

ChangePoint

Uncommon Cents

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Welcome to *Uncommon Cents!*

Most likely, you are coming to *Uncommon Cents* with a desire to learn and grow in your finances. *Uncommon Cents* will introduce you to tools and concepts that will help you deal with issues and questions like:

- "Am I on track with God in my finances? What does he want or expect of me in this regard?"
- "How do I determine my financial health? And how do I improve it?"
- "How do I get out of and stay out of debt?"
- "How do I know how much to give to God?"
- "Why is it we never seem to have enough money to make it until the next paycheck?"
- "I make enough money and have money to spare, but I sense there is more God wants me to do and that it has to do with my finances."

These are all important issues that you will work through in *Uncommon Cents*. But we believe your experience in *Uncommon Cents* will yield far more than helpful financial advice, tools and skills. For you are about to embark on an adventure with God!

God makes a clear distinction between what is *holy* and what is *common* (Leviticus 10:10). As his children, he calls us to a holy or *uncommon* lifestyle. "As obedient children, do not conform to the evil desires you had when you lived in ignorance. But just as he who called you is holy, so be holy in all you do." (1 Peter 1:14-15) The principles you will read about on the pages that follow are *uncommon*. That is, they do not follow the *common* patterns of thought or practice that our world or culture pursues.

Much of what is *common* in our culture is so deeply rooted in our lives, that it takes some pretty radical life change to expose it and dig it out. That kind of life change is something only God can perform. In *Uncommon Cents*, you will have the opportunity to draw close to God through a wide variety of activities and life challenge projects. These are designed to propel you forward in your walk with Christ. And as you draw near to him, you will not be able to remain unchanged. He will expose the *common* in your life and give you the opportunity to replace it with what is *uncommon* and holy.

We challenge you to prepare your heart to meet with God as you pursue him through *Uncommon Cents* over the next few weeks. Expect and watch for him

to work in your life. Trust him in ways you've been afraid to in the past. Ask him for his help and provision in your daily life and finances. If you are married, enter into this adventure with your spouse as a team. Also, partner with your small group and watch God work in each other's lives. He will, because that's what he does!

On a practical note, clear your schedule and commit to meet with your small group each week. Come to your small group fully prepared having worked through the material. By doing this, you will all experience life change and extreme joy as you share with each other what God is doing in your lives.

"A large house contains items made from a wide variety of materials, from precious metals and exotic woods to plastic and cardboard. Some of these items are prized possessions used frequently and serve important functions. But other items quickly become junk because of their poor quality and limited usefulness. Let's strive always to be those whom God uses for important and uncommon purposes, with purity and integrity of life." 2 Timothy 2:20-21 (paraphrased)

Enjoy your adventure!

The team at ChangePoint, Anchorage, Alaska

www.changepointalaska.com

Far Too Easily Pleased

Enjoying God makes him look supremely valuable. – John Piper

Gus was sitting in a restaurant listening to a self-made millionaire parade before him all of his accomplishments, acquisitions, assets and extravagant lifestyle. The man carried on for quite a while, flaunting all of his worldly wealth and success. He was quite full of himself. Finally, he brought his boasting to a halt.

Just then, Gus looked out the window from where they were sitting. Not far from the building lay a large pile of dog poop with flies buzzing all over it. Gus looked back at the man and motioned toward the dog-pile. Then Gus said, "Do you see that dog-pile out there? – Those flies think it's the greatest thing going!"

At this, the man broke down and began to weep, "I'm one of those flies aren't I?" That afternoon this man discovered the true riches in the person of Jesus Christ!

Though few of us may be as wealthy as this man, we can all relate to his inborn need for purpose and meaning in life. We can also identify with him in our feeble attempts to fill our need for purpose and meaning with things that cannot ultimately satisfy.

King Solomon, armed with a bottomless bank account and an active imagination, staged a fantastic experiment to discover what brings people purpose and happiness in life. He undertook elaborate building projects including houses, vineyards, gardens, parks, and reservoirs to service them. He enlisted and managed all the manpower needed to successfully pull off his ventures. He amassed possessions of every kind: silver, gold and treasures to a degree beyond anyone else before him. He also denied himself no pleasure imaginable, from entertainments and fine wines to a large harem.

At the end of his grand experiment, Solomon soberly concluded, "Yet when I surveyed all that my hands had done and what I had toiled to achieve,

everything was meaningless, a chasing after the wind; nothing was gained under the sun." (Ecclesiastes 2:3-11)

C.S. Lewis comments of us, "We are half-hearted creatures, fooling about with drink and sex and ambition when infinite joy is offered us, like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea. We are far too easily pleased."¹

We are far too easily pleased. But what does the "holiday at sea" look like of which Lewis speaks? Or is this all there is? What is our purpose in life? Do we have a purpose? The church fathers pegged it well when they said that our "chief end is to glorify God and enjoy him forever."² What does that mean?

We are image-bearers of God. God designed mankind to reflect his glory. But our sin is like a veil blocking our purpose and robbing God of glory due him. "For all have sinned and fall short of the glory of God." (Romans 3:23)³ God remedies the problem of our sin by calling us back to himself through Jesus Christ who died in our stead. When we return to God, he removes that veil "so that we can be mirrors that brightly reflect the glory of the Lord. And as the Spirit of the Lord works within us, we become more and more like him and reflect his glory even more." (2 Corinthians 3:18, NLT)

To *glorify* means to exalt one with honor, praise, and adoration. To glorify God is to worship him or make much of him. In God's case, we cannot add to his glory for he is all-glorious. Therefore, when we glorify God, we acknowledge his infinite worth and celebrate him. But as we saw above, our lives ought to serve as "mirrors that brightly reflect the glory of the Lord." Therefore, worshiping God is not an isolated act reserved for the proper religious setting.

Worship of God consists of an all-encompassing lifestyle that includes our affections, our choices, our obedience to him, our service to others, and our dependence on him. "God created me—and you—to live with a single, all-embracing, all-transforming passion—namely, a passion to glorify God by enjoying and displaying his supreme excellence in all the spheres of life."⁴

Glorifying God and enjoying him are inseparable. For some, the idea of *enjoying* God may seem strange or unusual. But when we *prize* (enjoy) him we *praise* (glorify) him. As John Piper explains, "God is most glorified in us when we are most satisfied in him."⁵ Consider the following examples:

- God assured Abraham, "I am your very great reward." (Genesis 15:1)
- David exclaims his enjoyment in God when he lets loose with, "You will fill me with joy in your presence, with eternal pleasures at your right hand." (Psalm 16:11)

- David, modeling his own practice, urges us, “Delight yourself in the Lord.” (Psalm 37:4)
- Another psalmist declares his complete satisfaction in God to Him, “Whom have I in heaven but you? And earth has nothing I desire besides you.” (Psalm 73:25)
- Jesus expressed the concept of enjoying God in terms of a hidden treasure or a great pearl so valuable that the one who finds it sells everything else to joyfully obtain it! (Matthew 13:44-45)
- The apostle Paul considered everything else in life to be rubbish compared with knowing Christ. (Philippians 3:7-9)

When we find our ultimate satisfaction and enjoyment in God, he is our most valued prize – our treasure – our joy and delight. And as we express our delight in him, we make much of him, which glorifies him. Our enjoyment of God has profound implications on our perspective and conduct in all of life including our finances.

*We know not
what we long for
until we see the
breath-taking
God. – John Piper*

Mine the Word

Please read the following passages and record your observations about what each passage has to say about glorifying and/or enjoying God.

1. Psalm 34:1-3
2. Psalm 63:1-5
3. Psalm 73:25
4. John 15:8
5. 1 Corinthians 10:31

6. 2 Corinthians 3:18

7. Philippians 3:8

Simulation

Please read the simulation below as though you are reading about an experience in your own life. You will need to “enter into” this simulated experience using your imagination!

You have been planning and saving your money for a couple years toward a dream vacation in Mexico with your spouse. This trip has been a goal of yours as a couple for several years and marks a key anniversary. You and your spouse have never been able to afford a trip like this before. You are now in the final stages of planning for your trip and will make reservations within the next two weeks.

About that time you got a phone call from friends inviting you to their home to hear a missionary speak that weekend. The day of this event rolled around and you and your spouse attended. Your lives have not been the same since!

The missionary invited you to consider going on a short-term missions trip to an Indian village in northeastern Ecuador where he and his wife serve. You recall sitting in your friends’ home that evening bombarded with thoughts and emotions! You felt impulsively wild and crazy, yet full of love for the people of this Ecuadorian village whom you had never met. You also experienced a deep longing to follow the Lord that filled you with joy and anticipation for what God was going to do in your life. There was no mistaking it. Before the evening was over, you had an overwhelming sense from God that he wanted you to go on this mission trip.

Even though you and your spouse had had no opportunity to discuss it together during the meeting, you could tell that God was stirring in your spouse’s heart in the same way he was in yours.

Then, on the way home from the meeting, you and your spouse confirmed in amazement that God had clearly been speaking to both of you in the same way. You both want to go on this mission trip so strongly, that you decided to abandon your plans for your Mexico vacation and invest your vacation time and

savings on the mission trip instead. You and your spouse have been giddy with excitement over the prospect of the mission trip ever since! God is so good!

Nothing makes God more supreme and more central than when people are utterly persuaded that nothing – not money or prestige or leisure or family or job or health or sports or toys or friends – is going to bring satisfaction to their aching hearts besides God. – John Piper

Discussion Questions

Based on the above simulation, please respond to the following questions before the next session and come prepared to discuss your responses. You will need to project yourself into the story to respond to these questions.

1. Think about your decision to give up your vacation for the mission trip. Why did you do it? Any regrets? Why or why not?
2. If this had really happened to you, how open and responsive would you have been to such a prompting from the Lord? Would you have heard him?
3. What is it about your decision that makes you feel like you've actually traded up for a better goal? (Is it better? Why or why not?)
4. In what way does your decision demonstrate your delight in God?

5. Think of a situation in which you have traded up on a dream, goal or plan at the Lord's prompting. Describe what happened and how it made you feel.

6. In what other ways could you have responded in a God-honoring manner if he had not led you to go on the mission trip?

Memorize

Memorize Psalm 37:4 and then meditate on it. "Delight yourself in the Lord and he will give you the desires of your heart." Psalm 37:4

Interact with God about this passage. Wrestle with him about what it means to *delight in him*. Please come prepared to recite Psalm 37:4 to a partner next week.

1. What does delighting in him look like in your life? Is this verse a formula to get what we want? What is the connection between our delighting in God and getting the desires of our heart?

2. What are some things that you enjoy about God?

3. What things have you desired above God?

4. Think of an event or experience that has brought God back into proper focus in your life. What was the event and why do you think it had this impact on you?

Life Challenge Project

Part One: Balance your checkbook and maintain a real-time available balance

Beginning this week in *Uncommon Cents*, we will be introducing a variety of tools and techniques to you that are designed to help you win in the area of finances. For some of you, the tools and techniques may seem rigid and pointless at first. But please humor us and apply them and watch what happens! What today may feel time-consuming and super-disciplined will bring you freedom and joy in the near future.

Helpful hints:

- If you are married, we recommend that you use only one checking account for the duration of *Uncommon Cents*.
- Use only traceable means to spend money. For example, avoid using cash and an automated teller machine (ATM).
- Use a credit card *only* for amounts that you intend to pay off this month.

Many people go to the ATM without thought for how much and how often they are withdrawing or what they spend the cash on. Such use of the ATM is one of the fastest ways to lose control of managing your finances. So we recommend that you avoid using the ATM during this time. If you need a little cash for something, get cash back on a purchase that you will record in your checkbook register.

Balance your checkbook initially. Balancing your checkbook will tell you your available balance of funds for spending. Whether you already balance your checkbook regularly or never do so, please follow the instructions below using the *Checkbook Balancing Sheet*. (*This and other spreadsheet tools available free at www.heapofstones.com in the "Free Stuff" tab*). (If your bank offers on-line access to your account and you have the know-how you may want to work this process on-line.)

1. Obtain your checking account balance either on-line or from your most recent bank statement. Write that balance in line 1 of the *Checkbook Balancing Sheet*.
2. If you have made any deposits to your account since the date shown on your statement balance, or not shown on your statement, add up those deposits in the space provided and record them on line 2.

3. In the space provided on the *Checkbook Balancing Sheet*, list all checks, ATM withdrawals, and other charges that are still outstanding (that is, not yet subtracted from your account.) Add up all these outstanding charges and write that amount on line 3 of the *Checkbook Balancing Sheet*. (Note: it sometimes takes checks weeks to clear the bank. For this reason you cannot assume that a check written before the date on your statement balance has been deducted from your account.)
4. Add lines 1 and 2 and write down that sum below line 2. Then Subtract line 3 from that sum of lines 1 & 2 and write that amount in line 4. This amount in line 4 should be your current (real-time) available balance in your checkbook.

Part Two: Record all transactions in your checkbook register daily.

1. Begin tracking all transactions in your check register *daily*. Transactions include: deposits, checks written, debit card use, EFT's (electronic fund transfers), and service charges. Use the following codes in your check register:

Transaction Type Abbreviation	Transaction Type
D	Deposit
Check # (i.e. 1001)	Written checks
DC	Debit card
EFT	Electronic fund transfers / Automatic withdrawals
SC	Service charges

2. In the "Description of Transaction" space in your check register write both the vendor name *and* category of spending associated with that expense. (See *Category Summary Sheets* for categories).
3. As transactions clear your checking account, place a check-mark in the "Fee" column to show that the item has cleared.
4. During *Uncommon Cents*, another month end will pass and you will receive another statement from your bank. Using the same process you used in part one above, balance your checkbook again to your bank's statement. Because you have been tracking your transactions daily, this should be a snap!

Part Three: Log all transactions on the *Category Summary Sheets*.

The *Category Summary Sheets* will provide you with data you cannot obtain in any other way. You will need this data in order to assess your financial health, create a *Spending Plan* and a *Debt Repayment Plan* (if needed).

1. Select the categories from the Category Summary Sheets that you will use in your spending plan based on what you know about your needs. (See Example Category Summary Sheets.) Keep the number of categories small (fewer than 20) so the task of tracking your transactions is not burdensome. Avoid getting lost in the details by tracking your transactions at a high level. You want to keep the process simple so you can get the information you need to make decisions without spending an inordinate amount of time recording each transaction. Tracking transactions by categories will help you locate problem areas and make needed adjustments.
2. As you enter all transactions into your checkbook daily, log them on the Category Summary Sheets under the appropriate category as well. (Remember, you are already listing the category in the "Description of Transaction" space in your checkbook register.)
3. If you are using a credit card for any transactions, do not record these transactions in your checkbook, but do record these transactions on the Category Summary Sheets. It is important that you continue tracking your transactions for all the weeks remaining in *Uncommon Cents*.

Tools Needed: (These are provided online at <http://www.heapofstones.com> in the "Free Stuff" tab.)

- *Checkbook Balancing Sheet*
- *Category Summary Sheets*
- Example *Category Summary Sheets*

Part Four: Make plans to spend an hour alone with God this week. Select a time and location where you will be free to worship him undistracted. Plan well in advance so that your time is not rushed.

- Begin your time with him simply worshipping him. Rehearse with him what you enjoy about him (his character, his works in your life and other's lives, his creation, etc.).

- Ask God to reveal to you whether you have elevated other things or people above him in your life. As he reveals these to you, confess this to him as sin and affirm him as your chief delight.
- Pray back to him some of the Scriptures you read in the *Mine the Word* section, making these passages an expression of your own thoughts and desires.
- Tell him your desire to glorify him in all you think, say and do. Ask him to change you and help you align your life to him.
- Ask him to show you two concrete ways in which you can demonstrate your enjoyment of him in your everyday life. (For example, in what ways will you and others be able to see your enjoyment of God in your life? It may be an attitude, a demeanor, the way you treat others, the words you choose with your loved ones, etc.) Write these two ways down below and follow through with them before your next session. Be prepared to share with your small group what happened.

My Prayer

Lord, I come before you right now and declare that you are my joy and my delight! You are my portion; my very great reward! I esteem you as more valuable than else in this world or this life!

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

The Power of Money

We buy things we do not want to impress people we do not like.
– Arthur Gish

Fred is a recovering materialist. His pursuit of materialism parallels an incident experienced by a young man while hiking a remote trail in the Cascade Mountains of Washington. He had been descending a steep slope on countless switchbacks that zigzagged their way through heavy underbrush. One could not see the next switchback due to the thick vegetation, but they always appeared as the trail turned back on itself making another angular cut down the mountain.

After so many switchbacks in this seemingly unending pattern, he decided to cut off some distance by leaving the switchback and heading straight downhill to what he thought would be the center of the next switchback. The next switchback never came.

He kept bushwhacking down the mountain through the thick underbrush expecting to land on the next switchback at any moment. But eventually he had gone far enough that he began to fear there were no more switchbacks. Then, suddenly, he broke through the foliage into nothingness. He was on the edge of a sheer precipice hundreds of feet above the valley floor. His downhill momentum nearly carried him over the edge. Pencil-size branches barely prevented him from careening into the chasm.

Shaken, both by the danger and by his own foolishness, he began the arduous climb back up the mountain to look for the safety of the switchback he had left. At last he found the switchback and was humbled to realize how much time and energy he had wasted and what great loss he had risked by leaving the switchback.

Fred's descent off the switchbacks of following God into materialism started about a decade ago. He had been a follower of Jesus Christ for many years, when he began listening to lies from the Evil One. Lies like:

- God wants you to be wealthy
- It's OK to lavish yourself in luxury
- You can serve God *and* pursue riches
- You've sacrificed for long enough
- You are mature enough to handle wealth
- You'll have more to give if you're rich
- God is not giving you riches, so pursue them yourself

Chasing these lies over a period of the next few years, Fred fanatically pursued three multi-level marketing businesses, each of which promised vast and rapid wealth. They dangled an extravagant lifestyle in front of him full of expensive toys and exotic trips. Ironically, all three businesses promoted this pursuit of material wealth while also claiming a strong pursuit of God. In measurable terms, these ventures cost him thousands of dollars and man-hours, and many friends. In immeasurable terms, they cost Fred dearly in his relationship with God as they competed for his allegiance to him.

During this time Fred was also lured by well-meaning Christian friends into investing in two extremely high-yield opportunities that were later exposed as Ponzi schemes. These ventures cost him tens of thousands of dollars, incalculable stress and the bondage of long-term debt. More importantly, his pursuit of wealth had distracted him from his love and devotion to God. He had left the safety of the switchbacks of God's counsel and found himself on the edge of a spiritual and financial precipice.

The health, wealth, and prosperity "gospel" swallows up the beauty of Christ in the beauty of his gifts and turns the gifts into idols.⁶
 – John Piper

Only then did he recognize the truth and wisdom of God's Word, "People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction." (1 Timothy 6:9)

Mine the Word

Discuss the following "lies" in light of God's Word.

