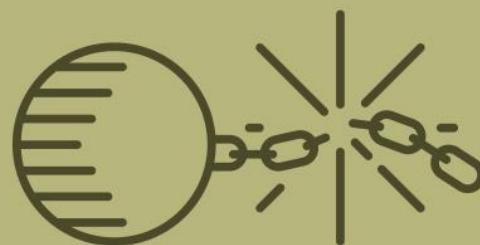




A BIBLICAL GUIDE TO FINANCIAL FREEDOM



JOHN NUGIER
AND
TAYLOR HARTLEY

Contents

Introduction	2
Part One: What Does the Bible Say About Stewardship	3
Christians are called to trust God to meet their needs.....	3
Christians are called to work hard as unto the Lord.	4
Christians give out of their abundance.	4
Christians give to support the ministry of their local church.	5
Christians are expected to give to the needs of others as they are able.	5
Christians plan to be a blessing to their children and their children's children.	6
Christians should heed the Bible's warnings concerning debt.....	7
Part Two: The Foundations	8
Spend less than you earn.	8
Be careful with debt.....	9
Self-control is a primary lesson to learn in life.....	9
Like in all of life, financial peace begins with acknowledging God as creator and Lord.	10
We should serve like Jesus.	10
Part Three: Managing Money	11
The 80-10-10 Rule.....	11
Tips for smart investing.....	12
Part Four: Resources on Finances	13
Four old books to read.	13
Additional Resources.....	15
Conclusion.....	16

Introduction

Most Christians know that generosity is a good thing. And yet, when it comes to wealth, many Christians are suspicious or afraid. After all, didn't Jesus say that a camel could go through the eye of a needle more easily than a rich guy could get into heaven? (Mark 10:25). Yes, he did. Therefore, as we broach the topic of wealth, it is important to note the dangers. One Christian pastor from long ago likened our hearts to "idol factories"—always prone to make gods of this or that and then worship them.

Paul was getting at the same idea when he wrote to Timothy saying that "the love of money is the root of all kinds of evil" (1 Timothy 6:10). Apparently, Paul knew money was a god of choice for many—the love of it is sure to get you in all kinds of trouble. But notice what Paul didn't say. He didn't say that money was the root of all kinds of evil. Rather, he said "the love of money is the root of all kinds of evil." Money is not evil. The love of money is evil. Therefore, don't love money.

But is this all the Bible has to say about money? Not quite. Did you know there are 2,350 verses on money in the Bible? In fact, 40% of Jesus's parables are about money! From all the Bible's content on money Christians may learn many principles regarding how to use money for God's glory. As one should expect, when we follow God's way in our use of money, not only does he get the glory, but we are also set up to succeed. To be clear, success may not mean copious amounts of wealth. But God's Word does help us make good financial decisions—decisions which, over time, often lead to freedom as opposed to bondage. That is what this life skill guide is all about—financial freedom for God's glory. Lord willing, you will take from this guide an understanding as to what money is, how to use it for God's glory, and be set up to experience financial freedom.

Part One: What Does the Bible Say About Stewardship

When I was a kid, my papaw gave me one of his old western cowboy boots. Not a pair of boots—just one. The catch was that the boot was full to the brim with spare change. It weighed an easy thirty pounds! To an eight-year-old that may as well have been a million bucks! I remember counting the total sum several times. I kept it in a safe place. I was so excited. I still have the boot... but I don't have the money.

You see, after a few months with the coins vacation bible school came rolling around. That year we were doing a coin drive and it was boys versus girls. Whoever raised the most had bragging rights for an entire year. In a youth group of only eight kids, bragging rights were pretty valuable! After two nights of VBS, we were down however many pounds it was to the girls. So I said to my mom, "I am going to give my boot tonight." To my surprise, she wasn't pleased. "Your papaw gave that to you to save. Maybe just give some of the coins and save the rest?" Was my mom telling me not to give to the church? Was it better that I keep it all for myself?

