

HE SPENDS *She Spends*



Why God Wants You To Live For Free

JOHN H PUTNAM

What others are saying about John...

"I met John in 2005 at one of my first HalfTime Institutes and our friendship began. I remember how he cast a vision of his heartfelt desire to help Christians identify and remove the barriers of money that exists between them and God. He is a student of his passion and it has been my joy to watch him grow in his knowledge and wisdom of God's word as he has pursued his calling. He is a visionary and has a special insight into the future of our Christian culture. John's an expert communicator, whether he is talking intimately with one person, speaking at a conference, or talking to thousands over radio or television. From the first time I met him, it was obvious that God had a special plan for the life of my friend John Putnam and God has uniquely equipped him to speak to this generation with his spiritually rich message of financial stewardship. He wants to change the world and I believe he can do it."

— **Bob Buford**, author of *HalfTime*,
Founder of Leadership Network

"John Putnam is passionate about helping transforming the perspectives others have on stewardship (or the lack thereof). He has counseled and helped countless people line up their financial priorities with what God's Word has to say. His radio feature, confident voice, his communication style and the colorful illustrations he uses brings scripture and stewardship principles to life. I'm convinced John has a voice that needs to be heard by as many people as possible."

— **Joe Paulo**, K-LOVE Director of Pledge Drives and Donor
Communication and former Director of Broadcasting,
New Life 91.9 WRCM & 89.7 WMHK

“Wise management of money is learned on the anvil of real life. John has lived out how to use money as a Kingdom tool leveraging it into blessing in his own family and advising thousands of other families. His convergence of wisdom, experience and world class communication skills, combines into this book and its surrounding tools. I believe John is the Ron Blue of our generation.”

— **Lloyd Reeb**, author of *Success to Significance*,
international spokesman for HalfTime

“We are members of the John Putnam fan club. God is using his training, business success, and personal testimony to help others gain a God-focused understanding of stewardship and finances. We are grateful for his friendship and great counsel over the years!”

— **The Kendrick Brothers** (Alex & Stephen Kendrick), movie
producers of *War Room*, *Facing the Giants*, and *Fireproof*

“John Putnam’s timeless financial wisdom, business advice, and organizational genius has greatly helped our rise to success as entrepreneurs. He is a tremendous asset to us professionally and personally, and this book contains much of what he’s poured into our lives. You absolutely must read it, know it, and pass it on!”

— **David and Jason Benham**, real estate entrepreneurs and
authors of *Whatever the Cost*

“I’ve known and watched my good friend John Putnam over many years as he has ministered to couples regarding their finances. He is filled with uncommon wisdom and passion to see God’s resources used for God’s purposes. He is a gifted communicator

and I know that this book will influence families in their financial decision-making, bring them closer to each other, and closer to Christ.”

— **Ron Blue**, speaker,
author of *Master Your Money* and *Splitting Heirs*

“In *He Spends She Spends*, John shares creative and helpful ways to think about the ‘why’ of making money choices as we steward all that God has entrusted into our care. The practical steps he outlines in Chapter 9 alone are worth the read! If you will apply John’s counsel found in this book, you will see the barriers that money can cause begin to diminish in your life and in your marriage and you will experience the joy that comes from being a wise steward.”

— **David Wills**, President of National Christian Foundation

“John Putnam has done a masterful job in *He Spends She Spends* communicating why individuals and married couples will benefit from practicing God’s way of handling money. Most impressive, John and his wife Anne have been living what they are teaching in this creative and helpful book. It is practical. It is biblical. It is life changing. I heartily recommend it.”

— **Howard Dayton**, Founder of Compass

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JOHN H. PUTNAM

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Dedicated to my priceless family—
Anne, Jay, Lynn & Haley.
When we're together, that's home.

c o n t e n t s

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[p l e a s e r e a d t h i s f i r s t . . .]

