christ's return, both of which are imminent. This knowledge should radically affect our investment strategy. For us to accumulate vast earthly treasures in the face of the inevitable future is equivalent to stockpiling Confederate money. It's not just wrong. It's stupid.

Kingdom currency, backed by the eternal treasury, is the only medium of exchange recognized by the Son of God, whose government will last forever. The currency of his kingdom is our present faithful service and sacrificial use of our resources for him. The payoff in eternity will be what Paul called “a firm foundation,” consisting of treasures beyond our wildest dreams.

In the financial world, there are experts known as “market timers.” When they read the signs that the stock market is about to take a downward turn, they recommend switching funds immediately into more dependable or consistent investments, such as treasury bills, money market funds, or certificates of deposit. In Matthew 6, Jesus functions as the foremost investment advisor, the ultimate expert in the economics of earth and heaven. His strategy is simple. He tells us to switch investment vehicles once and for all. He says we should transfer our funds from earth—which is volatile and ready to take a permanent dive—to heaven, which is totally dependable and is coming soon to forever replace earth's economy.

In Wall Street terms, Christ is bearish when it comes to investing on earth. His financial forecast for this world is ultimately bleak. But

he's unreservedly bullish about investing in heaven, where every market indicator is eternally positive!

## WHERE IS YOUR HEART?

Christ's words were direct and profound: "Where your treasure is, there your heart will be also" (Matthew 6:21, NIV). What we do with our possessions is a sure indicator of what's in our hearts. Jesus is saying, "Show me your checkbook, your credit card statement, and your receipts for cash expenditures, and I'll show you where your heart is." What we do with our money doesn't lie. It is a bold statement to God of what we truly value.

But what we do with our money doesn't simply *indicate* where our heart *is*. According to Jesus, it *determines* where our heart *goes*. This is an amazing and exciting truth. If I want my heart to be in one particular place and not in another, then I need to put my money in that place and not in the other.

I've heard people say, "I want more of a heart for missions." I always respond, "Jesus tells you exactly how to get it. Put your money in missions, and your heart will follow."

Do you wish you had a greater heart for the poor and lost? Then give your money to help the poor and reach the lost. Do you want your heart to be in your church? Put your money there. Your heart will always be where your money is and not where your money isn't. If most of your money is in mutual funds, retirement, your house, or your hobby, that's where your heart's going to be.

Suppose you're giving to help African children with AIDS, or you're sponsoring a child in Haiti. When you see an article on the subject, you're hooked. If you're sending money to plant churches in India and an earthquake hits India, you watch the news and fervently pray. Why? Because your heart is where your treasure is.

"My heart isn't in all the things of God." Is it because your treasure

isn't in the things of God? Put your resources, your assets, your money and possessions, your time and talents and energies into the things of God. As surely as the compass needle follows north, your heart will follow your treasure. Money leads; hearts follow.

## TWO PERSPECTIVES

After discussing the two treasures, Jesus speaks of two perspectives: “The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. But if your eyes are bad, your whole body will be full of darkness” (Matthew 6:22-23, NIV).

Physical vision is used here as a metaphor for *perspective*, the way we look at life. Unbelievers look at life as a brief interval that begins at birth and ends at death. In looking to the future, they look no further than their own life span, if even that. Their vision is pitifully short and narrow, restricted to the horizons of the world. Like a myopic horse with blinders on, the person without Christ can see neither far nor wide. Bereft of eternal perspective, unbelievers are bound to take all the wrong turns and come to all the wrong conclusions, thinking, “If this life is all there is, why deny myself any pleasure or possessions?” Given this premise, why would they come to any other conclusion? People only *live* for a higher purpose when they *see* a higher purpose.

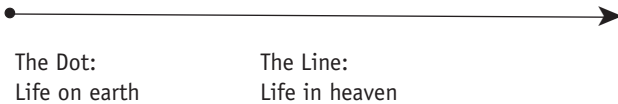
As believers in Christ, our theology gives us perspective. It tells us that this life is the preface—not the book. It's the preliminaries—not the main event. It's the tune-up—not the concert.

When you're on a long airplane flight, you naturally talk to people, socialize, eat, read, pray, sleep, or maybe talk about where you're going. But what would you think if a passenger by the window seat started hanging curtains over the window, taped photographs to the seat in front of him, painted murals, and put up wall hangings? You'd think, *Hey, it's not that long of a trip. Once we get to the destination, none of this will matter.* Even a long plane flight is short compared to the span of your entire life.

I think of our lives in terms of a dot and a line, signifying two phases. Our present life on earth is the dot. It begins. It ends. It's brief. However, from the dot, a line extends that goes on forever. That line is eternity, which Christians will spend in heaven.