These are kid versions of the kinds of questions we should all be asking as followers of Jesus. What does Jesus expect of us as his followers when it comes to using our money? More than that, how should Christians even think about money? The good news is that the Bible has a ton to say about our coins and our credit cards and all our money in between.

The Bible has so much to say, in fact, that this guide is not long enough to capture every point and principle it has on offer. And yet, I want to begin this guide thinking about a few prominent principles concerning stewardship before getting into some of the nitty-gritty bits of how to save and spend wisely. Why? Because, in the end, it's not about your wealth nor is it about mine. It is about God's glory and our being faithful to him alone. If you lose sight of this, then your pursuit of wealth will almost certainly end in idolatry which is spiritually deadly. Rather than financial freedom, you'll be in spiritual prison. So, before we talk about your money . . . let's talk about guarding your heart.

I've selected twenty-five verses from Scripture and arranged them under seven points. As you consider these in your mentorship group, be sure to stop along the way and reflect on whether or not your life is characterized by God's instruction on money and stewardship.

First, Christians are called to trust God to meet their needs.

"Behold, God is my salvation; I will trust and will not be afraid; for the Lord God is my strength and my sons, and he has become my salvation." - Isaiah 12:2

"Give us this day our daily bread." – Matthew 6:11

"Woe to those who go down to Egypt for help and rely on horses, who trust in chariots because they are many and in horsemen because they are strong, but do not look to the Holy One of Israel or consult the Lord!" – Isaiah 31:1

In these verses, we learn that from salvation all the way down to what we eat and how we protect ourselves is from the Lord. We must trust in him for all that we need. After all, he has promised that he is fully committed to using everything in our lives for our eternal good. Do you doubt that? Simply look to

Jesus, God's own Son, who was offered up as a ransom for all who believe. If God did not spare his own Son, how can we doubt that he will make sure that everything else is taken care of?

What does this mean for our money? It means that our money comes from God and we should always trust him to supply what we need. Sometimes this means wealth. In God's providence, it may also mean loss. In either case, we can trust the Lord to give us what we need. After all, he knows what we need better than we do.

Second, Christians are called to work hard as unto the Lord.

"Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ. For the wrongdoer will be paid back for the wrong he has done, and there is no partiality." Colossians 3:23-25

"Commit your work to the Lord, and your plans will be established." – Proverbs 16:3

"I said in my heart, God will judge the righteous and the wicked, for there is a time for every matter and for every work." – Ecclesiastes 3:17

Trusting the Lord to meet our needs doesn't mean we shouldn't work hard. In fact, God regularly called us to work in order that we may have our needs supplied. So, which is it? God supplies or we work? Well, it's both. God supplies *through* our work. "Wait a minute," you may be thinking, "if I work why does God get the credit?" Well, I assume you realize that your entire life is a gift given you by God, right? You wouldn't have a hand to raise in work if you didn't have a Creator who gave it to you.

But there's another reason that God should be given credit for meeting our every need. As is clear in the verses above, God demands that we approach our work as unto him. This means that we work for him and in order to display him to the world. Our work is, therefore, a testimony to our gracious God who gives us all things. Next time you're tempted to slack off, stop and ask yourself, "Would I be behaving this way if God were here?" Friend, God has given you everything and sees everything. With what he has given you he expects you to work for his glory.

Third, Christians give out of their abundance.

"Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver." 2 Corinthians 9:7

"Give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you." Luke 6:38

"For in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part." 2 Corinthians 8:2

"But Peter said, "I have no silver and gold, but what I do have I give to you. In the name of Jesus Christ of Nazareth, rise up and walk!" Acts 3:6

"As each has received a gift, use it to serve one another, as good stewards of God's varied grace." – 1 Peter 4:10

God has given us so much. What I chiefly have in mind is Jesus. Jesus is more valuable than all the riches

in this world and if you have him then I trust you know that. And yet, under Jesus God has also given us so much. He's given us life, our churches, our families, our friendships, opportunities to serve him, life's many joys, and much more. God is so good.