1. "God wants me to be wealthy." 1 Timothy 6:6-11

2. "It's OK to lavish myself in luxury." Luke 12:13-21

3. "I can pursue God *and* pursue riches." Matthew 6:24; Hebrews 13:5

4. "I've sacrificed for long enough. It's my turn to enjoy some of the world's wealth." Proverbs 23:4-5; 28:20; Colossians 3:5

5. "I am mature enough to handle wealth." Mark 4:18-19; 1 Timothy 6:9

6. "I'll have more to give if I'm rich." Luke 21:1-4

7. "God is not giving me riches, so I'll do it myself." Ecclesiastes 5:10; Luke 12:22-34

Watch Out! Be on your guard!

Jesus warns us, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." (Luke 12:15)

Wealth poses an undeniable magnetism, lure, attraction, seduction, enticement, sway, hold, control and rule in one's life. Because of its great allure, Satan singled out the pursuit of wealth as a chief ploy in tempting Jesus! (Matthew 4:8-10) The Evil One continues to play this trump card in his attempts to deceive us, knowing how vulnerable we are to its enticements. (See 2 Timothy 3:1-2.)

The Proverbs reveal that greed for money, wealth and possessions perverts justice; promotes cheating, lying, fraud, envy, lust, oppression, bribery, extortion, and dissension. Greed for more makes one stingy, pleasure-seeking, and unrestrained. Wealth gives one a false sense of security and can supplant God as Lord of our lives.⁷

We are spiritual beings compelled to worship. We *must* worship someone or something. To worship is an unavoidable drive. We are programmed to worship. Our need to worship is like gravity. We feel its pull and arrange our lives around the fact that it's there. But if we don't focus all our energies on worshipping God, we will – no, we *must* worship someone or something else. When Jesus said, "You cannot serve both God and Money," he is not speaking about an issue of priority but of singleness of heart.⁸

*Money has the greatest potential to replace God in your life.
Rick Warren*

Think about it: In what ways has money or the pursuit of it or things it can buy distracted you from your pursuit of God?

The Spiritually Disadvantaged

Although all of humankind exists in a state of extreme spiritual need before God, he considers two types of individuals to be particularly spiritually disadvantaged: the rich (Matthew 19:23-24), and those who want to get rich (1 Timothy 6:9-10). The problem is not some prejudice that God has against the rich. The problem stems from placing one's trust and hope in wealth and not in God (1 Timothy 6:17).

Greed is misplaced worship.

Simulation

Please read the simulation below as though you are reading about an experience in your own life.

The day had finally come for you and your spouse to depart on your mission trip to Ecuador! You are so very excited to be on this trip and are anticipating God to really stretch you and use you. The grueling 17-hour trip to Quito yesterday did nothing to dampen your spirits.

This morning you left Quito in a small plane bound for Nueva Loja in the northeast section of Ecuador near the Colombian border. The contrast of leaving the 9350-foot elevation of Quito and flying into the Amazon Basin lowlands was absolutely stunning!

In Nueva Loja you climbed into a small bush plane with floats that would take you into the remote village in which you will be serving. This area is an almost impenetrable tangle of rainforest that the Ecuadorians call the *Oriente* (the East).

Shortly after noon, as you left Nueva Loja, you expressed some concern to the pilot over the ominous looking weather in the direction you are flying, but he didn't seem worried. However, the longer you flew the more turbulent the weather became until it was apparent that this pilot was in over his head. The thick cloud cover forced the pilot to an uncomfortably low altitude and a change in course as he sought visibility.

Suddenly, your pilot found himself too low and the driving wind and rain had seemingly bounced the plane down into the tops of the trees. Vines and tree limbs grabbed at the floats dragging your plane down through the dense jungle canopy and into the green tangle below.

A massive tree trunk brought the plane to a halt without mercy, killing the pilot on impact. Though greatly shaken, you and your spouse have not received life-threatening injuries. The plane's wings had been sheared off, spilling fuel on the jungle floor, but starting no fires. You both have some cuts and gashes that need your immediate attention and you suspect a couple of broken ribs.

After tending your wounds with a small travel first-aid kit, you both assess your most immediate concerns: 1) staying calm and warding off the effects of shock; 2) being rescued (the jungle canopy is so thick no one will see the plane); 3) finding or building shelter for the night; 4) starting a fire for comfort and possible rescue; 5) drinking water (you have enough water for tonight and tomorrow); 6) safety in the jungle from animals and possibly guerillas (you have crashed near the Columbian border where there is known guerilla activity).

Discussion Questions

Based on the above simulation, please respond to the following questions before the next session and come prepared to discuss your responses.

1. Think about your decision to give up your vacation for the mission trip. Rehearse again why you did it? Any regrets in view of your present circumstances? Why or why not?
2. What is your response to God right now in your current situation? Where is God when things like this happen to us? What are you feeling toward him? What would you say to him?
3. In view of this present life-threatening predicament, how is your perspective toward things like your career, house, cars, toys, and investments different than when you were *safe* at home? Why the difference in attitude? What is now important?

When we have been stripped of all earthly possessions it is not difficult to see God as our greatest treasure. It is in plenty and in the pursuit of more and the intoxicating rush it brings that we find it difficult to value him above all else.

Memorize

Memorize Matthew 6:24. “No one can serve two masters. 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 both God and Money.” Matthew 6:24

Interact with God about this passage. Meditate over the passage and respond to the following questions. Please come prepared to recite Matthew 6:24 to a partner next week.

1. Why is it not possible to serve both God and Money in the sense spoken of here? (Note: In 1 Thessalonians 1:9, Paul commends his readers who “turned to God from idols to serve the living and true God.” *Serve* in that passage is the same word for *serve* found in Matthew 6:24.)
2. What connection do you see between enjoying and finding our satisfaction in God and the truth of this passage (Matthew 6:24)?
3. In the context of service to a master in this verse, Jesus talks about love and devotion. In what ways have you allowed yourself to love and devote yourself to money or material possessions?
4. Spend time in prayer with God denouncing any love and devotion to money or material possessions and confirming your love and devotion to him. (Next week you will find additional help and projects in following through with *breaking the power of money*.)

Life Challenge Project

Part One: Spend time with your spouse (if married) or a close friend (perhaps a fellow participant in *Uncommon Cents*) discussing the question: **In what ways has money, or the pursuit of it, or things it can buy distracted you from your pursuit of God?** Pray with and for each other: Tell God that you don't want to be distracted from following him and that you acknowledge him as your joy and delight.

Part Two: Complete the *Uncommon Cents Peer Assessment* on yourself and distribute the assessment and pre-addressed, stamped envelopes to five individuals who know you well. Ask them to complete the assessment on you and to mail it back to you. When the assessments come back to you, please leave them sealed in their envelopes and bring them with you two weeks from today and we'll go over them. The results are for your eyes only, unless you choose to share them with someone else.

- Obtain six copies of the *Uncommon Cents Peer Assessment (Appendix C)*.
- Complete one copy of the assessment on yourself.
- Write your first and last name in the space provided at the top of each assessment. Distribute five copies of the assessment along with five pre-addressed envelopes to people who know you.

The purpose of this Peer Assessment is to give us a snapshot of how we're coming across to others in terms of the values listed on the assessment. This is a unique opportunity for feedback from others in areas of our lives in which we seldom receive feedback. So, please view this feedback with a teachable spirit as a gift from God!

Part Three: Continue tracking your income and spending on your checkbook register and *Category Summary Sheets*.

My Prayer

Lord, I admit that I have set my heart on things above you. I confess this to you as idolatry. I denounce the gods of wealth, luxury, convenience, and entertainment along with the false sense of joy, hope and security they vainly promise. You are my God. In you alone I find my joy, my hope and my security.

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

Breaking the Power of Money

He is no fool who gives what he cannot keep to gain what he cannot lose.
– Jim Elliot

Eric dedicated his life to becoming one of the greatest soloists the world had ever known. Already at the age of four, his mother started him on voice lessons having recognized his musical talent. It was tough times back then during the great depression and when Eric was just six, his father died leaving a widow with five young children. At this tender age, Eric began to work to help support the family.

He continued his voice lessons and sang in public performances in a variety of venues including recitals, school, church, community and private settings. World War II broke out during his senior year of high school. After graduation he enlisted and became a pilot in the Army Air Corps. Though the war interrupted his formal music training, he sang and entertained his fellow troops whenever he could find an audience.

Following the war, he enrolled in the Kansas City Conservatory of Music and completed his studies as a vocalist. While there, he founded and ran his own radio program in order to exercise and leverage his talents. By now, he was an accomplished baritone soloist, coached by one of the best voice trainers from Europe. Eric was told that such a voice as his came only once in a generation! In addition to his musical ability, Eric had a natural talent for acting and a great sense of humor.

With Eric's list of talents and great potential, he was invited to New York City to become a protégé of composer Sigmund Romberg to get his start in "show-business." Over the next five years, Eric experienced a wild ride up the ladder to stardom. He hobnobbed with stars like Robert Goulette, Jack Paar, and Audrey Hepburn. He was offered a contract with one of the Gabor sisters to perform a nightclub set throughout the country and he performed in the Metropolitan Opera with Jerome Hines.

His wife had been a great support to him and had sacrificed much to help him attain his goals. But one evening as Eric returned home from work to his wife and three little

boys, she calmly explained to him that she could no longer endure living in New York. The high crime, rampant use of drugs, apprehension for the safety of their children and the culture itself were more than she could continue to bear. Though it is uncertain, some believe that she had personally either been threatened or stalked as well. She also had serious concerns about the extent to which his career would take him away from the family and often into very worldly environments.

In fact, she had become so resolute about leaving New York, that she had asked her parents to wire her the money for their departure. She explained to Eric in tears, that she needed to leave that night. She had already packed their meager belongings.

That night, Eric was faced with a life-changing decision either to love, honor and cherish his wife and children, or continue to pursue his budding career. With little time for reflection, he chose his wife and children and never looked back. He simply saw this decision as a decision to follow Christ as a godly husband and father – and that was a “no-brainer”. They packed their things into the car the same evening and left New York and his career as a world-class soloist.

What is most admirable about his decision is that Eric never, ever held his wife responsible for sacrificing his career. In fact, his sacrifice for his wife only served to increase her value to him and his love for her. Eric remained deeply in love with his wife until her death.

On the one hand, few of us are ever called upon to make a choice of the magnitude that Eric made. On the other hand, all of us face mini-choices every day between pursuing things that deter or distract from Christ and following him resolutely. Jesus Christ wants our affections.

Like Adam and Eve in the garden, we secretly mistrust God, suspecting that he is withholding something valuable from us.

Discussion Questions

1. Eric had given nearly thirty years in pursuit of a goal that in and of itself was noble and good. He pursued it in a manner that demonstrated hard work, perseverance and great personal sacrifice. These are all godly virtues. In what ways then could his career goals have distracted Eric from Christ? How did Eric demonstrate his trust and affection for Christ by doing what he did for his wife?
2. Think of a choice that you have made (or perhaps need to make) to leave a practice or pursuit because it was (is) distracting your whole devotion to Christ. Please share this with your small group.

Mine the Word

Read the accounts of the two men described in Luke 18:18-25 and 19:1-10 and answer the questions below.

1. What are the similarities between the two men and their experiences here with Jesus?
2. Contrast the differences between the two men and their experiences here with Jesus.
3. Jesus puts both men to a "test" for their affections. He asks them to choose between love and desire for material things vs. love and desire for God. Discuss each man's response. Why does God press us to make this choice?
4. As Jesus interacted with these two men, the first man "became very sad," while the second man "welcomed him [Jesus] gladly" and then in the same spirit announced his plan to give to the poor and make restitution to those he had wronged. What made the difference in Zacchaeus? Think of times when you have had one or the other of these responses. What made the difference in your life?

Gaining a God-Perspective

Review and discuss the concepts and their passages below.

God's Instructions* → *based on* → *God's Promises & Character

Keep your lives free from the love of money and be content with what you have.

Because God has promised, "I will never leave you or let you down!" – Heb 13:5

Do not worry or be anxious even about your basic physical needs such as food and clothing.

Your heavenly Father knows your needs. As he feeds the birds and clothes the lilies, so he will feed and clothe you! – Luke 12:22-30

Come to God with all your needs and requests.

Your Father in heaven is infinitely good! He hears your requests and will give you what you need. – Mat 7:7-11

Trust God for all your needs.

God, whose resources are infinite, will meet all your needs. – Phil 4:19

Don't buy into worldly thinking. The quality of your life and your personal worth is not based on the abundance of your possessions.

God himself is your ultimate treasure! He who loves you more than you can imagine determines your worth!
– Luke 12:15, 24 & 31

Don't seek to be rich or love money. Such pursuit leads to temptation and a trap and many foolish and harmful desires that plunge people into ruin and destruction.

A God-centered life with contentment brings an awesome return on investment!
– 1 Tim 6:6-10

Learn to be content regardless of your circumstances.

Our contentment should be grounded in him who never changes. God gives us strength and resources to do anything he asks of us!
– Phil 4:4-7, 12-13 & 19

Do not be arrogant because of what you own or put your hope in wealth!

Put your hope in God who richly provides us with everything for our enjoyment!
– 1 Tim 6:17

The Money Test

Literally speaking, money has no power. Money is an inanimate object and is neither good nor evil. But our relationship (our desire and affections) toward money determines its hold and power on us.

Desire for God is the key to breaking the power of money.

Money holds so much ground in our lives that God uses the "money test" to determine where our hearts are with respect to him and others. When John the Baptist appeared on the scene urging people to turn their hearts back to God, he explained to them that a heart in submission to God would produce "good fruit" in their lives. He said, "Produce fruit in keeping with repentance." (Luke 3:8) Good fruit in one's life comes only as a result of a right relationship with God, and not the other way around. We do not come into right relationship with God by producing good fruit. Indeed, apart from a relationship with him it is not possible to produce good fruit (John 15:5).

A variety of people then asked John the Baptist what this fruit would look like in their lives. They asked, "What should we do?" To the crowd he responded that they should share food and clothing generously with those who had none. He told the tax collectors to put away greed and dishonesty. And he told soldiers not to misuse their power by extorting money from others but to be content with their pay. In each situation, John challenged them to align their lives with God by changing the way they viewed money. The "money test" in our lives reveals our true relationship with God.

As you reflect on the above passages and truths, what personal choices do you need to make to align your life with God's character and promises, making him your desire? If you were to ask John the Baptist, "What should I do?" how would he respond to you in terms of your hold on money or material things? Share these with your small group and encourage and pray for each other.

Memorize

Memorize Hebrews 13:5. "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

Interact with God about this passage. Meditate over the passage and respond to the following questions. Please come prepared to recite Hebrews 13:5 to a partner next week.

1. How do we walk the line between working hard and enjoying what God gives us and yet keeping our lives free from the love of money?
2. What is contentment? How does true contentment relate to setting personal goals for improvement (better job, house, car, etc.)?
3. Restate God's promise, "Never will I leave you; never will I forsake you," in your own words.

Simulation

Please read the simulation below as though you are reading about an experience in your own life.

For at least an hour after the plane crash, you felt like you were in a dream. Along with your aches and pains, the bleakness of your situation had begun to set in and you felt powerless to do anything about it. It was still pouring down rain. About this time, you and your spouse prayed together and sensed God prompting you to get up and get busy looking through the wreckage for items that might aid you.

In the plane, you were able to salvage your two backpacks, a tarp, some rope, a machete, and a few cans of various meats that were being delivered to the village. Using what you had found, you constructed a low shelter that would at least keep you out of the rain. You changed into dry clothes and tried to make yourselves as comfortable as possible.

Try as you may, you could not find a way to get a fire going. You had searched for fuel in the severed wings, but found none or couldn't get to it. You found a pack of matches in the shirt pocket of the pilot, but they were soaked. Resigned to spending the night in the dark, you decided it would be wise to find some strength in food.

The machete, although crude, aided in opening a couple cans of meat. As you and your spouse ate together huddled under your shelter, you were both overwhelmed with a

sense of God's presence and care for you in the midst of your present circumstances. Your full stomachs combined with the trauma of the day, your sense of safety in God, and your already prone position sent you off into a deep, restful sleep.

About 12 hours later, you both awoke with a start as you heard something nearby. Sometime in the night the rain had stopped, but the jungle was still dripping. What you had heard, however, sounded metallic. You both just stared at each other straining to hear again whatever it was that woke you. Then, someone kicked you in the foot and grunted an order in another language. You crawled out of your shelter.

A band of five men stood in a circle around you with weapons trained on your chests. None appeared to speak English. They had already ransacked the plane and now motioned for you to pull your belongings out of the shelter. They confiscated your backpacks containing your clothes, a Bible, and a digital camera – stuff that you'd miss, but could replace. Then they stripped you of your wedding rings and watches. Taking your wedding rings made you feel personally violated.

Knowing that they had everything you owned, your mind desperately raced through the options of what they would now do with you. You were emotionally numb. They motioned for you to turn around and put your hands behind your back and proceeded to tie your wrists together. It became clear that you were going with them.

They led you through the jungle single-file, three of them in front and two behind. The thick underbrush and uneven ground would have made the going tough under normal circumstances. But with your hands tied behind your backs it was difficult to balance and you tripped and fell frequently. Each time you went down, your captors jerked you back on your feet and barked something angrily in your face. You tried even harder not to fall.

After some hours, you came to a trail and continued on without a break. The going was a bit easier on the trail, but they never stopped for rest, food or water. Twice they gave you a swig of water from a canteen as you plodded on.

Toward evening your group came into a small clearing with tents and a few other men who had been left to guard camp. They spoke with the guards and showed them the booty they had taken from you and then gestured toward you laughing obscenely. Then they dragged you both over to a large tree on the edge of camp and tied you together on either side of the tree and left you.

Just as it was getting dark, three other men came into camp carrying heavy backpacks. As they arrived, the whole band, now about a dozen, grew wild and excited. The three new-comers had apparently stolen a large cache of whiskey from someone. In no time, each man had his own bottle and began to drink unrestrained.

It was dark now, and as the men lounged around the fire with their whiskey, you decided it was time to try to break free. You discovered you could get close enough to each other to untie one another's knots. You hoped that the heavy drinking would

eventually put them to sleep, and decided it would be best to wait before trying to slip away. You prayed to God they would go to sleep and sleep deeply.

Sometime later, as the fire began to die, you realized that all the men were out cold. In hushed whispers, you discussed whether to try to recover your belongings in your escape. But they were nowhere in sight and you decided it would be too risky. Ever so slowly and quietly, you both crept out of camp and onto the trail you had come in on. The only thing you could grab on your way out was a large flashlight. Not knowing where this trail led, you decided to go back the way you had come. The night was inky black and without the flashlight, traveling would have been impossible.

Dawn came none too soon as your flashlight was nearly spent. In the daylight, you and your spouse were able to step up your pace even more to lengthen the distance between you and your captors. You moved swiftly along without speaking much. Then, sometime after mid-day, you met up with an Ecuadorian border patrol unit. They had been looking for your plane and were relieved to find you alive.

