GOD'S
MASTER PLAN
FOR YOUR MONEY

BRIAN JEWELL
WELCOME!

THANKS FOR DOWNLOADING GOD’S MASTER PLAN FOR YOUR MONEY!

God has wonderful things planned for your life. No matter where you are on your financial journey, you can find freedom and discover incredible joy by following God’s plan for your money.

The road may be long, but the destination is incredible. Let’s start pursuing God’s best plans for your financial life today!

Brien
# TABLE OF CONTENTS

1. A TALE OF TWO HOUSES .................................. 04
2. MADE FOR FREEDOM ..................................... 12
3. PROVIDING FOR YOUR FAMILY ......................... 21
4. PRACTICING GENEROSITY ................................. 32
5. PREPARING FOR THE FUTURE ......................... 41
6. HAVING FUN WITH MONEY ............................... 50
7. MAKE IT HAPPEN ........................................... 57

---

**ABOUT BRIAN**

Brian Jewell is a writer and journalist who has authored more than 300 articles about faith and personal finance. Follow him online at godmoneyme.com.
1

A TALE OF TWO HOUSES
WHAT ARE YOU BUILDING?
FINANCIAL FREEDOM BEGINS WITH FOLLOWING THE RIGHT PLAN.

It’s amazing the difference a good plan can make.

The Winchester Mystery House is one of the most popular tourist attractions in San Jose, California. Built by Sarah Winchester, heiress to the Winchester Rifle fortune, the house is huge, with more than 116 rooms.

But people don’t visit the house because it’s beautiful. They visit because it’s weird.

Winchester built her home over the course of 32 years. From the time she started in 1884 until her death in 1922, she never stopped construction.

For the most part, she made things up as she went along. She built her home without a plan.
Because there was no plan, the house has a lot of odd features. There are rooms with no entrances, staircases leading to nowhere, windows in floors and doors that open to nothing.

The house is big, but it’s a big mess. It’s unsafe, confusing and full of wasted potential. At the same time Sarah Winchester was building her home in California, George Washington II was constructing his own estate in the mountains of North Carolina. But unlike Winchester, he hired the best architects and engineers of the time to design his palatial home. And he followed their plans meticulously.

Today, that home is known as the Biltmore Estate. At more than 175,000 square feet, it’s the largest privately owned home in the country.

The estate is still in the Vanderbilt family. It employs hundreds of people and is the most popular tourist attraction in the state.

So what’s the difference between Winchester and Vanderbilt? One of these builders had a plan, and the other did not.

"Your financial life is like a home that you build a little bit each day. With every decision you make and every dollar you spend, you add another brick to that home."

TWEET THIS!
WHAT ARE YOU BUILDING?

You and I will probably never build mansions like Sarah Winchester and George Washington Vanderbilt. But each of us is building something.

Your financial life is like a home that you build a little bit each day. With every decision you make and every dollar you spend, you add another brick to that home.

If you build without a plan, you’re likely to end up with your own mystery house — one filled with waste, frustration and missed opportunities. But if you get an expert’s plan and follow it faithfully, you can build something beautiful that will endure for generations.

Fortunately, you don’t have to come up with a plan on your own. God has a plan for your money, and He wants you to build something incredible.
THE BEST PLAN IS GOD’S PLAN

Lots of people have ideas about how you should handle your money. Some of them want to sell you their secrets and promise they’ll make you rich. With so many plans to choose from, how do you know which one to trust?

The best plan to follow is God’s plan. You may not have heard it before, but God has a plan for your money that He outlines in the Bible. Following God’s plan will bring you financial peace and amazing purpose.

Why can you trust God’s plan? There are two key reasons:

1) God Owns Everything — God created the world and owns everything in it. “The earth is the Lord’s and everything in it,” the Bible says in Psalm 24:1.

Even the things we think are ours really belong to God. That means the money in your wallet is really His. Your property is His property.

God owns everything and has given some of His wealth to you to manage on His behalf. Since He owns those things, His plan for how to manage them is worth paying attention to.

2) God is a Good Father — God loves you more than you will ever know, and everything He asks you to do is for your good. He is a good father who gives you good gifts.

“If you, then, though you are evil, know how to give good gifts to your children,” Jesus says in Matthew 7:11, “how
much more will your Father in heaven give good gifts to those who ask him!”