There are a few things I'd like you to know. I'm just a guy who has been around people, their money, and their faith, and learned a lot. I've been making notes for this book for over a decade but God in his perfect timing recently opened up the door with authors, coaches, encouragers, and friends who helped make this a reality. My prayer is that this book would start a conversation, provide some fresh language, and give you a resource for thinking about and taking action on your money and financial choices from God's perspective. I wrote this in a casual style, as if you and I were just sitting on a porch somewhere talking about life.

This is a book about money that doesn't talk too much about actual dollars and cents. There are enough money books about money. You may have even been through a study of what the Bible says about money with *Crown or Compass* or worked through the practical side of money as you find in Ron Blue's *Master Your Money* or *Financial Peace University* by Dave Ramsey. That's great news. And if you haven't gone through those yet, let me highly recommend them to you and your small group. They offer some of the best training you can get. As a matter of fact, I believe this book will even be more helpful when used in conjunction with those excellent teachings.

I wrote my book because after seeing so many books about God and money, I realized there's still a gap. You may know what the Bible says about money and you may understand how to handle your money in a practical fashion, but I have found that many Christian families still have financial situations that are barriers between them and God's plans for their lives. I'm far from a theologian, but I believe it's because they may not understand why they make the choices they do and the spiritual factors that contribute to their choices.

That's what I pray that this book brings to the light. Think of this as a "why to" book rather than a "how to" book. After witnessing, and personally making, more financial mistakes than most people will ever individually experience, I want to share what I've learned through my own walk with Christ, my personal financial journey and what I've observed from working with families and individuals like you for over twenty years as a financial advisor.

I want to take you into the motives, the messages, and the moments of your choices. I want us to explore the 90% of your financial iceberg that rests beneath the water that is rarely observed. I want to introduce you to your silent partners that automatically shape and influence your financial choices. We'll talk about stewardship, a "sleepy" word these days, but I want to bring it to life. I'll share new insights and walk you through fresh practical steps to bring clarity and unity to your plans.

Most of all, I want to help you remove money as a barrier between you and your relationship with Jesus. To bring you closer to Christ and away from the influences around your money. I want you to flourish without your finances

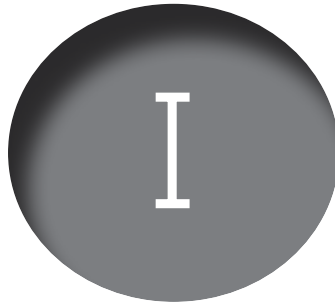
dragging you down and to see money as a tool that can glorify God, not as a goal that can take you away from Him.

If we aim our hearts, our lives, and our resources at the Father, it might just give us the best chance to live like heaven right here on earth and find freedom in Christ rather than in our money.

Welcome to *He Spends, She Spends: Why God Wants You to Live for Free*.

A FEW NOTES ABOUT THE FORMAT

- When you get to the end of each chapter you will find a section called *Reflection* that I hope will enhance your reading experience
- *Change for your Dollar* summarizes key messages
- *Money in Motion* poses questions for consideration and action
- *Prayer* places this all in the proper perspective
- Additional downloadable resources, videos, etc. are on my website at www.JohnHPutnam.com



i t ' s n o t a b o u t t h e m o n e y

So God created mankind in His own image, in the image of God He created them; male and female He created them.

—Genesis 1:27

The room lit up in a soft glow as I pushed the power button of my cell phone . . . 3:14 a.m.

Lord, please not again tonight. John, just go back to sleep, I tell myself.

But I can't. My mind races with regret.

I should've made better choices when I had the chance. How have I let this happen? What about the future? College for our kids? Lord, please forgive me . . . again.

My mind was spinning, I of all people should know better, for goodness sake. I'm supposed to help others manage their resources, and look at me. If others only knew the mistakes I've made with my own finances. I'm exhausted. I thought this Christian life was supposed to be easier by now. Lord, will you please help me get back to sleep, I need to rest.

But it was too late. My worry wake-up call was at full volume. The weight of our finances pressed on my mind like my fat cat Pepper, sleeping on my head. Regret from the past and fear of the future covered me like the blanket I was under. How did a 2 ⁵/₈ x 6 ¹/₈ inch piece of green and white paper get this much power

in my life?