What does he require in return for all he has given? Well, for one, he requires our worship. That is, God expects that we swear loyalty to him alone. Part of showing loyalty to him means that we should give to God and others out of the abundance of what he has given us. This includes our money but is not limited to it. We should consider all that we have—Jesus and everything else—and seek to give it back to God and others. What do you have that you have not received? Nothing. What can you give as a testimony that you've received everything you have from your loving heavenly Father? Give that.

Fourth, Christians give to support the ministry of their local church.

"Honor the Lord with your wealth and with the first fruits of all your produce." - Proverbs 3:9

"In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.'" - Acts 20:35

"For if the readiness is there, it is acceptable according to what a person has, not according to what he does not have." - 2 Corinthians 8:12

"Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need." - Malachi 3:10

I wonder if you've ever been standing at the cash register in your local supermarket and heard the cashier say, "Would you like to round up eighty-seven cents (or whatever the amount) for the local children's hospital (or whatever the charity)?" Maybe you even make a routine to answer their question with a hardy, "yes!"

The reality is that there are a ton of good deeds that we can do with our money, the local children's hospital being just one of those. And yet, I want to encourage you to always start your giving with your local church. The reasons for this are many more than I have space to mention but let me name a few. First, the most important thing you can do with the money you're giving away is help make disciples and that is the explicit responsibility of every gospel preaching church. Second, giving to God's people is a biblically established pattern in both the New and Old Testament. Third by giving to your local church, you're investing in your own spiritual growth because with that money your church will pay its pastor to preach excellent sermons. Fourth, giving to your church allows your money to join your fellow members' money in order to invest in bigger things for God's glory.

These are just a few reasons to let your giving start with your church.

Fifth, Christians are expected to give to the needs of others as they are able.

"Thus, when you give to the needy, sound no trumpet before you, as the hypocrites do in the synagogues and in the streets, that they may be praised by others. Truly, I say to you, they have received their reward. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. And your Father who sees in secret will reward you." Matthew 6:2-4

“Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. For where your treasure is, there will your heart be also.” - Luke 12:33-34

“All day long [the sluggard] craves and craves, but the righteous gives and does not hold back.” - Proverbs 21:26

“Woe to you, scribes and Pharisees, hypocrites! For you tithe mint and dill and cumin, and have neglected the weightier matters of the law: justice and mercy and faithfulness. These you ought to have done, without neglecting the others.” - Matthew 23:23

Return to the cashier’s request that you round up for a local charity. Should a Christian give in that scenario? Well, maybe! If the organization is good (1. They aren’t propagating a false gospel. 2. They are honestly doing the work they set out to do on behalf of those in need), then a Christian should feel free, maybe even compelled, to give. When you give in faith, God receives much glory for your generosity. So feel free to give to others whether it be to a charitable organization or to someone in need.

Sixth, Christians plan to be a blessing to their children and their children’s children.

“No one can serve two masters, for 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 God and money.” - Matthew 6:24

“A good man leaves an inheritance to his children’s children, but the sinner’s wealth is laid up for the righteous.” - Proverbs 13:22

“The rich rule over the poor, and the borrower is the slave of the lender.” - Proverbs 22:7

“But if a widow has children or grandchildren, let them first learn to show godliness to their own household and to make some return to their parents, for this is pleasing in the sight of God.” - 1 Timothy 5:4

“A good man leaves an inheritance to his children’s children, but the sinner’s wealth is laid up for the righteous.” - Proverbs 13:22

This one may not get a lot of press among Christians today, but it is very true nonetheless. God commands that we seek to supply for our children. This, in part, means seeking to secure them financially. I am blessed to have a grandfather who regularly reminded us that he was working for our long term security. When I’d see him leave the house at 6:00 AM to get on the plumbing truck, I knew that he was working for me.