God knows what’s best for your financial life because He is your father. He wants great things for you. And He has given you a plan for living your best financial life.

**GOD’S VISION FOR YOUR FINANCIAL LIFE**

Like any good plan, God’s plan for your money starts with the end in mind. God has a vision for your financial life. He outlines it in the Bible in II Corinthians 9:8. Here’s what it looks like:

“God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.”

God promises that following His plan will lead to a life of blessing. But the blessing isn’t to make you a wealthy person — it’s to make you a new person.
God’s plan for your money isn’t to make you rich. It’s to empower you to do great things in the world.

God wants your life to have meaning. He wants you to make a difference everywhere you go. And He wants you to follow His plan for your money so you can make the biggest impact possible.

This vision might look like a fantasy to you. A life of blessing and freedom might seem a million miles away, especially if you’re struggling to make ends meet.

But don’t be discouraged. Even if this isn’t the reality of your life now, it’s a picture of what your life could be. Build your financial life according to God’s plan, and He will take you to places you never could have reached on your own.

God has an incredible plan for your financial life. In the next chapter, we’re going to see exactly what it entails.

God knows what’s best for your financial life because He is your father. He wants great things for you. And He has given you a plan for living your best financial life.
APPLICATION QUESTIONS

1. Are you building your financial life according to a proven plan?

2. How has God proven Himself trustworthy in other areas of your life?

3. What great things would you do to impact the world if you had financial freedom?
THE JOURNEY BEGINS HERE

GOD'S PLAN FOR YOUR MONEY WILL LEAD YOU TO INCREDIBLE PLACES

Everyone’s life is different. But God’s heart for all of us is the same.

God made you unique and has individual plans and purposes for you. But He also has some general purposes for all of us. And that includes a plan for managing money.

I’ve spent years studying what God says about money. He has a lot to say – money is mentioned hundreds of times throughout the Bible. And when you read those scriptures, a consistent theme emerges: God wants you to be free.
"Even if you’re following God, your ideas, attitudes and habits about money could be holding you hostage to something less than His best for you."

TWEET THIS!

YOU WERE MADE FOR FREEDOM

When God created man, He intended for us to be free. He wanted us to be unashamed and unencumbered so we could have strong, intimate relationships with Him and with each other.

That freedom didn’t last long, though. Adam and Eve chose sin instead of God’s freedom. And since then, each of us has chosen the same.

Our selfish choices lead us away from God and into sin we can’t escape. In fact, the Bible says in Romans 6 that we are slaves to sin.

Sin controls us. It makes us do things we don’t want to do and leaves us to suffer the consequences.

God made us for freedom, but sin made us slaves.

Fortunately, that’s not where the story ends. God loved us so much — and was so intent on seeing us live in freedom — that He sent Jesus into the world to pay the price for our sin.
Because Jesus died in our place and overcame sin and death, we can be free forever.


Financial freedom is especially important. Because if we’re not careful, money can make us slaves all over again.

Even if you’re following God, your ideas, attitudes and habits about money could be holding you hostage to something less than His best for you.
FINANCIAL FREEDOM DEFINED

Consider what Jesus said in Matthew 6:24.

“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Money is powerful. It can wield incredible influence over your life. And if you devote yourself to the pursuit of money, it will become your master.

Anyone who is a slave to money will have trouble following God with his whole heart. Our hearts weren’t made to be divided. If you follow money, it’s going to lead you away from God.

That’s why God has so much to say about money. He wants you to live in complete financial freedom so that money can’t control you. He wants you to be free because He wants to have your whole heart.

“Financial freedom doesn’t have anything to do with the size of your bank account. It’s all about the condition of your heart.”

TWEET THIS!

Many people misunderstand this idea. They think financial freedom means being independently wealthy, quitting their jobs and buying whatever they want.

But financial freedom doesn’t have anything to do with the size of your bank account. It’s all about the condition of your heart.
God wants your heart to be free from the control of money. He wants to set you free from greed and selfishness. He wants to liberate you from worry and discontentment. He wants to see you escape the traps of envy and comparison.

God’s financial freedom means you can live according to your values, not society’s rules. It means you can give generously whenever you have the opportunity. It means you can look to the future with joy, not fear.

You may never be wealthy. But you can always choose to be free.