Morning came too soon. I grabbed a cup of coffee and a shower and then got dressed. No time this morning to pause for reading the Bible and spending a few unrushed moments with God. I needed to get moving. Things usually look better in the light of day, and today that was true. Maybe that was God's way of saying it was okay that I skipped our time together. I would get caught up with Him tomorrow. Too much to do right now. I needed to take action. I needed to fix this.

How did a 2 ⅝ x 6 ⅛ inch piece of green and white paper get this much power in my life?

Of course I did, I'm a guy. Guys want to fix things. The weight of financial responsibility could be a really heavy burden, but I usually just wound up pushing that emotion down in my gut every time it came up. The pressure of that responsibility was like a helium balloon that kept rising. I knew I should share the burden with my wife, Anne, but I didn't. Yep. Once again, I'm a guy. It would be exhausting, but I was going to give it one more try.

I made some promises to myself: *I'm going to work harder. I'm going to work smarter. I'm going to get my arms around our finances and make plans to do better, to make better choices, to be the leader God made me to be.* I paused briefly to ask God for His blessings on my new action items, and then went to the kitchen to see Anne and the kids before heading to the office and getting to work.

As I stepped into the room, I got a hug and kiss from my bride of twenty-six years, and she presented me with something else. Why is there always something else?

"Honey, remember the trip we talked about?" she asked as she grabbed a handful of papers. "I just went through all these forms and instructions, and the first deposit is due today or she can't go on the trip. It's \$300. What do you want to do?"

A few months earlier we had a brief conversation about a school trip for one of our kids. It looked like a great opportunity so we quickly agreed to sign her up. We didn't talk much about it at the time, nor had we since. Now that we had to make a quick decision, I marveled at how quickly my attitude changed. I was about to go from hero to zero in the time it took to answer my wife.

"Why are we just now talking about this on the day that it is due?" I responded less than calmly. "Why can't you help us stay on top of these things? We've talked about you getting more involved with the family finances but it never happens!"

As soon as the words left my lips I wished I could take them back. That helium-filled balloon of financial responsibility rose up once again at the absolute wrong time. Definitely not my best moment.

When we decided our child could take this trip, we felt we could swing the added expense. We didn't pray about it or ask anyone's opinion about it, and I hadn't thought about it since. I was unprepared and embarrassed. So, of course, instead of admitting that and leaning into this decision together, I mentally rehearsed all the reasons this was *her* fault. Why was she always looking to me for all the answers? Why was she deferring to me? Couldn't she take a little responsibility once in a while?

This was a perfect example of a *money moment*—a real life situation involving our money, with motives and messages affecting our choices, resulting in real consequences. However, this episode was not just about money. It went deeper. It's what I call a money mirage—an issue that appears to be financial, but it is something much more elusive and complex. We were like so many couples. The money mirage often hides what's really going on underneath—unknown, unobserved, untouched.

*The money mirage often
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unobserved, untouched.*

“Send the money,” I snapped in a tone that was as cold as ice. “I’ll transfer some funds,” I grumbled as I started thumbing the numbers into my cell phone. The obligatory, “I love you,” rolled off of my frustrated lips and I slammed the door as an exclamation point.

Off I went—the self-proclaimed godly man and leader of the Putnam household. I reminded myself to omit this little episode from my “Husband of the Year” application. Another maddening money moment had come and gone. It looked nothing like the life I am trying to lead. I’m pretty sure you know what I’m talking about.

I love God and want to follow Christ’s teaching, but I don’t always seem to measure up, especially when it comes to money. There never seemed to be enough because of the many competing priorities—and they seemed to be expanding. I wanted to be a good provider for our family. Anne wanted to feel secure. My kids wanted to “fit in” and have the things their friends had. We wanted to give them fun experiences to help them learn and grow. And what about college? These money moments kept showing up in our lives at every turn and seemed to be involved in everything we were doing. How did this happen? Something had changed since we were starting out together. I was earning more money but I was enjoying it less and worrying about it more. I thought that by the time I got to this point in my life, this would be easier.