Good authority blesses those underneath it. Isn’t that the example which our heavenly Father has given us? He gave us the Lord Jesus and everything under him! So, parents, you should see to spend yourself for your children and this should look like, in part, leaving them an inheritance. Of course, a financial inheritance isn’t the most important thing you do for them (that would be raising them in the fear and admonition of the Lord!), but it is important. So in work, work for them and tell them that’s why you’re working so hard. This will help them understand not only your love, but also God’s love by your example.

The rest of this guide is going to be going through basics and principles to investing. I hope those principles will serve to help you grow your wealth. However, if along the way you lose sight of what

God's Word says about wealth, then you're most to be pitied. Whether you make \$100,000,000 or \$0, God's Word must lead out in your heart.

Seventh, Christians should heed the Bible's warnings concerning debt.

"The rich rules over the poor, and the borrower is the slave of the lender." – Proverbs 22:7.

"Owe no one anything, except to love each other, for the one who loves another has fulfilled the law." – Romans 13:8

"Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you?" – Proverbs 22:26-27

"The Lord will open the heavens, the storehouse of his bounty, to send rain on your land in season and to bless all the work of your hands. You will lend to many nations but will borrow from none." – Deuteronomy 28:12

"And forgive us our debts, as we also have forgiven our debtors." – Matthew 6:12

"The wicked borrows but does not pay back, but the righteous is generous and gives." – Psalm 37:21

Countless stories can be told of the trouble that comes when you spend more than you make. I remember once being so far into credit card debt that I didn't know how I would get out. The debt created such anxiety that I struggled to sleep at night. And yet, as has been demonstrated in just these few verses, the Bible has a lot to say about debt. If I had heeded its instruction, I would have saved myself a lot of heartache.

If you're like me, you regularly experience the temptation to go into debt for all kinds of things. Be careful. Listen to God's Word. Walk in faith. I know it's not always intuitive to think of a swipe of the plastic as a matter of Christ's lordship over our lives, but if you stop and think about it, I think you'll see that it just might be. How long will it take you to pay off the credit card after you use it for that brand new TV or game system or shopping spree or fancy night out on the town? 25% credit card interest is a tough number to swallow. What could you have done with the money you will pay out in interest on the purchase alone? Lots.

I'm not intending this to be a war on credit cards. I'm definitely not telling you to never buy clothes or shoes or TV's or whatever else. I am telling you to bring those decisions under the Lordship of Jesus and seek to make decisions which bring him glory (which requires you heed the instruction of passages such as those listed above) and bring about financial freedom. With freedom, you can be generous.

Reflection questions:

1. What did you find most surprising about what God's Word says on money and stewardship?
2. What is most difficult for you to apply from God's Word on money and stewardship?
3. How have you experienced negative consequences by not following God's Word on money and stewardship?
4. How have you seen God's Word benefit your approach to money and stewardship?

Part Two: The Foundations

Do you remember Dobie from the old black and white television show called “The Many Loves of Dobie Gillis”? I’ll never forget a character on the show named Maynard G. Krebs. Maynard would get sick to his stomach anytime someone mentioned the word “work.” At even the mention of any sort of manual labor, Maynard would echo, “W-w-w-w-w-ork . . .” Truth be told, most people feel about discipline what Maynard felt about work. Discipline is hard. It’s tedious. It’s painful. And you know what else? Discipline normally means saying no to other options which, in the moment, just seem like more fun.

Does this mean we should avoid discipline? Not at all. Failing to discipline yourself leads to long term, continuous pain. In the end, you get what you discipline yourself for. If you merely live for your immediate desires, you’ll become a servant to them—chasing your tail believing that if you could just catch it then you’d find happiness. This is how most people treat money. Money is a means to fulfilling an immediate desire. Got a little money? Spend it fast and be happy for... how long? Not long at all. If you’re undisciplined with money, it is likely the case that you’re dissatisfied with how fast it spends and how slow it is replenished. You go paycheck to paycheck wishing that paydays were everyday rather than every two weeks.