A PLAN FOR FREEDOM

Financial freedom starts in your heart. But it doesn’t end there. To live in God’s freedom, you’ll have to make changes in your life.
Pursuing financial freedom requires you to become master of your money. And when you start managing your money with freedom in mind, it’s likely to change a lot about the way you live.

God has a plan for managing money. It’s a Master Plan for all of us to follow. If we build our financial lives according to His plan, we can all master our money and experience the freedom He wants for us.

God’s Master Plan for Your Money isn’t complicated. In fact, it’s remarkably simple. And following it can change your life.

God’s plan is simple, but that doesn’t mean it’s easy to execute. It will require you to surrender your heart, renew your mind and change your habits. Following God’s plan will cause you to do some things other people don’t understand.

Don’t worry, though — the reward is more than worth the price.
GOD’S MASTER PLAN AT A GLANCE

So, what exactly is God’s Master Plan for Your Money? It comes down to four simple things that God wants you to do with your finances:

1. PROVIDE FOR YOUR FAMILY
2. PRACTICE GENEROSITY
3. PREPARE FOR THE FUTURE
4. ENJOY AND HAVE FUN

Sounds simple, right? And it is. But getting it right takes a lot of work.

Managing money is all about priorities. Most of us get in trouble with our finances not because we’re doing reckless things, but because we don’t have our priorities straight. God’s Master Plan works when you align your priorities with God’s priorities and then live accordingly.

Each element of the plan is a step of its own, and you have to start at step one. If you take the steps out of order, the plan won’t work the way God intended it to.

We’ll dig into each element God’s Master Plan in its own chapter. Read on to understand God’s plan for providing for your family.

“Most of us get in trouble with our finances not because we’re doing reckless things, but because we don’t have our priorities straight.”

TWEET THIS!
APPLICATION QUESTIONS

1. What habits, choices or attitudes have held you back from freedom?

2. Has your relationship with money negatively impacted your relationships with God or with people?

3. How would your life be different if you had true financial freedom?
3 PROVIDE FOR YOUR FAMILY
PUTTING FIRST THINGS FIRST

TO PROVIDE FOR YOUR FAMILY WELL, YOU MUST DISTINGUISH NEEDS FROM WANTS

No matter what, you have to eat.

The first element in God’s Master Plan for Your Money is an obvious one: He wants you to provide for yourself and your family. This means using your resources to make sure the people who depend on you are healthy and cared for.

The Bible teaches this principle clearly in 1 Timothy 5:8.

"Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever."

In other words, meeting your family’s needs is critical. If you aren’t using your money to take care of your family, something is very wrong. You have to eat, and so do your kids.
NEEDS AND WANTS

This principle is easy for most of us to follow. After all, meeting our needs and providing for our families is second nature for most of us. Taking care of our loved ones is instinctive and intuitive.

As simple as this mission is, though, many people struggle accomplish it. Sometimes they’re simply not making enough money. But more often than not, they don’t do a very good job of planning for their needs and managing their cash flow.

When you get paid, it’s easy to feel like you have money to burn. So in addition to buying the things your family needs that week, you might buy some things you simply want.

That’s fine, until an unexpected need comes up… and you don’t have the cash to cover it.

It’s easy to spend money on so many short-term wants that you don’t have enough resources to cover long-term needs.

Distinguishing needs from wants is difficult for anyone. And it’s made more difficult by the millions of marketers and salespeople who work to convince us we need what they are selling.

Contemporary culture contributes to the problem, too. Culture does a great job of highlighting all the things you should spend your money on. And it can make you feel inferior if you don’t have all the same luxuries your friends and neighbors do.

“It’s easy to spend money on so many short-term wants that you don’t have enough resources to cover long-term needs.”

TWEET THIS!
This cultural pressure can put you in a dangerous situation. If you don’t have enough money to buy the things you want, you’ll be tempted to borrow money to fund an unsustainable lifestyle.

But in the long run, that’s a counterproductive solution. Debt is financial slavery, and God wants you to stay away from it. Borrowing money today just makes your financial problems bigger tomorrow.

**INTENTIONAL LIVING**

To solve this problem, you must tune out the noise of our culture and chose to live intentionally. Make decisions about your financial life based on your values.

Don’t let culture or creature comforts tell you how to spend your money. Instead, let your values and priorities shape the way you behave.

The best tool for being intentional with your money is a budget. A budget is a written plan that helps you make strategic decisions about what you’re going to do with your money.