As the border patrol took you into their care, you were overwhelmed with a sense of gratitude to God for life and for each other. You and your spouse fell into each other's arms and sobbed for joy to be alive and with each other. Never before had your desire for God and love for your spouse been more intense.

Discussion Questions

Based on the above simulation, please respond to the following questions before the next session and come prepared to discuss your responses.

1. Think once more about your decision to give up your vacation for the mission trip. Rehearse again why you did it? Any regrets in view of your present circumstances? Why or why not?

2. What is your response to God right now in your current situation? What are you feeling toward him? What would you say to him?

3. In view of the events surrounding your capture and escape, what was your perspective toward those things that your captors took away from you? What did *desire* or *affections* have to do with your perspective?

4. We've tried to illustrate throughout this chapter, that *desire* is the key to breaking the power of money in our lives. (Desire for God and for that which transcends the here and now.) In a life and death situation as we depicted in this simulation, the desire for what is really important comes more clearly into focus. Discuss how we can foster this desire for God and what really matters when we're in our normal, daily routines.

*If we look like our lives
are devoted to getting
and maintaining things,
we will look like the
world, and that will not
make Christ look great.
– John Piper*

Life Challenge Project

Part One: Spend time this week with your spouse or a close friend discussing the following question: Based on *Uncommon Cents* so far, what are two issues God is speaking to you about in terms of your relationship with Him? Pray with each other about these two issues.

Part Two: Obtain your FICO® score.

FICO® Score - what is it? The FICO® score is your credit rating. Most lenders base loan approval and interest rates on your score. Whether you are applying for a loan on a house, car, or dental work; or applying for a credit card or your credit card issuer raises your credit limit; or renting an apartment; or applying for a job which requires good credit, then it is very likely your credit score was pulled to make a decision.

Your FICO® score is an important tool for you both to gauge and improve your financial health. So even if you have no near future plans to borrow money, your score can help you determine how to improve your financial health. The higher your score, the better your credit rating. The higher your score, the more likely it is you will qualify for a loan. And the higher your score, the lower the interest rate you will pay to borrow money.

Your FICO® Score	Your interest rate	Your monthly payment
760-850	5.318%	\$1,391
700-759	5.541%	\$1,426
660-699	5.827%	\$1,471
620-659	6.64%	\$1,603
580-619	8.4%	\$1,905
500-579	9.255%	\$2,058

The accompanying chart is an example of interest rates for a \$250,000 home on a 30-year, fixed-rate mortgage in January 2008. (As the prime interest rate changes, so will the interest rates and monthly payments in this chart.)⁹

Go to the website: www.myfico.com and purchase the FICO® Standard credit report. (It costs \$15.95 in 2008.) It only takes a few minutes to obtain your score on-line. When asked from which of the three credit organizations you would like to obtain your credit report, we recommend you select *Equifax*.

If you are married, it is only necessary to obtain a report in the husband's name. Even if the wife has credit established in her name, these will appear on the husband's report. Once you receive your FICO® score, review the information and try out some of the simulators provided on-line to investigate ways to improve your score.

Key factors that affect your score are:

1. How you pay your bills – accounts for 35% of score! *Action:* Pay your bills on time – always. *Psalm 37:21, "The wicked borrow and do not repay."*
2. Amount of money you owe compared with your available credit – equates to 30% of your score. *Action:* Pay down debt and close credit card accounts other than one or two. *Proverbs 22:7, "The borrower is servant to the lender."*
3. Length of credit history – decides 15% of your score. *Action:* maintain good credit with the same issuers over a long period of time. *Proverbs 22:1, "A good name is more desirable than great riches."*

4. Mix of credit – accounts for 10% of score. Lenders look for a mix of both *installment* credit (e.g., mortgage and auto payments) and *revolving* credit (e.g., credit cards). *Action:* focus most debt on appreciating items (e.g., a home). If you must pay for a depreciating item with credit, find a way to put it on an installment plan rather than a credit card. *Proverbs 21:5, "The plans of the diligent lead to profit as surely as haste leads to poverty."*
5. New credit applications – counts for 10% of your score. Multiple credit applications within a short period of time concern lenders. *Action:* be consistent in your finances. Also, avoid constantly opening new credit cards promising zero percent interest on balance transfers for a period of time. *Proverbs 15:27, "A greedy man brings trouble to his family."*

Part Three: Using the information you received on your credit report (that came with your FICO® score) fill in the first four columns of information on the *Debt Repayment Plan*. List all debts except your home mortgage on the *Debt Repayment Plan* (Appendix D). Be sure to include any other outstanding debts that are not listed on your credit report. (These can include personal loans from a friend or family member or payment on past taxes to the IRS.) Then, set the *Debt Repayment Plan* aside until week six. There, you will integrate it with your *Spending Plan*, which will tell you how much cash you can free up to pay down debt more aggressively.

*Whom have I in
heaven but you?
And earth has
nothing I desire
besides you.
– Psalm 73:25*

Part Four: Please consider the following recommended practices for financial freedom.

- Mortgage ratio: We recommend that your gross monthly mortgage payment divided by gross monthly income should be no more than 28 percent. Lenders may be willing to extend more credit than this, but this ratio will give you margin. (E.g. \$980 mortgage payment divided by \$3500 gross monthly income = .28 or 28%.)
- If you use credit cards, pay off balances monthly.
- Pay for all depreciating items with cash, not credit.
- Honor the Lord by giving back to him off the top of your income.
- Save for large items, emergencies, vacations, education, etc. See Appendix A on strategies for purchasing a vehicle.
- Learn contentment. Simplify and downsize if necessary.

Part Five: Continue tracking your income and spending on your checkbook register and *Category Summary Sheets*.

My Prayer

"As the deer pants for streams of water, so my soul pants for you, O God. My soul thirsts for God, for the living God."¹⁰ Lord, give me a hunger and a thirst for you daily that I will only seek to satisfy in you. I choose to desire you above all else!

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

Taste and See!

When God gives any man wealth and possessions, and enables him to enjoy them, to accept his lot and be happy in his work – this is a gift of God. – King Solomon, Ecclesiastes 5:19

When Chris met Ann, the girl of his dreams, she was away at school healing from a severed relationship with a boyfriend who was not a follower of Jesus. So, in order to win the favor of Ann and her mother, Chris knew he would have to pose as a good Christian man.

Chris had grown up in the church, so he had mastered Christian customs and lingo. His parents had made him go to church, but he neither knew God nor that he *could* know him. Chris saw himself as a man of the world who would do almost anything for a buck or to get what he wanted. And right now he wanted Ann.

Hiding behind the anonymity of a long-distance courtship and being unknown in Ann's hometown, Chris managed to dupe her, her family and their pastor into believing he was a Christian. They married and moved far away from Ann's family. As poor college students, they postponed any idea of a honeymoon. Chris resumed college and evening jaunts to the bar while Ann went to work to support them.

On their first year anniversary, Chris and Ann decided to make up for their lost honeymoon by going to Las Vegas. Chris became so allured by gambling that he sent his bride to bed then gambled and drank away three weeks' worth of wages that night. Then, he "doctored" the checkbook in an attempt to hide the loss from Ann.

Over the next couple years, Chris' life was characterized by an insatiable desire for pleasure, never finding satisfaction, and always wanting more. He bought things on credit that they could not afford and did not need. One time he purchased a pistol "he just had to have," instead of much needed furniture for their apartment. Ann continued to work full-time as he continued with school.

A life devoted to things is a dead life, a stump; a God-shaped life is a flourishing tree. – King Solomon, Proverbs 11:28 (MSG)

In college, Chris had strategically designed and pursued a degree program that would maximize worldly wealth. He was so focused on accumulating wealth, that he incorporated the dollar sign (\$) into his signature as a symbol of his identity. Graduation launched him to pursue his goals. With its low taxes, high wages, an annual permanent fund distribution, and the opportunity to fish and hunt to his heart's delight, Alaska beckoned Chris as the perfect place to begin building his dream.

After moving to Anchorage, Ann convinced Chris to take her to church again. Additionally, they started attending a small group Bible study that met in a home. Chris continued to reject the truth of God's Word, however. He was still confident in his own plans and abilities to pursue a meaningful life. Then Ann became pregnant.

Chris was thrilled with the prospect of becoming a father! But problems developed in the pregnancy. At one point, after an emergency ultrasound, the doctor told them he feared the baby was malformed and would not live. Chris was confronted with a problem for which he had no power or scheme to solve. He was totally helpless and began begging God to save their baby.

One month after the ultrasound, Hunter was born prematurely weighing only 3 lbs, 13 oz. But he was a healthy, normal boy! Chris was overwhelmed with the love and mercy that God had extended to them in giving them a healthy little boy. Through Hunter's birth, God overwhelmed Chris with the reality of his love in sending his Son, Jesus, to die in our place for our sins.

Several months later, Chris and Ann attended a stewardship course sponsored by their church. Because the desire for and pursuit of money had been Chris' god, the One True God challenged and defeated Chris' god head-on in this course. Again, Chris realized the awesome power of God.

After the course, God continued working in Chris' life and on Chris' heart. His relationships with Ann and others began to grow in a genuine and loving way. God steadily changed Chris' desires from the empty things he had pursued to becoming enthralled with God. And Chris became hooked on God's promises and principles for finances and other areas of his life.

One clear example of the work of God in their lives resulted from the conviction that they needed to pay off their credit card debt as quickly as possible. This was the first time Chris recalls ever partnering with his wife to pray with her, calmly discuss and agree on a financial issue, and then watch God work on their behalf.

Ann was a stay-at-home mom and Chris was earning a humble salary. They owed \$4,752 on a Visa card due to poor past choices they had made. But they owned two cars outright and thought they could sell one of them for about \$4,800. So they decided to put that car up for sale. But when it sold, they only got \$4,600 for it. They were a bit disappointed that they would still have to make up the remaining amount to pay off the Visa, but the sale of the car had knocked down most of it. Then, unexpectedly, they received a refund for \$152 from their insurance company for dropping a car and the

Visa was paid off in full to the dollar! Chris and Ann saw the \$152 as God's loving and faithful provision on their behalf.

Shortly after they sold their second car, God met their need for a second car in a very creative way. A friend of theirs who was leaving Alaska offered them his older, but functional car for \$5. That car served them for three years, which allowed time to save for a mini-van for which they paid cash. God was pleased to meet their needs as they trusted him.

The work of God in his life was obvious to Chris. God was indeed faithful and kind. As a result of God's kindness, Chris came to a point of true brokenness in his life. He denounced his false gods and boldly proclaimed Jesus Christ as the Leader of his life.

As Chris and Ann trusted Jesus and followed him, they began moving away from the bondage of materialism toward freedom in Christ. Their goals began centering on advancing the work of God in others' lives. Where there had been greed and living on credit beyond their means, now there was contentment. For the first time, they also experienced the joy in giving generously to God's causes.

Chris also found himself working harder and more conscientiously for his employer instead of just trying to claw his way up the corporate ladder. His hard work paid off in steadily increasing promotions and raises. And he found new freedom from worry about his reputation, since he was now living with integrity.

Today, Chris and Ann have four children and have experienced God's faithful provision time and time again. One of the things that excites them most is sharing their story and watching God change others and meet others' needs the way he has theirs.

Discussion Questions

1. On what points can you personally identify with Chris and Ann's story?
2. Chris came to a point in his life where he stopped pretending to be a Christian and boldly stepped out to actually *follow* Jesus Christ. Have you personally taken that step to declare Jesus Christ as your Leader and follow him? If so, please describe how he has been leading you over the past few months.

3. If you haven't yet declared Jesus as your Leader, why not take this step right now? Humbly submit yourself to God through simple conversation with Him: *"God, thank you for loving me and accepting me as I am; with all my sin, my failings and my accomplishments. Thank you for sending your Son, Jesus, to die in my place for my sin. Please forgive me for going my own way. Make me a new person in you. I humble myself before you now and declare you as my Leader. I want to follow you and obey you, trusting you to lead me."* If you took this step today, please tell your small group leader.

Powerful Catalysts for Life Change

The promises that God gives us can be powerful catalysts for life change. As we read above, Chris grabbed a hold of God's promises in the area of finances and he made huge strides forward in his life as a result. Let's investigate why God's promises are so powerful to bring about life change in us.

God's promises are so powerful because they are based on both his *nature* and his *character*. In terms of his promises, the issue of God's nature answers the question, *"Can he do it?"* Can God actually pull off what he promised? Is he able? Does he possess the resources?

Similarly, the matter of God's character answers the question, *"Can I trust him?"* Does God want to help me? Do I really matter to him? Why should he care about my puny problems? Does he have my best interests at heart?

When we truly grasp that God can do what he promises and we take him at his word and act on his promises, then like Chris and Ann discovered, we begin to experience life with him in a new and exciting way. We begin to live life as an adventure in which we are partnered with God himself.

In the *Mine the Word* exercise below, investigate what God reveals and what others testify about his nature and character.

Mine the Word

Please read the following passages and summarize briefly the truths you find there.

God's Nature: *Can he do it?*

1. Psalm 24:1

2. Psalm 90:2
3. Psalm 147:4-5
4. Isaiah 43:11
5. Jeremiah 23:23-24
6. Jeremiah 32:17
7. Acts 17:24-25
8. Romans 11:33-36
9. Reflect back over the passages above. What God-sized issue are you currently dealing with in which your only hope of success is to rely on God?

God's Character: *Can I trust him?*

God's promises are so intimately tied to his character that there is either an implied or stated promise of God linked to every passage below. Please state both God's character trait(s) and the promise(s) from each passage.

1. Psalm 34:8
2. Psalm 65:2-3

3. Psalm 103:8-12
4. Psalm 145:8-9, 13-18
5. Matthew 7:9-11
6. Romans 8:28, 32
7. Ephesians 2:4-7
8. Hebrews 13:5
9. Refer back to the God-sized issue you identified in question 9 on the previous page. Which of the promises of God (listed above) can you grab a hold of and apply to that issue? Thank God for his character and promises and tell him you will trust him.

Memorize

Memorize Psalm 34:8. "Taste and see that the Lord is good; blessed is the man who takes refuge in him." Psalm 34:8

Interact with God over this passage. Meditate on ways that you have tasted and seen that the Lord is good. Pray this passage back to God affirming its truth back to Him.

Taste and see that the LORD is good. Oh, the joys of those who trust in him! – Psalm 34:8, NLT

Whom will you follow?

God's nature and character establish and demonstrate what we call his *Lordship*. When we call him *Lord*, we affirm that he is *the* Sovereign God of all gods, King of all kings, and Lord of all lords. He is *the* Creator, Sustainer, Owner, and Ruler of the universe. All we possess we have received from him. We and all we own are his.

Ah, Sovereign Lord, you have made the heavens and the earth by your great power and outstretched arm. Nothing is too hard for you. – Jeremiah 32:17

As we have seen, God's nature and character answer the questions, "Can he do it?" and, "Can I trust him?" The issue of Christ's *Lordship* begs the question, "Whom will I follow?"

Once, during a prayer meeting with his disciples, Jesus explained to them, "If any of you wants to be my follower, you must put aside your selfish ambition, shoulder your cross daily, and follow me. If you try to keep your life for yourself, you will lose it. But if you give up your life for me, you will find true life. And how do you benefit if you gain the whole world but lose or forfeit your own soul in the process?" (Luke 9:23-25, NLT) We gain some vital directives for life from this passage.

First, one must *desire* to be a follower of Jesus. Later on in Luke chapter 9, three men come to Jesus expressing a desire to follow Him. But when Jesus probes deeper with them, one man shrinks away from the adventure, another finds following Jesus "inconvenient," and the third seeks to procrastinate following Jesus. All three of these maneuvers are alive and well today and all three kill desire.

*What is the one passion of your life that makes everything else look like rubbish in comparison?
– John Piper*

Jesus seeks those who truly desire to follow him – desire as in, "I want to follow you, Jesus, so desperately, that I'm willing to do anything!" Someone may say, "Sure I want to follow Jesus. But I wouldn't say I *desperately desire* him. How do I muster up that kind of desire?" Desire for him and desire to follow him come from getting to know him. Don't look at the level of your desire. Look at him. Spend time getting to know him and your desire will increase. David declared to the Lord, "No one who trusts in you will ever be disappointed." (Psalm 25:3, paraphrased)

Second, following Jesus involves *hardship*. This passage speaks of "shouldering our cross daily." We often hear people say this or that hardship is "the cross they have to bear." That's not what Jesus is talking about here. In the first century AD, the reason someone shouldered a cross is because they were about to die on it! The fact that we are to "shoulder our cross daily" refers to a daily dying to self and our fleshly desires. This dying to self does demand hardship. Hardship is always a part of the process of following Jesus and becoming more like him (Philippians 1:29). Don't shrink away from the adventure Christ offers because of the hardship along the way!

Third, following Jesus is *costly*. But he is not looking for a donation. He wants your life. Following Jesus *is* costly, but it's not risky because of who he is. The Apostle Paul testified, "But whatever was to my profit I now consider loss for the sake of Christ. What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them rubbish, that I may gain Christ and be found in him." (Philippians 3:7-8)

Conversely, to not follow Jesus involves the highest risk at the highest cost – the forfeiture of our soul! Following Jesus is also costly because, as we have seen already, we must "deny" ourselves – that is, put aside our own selfish ambitions and pursue Christ's goals. Jesus wants us to put others first and deny ourselves of always getting our own way or obtaining what *we* want (Philippians 2:3-4).



On January 13, 1914, the following announcement appeared in a London newspaper:

MEN WANTED: FOR HAZARDOUS JOURNEY. SMALL WAGES, BITTER COLD, LONG MONTHS OF COMPLETE DARKNESS, CONSTANT DANGER, SAFE RETURN DOUBTFUL. HONOUR AND RECOGNITION IN CASE OF SUCCESS. – SIR ERNEST SHACKLETON¹¹

Over 5,000 men and women responded to the ad in which Shackleton sought recruits for his 1914 Trans-Antarctic Expedition! What motivates 5,000 men and women to want to risk life and limb enduring extreme hardship and danger? Shackleton's biography reveals two primary motivations for these volunteers.¹² One motivation was the spirit of adventure. The spirit of adventure expresses itself in the longing to pursue some lofty and great cause worth sacrificing all to accomplish; the thrill of attempting something so extremely difficult that no one else or few have ever tried; or perhaps the yearning for the camaraderie of achieving with others what no one person could do.