Few have the discipline it takes to save money in order that it may grow over time. Discipline in saving, after all, requires saying no to desires today in order to say yes to good things like generosity, retirement, and inheritance for your kids down the road. Saying no today is sometimes referred to as “delaying gratification.” Notice that financial discipline doesn’t mean *no* gratification but *delayed* gratification. To be sure, the gratifications are likely not the same for the one with no discipline compared to the one with discipline. For the one with no discipline, gratification means eating out, superfluous spending on unnecessary luxuries, wasting money on quick hitting happinesses. The one with discipline is likelier to save for better things—things like a house, education for their kids, retirement, and living generously for the good of others.

Notice what all those things have in common? Impact. Delaying gratification in order to save for better things means being able to have a positive impact for others. Do you want financial peace now and the opportunity to impact others by being generous later on? I hope so and I hope this guide will help you do just that.

It’s really not rocket science. There are some fundamentals to having financial peace. that I would like to share with you. Life is about making a few right choices and sticking with them. Principles are few and they never change; methods are many and continually change. Seek the principles.

The fact that you’re willing to work through a life skill guide like this is a good sign and great start. Many have said, and I agree, leaders are readers. So let’s learn somethings about money and financial peace.

1. Spend less than you earn.

Biblical Principle: "The wise store up choice food and olive oil, but fools gulp theirs down." (Proverbs 21:20, NIV)

Spending less than you earn is the cornerstone of financial stability. When you live within your means,

you avoid the bondage of debt and create a margin for generosity and future needs. Be it you earn a little, a medium or a lot of money, spend less than what you make, and you will have peace and confidence and continue to become wealthier over time. This is a simple and solid life skill.

A side note: just because your income increases over time doesn't mean your spending needs to follow. You should regularly ask yourself "Do I need this, or just want it?" It is easy for us to assume that because we have more we should spend more. But this isn't always the case. Our desire to always be spending more is often rooted in our lack of contentment. But what did Paul tell Timothy? "Contentment with godliness is great gain." With whatever you have today, pray that the Lord would make you content. After all, if you're content spending less and living within your means will be much easier.

2. Be careful with debt.

Biblical Warning: "The rich rule over the poor, and the borrower is slave of the lender." (Proverbs 22:7, NIV)

Debt enslaves, limiting your ability to serve God and others freely. The Bible encourages us to owe to others nothing but love. (Romans 13:8)

Taking on debt means you are consuming today and promising to pay back with tomorrow's labor. You are buying for today and promising to pay back another day in the future. Carrying debt drains peace and confidence because you will always owe tomorrow's wages for today's enjoyment. This is an unsustainable lifestyle that cannot be overcome without developing self-control.

Credit cards are some of the worst kinds of debt you can have. The reason for this is because most cards charge more than 25% interest. This is an incredibly high rate. So many can testify to getting over their heads with credit card debt with the result being frustration and fear. If you're free of credit card debt today, then stay that way!

Summary to memorize and keep in your mind forever:

1. Debt will take you farther than you ever intended to go,
2. Debt will keep you longer than you ever intended to stay,
3. Debt will cost you more than you ever intended to pay.

3. Self-control is a primary lesson to learn in life.

Biblical Wisdom: "A man without self-control is like a city broken into and left without walls." (Proverbs 25:28, ESV)

If you don't develop self-control, then you'll waste whatever money you have. The result will be bondage, not peace. If you're self-controlled in your finances, however, you will be able to save, invest, and live generously. Think also about these additional benefits:

- Improved Decision-Making: Self-control helps you resist impulsive choices, leading to more thoughtful and beneficial decisions.
- Enhanced Relationships: By managing emotions and reactions, self-control fosters better communication and reduces conflicts.
- Increased Productivity: Staying focused and resisting distractions allows for greater efficiency and accomplishment of goals.

