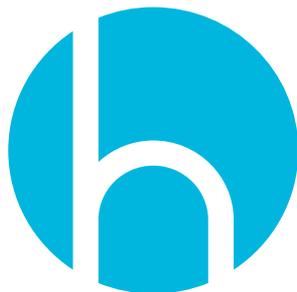


FINANCES



The Bible has a lot to say about money and much that is specifically of value for someone trying to be intentional about family relationships. A financial treadmill of working and consuming can dominate your energy and thoughts to the degree that your good intentions for family relationships get squeezed out.

How can you master your money in order to be intentional in other areas? How can you manage your money in such a way that it can aid rather than undermine your spiritual and relational goals?

STEP ONE

God Owns Everything; We are His Managers

"The earth is the Lord's, and everything in it, the world, and all who live in it." Psalm 24:1

In Psalm 24:1 scripture clearly teaches us that everything belongs to the Lord. As we grow in Christ, we begin to recognize God as the owner of all things. That means we recognize our time, talents, relationships, jobs and, yes, treasure (material possessions) are all God's, and He trusts us to use them for His purposes. If God is the owner, we are not. Instead, we're His stewards—His managers. We are temporarily responsible for all that's entrusted to us and will give an account for how it was managed.

In our consumer-driven culture, we are encouraged to get more "stuff" and to use it solely for our pleasure. A stewardship mindset shifts from a view of having full authority over our stuff (owner) to giving God full authority over His stuff (steward). As we manage what God has given us, we recognize and are grateful that He has provided everything we have to meet our needs and enjoy.

STEP TWO

Value Eternal Treasures Over Earthly Treasures

"Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also." Matthew 6:19-21

The pull of our world is to accumulate more and more toys, experiences, and "stuff." This has the potential to put a big strain on our finances, especially when debt enters into the equation. The Bible offers a better solution. Rather than storing up earthly treasures that fade, Jesus tells us to store up our treasures in heaven.

Focusing on heavenly treasures like relationships and blessing others can cause you to reconsider your purchasing and work decisions. Isaiah 55:2 asks the question, “Why spend money on what is not bread, and your labor on what does not satisfy?” Do you ever feel like you’re working hard to pay off debt for purchases that weren’t essential and didn’t even satisfy? How could you simplify your expenses and make them more consistent with your family priorities in this season of life?

STEP THREE

Reorient Your Fears and Desires

People with various relationship goals - wanting to get married, considering starting a family or wanting to help a child through a tough season - may not realize just how much those goals can be undermined by a consumer-driven culture playing on their fears and desires.

God tells us we shouldn’t fear what the world fears (1 Peter 1:17 and 3:13-15) or desire what it desires (2 Peter 1:3-8). What would it look like in your life if you re-oriented your fears and desires toward God’s design? The more you look to Him for your security and provisions (1 Peter 5:7 and Philippians 4:19), the more you are directed to the eternal relationships around you (Ephesians 3:14-19 and John 13:34-35). Allowing God to redirect your fears and desires frees you up to invest in family and to give generously to other families who are praying for God’s provision.

STEP FOUR

Assess

Assess whether you might benefit from the services provided by Financial Peace University by taking this brief assessment. You can find out more about Financial Peace University on the following page in the Going Further sections.

- T | F You spend money on the expectation that your income will rise.
- T | F You take cash advances on one credit card to pay off another.
- T | F You spend more than 20% of your income on credit card bills.
- T | F You almost always make only the minimum payment on your credit cards
- T | F You have trouble imagining your life without credit.
- T | F You often fail to keep an accurate record of your spending, especially cash.
- T | F You don’t know if you are saving enough for a dignified retirement.
- T | F You put off saving anything until “things get better.”
- T | F Having several credit cards makes you feel more secure.

SCORING:

4-5 TRUE = Yellow Light (CAUTION)

6-10 TRUE = Red Light (STOP! You need help in changing your habits.)

GOING FURTHER RESOURCES

RAMSEY+

Hill Country is happy to provide to you this free (\$100 value) online gift which provides tools to win with money—like *Financial Peace University*, the *EveryDollar* budgeting tool, free tax filing, and so much more. You can access this gift by visiting

hcbc.com/stewardship.

MASTER YOUR MONEY by Jeremy White and Ron Blue

Offers a financial planning book that presents concepts in an easy-to-understand format. Do you know if you have enough? Do you know how much is enough?

THE TREASURE PRINCIPLE by Randy Alcorn

Explores Jesus' teaching on our finances.

FINANCIAL PEACE REVISITED by Dave Ramsey

Offers a simple but powerful guide that give practical on how to get out of debt – and stay out.

FINANCIAL PEACE JUNIOR by Dave Ramsey

Helps kids learn about money through lessons of working, giving, and saving.

YOUR KIDS CAN MASTER THEIR MONEY: FUN WAYS TO HELP THEM LEARN HOW by Ron and Judy Blue; Jeremy White

Reveals key traits of financially wise people and gives parents tools to instill those traits in their children.

GOING FURTHER SUPPORT

FINANCIAL PEACE UNIVERSITY AND LEGACY JOURNEY

At Hill Country, we offer several opportunities to dive deeper into your own personal finances and become a good steward of God's resources. Through classes like Financial Peace University and Legacy Journey, you can gain insight and understanding on how to best use, invest, and give your financial gifts to further God's Kingdom. For more info, visit **hcbc.com/fpu**