The second primary motivation of these volunteers was the honor of following a leader worthy of being followed. The members of Shackleton's expedition saw him as the greatest leader that ever lived. We all want to follow a great leader, a leader with vision and the skill and godly principles to attain this vision. Jesus Christ is that leader! He is recruiting you and me for an adventure infinitely more grand than a trans-Antarctic expedition! The writer of the letter to the Hebrews challenges us:

Do you see what this means—all these pioneers who blazed the way, all these veterans cheering us on? It means we'd better get on with it. Strip down, start running—and never quit! No extra spiritual fat, no parasitic sins. Keep your eyes on Jesus, who both began and finished this race we're in. Study how he did it. Because he never lost sight of where he was headed—that exhilarating finish in and with God—he could put up with anything along the way: cross, shame, whatever. And now he's there, in the place of honor, right alongside God. When you find yourselves flagging in your faith, go over that story again, item by item, that long litany of hostility he plowed through. That will shoot adrenaline into your souls! (Hebrews 12:1-3, MSG)

Discussion

Please respond to the questions below based on the preceding section, *Whom will you follow?*

1. What one thing in your life prevents you from following Jesus Christ wholeheartedly?
2. What aspects of the adventure with Christ most excite you?
3. What questions do you have that are still unanswered?
4. Following Jesus Christ always produces change in us. What are three immediate changes that you think Jesus will want to bring about in your life?

Life Challenge Project

Part One: Please complete the Quit Claim Deed below.

Quit Claim Deed

On this ____ day of _____, 20____,

I, _____, acknowledge that, *"Yours, O Lord, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O Lord, is the kingdom; you are exalted as head over all. Wealth and honor come from you; you are the ruler of all things. In your hands are strength and power to exalt and give strength to all. Now, our God, we give you thanks, and praise your glorious name."* 1 Chronicles 29:11-13

On this basis, I do hereby relinquish to God control of all my assets, both real and potential. In so doing, I purpose to trust him, consult him, and honor him as he allows me to manage everything with which he has entrusted me. Because he delights in me, it is my desire to please him in all things. (Zephaniah 3:17)

Signed: _____

Witnesses who will help hold me to my word: _____

Part Two: Follow Jesus by setting time aside with him as a daily practice. The time you keep with him will help you get to know him by exploring what he reveals about himself in his Word and by simply talking with him. In this way you will come to know him better, increase your desire for him and begin aligning your whole life with him.

Spend time with God in prayer this week, allowing him to speak into your life. Come to an agreement with him on when and where you will plan to meet with him regularly. Initiate this plan immediately and let your small group leader know what your plan is, so he/she can pray with you and encourage you. Expect your relationship with God to deepen richly as you meet regularly with him!

Part Three: Research your past utility bills to obtain accurate data on what you've actually been spending monthly. Utilities may include things like: gas, electric, water, garbage, sewer, phone. You are primarily concerned here with researching those that vary month to month. You will need this information in order to build your *Spending Plan* next week.

Part Four: Continue tracking your income and spending on your checkbook register and *Category Summary Sheets*.

My prayer

Lord Jesus, You are God of the universe! You are Creator, Sustainer, Ruler and Owner of all there is. I proclaim you as *my* Lord. All I am and have is already yours. I simply acknowledge your rightful ownership. Thank you for what you have graciously given me to enjoy and entrusted me with to use for your purposes. I choose to follow you wholeheartedly and I am excited to learn what it means to please you as I follow you.

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

Week

5

Totally Committed to Doing What is Right!

He gave his life to free us from every kind of sin, to cleanse us, and to make us his very own people, totally committed to doing what is right.

– Titus 2:14, NLT

For six years, the happy, smiling faces of Greg, Rebecca and their daughter appeared in TV and print ads promoting health club memberships. Normally, promotional material loses its effectiveness well before six years, but the health club believed this family's pose "epitomized the ideal family" and it sold memberships.

Little did the public know that the "family man" in this picture was living a double life. Greg was a nightclub entertainer, musician and standup comedian. As he grew in popularity, alcohol and drugs became readily available to him as a perk of the job and he was hooked. Greg's lifestyle soon began to destroy his physical and emotional health, his marriage and family, and his finances. He hated his life. He knew he was enslaved to a master that was killing him, but he couldn't break free.

At one point, Greg had been trying hard to clean himself up on his own. During this brief time, Rebecca saw a glimmer of hope that Greg really was changing when he started coming home at a reasonable hour after work. At that time, she gave him a birthday card genuinely thanking him for coming home on time the past few days and stating that she hoped his recent improvement was a sign of things to come. But again Greg fell into the clutches of drugs and alcohol spiraling down to depths he had not yet known.

Then one night, Rebecca dropped him off at work. As usual he went to the back door to avoid having to talk to people. The back door was where the garbage was dumped and where people went when they had to vomit and where the bouncers threw troublemakers. This back door area violently repulsed all of the senses. Greg looked around and saw this filth in his own life and the evil this place represented and was

overcome. He knelt down right there in the muck and threw his hands toward the heavens begging God to save him or kill him.

With tears streaming down his face and pleading with desperate words to God, Greg was conscious of people passing near him, laughing at him as though this were some new gig designed to entertain them. When Greg got up, he knew that he must somehow make a clean break from this lifestyle. But he was unprepared for what God was already doing on his behalf.

Greg boldly walked into the nightclub resolved to quit that very night. As he entered, he saw an old friend sitting at the bar drinking coffee. They greeted warmly and Greg asked him what in the world he was doing here. This friend happened to be Greg's former boss. He explained that he had come to ask Greg to come back to his previous job managing a warehouse. They needed his expertise so badly that they told him to name his terms.

Greg accepted the job offer on the spot. Then he called Rebecca to tell her what he had done. That night as Greg left the nightclub, he walked away from his drug and alcohol addictions as well. God was already working in Greg's life.

Shortly after this, the events of September 11, 2001, brought Greg and Rebecca back to church. For several weeks they attended and were overwhelmed by the love and kindness of God they felt. One Sunday evening, they decided to go to the new member's class and heard a clear presentation of the Gospel. Rebecca surrendered her life to God. Greg left undecided, but wrote on a note that he needed prayer.

The following morning, Greg was in the process of opening up the warehouse when he noticed a voice message on his cell phone. He retrieved the message left by a man at the church who had read Greg's prayer request from the night before and had prayed for him. He wanted Greg to know that he felt a connection with him. He said, "Greg, I know you don't know me, but I love you." Greg was stunned. Normally he would have thought such a message corny and weird. But this morning, standing at his receiving desk in a busy warehouse, this was the message God used to draw Greg to himself. Greg listened to the message over and over again and broke down, surrendering his life to Jesus Christ.

God began his transforming work in Greg's life – a work that Greg had hopelessly tried and failed at on his own. Just a year after Greg had surrendered his life to Christ, he was playing the piano at home when his ten-year-old daughter climbed into his lap and asked him to teach her to play that song. He had her place her hands on his to follow his lead. As they played, she began asking him questions about dating when she was older. Then she asked, "Daddy, when it's time for me to get married, how will I find a boy like you?" Tears streamed down Greg's face as he realized the darkness-to-light transformation that he had experienced with Christ leading his life. His daughter's question was testimony to that change!

Though only a couple more years have passed, Greg and his family continue to experience the joy of life change that Jesus Christ has brought about in every area of

their lives. On Greg's 40th birthday, just four years after Rebecca had written him that coming home on time was the most positive thing she had seen in her husband, she gave him another card with the following inscription:

Gregory –
You bring glory to God,
by loving him so deeply,
by your calmness,
by your silent strength,
by your loving friendship to all,
by your vulnerability,
by your willingness for fun,
by the way you responded to his knock on the door of your life,
by the way you are taking the reigns and leading your family,
by being a testimony of peace, patience and love,
by the use of your gift for his worship,
by the way you love me,
by the way you look at me,
by the love you show me,
by the way you romance my heart when you don't even know it,
by the honor you bestow on me in my life,
by the weight of the treasure you consider our marriage to be,
by the trueness in which you took Heather [his adopted daughter] as
your own and love her.
You bring glory to God's name by truly being the man God designed you
to be: loving, nurturing, protecting, and leading – the man of my life and
the love of my heart.
Thank you for receiving and teaching me.
You may not know or believe what I am saying about you.
Greg, please trust me and hear me, I see it in you every moment of every
day!

Greg's life is living proof that when we truly follow Jesus Christ, he profoundly changes us – everything about us! "What this means is that those who become Christians become new persons. They are not the same anymore, for the old life is gone. A new life has begun!" (2 Corinthians 5:17, NLT)

Discussion Questions

1. In what ways does Greg and Rebecca's story impact you most?

nothing to do with priorities. God does not want to be a priority among priorities. He is the I AM, the Alpha and Omega. "I am the LORD, and there is no other." (Isaiah 45:6) Instead, "seeking first his kingdom" has to do with *singleness of heart*.

Many of us avoid singleness of heart by *compartmentalizing* our lives. We have our family lives; our work lives; our social lives; our recreational lives; etc., and our religious lives or *God-time*. We have then segregated these various areas of our lives into *compartments* like a super-organized *California Closet*, with each item sequestered in a specially reserved place. We are so used to living this *compartmentalized* life that we are seldom conscious of its existence, though if we stand back and look, it is fairly easy to recognize the different *compartments* in our lives. As Christians, we have even promoted *compartmentalizing* by our mantra: God first, family second, job next, and so on.

Truth be told, *compartmentalizing* bothers us. There are several reasons for this. For one thing, the disparate size of our *compartments* troubles us. For instance, while the time demands of our job give it the largest *compartment* in our lives, our family receives a much smaller *compartment*, and our *God-time* is relegated an even smaller *compartment* yet! "But it's quality time I spend with my family, or with God," we protest. We struggle over the inequity in the sizes of our various *compartments*. We know deep down inside that the *compartmentalized* existence does not work.

Another aspect of *compartmentalizing* that troubles us is its schizophrenic approach to life. We may go to great lengths to establish clear boundaries between *compartments*. We dress, behave, and speak differently depending on the *compartment* in which we are currently operating. And we are not talking about reasonable and necessary adjustments in social etiquette here. Trying to live in numerous *compartments*, we actually become confused about our true identity and how we express who we are.

Finally, we despise *compartmentalizing* for its hypocrisy. *Compartmentalizing* by its nature authorizes us to practice discordant behaviors and even conflicting morals in different *compartments*. Depending on the *compartment* in which we are functioning at the moment, we may allow ourselves profanity, promiscuity, lewdness, drunkenness or other moral license that we would never think of permitting in another *compartment*. *Compartmentalized* living is hypocrisy.

Compartmentalizing is a schizophrenic, hypocritical way to live our lives.

Compartmentalizing is living a lie, because we also delude ourselves into thinking that if we behave ourselves and "pretty-up" one or more of our *compartments*, that what we do in the other *compartments* is irrelevant. This delusion prevents us from recognizing that all areas of our lives are interconnected and fully integrated and that to be morally bankrupt in one *compartment* is to be morally bankrupt in *all* of life.

So, why are we talking about *compartmentalizing* in *Uncommon Cents*? First, the financial *compartment* is one of our favorites! If we *compartmentalize* and finances represent a *compartment* in our lives, then we can rationalize that it is not so bad if one *compartment* out of so many is in sorry condition. We can direct others' attention to our

more impressive *compartments*. Or, just the opposite – if our financial *compartment* is in tip-top condition, then we set it on the pedestal to impress others, while our other *compartments* lie in shambles.

The second reason for our discussion of *compartmentalizing* here is to see it for what it is and abandon it as a lifestyle, because it not only affects our finances, but every other area of our lives. *Compartmentalizing* is an artificial and deceptive approach to living. *Compartmentalizing* may be a great way to organize a closet, but it's a lousy way to live our lives! When we invite Jesus Christ to be our Leader, he wants to remove our *compartments*.

In Jesus' day, the Pharisees and teachers of the law were expert at *compartmentalizing*. One time, one of these teachers came to Jesus and posed the question, "Of all the commandments, which is the most important?" To which Jesus answered, "The Lord our God, the Lord is one. Love the Lord your God with all your heart and with all your soul and with all your mind and with all your strength. The second is this: Love your neighbor as yourself. There is no commandment greater than these." (Mark 12:29-31)

Jesus' words both transcend and demolish *compartments*. "The Lord our God, the Lord is one." God cannot be *compartmentalized*. He will not fit into any of our *compartments*, no matter how large or how much priority we give it. Instead, God wants all of us – all our heart, soul, mind and strength. He wants to be the One Lord of every aspect of our lives. And as we allow him to lead us, we discover that instead of *compartments*, he brings to us a totally integrated and holistic life.

In this integrated lifestyle with Jesus, we discover the connections, correlations and relationships between everything we do. For instance, we begin to recognize that a greedy heart in the area of finances takes its toll on our family and undermines our joy. Or a harsh word spoken to our spouse affects our demeanor at work and chinks away at our fellowship with Christ. Conversely, we begin to experience that doing what is right in one area of our lives has profound impact on all other areas. We begin to see that our choices – *all of them* – matter and are interrelated.

God doesn't want to be our first priority. He wants to be the "I AM" in our lives. He wants us to love, desire, and delight in him with singleness of heart. And as we do, "all these things will be given to us as well." (Matthew 6:33)

Discussion

Please discuss the following questions based on the *Singleness of Heart* section above.

1. Do you recognize any *compartmentalizing* in your life? Describe what this has looked like in your life.

2. To what extent would you say you have tried to make God a priority among priorities in your life? From your experience, why doesn't this work?

3. Invite the Lord to destroy any *compartmentalizing* in your life and be the Leader of and penetrate every aspect of your life. What will be some visible changes in your life as a result of maintaining an integrated life with Jesus Christ? What changes and choices will you make to see this happen?

Mine the Word

As God's children, he calls us to *right-valued* living. The Scriptures below each contain some godly values that pertain to finances. Look up each of the passages and write down the value (or values) that passage reveals.

1. Proverbs 11:24-25

2. Proverbs 11:28

3. Proverbs 13:11

4. Proverbs 15:16

5. Proverbs 19:17

6. Proverbs 20:23

7. Proverbs 27:23-24

8. Luke 12:22-31

9. Romans 13:1-7

10. Ephesians 4:28

11. Philippians 4:11-13

12. 2 Thessalonians 3:6-13

13. 1 Timothy 5:8

14. 1 John 3:17-18

Reflect on the values that you gleaned from the passages above. Which value above all the others is God especially speaking to you about? Share that value with your spouse or a close friend and ask God to change you, aligning your life with that value.

Money is an exact index to a man's true character. All through Scripture there is an intimate correlation between the development of a man's character and how he handles his money. – Richard Halverson

Case Studies

Interact with the case studies below. What is the right thing to do? What does the Scripture say? Some of the case studies may have details that bother us or around which we might try to rationalize a different response than that provided by the Scripture. Why is that? What is the key issue in each situation as it applies to you personally?

1. You are a self-employed carpenter. It is winter and you've run out of work and money to support your family. Just when all other options seem to have dried up, a contractor offers you substantial, on-going work, but insists on paying you "under the table" to avoid taxes. (I.e., he is asking you to refrain from claiming this income on your taxes as well.) (Romans 13:1-7)

2. Your neighbor called and left a message on your phone asking to borrow a power tool. He still hasn't returned a wheelbarrow that he borrowed weeks ago. And last time he borrowed your lawn mower, it was filthy when he brought it back. (Proverbs 3:27-28)

3. One of your co-workers confronted you the other day accusing you of getting very slack in your work hours. You consistently arrive a few minutes late, have been taking extended lunch hours, and frequently spend time shopping eBay on company time. (Titus 2:9-10)

4. Your neighbor is soliciting funds for a Thanksgiving gift for a single mom and her five kids who live in your neighborhood. You aren't sure you approve of what's going on at her house, however. She leaves the kids alone when she goes to work and her teenage son always has three or four junker cars cluttering their yard and street. (Proverbs 11:24-25)

5. It seems like you've been struggling to get on top of your finances for years, but to no avail. A friend has just approached you with a lucrative but risky "investment opportunity". It requires a minimum \$10,000 investment. The only way you could scrape together that kind of money is by taking out a second mortgage on your home. But if the investment pays off, it would solve your financial woes. (Proverbs 12:11)

Life Challenge Project

The projects that follow are designed for people in three different life situations: married couples, single parents, and singles. Please proceed to the project that best describes your current status. The final project applies to all.

Married Couples – Part One: For Richer and for Poorer

When God created the first woman, Eve, he formed her using raw materials from Adam's body. God then explains that he chose to create her in that way, because it clearly signifies the depth and intimacy of the union that occurs between husband and wife. He said, "For this reason a man will . . . be united to his wife, and they will become one flesh."

Due to the word “flesh” in that verse we tend to focus on the physical union of husband and wife. But “uniting” and “becoming one” reveal one of the most profound aspects of the husband-wife relationship. Namely, that husband and wife are now life partners (1 Peter 3:7). They are a unit, an inseparable team. They must no longer think only of themselves or for themselves, but always in view of the team. They must act as a team and for the good of the team.

Married couples typically argue and disagree over financial issues more than any other single issue. The tension around finances mounts so fiercely that the disagreements sometimes become irreconcilable. Much of this strife comes from failure to recognize the marriage *partnership*. Husbands and wives operate independently instead of as a team. But financial goals, standard of living choices, giving, savings, etc. all need to be openly discussed and agreed upon as a team, not individually.

Skillfully directed, this marriage team can accomplish things no individual can accomplish. But like any successful team, the marriage team needs a great coach. Our coach is Jesus Christ himself. As a marriage team, we need to let him coach and then follow his lead in our lives. “Finally, all of you, live in harmony with one another; be sympathetic, love as brothers, be compassionate and humble.” (1 Peter 3:8)

Strategies for a Winning Marriage Team

1. Take time this week to pray with your spouse along the following pattern: Tell God that you want to think, plan and act as a team and not as individuals and ask for his help as you discuss the following strategies.
2. Make a pact with your spouse to discuss, but not argue or fight about financial matters. To be sure, you *will* have disagreements and need to work through them. Anytime you catch yourselves crossing the line with your emotions, words and body language, stop, apologize, and pray together. Tell God that you want to be humble before him and with your spouse and to honor each other by thinking and acting as a team directed by him.
3. Openly discuss your individual strengths and weaknesses with each other. You may want to refer to your *Uncommon Cents Peer Assessments* as a place to start. Recognize that one reason God put you together is because you balance each other out. Where you are strong, your spouse may be weak and vice versa.
4. Finally, agree about goals, roles and rules you’ll follow together. Set goals to get out of debt, or to stay out of debt. Set financial goals around giving and saving, etc. Decide things like whether to pool both your incomes; whether to keep one checkbook or two; whether to give each other an allowance that you can spend without permission or accountability; whether to put a ceiling on what you will spend without each other’s input; etc.

Married Couples – Part Two: Marital Team Building

1. As a couple describe the happiest (or one of the happiest) periods of your marriage. What role did finances play in that period of your marriage?

2. Describe one of the wisest financial decisions you've made as a couple. How about the dumbest? (No blaming here, please learn to laugh over your mistakes.)