Very few people actually do a comprehensive budget every month. That’s a shame, because a budget is the number-one tool to help you achieve God’s best plan for your financial life.

You simply can’t live in the freedom God wants for you without a budget. A budget helps you make clear, insightful decisions about the things your family really needs.

A budget is your key to living intentionally.
WHAT ARE YOUR NEEDS?

Everyone’s life and circumstances are different, but we all have the same basic needs. When you’re organizing your family’s budget, there are some key expenses you need to plan for every month.

Your real needs in life break down into four major categories.

1) The Basics — These are the bare essentials your family needs to survive and stay healthy. If you’re in a desperate financial situation, buy these things first before paying for anything else:

   • Food: You and your family need food to survive. You don’t have to eat fancy things, but you do have to eat.
• **Utilities:** Keeping your plumbing and electricity going is critical to maintaining a home where your family will be safe and healthy. Depending on your situation, cell phone and internet may be necessities too.

• **Transportation:** You need a reliable way to get to and from work or to take your kids to the doctor. Public transportation works in some bigger cities, but in many other places you need a car and gas.

• **Clothes:** It’s easy to think you can skimp on clothes when times are tight, but eventually your wardrobe will have to be replaced. Kids will grow out of their current clothes, and your clothes will go wear thin if you don’t replace them from time to time.

2) **Major Expenses** — If you’re able to cover your basic needs and still have money left over, a lot of that cash will go toward paying for the major expenses involved in modern life.

• **Housing:** Whether you rent or own, providing a home for your family is going to be one of your largest single expenses. Choose affordability over bragging rights and try to keep your housing costs to about 25 percent of your take-home pay.

• **Health Care:** The cost of health care — and health insurance — is rising faster than almost every other life expense. Even if your family is generally healthy, you need to maintain good health insurance to protect yourself against unexpected emergencies. You should also budget for routine annual medical and dental care.
• **Insurance:** In addition to health insurance, you need to have other insurance to protect your finances from emergencies. You’re legally required to carry auto insurance if you own a car. You should also have homeowner’s or renter’s insurance, as well as life insurance and perhaps disability coverage.

• **Education:** If you or your children are in school, you’re going to have some education expenses. This can be something major, like tuition, or smaller but still substantial expenses, such as books, supplies and other fees.

3) **Annual Expenses** — When you’re focused on meeting your family’s immediate needs, it’s easy to forget about
some of the expenses that only come around once a year. To keep yourself from being caught off guard, set aside some money for these items every month:

- **Holiday giving**: Christmas comes the same time every year. Save some money ahead of time so you’re not buying gifts on credit card debt.

- **Taxes**: Depending on your employment situation, you may owe some money when you do your taxes each year. If you expect to owe federal, state or local taxes, set aside money to pay them throughout the year.

- **Car registration**: If you own a car, you’ll have to pay registration fees each year to keep your tags up to date. Depending on the value of your car, this could add up to several hundred dollars per vehicle.

- **Membership dues**: There are a variety of professional, civic and community organizations that charge annual dues. If you’re a member of AAA, a neighborhood association or a union that bills for dues once a year, prepare for this in your monthly budgeting.

4) **Paying debt** — If you have borrowed money, part of your regular monthly obligations will involve paying it back. Whether it’s student loan debt, credit cards, car payments or home equity loans, these payments will be due every month.

Pay the minimums on your debt in order to stay current and avoid late fees. If you have covered all the other needs in this list and still have some money left over each month, use that extra cash to begin paying your debt down more aggressively.
"The sooner you get your debts paid off, the sooner you can begin using your money for more important and exciting things."

Remember, the sooner you get your debts paid off, the sooner you can begin using your money for more important and exciting things.

NEEDS vs. WANTS: A RULE OF THUMB

This list of common needs should give you a good foundation for establishing your family’s budget. But you may have some expenses not identified here.

If you’re struggling to figure out whether a certain expense is a need or a want, here’s a simple test to help you decide. I call it the “Mess Up My Life” test.

“If I don’t buy this, will it mess up my life?”

If foregoing something would significantly mess up your life, it’s a need. Don’t make decisions that put your family’s health, safety and security at risk. If you need something to avoid messing up your life, put it in your budget and buy it.
If, on the other hand, you could drop an expense without it making a significant impact on your life, that’s a good sign that it’s not a need, but a want. When you’re in a tight spot, making the decision to sacrifice these luxuries now can give you freedom to enjoy them more later.

