

## MANAGING MONEY

How would you like to have more money to spend? I thought that would get your attention! More on that a little later.....

Donna and I have had the opportunity to visit other parts of the world where the cultures are much different from ours. But regardless of location, we've noticed that one of the common denominators of mankind is the importance of money. It has been that way since the beginning of mankind. Let's face it - money is a big deal! Did you know that most men and many women spend 70% of their awake hours dealing with money matters - how to make it, spend it, stretch it, and invest it. **Money is a big deal to God too. Actually for God, money management is a big deal.** Only love is mentioned in the Bible more times than money and possessions. That should get our attention!

I believe that the first, and most important, step to financial freedom is to understand and **accept** this precept: **God owns it all and cares about how we manage the resources He entrusts to us.** God allows us to be stewards or managers of what He creates. The problem is that we tend to think that we earn "our" money, when actually it's God who allows us to have the means to manage "His" money! So why would God entrust something so important to us? Deuteronomy 28:1-3 specifically states God's intent to be involved in our financial well being *"if we will listen diligently to the voice of the Lord."* Having financial goals is commendable - as long as you have spiritual development goals as well. You see, **God wants you to know Him and His plan for your life.** And stewardship or financial management is one of the avenues He wants to use to accomplish that.

For many people there is "too much month left over at the end of the money." Obviously the cost of living does increase yearly. But most Americans have more than they really need. **Our financial pressures are more likely to be caused by greed than by need.** Someone once said, "we buy things we don't need, with money we don't have, to impress people we don't like or even know!"

No doubt we've all heard this, "money is the root of all evil." Well, that's a misquoted Bible verse and simply isn't true. 1 Timothy 6:10 says, *"For the love of money is at the root of all kinds of evil. And some people, craving money, have wandered from the faith and pierced themselves with many sorrows."* Money matters certainly cause much sorrow in marriages. 90% of all divorces that occur within the first seven years of marriage are over finances. 54% of all divorces are blamed on money. And 57% of all marital arguments stem from financial stress.

In coming months, we are going to look at various financial topics and what the best financial textbook in the world, the Bible, has to say about them. But for this month, let's take a quick look at **Four Steps to Financial Freedom**, and thankfully, God made these easy for us to understand.

The first step has already been mentioned - **"Understand that God owns it all and cares about how we manage all our resources."**

Step two is - **"Spend less than you earn."** Remember, this isn't rocket science! But would you believe that the average American spends \$ 1.22 for each \$ 1.00 earned!

**"Get out of debt.....and stay out!"** is step three. According to the Federal Reserve, consumer debt - *excluding home mortgages* - is over \$ 2 trillion in the U.S., or almost \$ 20,000 per household!

The fourth step is **"Have a spending plan - sometimes called a budget."** The "B" word is scary for many people, but it shouldn't be. We will begin a more in-depth look at the spending plan next month. But for now, that brings us back to the top of the page....."How would you like more money to spend?" Following a spending plan is the answer - when you follow a spending plan, you eliminate excess spending, and it's as if your income grows! We know this is true because we have experienced it in our lives!

*"Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." Proverbs 3:9-10*