

# 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

### Be Content and Faithful in Little

We often think the answer to our money problems is to have a little more, but Solomon observed, “Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income” (Ecclesiastes 5:10). The writer of Hebrews countered, “*Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’*” (Hebrews 13:5).

Being content with what you have doesn’t mean God can’t bless you with more. Two of the servants in the parable of the talents in Matthew 25:14-30 learned the value of being faithful with whatever they had. To them the master said, “You have been faithful with a few things; I will put you in charge of many things.” We learn from this parable that God wants to see what we will do with a little before He will entrust us with more.

## STEP TWO

### Value Relationships Over Things

In Romans 13:8, the apostle Paul says, “*Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law.*” Most Christian financial advisers stress the value in eliminating and staying out of debt as much as possible. The less debt you have, the more you’re able to focus on the “debt to love one another.”

Focusing on relationships over things also 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.
- T | F You like to collect cash from your friends at restaurants and then charge the tab on your credit card.

### **SCORING:**

4-5 TRUE = Yellow Light (CAUTION)

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

## GOING FURTHER RESOURCES

### **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**

Hill 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](https://hcbc.com/fpu)