Single Parents – Part One: Undivided Devotion

As a single parent, the Bible says you are in a unique position to be singularly devoted to Christ (1 Corinthians 7:32-35). Although you may not often feel like it, you have an advantage over a married person in your freedom from concern or distraction in always trying to please a spouse. The apostle Paul says this gives you the ability to focus more keenly on pleasing Christ and on discerning what is really important in life.

Did you know, that as a single parent, God makes special promises to you and your children? Psalm 10:14 explains that God sees your trouble and grief and he is the helper of the fatherless. And Psalm 146:9 says that the Lord "sustains the fatherless and the widow." Though God's promise to provide for our needs applies to everyone, he especially focuses on the single parent, the fatherless and the widow to let you know that he takes special care of you. "Sing to God, sing praise to his name, extol him who rides on the clouds – his name is the Lord – and rejoice before him. A father to the fatherless, a defender of widows, is God in his holy dwelling. God sets the lonely in families, he leads forth the prisoners with singing." Psalm 68:4-6

Spend time in prayer right now with God talking with him about your current status as a single parent. Let God show you how your current status may be an asset and not a liability in furthering his kingdom. Be creative and dream big dreams. Also, ask God for protection from the deadly tendency to compare yourself economically with dual income families. What they possess materially is no measure of joy and life. Show your children what singleness of heart toward God really looks like! What could God do in

and through you in your current stage of life? What choices and lifestyle changes will you need to make in order to make these dreams a reality?

Single Parents – Part Two: The Power of Partnership

Single parents, just like everybody else, desperately need to be partnered with others. God repeatedly counsels us to partner with others in order to increase our strength and effectiveness. “Two people can accomplish more than twice as much as one; they get a better return for their labor. If one person falls, the other can reach out and help. But people who are alone when they fall are in real trouble.” (Ecclesiastes 4:9-10 NLT)

So, after you’ve had some time to pray and brainstorm on Part One of this exercise, seek out a close friend of the same gender who is also strongly pursuing Christ. (It doesn’t matter whether that person is single or married.) Explain to this person Part One of this exercise and then share with him/her the details of the conclusions you’ve come to. Ask him/her to pray for and with you and to help you stay on track with the decisions you’ve made. Arrange to meet with this person regularly and pray with each other.

Singles – Part One: Undivided Devotion

As a single person you have a unique opportunity to be singularly devoted to Christ (1 Corinthians 7:32-35) and to leverage your time and resources in ways that a married person either cannot or would find more difficult. Tim capitalizes on the freedom he enjoys as a single person. He has positioned himself financially in such a way that he is totally debt-free, pays cash for everything he buys, and has pre-determined a ceiling on the standard of living he will enjoy. The resulting freedom allows him to give with extraordinary generosity to further God’s kingdom. He also enjoys frequent mission trips to Guatemala where he gives his life and money away to support children in impoverished villages while sharing the love of Christ with them in deed and word.

Spend some time in prayer right now with God talking with him about your current status as a single person. With God, brainstorm ways that you could capitalize on the freedom you currently enjoy as a single person in order to further his kingdom. Be creative and dream big dreams. What could God do in and through you in your current stage of life? What choices and lifestyle changes will you need to make in order to

make these dreams a reality? Also, ask God for protection from the deadly tendency to compare yourself economically with dual income families. What they possess materially is no measure of joy and life.

Singles – Part Two: The Power of Partnership

Just because you're single doesn't mean you can or should "go it alone"! God repeatedly counsels us to partner with others in order to increase our strength and effectiveness. "Two people can accomplish more than twice as much as one; they get a better return for their labor. If one person falls, the other can reach out and help. But people who are alone when they fall are in real trouble." (Ecclesiastes 4:9-10 NLT)

So, after you've had some time to pray and brainstorm on Part One of this exercise, seek out a close friend of the same gender who is also strongly pursuing Christ. (It doesn't matter whether that person is single or married.) Explain to this person Part One of this exercise and then share with him/her the details of the conclusions you've come to. Ask him/her to pray for and with you and to help you stay on track with the decisions you've made. Arrange to meet with this person regularly and pray with each other.

Part Three (for everyone): Build your *Spending Plan* from your checkbook register and *Category Summary Sheets*.

The history you have collected on your income and spending over the past few weeks provides you with information you need to establish your *Spending Plan*. The *Spending Plan* is a key component of financial freedom. The primary objective of the *Spending Plan* is to be able to plan your future spending much farther in advance than a monthly budget allows.

Other objectives of the *Spending Plan* are to:

- Determine how much money (take-home pay) you have for transactions
- Estimate all expenditures on an annual basis
- See how much money is available for additional transactions
- Accelerate debt payments with any left over available money

Developing a *Spending Plan* is both a science and an art as predicting all cash in and cash out transactions for entire year can be difficult. However, by using historical data from your *Category Summary Sheets*, researching old statements, calling vendors and making some educated guesses, a *Spending Plan* can be surprisingly accurate. With time, you can continue to gather financial history and fine-tune your *Spending Plan*.

Getting Started – Income:

The first step is to determine how much money you have to spend. For best results, determine how much net income you have available for transactions after tax withholding, 401(K) withholding, insurance premiums, etc. In other words, look at your take home pay. Obviously, take home pay can vary from month to month due to tips, bonuses, commissions, etc., but use all the information you have to estimate your income.

Getting Started – Expenses:

You have been tracking all of your expenditures on your *Category Summary Sheets* for several weeks. Now is the time to use the historical data to predict future transactions. First, use the *Spending Plan* sheets to put in all costs that are fixed (Appendix D). Fixed costs are transactions for which you *must* spend available money. Fixed costs are the “science” part of the *Spending Plan*. Examples of fixed costs include:

- Auto insurance
- Debt payments
- Giving
- Food
- Fuel
- Mortgage / Rent
- Prescription drugs
- Utilities - calling each utility company to get historical averages can be helpful

Once you have entered all of your fixed costs, use the *Category Summary Sheets* to help determine your variable costs. Variable costs are transactions for which you have spent money in the past, and can be flexed to help you avoid overspending. Variable costs are the “art” part of the *Spending Plan*. Examples of variable costs include:

- Entertainment
- Clothing / Footwear

- Resources / Subscriptions
- Savings

Obviously, all costs can be considered variable costs. For instance, as you fill in your *Spending Plan*, you may see a need to downsize your house, sell a vehicle or go to the library to read a magazine rather than subscribing to the magazine. Variable costs are where you make life's toughest choices. This area is where a *wartime lifestyle* comes into play, being both dependent on God and diligent to define your lifestyle.

A picture says a thousand words

Let's look at the example *Annual Spending Plan* to help you get started. (Find the example *Annual Spending Plan* in the back of your notebook, Appendix D.)

This couple has done an excellent job developing a 2005 *Spending Plan*. They used deposits in the *Category Summary Sheets* and final pay stubs from 2004 to estimate take home pay for 2005. They also looked at their old checking account statements to see some deposits that are expected, but did not show up on their *Category Summary Sheets* during *Uncommon Cents*. By gathering all the information, the couple predicts that they will have approximately \$80,000 available for transactions in 2005. The fixed and variable costs need to be less than this amount if the couple does not want to incur additional debt in 2005.

On the *Cash Out* side, let's look at a few key areas:

Auto: This couple owns two vehicles. They used their *Category Summary Sheets* to determine how much they spend on insurance and fuel. Since the husband does not enjoy working on cars, he estimated that lube, oil and filter changes would cost about \$75 for each car every three months. As one car is getting older, the couple expects to have a large repair sometime in 2005. They put the figure in July so that the estimated expense is included in the *Spending Plan*. This figure is based on an educated guess. The expense may not occur in 2005 or it could occur earlier or later in the year. The important thing here is to plan for the unexpected.

Clothing / Footwear: This couple has one school-aged child. They plan to purchase back-to-school clothes in September.

Debt: The couple used the *Debt Repayment Plan* (see Week Six) to fill in the minimum payments. If any money is left over when the *Spending Plan* is completed, the couple will increase the debt payments to accelerate the payoff.

Eternal: This couple prayerfully considered what amount of giving would honor God and put this amount in the *Spending Plan*. Eternal includes \$700 of Christmas gifts for extended family in December.

Fees / Dues / Tuition: The couple used old checking account and credit card statements to determine many of these expected transactions.

Food / Supplies: To keep things simple, the couple used their *Category Summary Sheets* to determine how much they spend at the stores where they purchase food and supplies. Rather than getting too detailed about what they actually purchase at each store, the couple decided to plan at a high-level.

Healthcare: The wife is pregnant with the couple's second child. The child is due in early 2006. The couple has planned to pay the insurance deductible in late 2005 over a three-month period.

Home: The couple would like to purchase new couches for their living room with their Alaska Permanent Fund Dividends (PFD) that come each October.

Utilities: The husband called every utility provider and asked for monthly averages. This method was more accurate than using the *Category Summary Sheets*.

Deriving each figure on the *Spending Plan* required some work. However, the couple enjoyed working together to see where their money is going each year. After the plan was completed, the couple was pleased that the total cash out closely matched the total cash in.

Next Steps

To finalize the *Spending Plan*, the couple must balance each month of the plan by increasing cash in, reducing cash out or transferring money from savings. The bottom line should be \$0 difference between Cash In and Cash Out.

If additional money is available for transactions after the *Spending Plan* is completed, apply the additional money to the Debt category by completing the remaining columns on your *Debt Repayment Plan* (see Week Six).

Following the example given, work with your spouse (if married) to build your *Spending Plan* on the blank *Annual Spending Plan* form provided in your notebook.

Part Four: Continue tracking your income and spending on your checkbook register and *Category Summary Sheets*.

My Prayer

Lord Jesus, I say "No" to ungodliness and worldly passions! In dependence upon you, I choose to live a self-controlled, upright and godly life. Live your life through me. I want my thoughts to be your thoughts and my actions to be consistent with your character. Thank you for redeeming me from all wickedness and for purifying me to be one of your people belonging to you and totally committed to doing what is right.

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.



Great Gain!

Thirty-three percent of U.S. born-again Christians say it is impossible for them to get ahead in life because of the financial debt they have incurred. – George Barna

After six years of marriage, Doyle and Amy found themselves buried under a mountain of debt. Over time, they had accumulated four major credit cards, two department store cards, and a personal loan all totaling \$22,600. It was at that time they realized in panic they could no longer make their payments.

What led to all this debt? Amy describes their lives leading up to that time as very unstable. She had some huge emotional holes in her life that she was trying to fill through spending. She would rationalize, “I have suffered enough. I deserve this purchase.” Amy explains that she felt inadequate, angry and hurting from life. Spending provided a temporary escape. Doyle says for his part that it was choices stemming from immaturity, selfishness and insecurity that sent them headlong into debt.

Doyle and Amy also confessed a lack of self-discipline and ignorance of sound financial principles. Additionally, when Doyle was out of work, they simply had not thought of trusting God to meet their needs. Instead, they reached for the plastic even to cover rent and other basic needs.

Not knowing how to dig their way out, Doyle and Amy sought help with two different state agencies offering credit counseling. Both agencies reviewed their income and expenses and concluded that there was frankly no way for the couple to restructure their finances and pay down their debts. So, they counseled Doyle and Amy to file for bankruptcy.

In an attempt to avoid costly legal fees, Doyle and Amy decided to go through a bankruptcy class and file on their own. While in class, they came to the conviction that it

*The wicked borrow
and do not repay.
– Psalm 37:21*

would be wrong of them to abandon their creditors and default on their loans. But they had no idea how to proceed. They turned to their church for help.

A small group dealing with personal finances had just started, so Doyle and Amy were invited to join. The truths of God's Word about finances began to have a powerful impact in their lives. Over the next few weeks, they began sharing their situation with their small group and asking for prayer. The leaders of the small group, Chris and Dave, recognized their plight and began meeting with the couple separately as well.

Initially, Chris and Dave gave them just two assignments: first, to pray with each other and ask for God's direction and provision every day; and second, to stop charging on their credit cards. Then, Doyle and Amy opened their finances to Chris and Dave asking their advice. Chris and Dave came back to them with hope, believing that God could provide for their daily needs *and* enable them to repay all their creditors if they would trust him.

Doyle and Amy made the decision to take God at his word and immediately began to see him work on their behalf. Chris and Dave called the couple's creditors explaining their situation. All of the creditors, except one, dropped their interest rate to zero and designed a less aggressive payment plan for them. The other creditor was able to turn their revolving credit card account into a signature loan with lower fixed payments and an end in sight.

The steps they took with their creditors, no longer buying on credit, keeping track of all incoming and outgoing money, sticking to a spending plan and trusting God daily to meet their needs all combined into a workable strategy to aggressively eliminate their debts.

God's provision in their lives did not end with his work on their creditors. He began showering them with funds they had not expected: a tax refund, a child tax credit, and the sale of a vehicle to mention a few. It also seemed to Doyle and Amy that God was making their dollars stretch as they committed themselves to right-valued living in the area of finances.

When Doyle and Amy started this debt-elimination process, they had three children and Amy was a stay-at-home mom. Doyle was driving truck for a paving company in the summer and trying to make ends meet during the winter with snow removal. Over the next months of this adventure, they also faced some unforeseen financial challenges. Doyle experienced a particularly meager summer as far as work goes. Also, the place they were renting was sold out from underneath them forcing an unexpected move.

But God is faithful! And as Doyle and Amy trusted him they saw their needs met. God was also continuing to perform his life-changing work in them. Although the rigors of frugal living posed a constant source of struggle, their resolute commitment to it with the new habits they were developing, their partnership with Chris and Dave, and their trust in God got them through. Then, in the midst of their own struggle, God began to do a work in them regarding generosity towards others!

One day, Doyle and Amy received word that a friend of theirs had been in a serious car accident that had totaled this friend's car. Doyle and Amy had a van for sale for which they had hoped to get \$3,500. This \$3,500 was exactly the amount they needed to pay off their personal loan. But Doyle and Amy both sensed a strong leading from the Lord to give their van to this needy friend. They knew it didn't make sense financially, but believed that God would somehow make up the difference.

*The Lord is faithful
to all his promises
and loving toward
all he has made.
– Psalm 145:13*

Doyle and Amy followed through with their friend giving him their van. Two weeks later, Doyle and Amy received a check in the mail for \$3,500 out of the clear blue! They wept for joy at the goodness and provision of their heavenly Father. It seems that the parents of their friend had heard about their generosity and wanted to thank Doyle and Amy for helping their son. With this check they were able to pay off their personal loan. Watching God work like this in their lives only continued to bolster their trust in him and desire to follow him.

Just two years after Doyle and Amy were told their situation was helpless and they should file for bankruptcy, they had paid off *all* their credit cards, the signature loan and their personal loan! Today, they are experiencing the confidence of knowing they can trust God with their finances. They witnessed first-hand the life-changing power of God's instructions and promises. Doyle and Amy also find great joy in letting God use them in giving generously to others. They feel refreshed and light-hearted, content to live within their means knowing that God is their Provider.

Discussion

Please respond to the questions below based on Doyle and Amy's story.

1. In what ways can you identify with Doyle and Amy's story?

2. In the second and third paragraphs of their story, Doyle and Amy share some of their rationalization for spending beyond their means. Have you ever felt what they expressed? What other rationalizations have you used for spending beyond your means?

do about it?" are common responses to troubles we have indeed gotten ourselves into due to poor choices. As a result of our own foolish behaviors and choices, we get ourselves into a mess and then promptly look for someone else to blame.

Even if our indebtedness is truly the result of tough life and not our own mistakes or choices, we must get over it! Playing the victim will paralyze us regardless of the cause of debt. We may have had little role in getting into debt, but we will play a significant role in getting out of debt, so we need to accept that role and move resolutely forward.

Additionally, we distinguish between three *types* of debt. One type of debt may be considered an *investment* such as borrowing money for a home, a business, or education. Of course there is no guarantee, but we hope our home, business or education will bring us additional value. The house or the business also serves as collateral for the loan, so that if need be either could be sold to pay off the debt.

The second type of debt involves taking out a loan on a *depreciating* item such as a vehicle or furniture. These loans vary greatly in their terms and interest, but the payments and the term on a given loan are consistent. The borrower knows at the start exactly how much interest will be charged and when the loan will be paid off. Although there is still some collateral in the loan, these items depreciate in value so that at any given time, they may be worth less than the money owed on them. This type of debt is more risky than the first type.

The third type of debt is credit card or *revolving* debt. Credit card debt is by far the easiest trap to fall into and the most difficult to escape. Every time the card is used, a loan is initiated. The interest varies greatly from card to card and from individual to individual based on numerous criteria, but rates are usually significantly higher than on the first two types of loans. Interest rates may even vary on a single card. There may be one rate for purchases and usually a higher rate for cash advances or credit card checks. There are also often introductory promotional rates to lure new clients and credit card companies may raise rates if the prime interest rate climbs.

Credit card debt is easy to accumulate because the card issuers and merchants have made it so convenient to use them. And because many of us don't practice the self-discipline to use a card sparingly or pay it off monthly, we quickly find ourselves in over our heads! Credit card debt is also different from other types of debt because it is a loan on practically anything from a meal, to clothes, to electronics to a vacation. Most of these items offer no collateral on the loan whatsoever.

Citibank calculates that consumers using a credit card will buy 26 percent more than they would if they were paying with cash!¹³

Another characteristic that sets credit card debt apart from other types of debt is the way payments are made. Credit cards are called *revolving* debt. Every time we swipe the card we are initiating a new mini loan that is added to any existing loan amounts. Because new mini loans are constantly being initiated, there is no payoff date. Rather, the lender establishes a monthly minimum payment based on a percentage of the outstanding debt.¹⁴ Again, this percentage differs from card to card. This aspect of

credit cards keeps us in debt for a long, long time paying the lenders huge amounts of interest.

As of November 2004, according to Bankrate.com,¹⁵ the average American household had accumulated \$8400 in credit card debt. At a conservative 15 percent annual interest rate, paying only the minimum payment due of two percent on the balance, and assuming nothing else is charged on the card from now until the day it is paid off, it will take 454 months or nearly 38 years to pay off this card! The interest paid from now until payoff will add nearly \$13,500 to the loan amount!

\$8400 @ 15% annual interest, with a 2% minimum monthly payment (\$168.00 the first month) = 454 months (almost 38 years) until payoff. Total interest paid = \$13,456.34 for a total of \$21,856.34! (See Appendix B.)

Put this in perspective another way. Let's say it is Valentine's Day and you and your spouse go out for dinner at a nice restaurant and put the bill of \$84 on your credit card. Paying only the minimum monthly payment will take you 4.5 months to pay for your meal. So by the end of June you'll have paid for your Valentine's dinner (if you don't make any additional charges until then). And in actuality you did not pay \$84 for that meal but \$134.56!

In the previous example of \$8400 @ 15% annual interest, if instead of paying only the 2% minimum monthly payment, you decided to pay down \$168.00 *every* month until the card was paid off (never charging on the card again) you would pay off the card in 79 months instead of 454 months! The interest paid would be \$4,862.70 instead of \$13,456.34 and the total paid would be \$13,262.70 instead of \$21,856.34.