A DANGEROUS DUO

As I headed off to work, I was immediately overcome with regret. That was no way to talk to the woman I love. We’re a team—she lets me be the leader, and I accept that role. I wouldn’t be who I am and I couldn’t do what I do without her. So I called Anne and apologized for my bad behavior, and she, as usual, was gracious. She’s had

*Me and my money—
we’re a dangerous duo*

plenty of practice after dealing with me for so many years.

But, why did it always take an argument or a problem for me to stop and think more reasonably about these issues that kept coming up? Years ago I said yes to Jesus, and I have been trying to follow Him and enjoy the abundant life He promised, yet little had changed in the way I handled my own financial decisions. Me and my money—we're a dangerous duo. Sound familiar?

Jesus promised that He would make me a new person if I surrendered everything to Him. I know a great gift when I see one, and I needed His, so I said yes. I told Him I would follow Him. I wanted to obey Him and trust Him. And I meant it. I just forgot to tell my money.

I've been a trusted financial advisor for many years, helping people make wise decisions about money, even though my own record was a little challenging. As an advisor, I can talk with a couple, look at their situation on paper, and know exactly what they need to do, how it should be done, and how best to encourage them toward success. But, when it comes to me and my financial goals and objectives, I've got serious blind spots, as we all do.

Confession is always a good place for me to start, and for you as well. I can see a family's financial situation from a mile away, but can remain blind and entrapped in my own. I know I'm not the only Christian who's been fooled by a money mirage. During my professional career, which spans more than twenty-five years, I've advised in over 15,000 conversations with individuals and families like yours, and guess what . . . in almost every conversation, a money mirage hovers like an unwelcome guest.

Our respective financial issues may be as distinct as our fingerprints, but we have at least one thing in common: our money problems are not solely about money. As I unpack this more, you will see that the elephant in the room is very real, very large, and very heavy. There is more going on in and around your financial choices than you ever imagined. Yet we continually try to convince ourselves that our money problems are totally about

money. This usually shows up in seemingly powerful statements containing a little bitty word that packs a really big punch: IF. “If I could just get a little bit ahead in the race . . .,” “If I get that raise . . .

There is more going on in and around your financial choices than you ever imagined.

,” “If we had a bigger house . . .,” “If we just had more money . . .,” “If we could join that club . . .” I’ve seen it time and time again with couples, our partnership with money creates a dangerous duo, creating confusion, changing perspectives, sapping our energy, distracting us from what is most important and often driving a wedge between us and those we love the most. Allow me to uncover a well-kept secret of money moments. It’s not about the money.

Does this sound familiar? You may have had a recent conversation that is eerily similar to mine and Anne’s. Don’t feel alone; we all do it. The “IF” game takes us to a place in the future that always seems to feel better than where we are now. This can’t possibly be the way God intended for us handle our finances.

Interestingly, for something that can cause so much mayhem, money is a relatively simple tool. When you put *money in motion*, you can really only do two things with it: you can *consume* it,

There’s a place where math stops and you begin.

or you can *share* it. When you consume it, you can *spend* it today, you can *save* it and spend it soon, or, you can *invest* it and hopefully spend it (or give it away) in the future. When you

share it, you can *give* it to those in need, or you can share it as you pay your *taxes*. And finally, to oversee your money well, you need to *plan* and you need wise *counsel*. But when you put these seven items together in the context of life, it doesn’t feel too simple.

Let me share an insight that I realized many years ago. There’s a place where math stops and you begin. This was that place

for us. The argument we had wasn't about sending the money or balancing our online accounts—that's simple arithmetic. Ultimately it was about me; past choices dealing with who I trusted with "my" money. God or me?

