

## GOING FURTHER - Lake Pointe Support

**New Hope Financial Fitness** – a biblical money management process that helps you establish a balanced budget, a debt-free plan, future savings goals and one-on-one accountability.

**Contact: Gary Shepherd at 214-384-3600**

Assess whether you might benefit from the services provided by New Hope Financial Fitness by taking this brief assessment.

- 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 answers=yellow light-CAUTION
- 6-10 True answers=red light-STOP! You need help in changing your habits.

# Family Finances



# Your Family's Finances

By Kurt Bruner, Pastor of Spiritual Formation

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 turn your money from being a challenge to your spiritual and relational goals to being an asset?

## **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'll 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: Re-orient 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 re-direct 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.

## **GOING FURTHER - Resources**

### **Recommended Books:**

*(Available from the HomePointe Center, the Bookstore at Lake Pointe or library check out.)*

***The New Master Your Money*** (by Jeremy White, Ron Blue and Charles Swindoll) 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 - something about which he had more to say than most topics, including heaven.