

# Going Further

## @Home

- **The Complete Financial Guide for Single Parents**—Larry Burkett—There are over 11 million homes headed by single parents. Financial issues are emotional concerns. Larry Burkett helps single parents set and realize their financial goals, allowing them to get on the road toward financial stability.
- **Wealth to Last** by Larry Burkett equips readers with the knowledge, financial tools, and wisdom needed to ensure their fiscal well-being in the second half of life. In doing so, they will be better positioned to bless those generations that follow them with a legacy of stewardship and resources.
- **The New Master of Your Money** by Jeremy White and Ron Blue extracts principles from God's Word to apply to your financial portfolio. Ron's professional experience in financial planning will be an asset to you and to your family for generations to come.
- **The Treasure Principle** by Randy Alcorn explores Jesus' teaching on finances. Jesus has more to say about finances than many other topics, including heaven.

## @Church

- **Life Group**—Adults are invited to connect with others at 8:00, 9:20, and 11:00 a.m. Visit [bellevue.org](http://bellevue.org) for a current list of classes that include couples classes as well as men and women classes.
- **Wednesday night classes and Care Groups**—Take advantage of equipping environments offered by both experts and the experienced. Many families have found practical helps for freedom through classes such as Financial Peace, for example.
- **Bellevue's Biblical Counseling Ministry** has both male and female counselors available for individual, marriage and family counseling. To schedule an appointment, call (901) 347-5830.

This free and confidential service provides relevant Bible-based instruction and encouragement.

[bellevue.org/homepoint](http://bellevue.org/homepoint)

# Family Finances



HomePoint

Pointers



# Family Finances

By Kurt Bruner, The Center for Strong Families

Money is a family topic that requires much discussion, and unfortunately, may result in conflict through differences of opinion. The Bible addresses this issue of money frequently and offers many principles. When a family is committed to a financial perspective and plan, the opportunity for financial distress is greatly reduced. If we're not careful, a financial treadmill of working and consuming can destroy even the best of intentions.

How can you transform your family finances from being a source of stress into a potentially liberating asset?

## **STEP ONE: Be Content and Faithful in Little**

We often think the solution to our money problems is to have more money. However, 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 added, *"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).

Contentment with your current circumstances is liberating emotionally, spiritually, and physically. Two servants in the parable of the talents in Matthew 25:14-30 learned the value of being faithful with whatever they had. The Master said, *"You have been faithful with a few things; I will put you in charge of many things."* These servants learned to be content and faithful where they were, not squandering the current lessons to be learned.

## **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 financial advisers stress the value of eliminating and staying out of debt. A person who is free from debt is free from the distracting and debilitating financial stress. You are free to focus on others. Instead of your financial debt, you have a friendship "debt to love one another."

When you prioritize people over things, you will evaluate purchasing, "needs", and work decisions with a new perspective. Isaiah 55:2 asks the question, *"Why spend money on what is not bread, and your labor on what does not satisfy?"* If you work merely to pay off debt for unnecessary and unsatisfying things, you will not be fulfilled in your work. You may even become resentful. 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 (desire to get married, planning to start a family, assisting an adult child with educational costs) may not realize how much those goals can be undermined by a consumer-driven culture playing on their fears and desires. Our society is driven by materialism and a desire to acquire more, dividing the "haves" and the "have-nots". We may begin to confuse "needs" and "wants" which will impact our spending and investing. Often, a sad conclusion is to fear and worry about our financial future and security. Blindly, we begin to trust in our planning and finances rather than in looking to God as our source of sustenance.

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, personally and in your family, 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. We are more Christ-like when we sacrifice our own desires in order to love our neighbor as ourselves.