Proverbs 22:7 reminds us, "the borrower is servant to the lender." Expanding on the concept of the bondage that debt imposes on us, we can define debt as "Current pleasure at the expense of future freedom." Tim recognized the enslavement of debt at an early age. Consequently, he seeks to live his life as debt-free as possible. He always pays cash for *all* his purchases, even for cars, which means he doesn't buy new, but looks for nice, late-model vehicles whose price is now half to two-thirds of what they were new.

*Debt:
Current
pleasure
at the
expense
of future
freedom.*

A little over a year ago, Tim was able to pay off his home mortgage. One might think that Tim must earn a lot to be able to live like this, but he has been living on \$30,000 a year (gross) for the past three-and-a-half years. Today, Tim experiences so much joy in the freedom of living without debt! One of his favorite things to do with all his freed up cash is to give generously to his church and mission organizations.

The Nature of Debt

Christians often ask the question, “Is it wrong (e.g., is it a sin) to go into debt?” But this is the wrong question to ask because it does not get at the cause of debt. Self-inflicted debt is a symptom of the disease, not the cause.

Our indebtedness has both cultural and personal roots. Unless we have traveled the world extensively, we probably have no clue just how well off we are in North America. While some of us struggle with what we see as serious financial challenges, few of us can relate with much of the world’s peoples as they rummage desperately for their next meal and a shelter for the night. The point here is not to make us feel guilty for that which God has richly blessed us, but to acknowledge his provision with gratefulness and adopt a more realistic perspective about true needs. Richard Foster pleads with us:

Give a man everything he wants and at that moment, everything will not be everything.
– Immanuel Kant

We really must understand that the lust for affluence in contemporary society is psychotic. It is psychotic because it has completely lost touch with reality. We crave things we neither need nor enjoy. We are made to feel ashamed to wear clothes or drive cars until they are worn out. The mass media have convinced us that to be out of step with fashion is to be out of step with reality. It is time we awaken to the fact that conformity to a sick society is to be sick.

This psychosis permeates even our mythology. The modern hero is the poor boy who purposefully becomes rich rather than the rich boy who voluntarily becomes poor. Covetousness we call ambition. Hoarding we call prudence. Greed we call industry.¹⁶

Self-inflicted debt is merely a symptom of the disease *worldliness*. *Worldliness* is a term that runs so counter to our culture that it usually conjures up images for us of nerdish naivety, or monk-like asceticism. Truthfully, the concept of worldliness *is* counter-cultural! That’s Paul’s point in Romans 12:2, “Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.”

Some worldly mindsets that lead to self-inflicted debt include: malcontent, complaining, ungratefulness, greed, envy, covetousness, desire for and a preoccupation with things or self-gratification, insecurity and anxiety. Watch out! Our culture, through the media and advertising, has deceived us into subtle patterns of rationalization that mask these worldly mindsets. We bury ourselves under immense debt under the guise of buying a *safer* vehicle, or *moving up*

A man is a slave to whatever has mastered him. – 2 Peter 2:19

into a bigger, better house, or *securing* the best education, or *simplifying* our lives with the latest gadgets. But in the end, we find ourselves living to service debt.

Children of the King

What is commonly referred to as “The Prosperity Gospel” goes something like this: “We are children of the King, therefore we should live like children of the King!” Do we mean by that statement that we should live according to the example of our humble King, Jesus, when he walked the earth, and trust him to give us that which he sees we need? Or, do we mean by that statement that like a spoiled child we can rant and rave and pout until we get what we want because we know our Daddy can afford it? Or worse yet, do we see God as our cosmic genie who will give us whatever we want, if we recite the right incantations coupled with faith?

To Americans usually tragedy is wanting something very badly and not getting it. Many people have had to learn in their private lives, and nations have had to learn in their historical experience, that perhaps the worst form of tragedy is wanting something badly, getting it, and finding it empty. – Henry Kissinger

Questions to Ponder

With the above in mind, the right questions to ask ourselves in terms of a decision of whether to go into debt are questions like the following:

1. Do I really need this item/experience so badly that it is worth going into debt over or could I make do with what I have?
2. What is my motivation for wanting this item/experience right now that I can't wait and save up for it? What prompted this desire? Do I hear myself rationalizing its importance?
3. Have I prayed and asked God to supply this need in my life? What is His response to my asking? Do I trust Him? Am I refusing His response?
4. If I put this item/experience on a credit card am I saying by my actions that God can't or won't meet this need?
5. Am I even thinking about the consequences of my undisciplined spending or charging? Who else will my choices impact?
6. How is my debt hindering me today from doing things I'd like to do?

7. What affect is my debt having on my ability to generously give to others?
8. Have pleasure and convenience attained such prominence in my life that I'm willing to sacrifice other things to appease them?
9. Have I allowed an entitlement mentality (e.g., "The world owes this to me." "This is my right.") to creep into my life and guide my decisions?
10. By going into debt, am I robbing myself of the joy of watching God provide for my needs in his way and in his timing?
11. What reasons might God have for withholding something from me? (E.g., Does he have a better or different plan? Does he want to build character in me through this struggle?)
12. Is debt stealing my joy in life? Do I find myself preoccupied and distracted with financial problems and issues?

Discussion

Review the questions in the *Questions to Ponder* section above and circle the three questions that most speak to you in your personal situation. Discuss these three questions with your spouse (or a close friend if you're not married). Spend time together conversing with God over the issues in the three questions you selected.

Mine the Word

As we saw earlier, self-inflicted debt is not the disease itself, but a symptom of the disease of conformity to the pattern of this world. We noted some of the causes in the section *The Nature of Debt*: malcontent, complaining, ungratefulness, greed, envy, covetousness, desire for and a preoccupation with things or self-gratification, insecurity and anxiety. Read the passages below and discuss the antidotes to these causes and how that antidote can help us overcome self-inflicted debt.

1. Antidote for malcontent: Hebrews 13:5
2. Antidote for complaining: Hebrews 13:15
3. Antidote for ungratefulness: 1 Thessalonians 5:16-18
4. Antidote for greed: 1 Timothy 6:6
5. Antidote for envy: Philippians 2:3-4
6. Antidote for covetousness: Romans 12:15
7. Antidote for desire and preoccupation with things or self-gratification: Titus 2:11-14
8. Antidote for insecurity: Romans 8:31-39
9. Antidote for anxiety: Philippians 4:4-7

The secret to being content in every circumstance is to find our ultimate satisfaction in God.

Memorize

Memorize 1 Timothy 6:6 and come prepared to recite it to a partner. “But godliness with contentment is great gain.” 1 Timothy 6:6 (*Godliness* means aligning our lives with God, or a God-centered life.)

1. As you memorize this passage meditate on what contentment means and involves.
2. How do we *learn* contentment? (See Philippians 4:11)
3. Does contentment mean we shouldn't seek to better our situation if we can?
4. How is godliness with contentment “great gain”?

Life Challenge Project

Part One: If you are currently in debt, especially with credit cards and vehicle loans or loans on other depreciating items, make the decision today with your spouse to work yourselves out of debt. Don't set specific goals about how or how soon yet, but simply resolve together to do it. Pray together and give your decision and its fulfillment to God in prayer.

Part Two: Based on the exercises in this week of *Uncommon Cents*, determine your specific attitudes and behaviors that led to your current debt situation. Note those below. It is vital to recognize and list these, so you can change what you've been doing. “If you always do what you've always done, then you'll always get what you've always gotten.”

Part Three: Debt-elimination strategies. We do not recommend debt-consolidation because it does not deal with the cause of the problem. Debt-consolidation moves what you owe to yet another loan and can extend the time it will take you to dissolve your debts and lower your FICO® score. You cannot borrow your way out of debt.¹⁷

1. **Declare war on your debt.** Wartime calls for extreme, temporary measures. Consider some or all of the following options: sell a vehicle or expensive toy; downsize houses; get a second job; check with your bank or credit union to find out if you can reduce the interest rate on any existing loans; look for “hidden cash” in your spending – that is, something you could do without in order to divert the cash toward debt repayment (e.g., a latte, cigarette, or dining out habit). List your ideas for this strategy below.
2. **Rally your allies.** There is strength in numbers and especially when they are those who love you and will stand with you in the battle. So partner with your small group leader or another couple as you prepare your battle plans. Lean on each other for support. The morale of the troops is often more important than other factors in a battle! If your situation seems hopeless (as Doyle’s and Amy’s did), please seek personal coaching from your small group leader. Write down here with whom you will partner. Remember, if you are married, you and your spouse must be your greatest allies!
3. **Build your defenses.** As you move ahead to conquer your debt, cash flow will be a key factor in your success. In the early stages of debt reduction, a car breakdown, a medical bill, or other unexpected expense can present a temporary setback and demoralize you. So unless your spending plan has room for contingencies that arise, you may need to build a reserve of up to \$1,000 to cover such emergency expenses. Do this by setting aside a set amount per month. When your debts are paid, you can continue to build this savings to build for the future.
4. **Choose an attack strategy.** There are a number of effective attack strategies for knocking down debt quickly, three of which are listed here. The first two direct extra resources to eliminate the targeted loan as quickly as possible. Each time a loan is eliminated, those resources are combined to provide additional firepower in “killing” the next loan in line. Meanwhile, we continue to pay the minimum payment (or greater) on the remaining loans. Following, we have outlined these three attack strategies using a hypothetical

example of debts for the sake of comparison. Use the *Debt Repayment Plan* at the back of your notebook with strategy of your choice.

- The **Interest Rate Strategy** calls for listing debts in order of interest rate from the highest to the lowest, paying off the highest interest rate debts first. The chief strategy here is to eliminate the “meanest” debts first.

VISA	17.9%
Master Card	14.9%
Signature Loan	7.9%
Auto Loan	6.5%

- The **Low Hanging Fruit Strategy** suggests listing debts in order of their size from the smallest to the largest and picking off the debts starting with the smallest. The main idea with this strategy is to quickly begin seeing results.

Signature Loan	\$345.00
Master Card	\$1,250.00
VISA	\$7,500.00
Auto Loan	\$13,600.00

- The **Freedom Day Strategy** will require playing with an amortization table.¹⁸ In this strategy we rally all the extra available resources we can muster, but instead of applying them to one loan at a time, we spread them among all the loans in such a way as to be able to predict their payoff. This way we know that if we continue to pay our newly determined monthly payments faithfully, all our debts will be eliminated by such and such a date. The prepared table reflects payments for a two-year (24 month) payoff date. Ultimately, it does not matter which strategy you choose, just stay with it!

Signature Loan	\$15.59
Master Card	\$60.55
VISA	\$374.07
Auto Loan	\$605.83

Following the Freedom Day approach with the examples given above, you save over \$21,000 in interest by paying all these debts down in 24 months as opposed to paying the minimum payments!

5. **Adjust your Spending Plan.** Once you choose a debt reduction strategy that fits your situation, incorporate your new payment schedule into your *Spending Plan*.

6. **Keep a running tally of your victories.** Keeping track of your victories in knocking down debt will help focus you and will serve as a constant reminder of God's faithfulness and provision. Be sure to record ways that God provides for your needs.
7. **Plan a victory celebration.** As you approach that day when you will be completely free from debt, plan a celebration with your loved ones and anyone you partnered with along the way. Make it a meaningful ceremony and a time to honor the Lord for his goodness.

A heart at peace gives life to the body, but envy rots the bones.
– Proverbs 14:30

Part Four: Continue tracking your income and spending on your checkbook register and *Category Summary Sheets*.

My Prayer

Father, I am declaring war on my debt. I ask you to help me change any attitudes and actions that led to my bondage. With you as my Helper, I refuse to play the victim but take full responsibility for taking action to eliminate my debt. I acknowledge that I cannot do this alone. I need you and commit now to trusting in and relying on you for all my needs. Lead me to partner with others who are winning financially and who can encourage me in this battle. I thank you in advance for what you are going to do in my life in this regard. Amen.

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

Week

7

Excel in This!

When we give money away, we not only neutralize its power over us, but we also bring it under the domain of the Kingdom of light. Nongrace is turned into grace. God is honored, and His lordship is confirmed.

– Richard A. Swenson, MD

Marlene was married with four children – all boys. Fairly early on in her marriage she contracted a crippling disease, that if not checked would become terminal. The disease kept her mostly bedridden and unable to cope with even the simplest of her household and motherly chores.

Marlene's husband was saddled with the responsibility of going to work every day and then coming home and taking care of the household, the children, and his invalid wife.

The pressure of this situation continued for 12 long years until one day when Marlene turned to Jesus Christ and asked him to heal her. She desperately longed to be the wife her husband needed and to take care of her children and home.

The Lord Jesus responded to her plea. Her excruciating pain and other debilitating effects began to subside and she soon was able to function in an ever-increasing capacity at home and at work. But after 12 years of hardship and deprivation, Marlene's husband gave up and abandoned the family. Suddenly she was faced with responsibilities and challenges she had never before experienced.

At this time, Marlene started attending church and turned to the pastor for help. In particular, she needed advice in managing her finances. So as a first step, the pastor asked her how much income she had to work with each month and then listed all the routine expenses. From this data they drew up a spending plan.

After reviewing the spending plan, Marlene asked in a troubled voice, "But where do we account for the money I give to God? I want to give him ten percent of everything that

comes in.” To which the pastor responded with empathy, “Marlene, I’m afraid you can’t afford to give. The money just isn’t there after your basic expenses.” She had barely enough money to pay the mortgage, utilities, put food on the table and gas in the car. That was it. There wasn’t even anything there for clothes or school supplies for her boys, much less for any emergency or contingency that might come along.

Marlene continued to implore her pastor that there must be some money somewhere she could give to the Lord. But her pastor insisted, “You can’t afford to give away one cent, much less tithes!” Marlene responded, “You don’t understand. God has given me my life back. I love him and want to honor him with my income. You cannot deny me this joy!”

Our giving is a reflexive response to the grace of God in our lives. It doesn't come out of our altruism or philanthropy—it comes out of the transforming work of Christ in us. – Randy Alcorn

Her pastor, realizing that she was bound and determined to give to God, set up an additional account page in her ledger and titled it, **Philippians 4:19, “And my God will meet all your needs according to his glorious riches in Christ Jesus.”** Her pastor then instructed her, “Every time you need something in your day-to-day activities and you don’t have the money for it, get on your knees and tell God what you need. And ask him to meet your financial need to give back to him. Rehearse with him what he’s promised you about meeting all your needs, and every time he provides for you, enter that amount on this page in your ledger.”

Three months later, Marlene came back to review her spending plan with her pastor and to update him on how things were going. By far and away, the page in her ledger with the most activity was the Philippians 4:19 page. Line after line she had recorded all the things and all the ways God had faithfully answered her prayers to meet the needs of her family *and* allow her to give back to him a portion of it.

2 Corinthians 9:8, “And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.”

Discussion

Please respond to the following questions based on Marlene’s story above.

1. What part of Marlene’s story most impacts you?

2. According to her story, what was Marlene’s motivation for wanting to give to God?

3. Describe a situation in your own life in which God provided for your needs in an unusual way.

4. Tell about a time when you found great pleasure in giving back to God a portion of what he has given to you. (This may have been a gift you gave to a needy individual, your church, a mission or some other ministry.)

*It is more
blessed to give
than to receive.
– Jesus Christ*

Giving Honors God!

“Honor the LORD with your wealth and with the best part of everything your land produces.” (Proverbs 3:9, NLT) To *honor* God is to show our regard, esteem, value, respect, and prizing of him. When we give to the Lord, we demonstrate to him, to others, and to ourselves that he is supreme in our lives. When we give, we attest that he is our most valued treasure. Giving shows that our hearts are set on him and not on our money or belongings. Giving honors God as supreme. Giving to him is an act of worship.

But there is both a non-giving and a giving that *dishonors* God. Not giving simply fails to honor God. Not giving demonstrates that our wealth and possessions and not God are truly what we treasure most. Not giving to God withholds honor from him and hoards that honor for us. By not giving, we elevate our wealth and possessions above him. So, not giving dishonors God.

As we said, there is also a giving that dishonors God. Giving that dishonors God is a giving out of duty or obligation. According to 2 Corinthians 9:7, we are not to “give reluctantly or in response to pressure. For God loves the person who gives cheerfully.” (NLT)

The world is not impressed when Christians get rich and say thanks to God. They are impressed when God is so satisfying that we give our riches away for Christ’s sake and call it gain. – John Piper

Consider a man who takes his wife out for their anniversary. During the evening it becomes clear to her that this date is not a result of his love and desire to honor her, but because of some rigid sense of duty he has toward her. Once she discovers the motives behind his actions, she would probably feel more hurt and betrayal than if he had not taken her out at all. Regardless of the cost of the evening, she would feel dishonored by her husband. Why should we think our relationship with God is any different?

Giving to God must be a voluntary choice to honor (worship) him. Therefore, if we give merely out of duty, then God is not honored because our motives are faulty. Our motives betray that we are indeed self-centered and preoccupied with meeting our so-called obligation, instead of being centered on him and desiring his honor. Also, since our duty-based giving does not honor God, then whatever cost we spent meeting our obligation is irrelevant in terms of its worth as a gift. As one old sage put it, “If your parakeet is dead, buying it a more expensive cage will not help.”

*God loves it when the giver delights in the giving.
– 2 Corinthians 9:7 (MSG)*

Once we realize that genuine giving honors and pleases God, our natural tendency is to ask, “How much should I give?” Unfortunately, this question quickly degenerates into legalistic, duty-based thinking. We’ve already seen that our motives for giving matter as much to God as the act of giving itself.

Remember the two rich men in Luke 18 and 19? The rich ruler in Luke 18:18-23 was looking for another *commandment* that he could keep to fulfill an *obligation* to God. When Jesus told him to sell all he had and give the proceeds to the poor, Jesus’ request was *not* primarily about giving, but about whom or what this man served and loved. So, when Jesus asked him to choose between God and his money, he chose what he truly loved and lived for – his money. The price was too high and he went away very sad.

In contrast to the rich ruler, we find Zacchaeus in Luke 19:1-10. Here is another rich man, but when he meets Jesus, there is no contest this time between God and money. Zacchaeus chooses God! He honors Jesus (God) before all by voluntarily giving half his wealth to the poor and making four-fold restitution to those he had cheated! Jesus gets excited about Zacchaeus’ response because it clearly demonstrated a changed life in submission to God. Zacchaeus honored God in his giving and in the amount he gave.

So, again, back to the question, “How much should I give?” Our response: give an amount that is God-honoring. Give an amount or percentage that you know brings

honor to God and demonstrates that he and not money is supreme and treasured in your life! As Paul told the Corinthians, "If you are really eager to give, it isn't important how much you are able to give. God wants you to give what you have, not what you don't have." (2 Corinthians 8:12, NLT)

Discussion Question

Based on the previous section, *Giving Honors God*, discuss and pray with your spouse regarding the question: "What amount or percentage could we give that would honor God?" Once you've reached a decision, place a monthly amount in the "giving" category on your *Spending Plan*.