Making an intentional decision to live according to your values and priorities might require a lot of change. But that change will set you free to pursue the wonderful things God has planned for your life.

God’s plan starts with providing for your family, but it doesn’t end there. God wants you to be a provider, but He also wants you to be a giver. Read on to learn what the Bible says about practicing generosity.

"When you’re in a tight spot, making the decision to sacrifice luxuries now can give you freedom to enjoy them more later."

TWEET THIS!
APPLICATION QUESTIONS

1. Have you been confusing needs and wants? Should you adjust your financial priorities?

2. As you begin to plan a budget, are there predictable expenses coming later this year you should save for now?

3. Have you borrowed money in the past to pay for lifestyle choices you couldn’t afford? How is that debt affecting your life today?
BECOMING A GREAT GIVER

GOD WANTS YOUR MONEY TO MAKE A DIFFERENCE IN THE WORLD AROUND YOU

God is a great giver. He wants you to be one too.

God’s Master Plan for Your Money starts with providing for your family’s needs. But it doesn’t end there.

Look beyond your own home and you’ll find countless people and causes that need a hand. And God wants you to use some of your money to help them.

The Bible has a lot to say about giving. One of the most compelling parts is in II Corinthians 9:11.

You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.
God doesn’t want you to hoard all your resources for yourself. He wants you to use them for the benefit of others.

He wants you to “be generous on every occasion.” Because through your generosity, people will see His love.

THE GIVING MUSCLE

Giving to others always makes you feel good. So why do we have such a hard time doing it?

Giving can be difficult because it requires sacrifice. And when times are tight, we are often more focused on using our money to our own benefit than looking for ways to help other people.

It’s easy to tell yourself that you’ll be generous one day when you have more money. But this is a trap. Generosity is a learned behavior, and it takes practice.

Giving is like a muscle. You have to develop your heart of generosity over time. If you exercise it frequently, it will grow stronger. If you don’t, it will eventually die.

God wants you to make generosity a regular part of your life. Even if you don’t have much money to spare now, get in the habit of giving to people and organizations that need it.

If you develop a small giving habit now, you can be a great giver one day when you have more money.
THE BASELINE FOR GIVING

Since everybody’s circumstances are different, I can’t tell you how much money you should be giving. But I can tell you where God wants you to start.

God gives us a baseline for generosity, a principle He wants us all to practice. It’s known as the tithe. That’s a simple term that means 10 percent.

Throughout the Bible, in both the Old and New Testament, God asks His people to “return the tithe” to Him by giving 10 percent of their income. Today, that means giving 10 percent of the money you earn to your local church.

We learn a lot about tithing from Malachi 3:10.
“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

Ten percent of your income can seem like a lot of money, especially if times or tight. But God asks you to trust Him with it.

Remember, all your money really belongs to Him. And because He is a good father, you can be confident that He will take care of you.

**TITHING FOR YOUR BENEFIT**

God never asks us to do anything for His good. Everything He asks us to do is for His glory and our good.

That’s true with tithing. God asks us to return the tithe to Him because He wants to bless us.

The verse in Malachi makes this point clearly. God says when we’re faithful to tithe, He will “throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.”

God promises to bless you when you tithe. Some people get mixed up about this. They think if they give God $100, they should receive $200 in return. But that’s not what God is saying here.

God blesses a lifestyle of generosity. And He doesn’t just bless your finances. He blesses your whole life.

"God blesses a lifestyle of generosity. And He doesn’t just bless your finances. He blesses your whole life."

**TWEET THIS!**
Remember, 1 Corinthians 9:11 said “you will be enriched in every way.” That means God’s blessing is bigger than your money. He wants to bless everything about you.

God’s blessing means having a strong and thriving marriage. It means having a wonderful relationship with your kids.

“It means finding freedom from bad habits and past mistakes. It leads you into a community of friends who love you and support you.

When God blesses your life, you begin to discover the purposes He created you for. And He invites you to join Him in making a difference in the world.

YOUR MONEY DIRECTS YOUR HEART

Tithing isn’t important just because it changes your community. It’s important because it changes you.

Jesus said in Matthew 6:21, “Where your treasure is, there your heart will be also.” Notice the details here: Where your treasure is today, your heart will be tomorrow.

Your money’s direction determines your heart’s affection. The things you do with money affect you deeply. They shape you into the person you are becoming.