There are few topics in the Bible that God spends as much time on as He does with the topic of money, wealth, and possessions. There are more than 2,300 verses in the Bible and I've seen them

*You can have God and
you can have money,
but you cannot love
them both.*

all. You may wonder, *why so many?* I believe it's because God understood the power of money to draw us away from complete dependence on Him. Now please don't misunderstand me. You can

have God and you can have money, but you cannot love them both. If we try, that's when our desires and emotions cause the conflicts and burdens that create the toxic nature that surrounds money. Or as the Bible puts it:

*For the love of money is a root of all kinds of evil.
Some people, eager for money,
have wandered from the faith and pierced
themselves with many griefs.
—1 Timothy 6:10*

I think one of the reasons God may have given us money is so we could also use it to get a quick look into what is important to us. Think of your money in motion like a financial Instagram—it's quick, it's to the point, and it communicates exactly what is happening at that moment. If you were to show me your Mint.com weekly summary, I could tell you pretty accurately where your heart is headed. These choices reveal things about us—our priorities and what we believe.

Most families make money decisions with a dangerous blindness to the forces that impact those decisions. For example,

why did you have to have that particular new car or live in that particular neighborhood? Unfortunately, the impact of society, social media, and the opinions of those around us don't end in middle school. From the outside, we look "healthy, wealthy, and wise," navigating our respective journeys with skill and knowledge, becoming successful, and growing. Yet on the inside, many of us are dealing with concerns that run counter to our Christian faith and make us feel more like we are *broken, poor, and imprisoned*.

Most families make money decisions with a dangerous blindness to the forces that impact those decisions.

From my thousands of conversations with couples—as well as from my own experiences—here's how most of us relate to money. We are:

- frozen by fears,
- burdened by regrets,
- distracted by beliefs,
- derailed by behaviors, and
- challenged by perspective.

And this results in:

- thinking more about money than God,
- wanting more than we have,
- holding on to the past,
- looking for our security from our money, and
- making "me first" choices.

It's no wonder Anne and I avoided talking about the trip deposit until the last minute. We can talk about anything under the sun; but, when money comes up, we experience the not-so-humorous "failure to communicate." It doesn't matter who did

the spending; when it comes to talking about money, we're spent. Why? Why is it so difficult to discuss something so important with the most important person in your life? For starters, it has a lot to do with each of our unique experiences with money and what happens when our experiences crash into each other.

It doesn't matter who did the spending; when it comes to talking about money, we're spent.

When most of us started our careers, we joined a journey already in progress that normalized the feelings and convictions I just listed. In other words, this was just the way money matters were "spoized" to be. When we were looking for that first job, many of us "sold ourselves" to the highest bidder with little concern or awareness of how that decision may have complemented or detracted from God's plans and His work in our lives. Or, more likely, we told ourselves that God provided us with a great job, so we signed on the dotted line, read our new job description, and the company enrolled us in their training program so they could begin to shape us into who they needed us to be.

Before we knew it, reality hit us like a freight train—business goals, benefits, and retirement plans, then, houses, babies, and college funds, and somewhere in the mix a new kitchen or deck awaits! Life took off following directions on a map drawn by someone else. Was God in front or behind us? We lost track of Him.

The farther we went up this ladder, the farther we had to fall.

Comparison destroys contentment, then creates it.

We became distant from our truest self, closer to the world, and the way home got cloudier and murkier as we joined so many others along this well-worn highway.

Back in the day, it would have bugged you to look and act like everyone else. But now, for some reason it offers a strange sense

of comfort. Comparison destroys contentment, then creates it. You will find plenty of Christians just like you at every socio-economic level you experience. It's easy then for comparison to make you feel at ease. If everyone else is okay with this, why should I be worried? This spiral can go on for years and years. Unfortunately, many of us continue stumbling along until we get the gold watch . . . or worse.

Some get a strategic interruption. Something happens that shocks them, brings them immediately into the present. Most of these interruptions are unpleasant—a serious health scare, the death of a loved one, a job layoff. After the shock wears off, a refreshing clarity appears if we remember that God's actions all lead to good results. God often has ways to “interrupt” our plans and refocus our attention on Him. He has laid an opportunity in front of you to find Him once again.