- Better Health: Self-control supports healthier habits, like maintaining a balanced diet, exercising regularly, and avoiding harmful behaviors.
- Emotional Stability: It enables you to regulate stress and negative emotions, promoting mental resilience and well-being.

4. Like in all of life, financial peace begins with acknowledging God as creator and Lord.

Biblical Principal: “I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing.” (John 15:5 ESV)

You were given everything you have. Are you thankful for your parents? Thankful for your body? Thankful for your intelligence? Thankful that you have eyes and hands and ears? Everything you have comes from God and God tells you to continually acknowledge and thank him, and to model your life to serve others as God has served you in Jesus.

5. We should serve like Jesus.

Bible Principal: Jesus’ life reveals that greatness comes through servanthood. Does that sound strange to you? It definitely sounds strange to the world. The world is all about self-advancement and promotion. But Jesus came to serve rather than be served. Your life—including your finances—should also be about service. Among other things, this means putting others’ needs above your own (Philippians 2:5–7).

At the beginning of my Christian Walk, it seemed impossible to understand that I could have more peace and joy and confidence by serving others. At 80 years old now, I have had 40 years of enjoyment, excitement and challenge serving others; and the Lord has provided for my every need along the way.

Reflection questions:

1. Which of these tips are hardest for you to implement? Why?
2. How does money relate to our trust (or lack thereof) in God?
3. Does anyone know how you spend your money? Share with your mentor or someone in your church that you trust so they can help you stay accountable.

Part Three: Managing Money

I became a Christian in my late thirties. Before I was converted, my life was a mess and the main reason was because of my sin. I lost my marriage, hurt my kids, and drove myself into debt. By God's grace, however, I came to understand the gospel and repented of my sin and trusted in Jesus. Shortly thereafter (I was 38), I met and married my second wife, Carol. Carol taught me a lot about a lot, not least of which was about money.

Early in our marriage, we moved to Tennessee and bought a home there. Little did we know, however, that the IRS would soon come knocking on our door to inform me that I owed \$150,000 (in 1983) for investment tax credit recapture. They put a lien on our new home. Worse yet, I was regularly driving us into further debt by impromptu spending. I once bought a jacuzzi on credit! When the tub arrived at our front door, Carol sent it back. She let me know that day that I had to get my spending under control. She said, "If you can't pay cash, you're not buying it!" My approach to money changed that day. I knew I needed to start implementing some of the advice I shared in part two of this life skill guide.

With Carol's help, I developed a debt payment plan and in 2-3 years, we were debt free. At that point, Carol asked how much we would have to save in order to prepare for retirement. In two years, we saved that amount and after many good investments, that money grew to be more than enough to live on.

After approximately five years of being married, Carol requested that we donate all cash accumulation yearly to Christian ministries. She wanted to give all cash away every year, so we didn't accumulate what we didn't need. Carol was generous with others and I learned generosity from her example.

For the following 40 years at least 50% of our annual income has been donated to Christian ministries and we have lived well and been hospitable to many during that time. God has been gracious. Sadly, Carol went home to be with the Lord when she was 63. I praise the Lord for her life and all that she taught me about how to live mine.

The 80-10-10 Rule.

I recognize that not everyone can give 50% of their income away. That's why I regularly recommend the 80-10-10 rule. For the record, these figures are starting recommendations. Based on your situation, you may need to adjust these to best account for what the Lord has given you and what responsibilities you have.

It is not an understatement to say that the 80-10-10 rule changed my finances. Here's how it breaks down.

- The first 10% of your income should be given to your local church. I say the first because often it is the case that if we wait until the end of the month, we end up spending this amount on ourselves rather than give it in trust to the Lord. By giving the first 10% to the Lord's work, we demonstrate that he is our priority and treasure. This is a testimony to our children and the watching world.
- The second 10% of your income should go to your savings account or your investment account. Again, if you wait to the end of the month to save or invest, you won't have enough money left

to make the payment. The longer you live with this discipline the wealthier you will become.