Jesus called his disciples over and said, "The truth is that this poor widow gave more to the collection than all the others put together. All the others gave what they'll never miss; she gave extravagantly what she couldn't afford—she gave her all." — Mark 12:43-44 (MSG)

Mine the Word

Examine the following texts and summarize what they say about giving.

1. Proverbs 11:24-25
2. Proverbs 19:17 & 22:9
3. Proverbs 25:21
4. 2 Corinthians 8:1-5
5. 2 Corinthians 8:10-15

6. 2 Corinthians 9:6-11

7. 2 Corinthians 9:12-15

8. Ephesians 4:28

9. 1 John 3:17-18

Questions to Ponder

Tim has adjusted his standard of living – essentially his whole lifestyle – in order to give extravagantly to the Lord. As we have seen in previous weeks of *Uncommon Cents*, in order to honor God in our giving, we must seek to honor him in our whole lifestyle.

Excel in this grace of giving!
– 2 Corinthians 8:7

1. In what ways is your current lifestyle helping in your ability to honor God with your giving?
2. In what ways is your current lifestyle hindering your ability to honor God with your giving?

How do we give to God?

Another key question for us is how we get our gifts to God. In other words, whom has God authorized to receive gifts on his behalf? There are several biblical responses to this question. First, the Lord ordained his church, the local body of His followers with whom you worship, as a clearinghouse for gifts and offerings. Through gifts to the local church we can pay the church pastors and staff (1 Timothy 5:17-18); we can care for widows and the needy in our church family (1 Timothy 5:3-16; Acts 4:32-35); we can send relief to the needy outside our local church (Romans 15:26; 2 Corinthians 8:1-4, 18-21; 9:1-3, 12); and we can support missionaries for the spread of the Gospel (Philippians 4:14-19).

Notice that it would be difficult or impossible to meet these needs apart from pooling our resources. By working together we can accomplish things we could not accomplish by ourselves. This team aspect of the church is also a vital part of our growth and health as individuals and as a church family (Philippians 1:27; 2 Corinthians 8:1-4; 9:12-14).

Also, the nature of the work these gifts support requires discipline on our part to give regularly, consistently and faithfully. In 1 Thessalonians 5:12-13, Paul urges us, "And now, friends, we ask you to honor those leaders who work so hard for you, who have been given the responsibility of urging and guiding you along in your obedience. Overwhelm them with appreciation and love!" (MSG) We could hardly overwhelm them with appreciation and love if we do not give to meet their salaries.

Second, in addition to giving to the church, we can give directly to a needy person. "A generous man will himself be blessed, for he shares his food with the poor." (Proverbs 22:9). And, "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? Dear children, let us not love with words or tongue but with actions and in truth." (1 John 3:17-18)

The parable of the Good Samaritan is another great illustration of this generous, personal giving (Luke 10:25-37). These passages make it clear that this type of giving should be non-discriminating. In other words, we don't give only to needy Christians or only to those from whom we might expect the same in return should we ever find ourselves in need.

Third, we can directly support a missionary or organization furthering the Gospel or helping others. Paul refers to this kind of giving in 1 Corinthians 16:17 and 2 Corinthians 11:7-9: "I was glad when Stephanas, Fortunatus and Achaicus arrived, because they have supplied what was lacking from you." Then later referring back to this occasion Paul writes, "And when I was with you and needed something, I was not a burden to anyone, for the brothers who came from Macedonia [Stephanas, Fortunatus and Achaicus] supplied what I needed." It is our joy to give to a missionary who is taking the message of Christ to people whom we will never know nor see in this life.

My Prayer

Lord, I want to give to you in a way that honors you as my chief delight and my greatest treasure. I want to honor you in my giving, both with right motives and with an amount that is God-honoring. Thank you that everything I have is from you. You have been so gracious and generous toward me!

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

Pure Joy!

Consider it pure joy, my brothers, whenever you face trials of many kinds. – James 1:2

When Rob and Linda got married, Rob had one more year left to serve in the US Army in Berlin, Germany. But there were at least three good reasons for them to stay in the military. First, the military was providing a steady income. Second, because Rob's job classification was in such high demand, the Army offered him a \$10,000 bonus to re-enlist. (This was a lot of money in 1975!) And finally, after seven months of marriage, Rob and Linda had decided to start a family and she was pregnant. To stay in the military meant full health coverage for Linda and the baby. To leave the military would mean *no* health coverage.

It would seem like a pretty straightforward decision, except for one thing. Rob and Linda had sensed God's clear leading in their lives - even before they were married - to serve him as missionaries on a foreign field. For this to become a reality, Rob would have to leave the military and go to Bible college. After praying, seeking counsel and being unified in the decision as a couple, they embarked on what they saw as an adventure with God. They left the military and headed for Bible college.

God had begun to pave the way for them even before they set out, but they could not have known this except through the eyes of faith. When they landed in Chicago, Linda's grandmother surprised them with \$1,000 that covered the cost of their first car and the gas to get them to Spokane, Washington, where they would attend Bible college.

In Spokane, they found a modest apartment and had just enough money for the deposit and first month's rent, but not enough money for phone service. A telephone booth a block away served well enough for out-going calls. Rob had built their furniture that summer using scraps from a local lumber mill. They had no TV, but a radio provided some entertainment.

As soon as they landed in Spokane, Rob began diligently searching for a job. The job market was extremely tight and he was turned down time and time again. He visited the Bible college and explained their job and financial situation. Rob was eligible for VA benefits for college, but this college was so new it was not yet authorized by the VA to

grant benefits! Yet they were sure God had led them here. The dean of the college told Rob that if he and his wife were willing to trust God for the funds, then so would the college. The day after Rob registered for school, the Lord gave him a part-time, seasonal job in a feed warehouse. This job paid just enough to cover the rent on their apartment.

Meanwhile, Linda had found a doctor and made her first visit only to discover that she had pre-eclampsia, a dangerous condition threatening both hers and the baby's life if not kept in check. The doctor prescribed strict bed-rest for the last two months of pregnancy. So Rob took on responsibilities as nurse, chief cook and bottle-washer as well.

Over the next two months, Rob and Linda got to experience first-hand the truths of God's promises to take care of them. Funds were so tight that Rob would walk over to the phone booth to make a needed call, praying as he went that God would provide a dime for the call. God always provided. Rob would find a dime on the sidewalk, the parking lot, on the floor of the phone booth or in the coin return box on the phone.

Another time, a particularly large bill arrived from the doctor. They had no money to pay it, but prayed. A day or two later they received an anonymous cashier's check for the amount of that bill to the penny! This provision of God is particularly amazing considering the fact that they knew no one in Spokane and had not yet been able to find a church home due to Linda's illness.

One time, Linda needed to fill a prescription, but again, they had no money. They prayed together that God would provide for the prescription and then Rob drove to the grocery store. He parked the car and as he opened the door to get out, he looked down at a large pile of change. Wouldn't you know, it was just enough to cover the cost of Linda's prescription!

During these two months, people kept dropping by their apartment leaving them fresh vegetables from their gardens. Rob had shot a black bear, which provided surprisingly tasty meat for them. God just kept on providing and meeting their needs, often in very creative ways.

Two weeks into the fall semester at Bible college, the dean approached Rob and asked him to consider serving as the interim speaker at a small country church that was without a pastor. Scared but willing, Rob agreed to speak for them over the next few months. But a couple of weeks later the church invited Rob to be their pastor and insisted that he continue attending school full-time. He accepted the job. The church offered the couple a parsonage to live in. The house was nearly 100 years old then and hadn't been lived in for seven years. It was in dire need of repair and renovation, but Rob and Linda eagerly agreed to do the work, with the church providing the materials.

Rob's new job at the church more than doubled their income *and* provided a home. At the end of October, their baby was born healthy and strong. Also around this time, the Veteran's Administration authorized the Bible school to process VA benefits for eligible

students. This occurred three years ahead of normal VA protocol. Because of his military service, Rob's schooling was now paid for in full.

In fact, God so graciously provided that Rob and Linda were able to pay off their entire doctor and hospital bill for their baby by the end of January, just three months after their son was born.

Over the next five years, Rob attended college full-time and worked full-time to earn his bachelor's degree. During that time, their second child was born. They decided Linda should be a stay-at-home mom, and there were times when they had little or no money. Yet they look back on those times as some of the best and happiest years of their life. It truly was an adventure to trust God and watch him supply their every need.

*God ordains suffering because it displays to the world the supremacy of his worth above all treasures.
– John Piper*

On one particular occasion, they had pretty much run out of food. They had nothing to put on the table for supper that night. Rob went out to pray and walked to their garden. It was still early in the season, so only the radishes were ready for harvest. Rob prayed, "God, how can we turn radishes into a meal?" Then he pulled a small bunch and ran into the house excitedly telling Linda that they were having cream of radish soup for dinner!

Rightly responded to, hardship and need breed creativity!

Six-and-a-half years after leaving the military, Rob, Linda and their two children said goodbye to their families and boarded a jet for Austria. All their belongings fit into a small crate back then. In Austria, they faced a whole new set of hardships and faith-stretching experiences living and ministering in a foreign land. Then, when their work overseas was completed and they returned to the States, they again forged into unknown territory facing new trials and challenges. But always, God provided for their needs and built character in them through the things they endured.

Discussion

Respond to the following questions based on the story of Rob and Linda above. Although your personal trials and hardships may be quite different from theirs, God uses these things in our lives to build character in us and to demonstrate to the world that he is sufficient regardless of our circumstances.

1. Based on their story, find as many hardships and trials as you can and list them here. As you list these, try to imagine some of the inner struggles they must have faced along the way and list them here too.

It's Inevitable!

In the previous weeks, we've presented God's design for you particularly in the area of your finances. We are convinced that the more you align your life with God's values and principles, the more of his joy you will experience in every area of your life! But even if you follow God's principles on finances faithfully, know with certainty that you will still experience trials and hardships. And some of those trials will be financial in nature.

In fact, we predict that you *will* experience attacks from the evil one as you commit to following Jesus in your finances through disciplined living or increased giving to God's causes. Count on it! Also, whenever you receive an unexpected financial windfall, an unexpected need usually follows close on its heels. So be ready for it! "Be on guard. Stand true to what you believe. Be courageous. Be strong." (1 Corinthians 16:13, NLT)

Anyone who wants to live all out for Christ is in for a lot of trouble; there's no getting around it.
– 2 Timothy 3:12, MSG

James urges his readers, "Consider it pure joy, my brothers, whenever you face trials of many kinds, because you know that the testing of your faith develops perseverance. Perseverance must finish its work so that you may be mature and complete, not lacking anything." (James 1:2-4) The concept of "testing" described by James is *not* the idea of taking an exam to see if you pass or fail. Instead, the idea behind "testing" is *demonstrating* or *proving* the effectiveness of our faith in the goodness and faithfulness of God.

God uses hardships and trials in our lives to reveal himself to us in ways we could not otherwise know him. Consider Psalm 42:1-2, "As the deer pants for streams of water, so my soul pants for you, O God. My soul thirsts for God, for the living God. When can I go and meet with God?" The Psalmist expressed these words from the depths of his life experience. Unless we have known what it is to endure "dry" and "parched" times, we will find it difficult to truly thirst for God and know the refreshment that only he can give in times like that. Only through the depth of our anguish do we recognize and experience the depths of his love.

He crafts and allows hardship in our lives in order to press us into him and to conform us to his likeness. How can we know his comfort and healing unless we suffer? How can we experience his provision unless we have been in need? His motivation is always love and seeking our best. When we recognize this and can humbly accept hardship from his hand, we can step into and move through hardships with an attitude of:

- Peace and joy knowing that he loves us and the outcome is in his hands
- Hopeful expectation, because he is growing us
- Adventure, because Jesus Christ leads us into new territory!

Mine the Word

Review the passages below and write down any insights you gain on enduring trials, hardship and suffering.

1. Romans 8:18, 28-39
2. 2 Corinthians 4:16-18
3. Philippians 1:29
4. 2 Timothy 1:8-9
5. 2 Timothy 3:12
6. Hebrews 12:1-3, 7-11
7. James 1:2-4
8. 1 Peter 1:3-9
9. 1 Peter 4:12-16, 19

We admire one as strong who with courage and integrity has persevered under trial. But we pity one as weak who has schemed and connived to avoid all suffering and trial.

Preparing for Hardship

There is an effective biblical strategy to help us prepare for suffering and enduring hardship of any kind. That strategy is not based on a bank account or financial investments. For, “whoever trusts in his riches will fall.” (Proverbs 11:28) Instead, this strategy helps us guard against materialism, greed, anxiety and lack of contentment, replacing them with bottomless joy.

This strategy is to fully rely on the all-sufficiency of God. David expressed this reliance on God when he wrote, “The LORD is my shepherd; I have everything I need.” (Psalm 23:1, NLT) And the Apostle Paul reveals dependence on God and his strength as the secret to contentment regardless of the circumstances (Philippians 4:12-13). This dependent trust in God’s sufficiency is what Jesus refers to when he urges us:

Dear brothers and sisters, whenever trouble comes your way, let it be an opportunity for joy.
– James 1:2, NLT

So I tell you, don't worry about everyday life—whether you have enough food, drink, and clothes. Doesn't life consist of more than food and clothing? Look at the birds. They don't need to plant or harvest or put food in barns because your heavenly Father feeds them. And you are far more valuable to him than they are. Can all your worries add a single moment to your life? Of course not. (Matthew 6:25-27, NLT)

Actually, this strategy for joy-filled living in any and every circumstance brings us full circle back to the truths we spoke about in week one of *Uncommon Cents*. There, we talked about *prizing* Christ above all else. When we are truly and completely satisfied in him, then we recognize we have all we need. Loss of property, wealth, or stuff no longer devastates us, because we have him.

He who has God and everything has no more than he who has God alone.
– C.S. Lewis

At the writing of this curriculum, Paul and Donna experienced a tremendous loss as their lodge burned down. Their financial loss exceeds three-quarters of a million dollars in property alone, plus the unknown possibility of future lost revenue and the costs of rebuilding. Due to its remote location, the lodge was uninsurable. The emotional loss of meaningful personal items to Paul and Donna is incalculable. How are they holding up?

Paul and Donna are embracing the reality of the all-sufficiency of God. He is their anchor. He is their source of joy and everything else they need. Their response is one of genuine grief over their loss, but thankfulness toward God that no one was hurt and gratitude that they are not slaves of their circumstances or of their possessions. Paul and Donna are experiencing the secret of contentment in any and every circumstance,

because their enjoyment and satisfaction are grounded in the unchangeable God, not in things.

Praise be to the God and Father of our Lord Jesus Christ! In his great mercy he has given us new birth into a living hope through the resurrection of Jesus Christ from the dead, and into an inheritance that can never perish, spoil or fade—kept in heaven for you, who through faith are shielded by God's power until the coming of the salvation that is ready to be revealed in the last time. In this you greatly rejoice, though now for a little while you may have had to suffer grief in all kinds of trials. These have come so that your faith—of greater worth than gold, which perishes even though refined by fire—may be proved genuine and may result in praise, glory and honor when Jesus Christ is revealed. Though you have not seen him, you love him; and even though you do not see him now, you believe in him and are filled with an inexpressible and glorious joy, for you are receiving the goal of your faith, the salvation of your souls. (1 Peter 1:3-9)

Simulation

Please read the simulation below as though you are reading about an experience in your own life.

When the Ecuadorian border patrol found you, they gave you water, fed you, cleaned and bandaged your wounds and then led you by shortest route to a patrol center. There they piled you into a Land Cruiser with two patrol guards for the four-hour ride to Nueva Loja. Miraculously, you slept out of sheer exhaustion most of the way over the primitive roads.

Once in Nueva Loja, your hosts took you to a clinic where you received medical attention and were able to shower. From somewhere the clinic staff found both of you a fresh set of clothes and then told you they had arranged a hotel room and meals for you for as long as you needed. Overwhelmed by their hospitality, you thanked them repeatedly.

You spent the rest of the day in your hotel room sleeping off the stress of your trauma. That evening the local authorities extended you a warm invitation to a dinner in your honor. You're not sure you could identify everything you ate, but it was delicious and satisfying. The evening conversation was a bit rough going with your limited Spanish and your hosts' limited English, but you all laughed a lot and enjoyed the lively serenade from local musicians. That night you slept like logs.

The next morning, you and your spouse woke shortly after dawn and spent considerable time on the veranda holding each other and praying together. It was the first time since

the plane crash that you had even thought about what to do next in view of your detour. Your prayers were full of thanksgiving, praise and worship for God's protection and a request to show you your next steps. It was a moment in which you felt closer to God and to each other than you had ever before experienced.

Over breakfast, a border guard approached your table and handed you a tattered Bible they had found on a trail and asked if it was yours. You couldn't believe your eyes! It was your Bible, somewhat more worn than the last time you'd seen it. What a gift from God!

You and your spouse quickly finished breakfast and headed back up to the veranda outside your room. You both longed to meet with God in His Word. There was an unusual sense of excitement and expectation as you turned to the back flap of your Bible. There you found the Scripture reference that you and your spouse had chosen months ago as a theme for your mission trip. You turned to the passage in 2 Corinthians 6:3-10 and began to read.

We try to live in such a way that no one will be hindered from finding the Lord by the way we act, and so no one can find fault with our ministry. In everything we do we try to show that we are true ministers of God. We patiently endure troubles and hardships and calamities of every kind. We have been beaten, been put in jail, faced angry mobs, worked to exhaustion, endured sleepless nights, and gone without food.

We have proved ourselves by our purity, our understanding, our patience, our kindness, our sincere love, and the power of the Holy Spirit. We have faithfully preached the truth. God's power has been working in us. We have righteousness as our weapon, both to attack and to defend ourselves. We serve God whether people honor us or despise us, whether they slander us or praise us. We are honest, but they call us impostors. We are well known, but we are treated as unknown. We live close to death, but here we are, still alive. We have been beaten within an inch of our lives. Our hearts ache, but we always have joy. We are poor, but we give spiritual riches to others. We own nothing, and yet we have everything.¹⁹

Never before had this passage read with such power and truth in your lives! If there had been any question in your minds about whether to continue with your mission trip, God had just answered it. But more than that, you both sensed an overwhelming sense of joy in him and expectation for what he was going to do in and through you. This was something you did not want to miss!

After lunch, Steve and Joy, the missionaries from the Indian village, sought you out. They had just flown into Nueva Loja in a bush plane. The border patrol had radioed them to tell them your whereabouts. You greeted each other like long-lost friends and for the next hour told your story up to your rescue. Steve and Joy listened with genuine concern and empathy for all you had endured. Then Steve explained that if you no

longer wished to come to the village, they would understand and would make arrangements to get you home as quickly as possible. Exchanging quick glances with each other, you smiled and asked them if they could still use some crazy short-term missionaries for a couple weeks.