Right now we're living *in* the dot. But what are we living *for*? The shortsighted person lives for the dot. The person with perspective lives for the line. This earth, and our time here, is the dot. Our beloved Bridegroom, the coming wedding, the Great Reunion, and our eternal home in the New Heavens and New Earth . . . *they're all on the line.*

The person who lives for the dot lives for treasures on earth that end in junkyards. The person who lives for the line lives for treasures in heaven that never end.



Giving is living for the line.

We'll each part with our money. The only question is when. We have no choice but to part with it later. But we do have the choice of whether to part with it now. We can keep earthly treasure for the moment, and we may get some temporary enjoyment from it. But if we give it away, we'll enjoy eternal treasures that will never be taken from us.

Foolish people live for the dot. Wise people live for the line.

It's all about perspective. The believer's view of reality should be radically different than the nonbeliever's. We should live differently because we see differently. We witness the same current events, but interpret them differently. We eat the same food, exchange the same currency, but live according to two different purposes. These purposes are based squarely on two different perspectives—one that looks at life in the short run and the other that looks at life in the long run.

When our eyes are set on eternity, the news that someone has come

to know the Savior means a great deal more than the news of a salary raise or the prospect of getting the latest high-tech gadget. Of course, the salary raise, and perhaps the gadget, can be used for the kingdom of God. But the point is that neither one in itself is ultimately important, whereas new birth, which affects the eternal destiny of a precious human being, is vitally important.

The Christian who accumulates land and houses and bank accounts but doesn't invest in eternity isn't depicted by Jesus in his sermon as unrighteous, greedy, or selfish—though he might be any or all of these. Rather, he's depicted as shortsighted. Blind. Unwise is too weak a word—this person is *stupid*, stupid on the grandest scale, as stupid as the rich fool of Luke 12. As stupid as the man who found the treasure in the field would have been to hold on to his paltry possessions instead of trading them in for what was of far greater value.

The one with good eyes, the one with an eternal perspective, is accurate in his or her appraisal of what is important. Like the poor widow in Mark 12, this person is eternally wise. With vision corrected by biblical “laser surgery,” this person sees life through the eyes of eternity. Unlike the average person, the believer stares through the haze and peers beyond the horizons of this world to another.

## **MOMENTARY SACRIFICE, ETERNAL GAIN**

The patriarchs lived as “aliens and strangers on earth,” spending their days “longing for a better country—a heavenly one” (Hebrews 11:13-16, NIV). Peter encouraged Christians to find joy by focusing not on the trial that will go on only “a little while,” but on their heavenly inheritance that will never perish (1 Peter 1:4-9; 5:10, NIV). Paul said, “I consider that our present sufferings are not worth comparing with the glory that will be revealed in us” (Romans 8:18, NIV). “For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all” (2 Corinthians 4:17, NIV).

Note the contrasts: “light” versus that which will “far outweigh,” “momentary” versus “eternal,” and “troubles” versus “glory.” Paul is teaching us how to have a proper perspective: “View the present in light of the future; see time in light of eternity; look beyond sacrifice to reward; bear the cross while anticipating the crown.” Paul speaks not of a glory achieved for Christ but for us. Likewise, Jesus didn’t say, “Store up for God treasures in heaven”; he said, “Store up *for yourselves* treasures in heaven” (Matthew 6:20, NIV, italics mine). Christ will be glorified as the sole object of our worship in heaven. Scripture teaches that we will not only behold his glory but also participate in it. This gives the believer an incentive to do what the Philippian Christians did in giving to Paul’s missionary work—withdrawing funds from their earthly accounts in order to have them credited to their heavenly account (Philippians 4:17).

Suppose you disliked split pea soup but I told you that if you would eat split pea soup for a week, I would provide you and your family with all the groceries you needed for the rest of your lives. Wouldn’t this promise change your perspective on eating split pea soup? You still might not like it, but you would gladly eat it in light of the promised rewards (and you might even develop a taste for it). This is an example of delayed gratification. Soldiers, athletes, and farmers all know that short-term sacrifices are justifiable in light of their long-term benefits (2 Timothy 2:3-6). This same principle applies to those who adopt an eternal perspective.

Suppose I offer you \$1,000 to spend today however you want. Not a bad deal. But suppose I give you a choice—you can either have that \$1,000 today, or you can have ten million dollars if you’ll wait one year—then ten million more every year thereafter.

Only a fool would take the \$1,000 today. Yet that’s what we do whenever we grab onto what will last for only a moment, forgoing something far more valuable we could enjoy later for much longer. A year may seem a long time to wait. But after it’s done—as when our lives here are done—it will seem like it passed quickly.

The money God entrusts to us is eternal investment capital. Every day is an opportunity to buy up more shares in his kingdom.