God asks us to practice generosity because He wants us to grow into the best possible versions of ourselves. And He knows that giving is the best way to grow hearts full of love and compassion.
God doesn’t need your money, but He wants your heart.

He wants you to give to causes He cares about, because He wants your heart to become attached to His. He wants the things that break His heart to break yours. He wants you to find joy in the things that bring Him joy.

He wants you to have a stake in the work He is doing in your community and around the world. He wants you to be part of His movement.

Practicing generosity makes you into the person God wants you to be.

GROWING IN GENEROSITY

If you don’t have much money right now, tithing might be the only giving you’re able to do. And that’s ok.

Start with tithing now, and let God build your giving muscle. As time goes on and your income grows, you’ll find yourself with the resources and desire to invest in other people and causes.

In addition to giving to your church, you can contribute to any of the great charities and ministry organizations doing God’s work around the world. Giving can make a powerful difference in the lives of people who need help. Your generosity demonstrates how much God loves them.

If your income allows for it, you can also grow in generosity by giving directly to people to bless them. You can buy groceries for a stressed-out mom, help a struggling student with an unexpected bill or contribute to paying for someone’s emergency healthcare.
However you choose to give, know that God is making a difference through you. And He’s also making a difference in you.

That difference starts today and can last into eternity. Next, we’ll examine the third element of God’s Master Plan: Preparing for the future.

"However you choose to give, know that God is making a difference through you. And He’s also making a difference in you."

TWEET THIS!
APPLICATION QUESTIONS

1. What are you doing to exercise your giving muscle?

2. Do you belong to a church in your community? Are you ready to begin tithing there?

3. Your money’s direction determines your heart’s affection. Where is your money leading your heart?
PREPARE FOR THE
FUTURE
Changing Your Destiny

Make preparations today for a prosperous and peaceful tomorrow

God has an amazing future in store for you. And He wants you to be financially prepared for it.

God’s Master Plan for Your Money will change a lot of things about the way you live and the way you give. It will also change your destiny.

In addition to providing for your family and practicing generosity, God wants you to prepare for the future. Consider what the Bible says in Proverbs 21:20.

The wise store up choice food and olive oil, but fools gulp theirs down.

Some people believe that following God means not having much money. But God says something different: He wants you to grow some wealth.

PAGE 42
God wants you set some things aside for the future, just like the wise man in the proverb stores up food and oil. Only fools consume everything they have today without preparing for tomorrow.

If you are able to meet your family’s needs and give generously, it’s tempting to spend whatever is left on fun. And God wants you to have fun with your money… but not at the expense of your future.

You will undoubtedly have some expenses in your future that are bigger than your income at the time. To live in financial freedom and avoid debt and desperation, you need to begin saving money now to pay for those expenses later.

**WHAT TO PREPARE FOR**

Everyone’s future is unique, but there are some universal events we should all anticipate. Here are four main areas of life you should start saving money for.

1. **Emergencies** — It’s a frustrating reality: Sooner or later, things break, and fixing them gets expensive. Whether it’s an unexpected car or home repair, a medical bill or a sudden travel expense, emergencies happen to all of us.

If you haven’t prepared in advance for these emergencies, you may be left with no choice but to go into debt to pay for them. To avoid this, you need to have an emergency fund you can dip into when things go wrong.
Many financial experts recommend having an emergency fund equivalent to 3-6 months’ worth of household expenses. For most families, that means $15,000 or more.

That number can seem huge, but don’t be intimidated. You don’t need to have all that money on hand today. Start small and save what you can every month.

With a little bit of diligence and a few years of savings, you’ll have a full emergency fund in place to protect you from life’s disasters.

2. Major Purchases — Throughout the course of your life, you’ll need to buy some expensive things. The best way to fund those purchases is by saving for them in advance.

If you can foresee an upcoming engagement or marriage...
in your life, begin putting money away now to pay for an engagement ring or wedding expenses. You don’t want to start your married life by borrowing money.

If you drive, you should always be preparing for your next car purchase, since no vehicle lasts forever. Put some money in a car savings account every month so that you can use cash to buy your next car instead of getting a loan.

If you plan to buy a home, begin saving money for a down payment. Shoot for at least 20 percent of the home’s purchase price. This will help keep your mortgage payments low and protect you in case the house goes down in value after you buy it.