The following morning, the four of you headed for the village in a small floatplane. You weren't sure just how you'd react to actually getting into another plane like this again so soon, but your nervousness melted as the plane lifted and headed out over the jungle.

Your arrival in the village created quite a stir. It seemed like the whole village was there to greet you and was making quite a fuss about your presence. The smaller children crowded you trying to touch you and the older children brought you gifts of food and handcrafted items. Then a man whom you took to be the village leader stepped forward and ceremoniously welcomed you to his village. All these sights, sounds and smells bombarded your senses.

Steve explained that the village leader and his people were anxious to hear your story and asked if you would join them in a gathering later to listen to what you had to say. That night, in a large clearing in the village, the people huddled around cooking fires. They listened intently while the two of you shared how God had spared you in the plane crash, protected you from harm by your captors and provided you an escape and ultimate rescue. With Steve serving as translator and with occasional questions from the village leader, your story took nearly three hours to tell. When Steve had translated your final statement, only the crackling fires and night sounds of the jungle could be heard in the stillness.

The village leader broke the silence and began speaking earnestly to Steve and to his people. After several minutes Steve said something briefly to him and then turned to you to explain what was happening. It seems that the village leader was utterly amazed at the God who had protected you in a plane crash, from harm among dreaded guerrillas, and against the dangers of the jungle. He was also drawn by the personal yet reverent relationship you enjoy with your God. He told Steve, that if this was the God that Steve and Joy were teaching them about, then he and his village wanted to turn from their worship of evil spirits and worship this One True God!

*Joy in suffering
for Christ's sake
makes the
supremacy of
God shine more
clearly than all
our gratitude for
wealth.
– John Piper*

A couple of years have passed since your amazing experience in Ecuador. Steve and Joy report that the young church in their village is growing in the faith and that some of the villagers have been sent out to share Christ with other villages of their tribe. You and your spouse are still amazed and humbled to realize how God, in his awesome wisdom and sovereignty, chose to use you and the hardships you endured as the key to bringing a whole village to Christ. You continually praise God both for his work of grace in this remote village and for the profound changes he brought about in you.

4. Now, reflect back over the simulation but consider your actual life. What aspects of your relationship with God would you like to see aligned with what you read in the simulation? What steps do you think you need to take in order to make a God-centered relationship an everyday reality?

Epilogue to the Simulation

You don't have to go to the jungles of Ecuador to experience the adventure God has for you. It doesn't matter where you live, your upbringing, ethnicity, economic standing, career, etc. God's desire is to give you life to the full as you run with him. Are you willing to embark on this life-long adventure with God?

Try to think of a situation in your real life in which God is asking you to follow through with something that may require hardship or discipline on your part. Describe that situation. What do you think God wants you to do?

Memorize

Memorize James 1:2-3, "Consider it pure joy, my brothers, whenever you face trials of many kinds, because you know that the testing of your faith develops perseverance."

Life Challenge Project

Part One: Prayerfully review *Begin the Adventure!* on the following page. If it truly represents your deep heart's desire, then please complete it and sign it. In order to "let your *yes* be *yes*", please show the certificate to a close friend (and your spouse, if married). Ask them to pray with you and for you. Then, begin demonstrating your trust in God by following through with the values and principles in *Uncommon Cents*. If you have a lot of catching up to do, don't get overwhelmed. Just start, take it a step at a time and watch God work!

We are often so quick to extract ourselves from hardship and inconvenience not suspecting that it may be the very tool God wants to use to further His work in and through us.

Part Two: Please review the *Personal Development Plan* on pages 109-110. We want to see you win both in your finances and every other area of your life! In order to help you stay on track, we ask that you prayerfully complete this *Personal Development Plan* and give your small group leader permission to contact you after three, six and twelve months to encourage you, pray with you and hear what God is doing in your life.

"Finally, dear brothers and sisters, we urge you in the name of the Lord Jesus to live in a way that pleases God, as we have taught you. You are doing this already, and we encourage you to do so more and more." (1 Thessalonians 4:1, NLT)

Our Prayer for You

Lord Jesus, we pray that you would totally invade our reader's hearts with your presence, power and protection. May they daily experience you as their Shepherd, knowing that with you they have all they need. Give them much joy as you lead them and they follow you. Bless them richly with your eternal riches! Amen!

My Prayer for Others

Write down prayer requests of fellow participants here and pray for each other often.

*"Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will direct your paths."
– Proverbs 3:5-6, NLT*

Begin the Adventure!

I acknowledge that God has been working in my life during *Uncommon Cents* in the following areas:

As a result of God's work in my life, I choose to launch out on an adventure with him. I will follow God's lead and trust him to do the following in my life over the next three months:

I give the following individual permission to keep me on track:

Partner: _____

Signed: _____ Date: _____

Personal Development Plan

(Please complete at intervals following Uncommon Cents.)

1. I am (we are) following our *Spending Plan*. Y / N

After three months ____

After six months ____

After 12 months ____

2. My (our) total debt owed on (today's date) _____ is _____

After three months our total debt is _____

After six months our total debt is _____

After 12 months our total debt is _____

After ____ months our total debt will be zero!

3. My (our) total monthly giving to God's causes today is _____

After three months ____

After six months ____

After 12 months ____

4. My (our) FICO® score today is _____

After six months ____

After 12 months ____

5. Following are some ways I (we) have experienced God's provision.

Since *Uncommon Cents* up to three months:

Since *Uncommon Cents* from the third to the six month:

Since *Uncommon Cents* from the sixth to the twelfth month:

6. Since *Uncommon Cents*, I (we) have experienced the following other positive life changes.

Since *Uncommon Cents* up to three months:

Since *Uncommon Cents* from the third to the six month:

Since *Uncommon Cents* from the sixth to the twelfth month:

Appendix A

Strategies for purchasing a vehicle

Paying for a vehicle on time payments not only costs more because of associated interest, but also may require carrying more costly insurance. Consider these recommendations:

1. Don't make hasty or impulsive decisions! Make sure you are purchasing a vehicle that really meets your family's needs for capacity, versatility, recreation, cost to run and maintain, etc. Consider how long you will own it.
2. Don't buy new! Buying a car even one year old can knock as much as a third off the new car price.
3. Network for good deals (e.g., fleet sales from auto rental agencies, etc.)! If you don't have a knack for finding and negotiating good deals, partner with a trusted individual who does.
4. Pay cash for all or as much as you can of a late model vehicle. Paying cash also gives you greater negotiating power.
5. Save for a car monthly as though you had a payment.
6. Avoid ever being "upside-down" in an auto loan (owing more than it is worth). Being upside-down in an auto loan can be risky if you have an accident that destroys the car, your insurance plan may only pay what the vehicle is worth, not what you owe. Being upside-down also hinders flexibility in an emergency or situation in which you would try to sell or trade your car.

Appendix B

The High Cost of Paying the Minimum!

Below is the amortization table for paying down \$8400.00 in credit card debt @ 15% interest, **paying only the minimum payment**. It will take you **454** months to be rid of your debt. In that time, you will pay **\$13,456.34** in interest. (The fact that the minimum payment decreases over time is NOT a good thing! It only serves to keep you in debt much, much longer and grossly increases the interest you pay to the lender. Notice on this table that the **Principal Paid steadily decreases** with the minimum payment.)

Payment Schedule

Month	Minimum Payment	Interest Paid	Principal Paid	Remaining Balance
1	\$168.00	\$105.00	\$63.00	\$8,337.00
2	\$166.74	\$104.21	\$62.53	\$8,274.47
3	\$165.49	\$103.43	\$62.06	\$8,212.41
4	\$164.25	\$102.66	\$61.59	\$8,150.82
5	\$163.02	\$101.89	\$61.13	\$8,089.69
6	\$161.79	\$101.12	\$60.67	\$8,029.02
7	\$160.58	\$100.36	\$60.22	\$7,968.80
8	\$159.38	\$99.61	\$59.77	\$7,909.03
9	\$158.18	\$98.86	\$59.32	\$7,849.72
10	\$156.99	\$98.12	\$58.87	\$7,790.84
11	\$155.82	\$97.39	\$58.43	\$7,732.41
12	\$154.65	\$96.66	\$57.99	\$7,674.42
13	\$153.49	\$95.93	\$57.56	\$7,616.86
14	\$152.34	\$95.21	\$57.13	\$7,559.73
15	\$151.19	\$94.50	\$56.70	\$7,503.04
16	\$150.06	\$93.79	\$56.27	\$7,446.76
17	\$148.94	\$93.08	\$55.85	\$7,390.91
18	\$147.82	\$92.39	\$55.43	\$7,335.48
19	\$146.71	\$91.69	\$55.02	\$7,280.46
20	\$145.61	\$91.01	\$54.60	\$7,225.86
21	\$144.52	\$90.32	\$54.19	\$7,171.67
22	\$143.43	\$89.65	\$53.79	\$7,117.88
23	\$142.36	\$88.97	\$53.38	\$7,064.50
24	\$141.29	\$88.31	\$52.98	\$7,011.51
25	\$140.23	\$87.64	\$52.59	\$6,958.93
26	\$139.18	\$86.99	\$52.19	\$6,906.73
27	\$138.13	\$86.33	\$51.80	\$6,854.93
28	\$137.10	\$85.69	\$51.41	\$6,803.52
29	\$136.07	\$85.04	\$51.03	\$6,752.49

30	\$135.05	\$84.41	\$50.64	\$6,701.85
31	\$134.04	\$83.77	\$50.26	\$6,651.59
32	\$133.03	\$83.14	\$49.89	\$6,601.70

To save space, we cut out months 33 to 443 on the table!

444	\$10.00	\$1.25	\$8.75	\$91.04
445	\$10.00	\$1.14	\$8.86	\$82.18
446	\$10.00	\$1.03	\$8.97	\$73.21
447	\$10.00	\$0.92	\$9.08	\$64.12
448	\$10.00	\$0.80	\$9.20	\$54.92
449	\$10.00	\$0.69	\$9.31	\$45.61
450	\$10.00	\$0.57	\$9.43	\$36.18
451	\$10.00	\$0.45	\$9.55	\$26.63
452	\$10.00	\$0.33	\$9.67	\$16.96
453	\$10.00	\$0.21	\$9.79	\$7.18
454	\$7.27	\$0.09	\$7.18	\$0.00

Below is the amortization table for paying down \$8400.00 in credit card debt @ 15% interest, **paying \$168.00 per month consistently**. Assuming you don't charge anything else on the card, it will take you **79** months to be rid of your debt. In that time, you will pay **\$4,864.61** in interest. (Notice on this table the **Principal Paid steadily increases** with a set, consistent payment.)

Payment Schedule

Month	Payment	Interest Paid	Principal Paid	Remaining Balance
1	\$168.00	\$105.00	\$63.00	\$8,337.00
2	\$168.00	\$104.21	\$63.79	\$8,273.21
3	\$168.00	\$103.42	\$64.58	\$8,208.63
4	\$168.00	\$102.61	\$65.39	\$8,143.24
5	\$168.00	\$101.79	\$66.21	\$8,077.03
6	\$168.00	\$100.96	\$67.04	\$8,009.99
7	\$168.00	\$100.12	\$67.88	\$7,942.11
8	\$168.00	\$99.28	\$68.72	\$7,873.39
9	\$168.00	\$98.42	\$69.58	\$7,803.81
10	\$168.00	\$97.55	\$70.45	\$7,733.36
11	\$168.00	\$96.67	\$71.33	\$7,662.02
12	\$168.00	\$95.78	\$72.22	\$7,589.80
13	\$168.00	\$94.87	\$73.13	\$7,516.67
14	\$168.00	\$93.96	\$74.04	\$7,442.63
15	\$168.00	\$93.03	\$74.97	\$7,367.66
16	\$168.00	\$92.10	\$75.90	\$7,291.76
17	\$168.00	\$91.15	\$76.85	\$7,214.90
18	\$168.00	\$90.19	\$77.81	\$7,137.09
19	\$168.00	\$89.21	\$78.79	\$7,058.30

20	\$168.00	\$88.23	\$79.77	\$6,978.53
To save space, we cut out months 21 to 69 on the table.				
70	\$168.00	\$19.54	\$148.46	\$1,415.06
71	\$168.00	\$17.69	\$150.31	\$1,264.75
72	\$168.00	\$15.81	\$152.19	\$1,112.56
73	\$168.00	\$13.91	\$154.09	\$958.47
74	\$168.00	\$11.98	\$156.02	\$802.45
75	\$168.00	\$10.03	\$157.97	\$644.48
76	\$168.00	\$8.06	\$159.94	\$484.54
77	\$168.00	\$6.06	\$161.94	\$322.59
78	\$168.00	\$4.03	\$163.97	\$158.63
79	\$160.61	\$1.98	\$158.63	\$0.00

Increase your payments to \$336.00 per month on the \$8400 @15% and it will take you just **31** months to be rid of your debt and reduce your interest paid to **\$1,734.86**. (Notice also on this table the **Principal Paid steadily increases** with a set, consistent payment.)

Payment Schedule

Month	Payment	Interest Paid	Principal Paid	Remaining Balance
1	\$336.00	\$105.00	\$231.00	\$8,169.00
2	\$336.00	\$102.11	\$233.89	\$7,935.11
3	\$336.00	\$99.19	\$236.81	\$7,698.30
4	\$336.00	\$96.23	\$239.77	\$7,458.53
5	\$336.00	\$93.23	\$242.77	\$7,215.76
6	\$336.00	\$90.20	\$245.80	\$6,969.96
7	\$336.00	\$87.12	\$248.88	\$6,721.08
8	\$336.00	\$84.01	\$251.99	\$6,469.10
9	\$336.00	\$80.86	\$255.14	\$6,213.96
10	\$336.00	\$77.67	\$258.33	\$5,955.64
11	\$336.00	\$74.45	\$261.55	\$5,694.08
12	\$336.00	\$71.18	\$264.82	\$5,429.26
13	\$336.00	\$67.87	\$268.13	\$5,161.12
14	\$336.00	\$64.51	\$271.49	\$4,889.64
15	\$336.00	\$61.12	\$274.88	\$4,614.76
16	\$336.00	\$57.68	\$278.32	\$4,336.44
17	\$336.00	\$54.21	\$281.79	\$4,054.65
18	\$336.00	\$50.68	\$285.32	\$3,769.33
19	\$336.00	\$47.12	\$288.88	\$3,480.45
20	\$336.00	\$43.51	\$292.49	\$3,187.95
21	\$336.00	\$39.85	\$296.15	\$2,891.80
22	\$336.00	\$36.15	\$299.85	\$2,591.95

23	\$336.00	\$32.40	\$303.60	\$2,288.35
24	\$336.00	\$28.60	\$307.40	\$1,980.95
25	\$336.00	\$24.76	\$311.24	\$1,669.71
26	\$336.00	\$20.87	\$315.13	\$1,354.59
27	\$336.00	\$16.93	\$319.07	\$1,035.52
28	\$336.00	\$12.94	\$323.06	\$712.46
29	\$336.00	\$8.91	\$327.09	\$385.37
30	\$336.00	\$4.82	\$331.18	\$54.19
31	\$54.86	\$0.68	\$54.19	\$0.00

Appendix C

Peer Assessment (on following page)

Complete the *Uncommon Cents Peer Assessment* on yourself and distribute the assessment and pre-addressed, stamped envelopes to five individuals who know you well. Ask them to complete the assessment on you and to mail it back to you. When the assessments come back to you, please leave them sealed in their envelopes and bring them with you two weeks from today and we'll go over them.

Uncommon Cents Peer Assessment

_____ is participating in a personal financial program called *Uncommon Cents*. One of the projects includes gathering information on other's perceptions of us. Would you please spend a couple of minutes completing this assessment based on your knowledge of this person? Place an "X" on the continuum between each pair of opposites to show where you see this person. Please leave items blank if you don't think you can honestly assess the individual in that area.

Withholding Generous

Entitlement Hard-working
mentality

Always craving Content
more

Complaining Grateful

Get rich quick Wise

Lives on Lives within
Credit means

Never enough Money left over
money at month's end

No plan Diligent

Jealous of Rejoices with
Others others

Shuns the Compassionate
less fortunate

Materialistic God-centered

Dishonest Honest

Fair-weather Faithful

Appendix D

Uncommon Cents Tools

Download an electronic copy of the following tools at: <http://www.heapofstones.com> and proceed to the "Free Stuff" tab.

- Checkbook Balancing Sheet
- Blank Category Summary Sheets
- Example Category Summary Sheets
- Debt Repayment Plan
- Example Debt Repayment Plan
- Blank Annual Spending Plan
- Example Annual Spending Plan

Endnotes

¹ C.S. Lewis, *The Weight of Glory and Other Addresses*, quoted in John Piper *The Dangerous Duty of Delight* (Sisters, OR: Multnomah Publishers, 2001), p. 22.

² *The Old Westminster Catechism*, quoted in John Piper *The Dangerous Duty of Delight* (Sisters, OR: Multnomah Publishers, 2001), p. 20.

³ *The Holy Bible, The New International Version* (Colorado Springs, CO: International Bible Society, 1984). (Unless otherwise noted, all quotations from the Bible in *Uncommon Cents* come from the NIV.)

⁴ John Piper, *Don't Waste Your Life* (Wheaton, IL: Crossway Books, 2003), p. 31.

⁵ John Piper, *The Dangerous Duty of Delight* (Sisters, OR: Multnomah Publishers, 2001), p. 20.

⁶ John Piper, *Don't Waste Your Life*, p. 72.

⁷ Proverbs 3:27-28; 11:24, 28; 14:31; 15:27; 16:8, 16; 20:10, 17, 23; 21:6, 13, 17; 22:16, 22; 23:4-8; 28:8, 22, 24, 25, 27; 30:7-9

⁸ Matthew 6:24

⁹ www.myfico.com

¹⁰ Psalm 42:1-2

¹¹ *Shackleton's Expedition*, Nova Online, www.pbs.org.

¹² Alfred Lansing, *Endurance: Shackleton's Incredible Voyage* (New York: Carroll & Graf Publishers, 2001), pp. 12-13.

¹³ Randy Alcorn, *Money, Possessions, and Eternity* (Wheaton, IL: Tyndale House Publishers, 1989), p. 325.

¹⁴ In November 2008 some banks have doubled the minimum payment from 2 percent to 4 percent on credit cards.

¹⁵ Bankrate.com, November, 2004.

¹⁶ Richard J. Foster, *Celebration of Discipline* (San Francisco: HarperCollins Publishers, 1998), pp. 80-81.

¹⁷ Dave Ramsey, www.mytotalmoneymakeover.com

¹⁸ There are loan amortization tables available on-line at www.bankrate.com - see *Calculators*

¹⁹ *Holy Bible. New Living Translation* (Wheaton, IL: Tyndale House Publishers, 1996).