*God often has ways to
“interrupt” our plans
and refocus our
attention on Him.*

Are you stumbling forward, unaware? If that's the case, it might take an event like that to bring you to your senses. But, there's another, better option to clearing away the haze of the mirage. Remember back in elementary school when the crossing guards taught you how to safely cross a street? Stop, look, and listen. This is exactly what we will do together in this book. But for so many of us our money moments turn into mayhem. We have bought so deeply into the world's view of money and success that it can appear far too difficult to change and far too painful to dismantle things. As we work together, you will retrace your steps, find your original path again, start over, and begin to rebuild. So together, we will stop and take a deep breath, look to God's word, and listen for His still, small voice that speaks peace. It is a friendly voice, because God has always been for you, not against you.

As you listen and focus your attention on Him, the volume of

His voice will begin to grow. Clear and true answers flow from his voice in response to your heartfelt queries. *Has this voice been there all along?* you ponder. *How have I missed it all these years?* As we look to God's word, a renewed peace and faith will begin to slowly seep in like a drink of cool water on a hot, hazy day. As the haze begins to clear, a new journey will come into focus, but there is work yet to do.

Most of us know what we need to do, and even how to do it. By looking at the "why to" we will get to the heart of our money mayhem. I want it to peel back the onion one layer at a time until we get to the core of the matter.

Hear me, friend, when I say this. It's not that I have all of the answers. However, I have made or seen most every financial mistake you can make and lived to tell about it. Now I have a passion and a calling to share what I've learned. To let you into some of what I've experienced personally or seen through others so you have the greatest chance to become what God intended without money getting in the way. I hope to refresh the language around our financial issues. I won't be showing you how to balance your checkbook or which investment tool to use, but I pray to help you understand the complexities around your financial choices. I want to expose our "silent partners" that guide those choices. Then, give you answers for why we so often find ourselves dealing with worry and want around money when our Lord has cautioned us about material things like our clothes, our homes, our food (see Matthew 6:25).

*The world's better
never quite measures
up to God's best.*

As we begin this new journey together, you will find that there is much between you and your destination. Most of it you believed, you built, or you bought. You may have to give up images of your old life. You may be ridiculed by others. You definitely will be questioned by your friends—even your friends from church—and your colleagues at work. They might think you're nuts. And why not? They probably can't even fathom what God

*Prayer and action
are God's
one-two punch.*

is doing in their own lives. The world's better never quite measures up to God's best. But take heart. We begin this new journey with an old promise:

"I am with you always. . . ." What better companion is there to guide you back to an exciting and fulfilling adventure waiting to be discovered?

Remember: "My money and me" is a dangerous duo. Your old thinking and old actions have gotten you to where you are. To get to where God wants you to go will require a new perspective and new actions. Prayer and action are God's one-two punch. Or as James puts it, "...faith and deeds...". That's sounds like true stewardship.

*In the same way, faith by itself, if it is not
accompanied by action, is dead.*

—James 2:17

The term stewardship gets used a lot in church, and Bible studies, and Christian conversations. I hear it referred to often as our "time, talents, and treasure." Yes, that's a part of stewardship, but that statement leaves so much unsaid and does not come close to capturing the depth of what God had in mind. Let me put it even simpler. Stewardship is every choice you make after you say "yes" to Jesus. Every choice. Every moment. Every resource. Every purchase. Every breath held captive for Him and Him alone. Just as Bach signed his letters, "SDG"—Soli Deo Gloria—"To God alone be the glory." Stay tuned . . . we're going to dig into this a lot more later.

*Stewardship is every
choice you make after
you say "yes" to Jesus.*

So, what does "prayer and action" look like around our financial stewardship? For starters, maybe we can learn a lesson from my teenaged self.