- That leaves 80% for your needs, wants, and debts. You will find that this forced self-control will change your life for the better. You start by taming yourself. Then slowly you learn to invest. And lastly you learn that peace and confidence doesn't come from spending; it comes from self-control.

This is just one option for budgeting. You may need to adjust these numbers or go with a different strategy. I strongly recommend that these three primary buckets, however, be a part of whatever budget you choose. You need to give, save, and spend wisely.

Tips for smart investing.

This life skill guide is about financial freedom, not investing. Nonetheless, investing often plays a role in achieving financial freedom. Therefore, here are some brief tips for how you might wisely invest what God has given you in order to see it grow.

- Buy low is the key to success & requires wisdom. Most investors buy high and believe the value will continue to rise over time.
- From 1980-2020 the real estate and stock market was up, up, up and making money was easy. The last 5 years has been bumpy and not as smooth. This means that if you're just starting your investment journey, you will need to be patient.
- I have learned after decades of investing that the most profitable investments are the ones where we buy an asset "when it's value has dropped significantly", and then it bounces back up to a nice gain. Drops in value in proven companies mean a good opportunity to jump in.
- Think short-term. Being out of the market at least half of the time reduces risk exposure. Yet we gain high returns by purchasing good financial guidance and accept that better returns come with market turmoil.
- The market determines the sell price – you don't. Your key to success is to buy right, more than sell right.

Remember that wealth means responsibility. Our hearts are easily tempted into turning wealth into an idol. Nothing I say about growing wealth is safe or worth pursuing if you do not hear and heed the Bible's warnings on idolatry and command to live generously.

Reflection questions:

1. Have you ever had a budget? Do you have one now? What challenges/ joys have you experienced because of budgeting?
2. Can you look back over your life and identify any season that was characterized by bad financial decisions? What helped you get out of it?
3. What accountability do you have in place to help you with self-control regarding your finances?

Part Four: Resources on Finances

1. Where are there mature believers in your church who have been faithful with their finances who would be willing to help you learn how to manage yours? Seek them out, and you will prosper.
2. An additional option for financial mentorship is Ramsey Financial Solutions. Dave Ramsey helpfully provides guidance on debt relief, buying/selling real estate, budgeting, investing, planning for retirement, buying insurance, filing taxes, and more.
<https://www.ramseysolutions.com/money-34462>
3. They have 100's of useful YouTube videos from people like yourself sharing their problems and opportunities that are produced daily. EXCELLENT LISTENING to Godly financial principles.
https://www.youtube.com/results?search_query=dave+ramsey+show

Four old books to read.

1. *Mover of Men and Mountains* by R.G. LeTourneau. I first read this book in the late 1980's. I've read it many times since. He was a builder of large earthmoving equipment. I have spent almost all my working life in the field of machinery, so I liked the title of this book and wanted to read about this man.

Mover of Men and Mountains is an autobiography that chronicles the life of R.G. LeTourneau, a prolific inventor, industrialist, and devout Christian who revolutionized the earthmoving industry. The book weaves together his personal journey, business achievements, and unwavering faith, presenting his life as a testament to the power of partnering with God in all endeavors. Written in a conversational and inspirational tone, it details how LeTourneau overcame challenges through ingenuity, perseverance, and a commitment to giving 90% of his income to Christian causes.

R. G. LeTourneau was one of my machinery hero's. His life of generosity has many times encouraged me to live more generously with what God has given me. I recommend this book to you. If not this one, pick another book that tells the story of someone who lived generously and aim to live after their example.

2. *The Richest Man in Babylon* by George S. Clason. This book is an easy read and full of profound wisdom. It was first published in 1926, and it's still a classic personal finance book that uses parables set in ancient Babylon to convey timeless principles on wealth and money management. The stories in this book center around Arkad, a once-poor scribe who becomes the wealthiest man in Babylon, and his teachings to others seeking financial success.