3. Retirement — You probably don’t want to work for the rest of your life. Whether that means retiring at 65 or continuing to work a bit longer, you need to be prepared for the day when you stop receiving a regular pay check.

Many Americans count on Social Security to provide the money they’ll need to survive in retirement. But Social Security is on perilous financial footing these days. And even if it’s still around when you retire, it won’t pay enough for you to live on.

If you work for an organization that contributes to your retirement, you might have a leg up in your preparations.
But you should also consult an independent financial advisor to assess how well your company retirement plan is working and whether you need to be investing additional money in a Roth IRA.

4. College — Like health care, the cost of college is going up much more rapidly than most people’s incomes. Higher education has become so expensive that it’s nearly impossible for most families to pay for it without significant preparations in advance.

If you think your children are college bound, one of the best things you can do is to start saving now to pay their tuition later. Scholarships and financial aid may help, but they almost certainly won’t cover the entire bill.

In the United States, the best way to save for college is through tax-advantaged investment accounts. Talk to a professional investment advisor for help in setting up these plans.
Whatever you do, don’t let college costs sneak up on you. If you send your kids to school without having the money to pay for it, you could be forcing them into expensive student loans that will handicap them financially for much of their adult lives.

**BUILDING WEALTH AND LEAVING A LEGACY**

Preparing for emergencies, big expenses, retirement and education will put you on incredibly strong footing. As life progresses and your income grows, this preparation will leave you in an exciting position: One day, you’ll find yourself with significant amounts of money to spare.

When that day comes, and you have already taken care of all your other obligations, you can start thinking about building wealth. This doesn’t mean accumulating wealth for the sake of being wealthy, though. It means growing your resources to grow your impact.

Read what God says about growing wealth in Proverbs 13:11.

“A good person leaves an inheritance for their children’s children, but a sinner’s wealth is stored up for the righteous.”

People who manage their resources well leave a legacy that lasts beyond their lifetime.
Building wealth will allow you to empower your children — and even your grandchildren — to continue making a difference with your money after you are gone.

Growing your wealth gives you the ability to make a bigger impact on the world through greater generosity. And if you pass your wealth on to future generations, you empower them to do the same.

You can’t take your money with you when you die. But the wealth you grow can continue to change lives after yours is over.

God wants your life to be full of meaning. He has powerful purposes in store for you. And His plan for your money doesn’t die when you do.

"You can’t take your money with you when you die. But the wealth you grow can continue to change lives after yours is over."

TWEET THIS!
APPLICATION QUESTIONS

1. How would an unforeseen emergency impact your financial life? Do you have any money set aside to pay for emergency expenses?

2. What major purchases or life events can you see on the horizon? What can you do to prepare for them financially now?

3. What sort of impact would you like for your money to make in the world after you are gone?
6

Enjoy and have fun
LIVING IN GOD’S BLESSING

WHEN YOU FOLLOW GOD'S PLAN FOR YOUR MONEY, HE GIVES YOU ABUNDANCE TO ENJOY

God wants you to enjoy your money.

In light of everything we’ve learned so far, that sentence may surprise you. Because things like providing for your family, practicing generosity and preparing for the future seem so serious. How could fun and enjoyment be part of God’s Master Plan?

God wants you to do all those serious things. But He also makes it clear that He wants you to enjoy some of the things He has given you. Take a look at what He says in I Timothy 6:17.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.
God provides us richly with everything we have. And He does it “for our enjoyment.”

THE FATHER’S HEART

We said at the beginning of this book that we could trust God’s Master Plan because He is a good father. A good father knows how to provide for the children who depend on Him.

A good father also knows how to have fun.

God wants you to have some fun with your resources because He loves you. Any parent loves watching their children enjoy themselves, and God is no exception. He gives us good gifts and He loves to see us enjoy them.

Enjoying some of your money is an important part of living out God’s plan for you. But it’s also important to be wise in this area.

"Any parent loves watching their children enjoy themselves, and God is no exception. He gives us good gifts and He loves to see us enjoy them.”

TWEET THIS!
Enjoying money is the final element in God’s plan, and there’s a reason for that.

For most people, enjoying money comes easily... too easily. Many of us get into financial trouble because we spend so much on fun that don’t have enough money to take care of our needs or prepare for the future.