I have always liked watching sports mainly for one reason. It gives me a good backdrop to have a break and maybe take a nap. I learned that one from my dad. I'm one of five boys, and we grew up on a Black Angus cattle farm. Dad traveled most days of the week, so when Saturday rolled around it was time to get work done. Hard work. We built gates and fences, loaded hay, cut wood, helped around the house; you get the picture. One thing was for sure. Dad loved working on the farm after his week at his "real job," and taking a Saturday afternoon off was unheard of—at least until as a teenager I partially cracked the code.

It turns out that my Dad loved to watch golf and any ball game from his alma mater, the UNC Tar Heels; these were some of the only things he would allow to distract him from work on the farm. So during golf and ball seasons, before we would head out to work the farm on Saturday mornings, I would scour the papers for any of these sports and then casually drop it into our morning conversation at just the right time. Genius. Every now and then, my simple strategy worked and I found myself on the couch on a Saturday, playing cards, watching a ballgame while my Dad napped between plays. It was perfect. There was work to be done, but I found myself resting with my father.

Old model: farm work on a Saturday. New perspective, new action: a nap and cards on the couch. Okay, maybe that's not really biblical, but you get the point—new perspective followed by new action can change your current situation.

Moses demonstrated prayer and action when many of the Israelites became ill while roaming the desert in search of the Promised Land. With limited medical expertise it did not look promising for the sick. Through prayer and God's direction, Moses was obedient when he wrapped a snake around a long pole and held it up in the desert. All who looked upon the snake were healed. Interestingly, if you look at the logo of the American Medical Association, it remains a representation of this pole that Moses held up in the desert. Little did Moses know that lifting the snake would be symbolic of the day when the Son of Man would

be lifted up and heal more than just an illness.

*Just as Moses lifted up the snake in the wilderness,
so the Son of Man must be lifted up.*

—John 3:14

New perspective, new action. These words of Jesus capture the essence of stewardship. The new life that we have been given was made possible by Christ’s sacrifice on the cross, and all that we do—including the way we manage our money—must lift Christ up. When our financial decisions honor Christ, we will then achieve true riches. Our choices will be clear and true and we will be immune to the destructive nature of the dangerous duo as we focus on the Savior instead of the world. Every financial choice becomes holy in the shadow of the cross.

*Every financial choice
becomes holy in the
shadow of the cross.*

Anne and I still have our tough “money moments,” and so will you. They are unavoidable. But now that we have a clearer understanding of what rests beneath those choices and how God wants us to depend completely on Him, those moments rarely include doors slamming or harsh words. (We may be getting better, but we’re not perfect!) Remember: it’s a journey; but the ride will be a lot more fun than it has been, and along the way you will learn that you really can trust God to take care of you.

He wants to do the same for you. So let’s begin a new adventure—one that will free you from your money worries by giving you an abundance of true riches. I can think of no better place to start than “In the beginning”—that brief yet blissful arrival at your own little Garden of Eden.

REFLECTION

CHANGE FOR YOUR DOLLAR

- 1) Most money concerns have little to do with actual dollars and cents.
- 2) When the team consists of only you and money, it becomes a dangerous duo.
- 3) We form expectations around money that are not rooted in God's perspective and therefore do not support His plans for us.
- 4) Changing your perspective and taking new action will change your situation.
- 5) Honoring Christ in your financial decisions yields true riches.

MONEY IN MOTION

- 1) Think of a common financial disagreement in your home and ask yourself if it really is about money. If not, consider what might be behind the conflict.
- 2) Describe a recent "worry wake-up call" and think about what financial concerns were involved.
- 3) If you know someone who has experienced a "strategic interruption," think about the outcome and whether it ultimately was a positive result.
- 4) You might think having more money would make your life easier. If your situation were to stay the same and you didn't get more money, think of three actions you could take to ease your financial pressures.

PRAYER

I've often let my mind, heart, and actions be overtaken by financial concerns instead of overtaken by my love for you. You mercifully offer peace in the midst of our busy lives that can only be found in you. Help me to rest in the simplicity and wealth of you and you alone. Amen.