The book's core message revolves around the idea that financial success is achievable for anyone who understands and applies basic principles. One of the most important concepts is "pay yourself first," which advises saving at least ten percent of every earning. This principle emphasizes the importance of consistent saving as the foundation of wealth accumulation. Whether you ever become wealthy, savings is an essential ingredient to financial freedom.

The book also stresses the significance of controlling expenditures. It argues that individuals must

distinguish between necessary expenses and desires and avoid letting their expenses grow to equal their income. Living within one's means is crucial for financial freedom.

Furthermore, "The Richest Man in Babylon" highlights the importance of making money work "for you" through wise investment. It advises seeking knowledge and advice from those experienced in financial matters and avoiding risky ventures that promise quick returns. The book also discusses the power of compound interest, illustrating how invested money can generate further earnings over time.

Other key themes include the importance of owning a home, ensuring a future income through investments or planning for retirement, and continuously seeking to improve one's ability to earn. The book also touches on the role of opportunity and the need to act decisively when opportunities arise.

I recommend *The Richest Man in Babylon* to anyone who needs to learn fundamental principles for financial freedom. It emphasizes the importance of saving, budgeting, investing wisely, and developing a mindset that fosters financial success.

3. *Think and Grow Rich* by Napoleon Hill. This book was first published in 1937. It is a self-help book that outlines a philosophy of personal achievement. Take this one with a grain of salt. I know many will hear the phrase "self-help" and get worried. I'm not recommending this book as the beat-all-end-all. Even still, I think this book remains a useful resource for learning how to succeed financially and beyond.

The book emphasizes the power of mindset and the importance of having a strong desire. Hill states that a burning desire, coupled with targeted confidence, can propel individuals towards their goals. He introduces the concept of "auto suggestion," a technique for influencing the subconscious mind through repeated affirmations and visualization.

Another key principle Hill offers is specialized knowledge. Hill argues that general knowledge is insufficient for achieving wealth; instead, individuals need to acquire specific knowledge related to their chosen field. He also highlights the role of imagination, distinguishing between synthetic imagination (combining existing ideas) and creative imagination (generating new ideas).

We know that organized planning is crucial for translating desires into reality. Hill stresses the importance of creating a detailed plan of action and collaborating with others through a "Master Mind" group, which fosters synergy and support. Decision-making and persistence are also vital; successful individuals make decisions quickly and stick to them, refusing to be deterred by obstacles.

Ultimately, "Think and Grow Rich" provides a framework for cultivating a success-oriented mindset and taking concrete action to achieve one's goals. It emphasizes that by understanding and applying these principles, anyone can achieve prosperity and fulfillment.

4. *The Intelligent Investor* by Benjamin Graham. This one was first published in 1949. Some may think of this book as the Bible of investing. *The Intelligent Investor* provides a long-term philosophy focused on minimizing risk and maximizing returns through careful analysis. Graham's principles of investing in undervalued companies and having a margin of safety remain foundational for prudent investors.

These books offer a blend of practical advice, fundamental principles, and insightful perspectives on the psychology of money, making them valuable resources for anyone seeking to understand and navigate the world of finance effectively, now and in the future.

Additional Resources

If you're new to budgeting, saving, and investing, I strongly recommend finding some financial mentor. One of the best places to look for such a person is in your local church. In an age of information, Christians often look everywhere but their local churches to get help on life's many problems. This is a mistake.

Reflection questions:

1. Who is in your life who you think you could talk to about your money (what you make, give away, save, and spend)?
2. Do you feel uncomfortable talking about your earnings, generosity, savings, or spending? Why?
3. Did your parents use money wisely? How or how not?

Conclusion

I wrote this guide, in part, to help you think wisely about making more money. But this isn't the main reason I wrote it. I wrote it so that with whatever money you make, you learn to honor God and serve others with it. By doing so, I believe you will be best positioned to testify to everyone watching your life that God is who he says he is and he is worth all of your worship.