*You can't take it with you, but you can send it on ahead.*

It's a revolutionary concept that changed my life and my family's. If you embrace it, I guarantee it will change your life as well.

## **THE MOST HIGH YIELDS**

Financial planners have a hard time convincing people to look ahead instead of focusing on today, this week, or this year. "Don't think this year," they'll tell you. "Think thirty years from now." Then they'll share ways to prepare for thirty years from now by planning, budgeting, saving, contributing to an IRA, investing in this mutual fund or that real estate partnership. But the truth is, thinking thirty years ahead is only slightly less shortsighted than thinking thirty days ahead. Wise people think ahead not just to the retirement years, not merely to the end of their earthly life, but to *eternity*. We shouldn't say, "Think thirty years ahead," but "Think thirty million years ahead."

Financial counselors point out the difference between investing the same yearly amounts in an Individual Retirement Account starting at age twenty-five or age forty. At retirement, the bottom-line difference is huge. This is good insight for the Christian who is storing up for eternity: The sooner you get started, the more you'll have awaiting you.

A financial counselor will say, "You can't go back at age sixty-five and snap your fingers to compensate for forty years of poor planning." But what's far more important is that you can't reach the end of your life, snap your fingers, and compensate for a lifetime of poor planning to meet God. The rich fool is proof of that.

God's eternal prospectus bears a careful look in light of its guaranteed rate of interest. Jesus promises an ultimate return of a hundred times—a 10,000 percent rate of interest that lasts forever (Matthew 19:29). What earthly investment compares to that?

Based on Christ's words, let me assume the role of "eternal financial counselor" and offer some advice: Choose your investments carefully, compare rates of interest, and evaluate how your investments will be working for you a few million years from now.

Unbelievers see with what Jesus called the "bad eye." The Christian's view of finances, seen through a "good eye," should be radically different. True, we may participate in some of the same earthly investments as unbelievers. Occasionally our short-term goals will appear similar. But our long-term goals and purposes should be fundamentally different.

## TWO MASTERS

Having already spoken of two treasuries and two perspectives, Jesus now speaks of two masters. He says that although we might *have* both God and money, we cannot *serve* both God and Money.

I might have two jobs, three sisters, or five friends, but only one spouse. Some relationships by their very nature are exclusive. The most basic of these is our relationship with God. There's a throne in each life only big enough for one. Christ may be on that throne. Money may be on that throne. But both cannot occupy that throne.

Mammon is a false god. It is antichrist in the true meaning of the word. The Greek preposition *anti-* does not fundamentally mean "against" but "instead of." Hence, antichrist is not just "one who is against Christ" but "one who is a substitute for Christ." When he named it Mammon, Christ personified money to portray its danger. Mammon is a god-substitute, a false messiah.

The four chapters that follow develop in more detail the concepts of eternity and eternal rewards. Although this subject is almost never dealt with in books on money and possessions, I believe it provides the essential perspective that allows us to see our money and possessions the way God sees them—through the eyes of eternity. Only when we



gain an eternal perspective will we eagerly follow our Lord's command to devote our brief lives on earth to the pursuit of eternal treasure.

Are you investing in the right treasury? Are you adopting the right perspective? Are you serving the right master?

There's nothing wrong with having money. We need it to live on while we're still in this foreign land away from home, and God graciously provides it for us. Still, we must understand its limits. Like Confederate money near the end of the Civil War, it's only good for a very short period of time, and that time is running out. It will be worthless once we get home. We're here on earth on a short-term visa. One day soon it's going to expire.

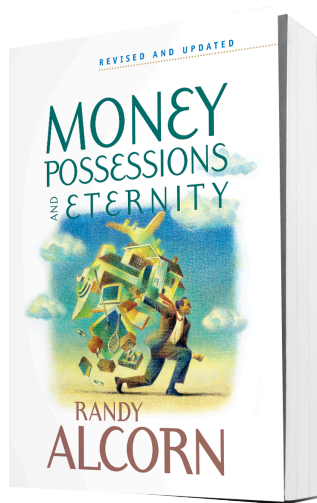
Jesus gave us a choice—a life wasted in the pursuit of wealth on earth, or a life invested in the pursuit of wealth in heaven. Every heartbeat brings us one moment closer to eternity. Every day, the person whose treasure is on earth is headed *away* from his treasure. Every day, the person whose treasure is in heaven is headed *toward* his treasure. Whoever spends his life heading away from his treasure has reason to despair. Whoever spends his life headed toward his treasure has reason to rejoice.

Where's your treasure? Are you heading toward it or away from it? Do you have reason to despair or reason to rejoice?

Is it time to start relocating your treasure?

#### ENDNOTES

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