Enjoying your money only works out when you do it in the context of God’s Master Plan. If you put enjoyment before providing — or even before giving and saving — you’ll be shortchanging your future and missing out on the destiny God intended for you.
It’s fun to spend money on nice things and cool experiences. But knowing that you’re ignoring other priorities can take the joy out of them.

To maximize your fun with money, you have to start with security and freedom. Meet your needs first. Learn to give. Prepare for the future. Then you can have real fun with the money left over.

LIFE-GIVING FUN

Everything God tells you to do with money is for His glory and your good. So when you’re planning how to enjoy your abundance, it’s important to make sure you’re doing it in life-giving, God-honoring ways.

Focus on having fun that will build you up and improve your future. Avoid destructive behaviors like gambling, substance abuse, smoking, excessive drinking or overeating. They may feel enjoyable for a while, but the trouble they ultimately cause is anything but fun.

"To maximize your fun with money, you have to start with security and freedom."

TWEET THIS!
Enjoying your money might include buying some luxurious things, and that’s fine. But be careful about your motivations. Don’t try to impress people or buy things for the sake of status and appearances. Getting wrapped up in status symbols will distract you from God’s best for your life and separate your heart from His.

The best things you can do to enjoy your money will create positivity and joy in your world. Look for constructive ways to create memories with your family, build relationships with your friends and bless people in your community.

Remember, everything about the way you handle money should point people back to God and cause them to give thanks to Him.

Enjoy your money in a way that shows the world what a good father He is.

"The best things you can do to enjoy your money will create positivity and joy in your world."

TWEET THIS!
APPLICATION
QUESTIONS

1. Are you having fun with money, or do you hold on tightly to all your resources?

2. What other financial priorities do you need to address before using your money for fun and enjoyment?

3. How can you enjoy money in life-giving ways that build up the people around you?
PUTTINGS GOD'S PLAN IN MOTION

MAKE GOD'S VISION FOR YOUR FINANCIAL LIFE A REALITY

God’s Master Plan for Your Money is easy to read about. It can be much more difficult to execute.

God has amazing things planned for your financial life. He wants your family to be well provided for and your future to be secure. He wants to see your heart filled with the joy of abundant generosity. And He wants to see your face light up with pleasure when He blesses you.

All these things are possible. But like anything worth having, they don’t come easily.

God has given you His plan, but it’s up to you to put it into motion. It’s all His money, but He has given it to you to manage.
Finding success and freedom in your financial life is possible. You already have all the tools you need. But tools don’t do the work for you. Your success will depend on your diligence, dedication and willpower.

There will be moments when you feel tired of the journey. There will be times of frustration. And you’ll be tempted to quit along the way.

But if you resist the temptation and stick to God’s plan, one day you’ll find yourself living in freedom you never thought possible.

There are some things you can do to greatly increase your chances of success. As we finish our time studying this topic, I want to leave you with six practical tips to help you achieve God’s Master Plan for Your Money.
1. Set a Vision — You would never set out on a journey without having a destination in mind. So as you begin walking God’s road to financial freedom, you need to have a clear vision set out to guide you and motivate you along the way.

What are you hoping to achieve in your financial life? Do you want to be free of the stress keeping you up at night? Do you want to give money away generously? Is there a dream vacation or a new house you’re hoping for?

Set a vision for your financial life and write it down. In difficult times, when you’re frustrated and tempted to give up, read your vision. Then read it again.

Read it as many times as it takes. Find your motivation. Focus on the goal, and that goal will get you through the difficulties along the way.

2. Talk About It — Money can be an uncomfortable topic of conversation. We’re often taught to avoid talking about the details of our financial lives. But if you really want to succeed, you need to share your journey with people who love you.

Having a friend or family member to talk to can be a great help on your journey to freedom. A trusted confidant can hold you accountable, encourage you when you’re down and offer perspective on things you don’t see.
If you’re married, it’s absolutely critical to communicate openly with your spouse. Don’t hide anything about your financial life. Share your money. Set goals together and talk regularly about your progress. If you’re not walking together in total unity, it will be difficult to achieve real freedom in your finances.

If you’re single, find a trusted friend to talk to about your money. Share all the details of your life — your income, your debts and your goals — and ask for their advice. Have them check on you periodically to make sure you’re staying on track.

3. Join a Community — In addition to sharing with a friend, you’ll go much further and much faster if you join a community of people on the same journey.
God created church to provide that community. If you’re not part of a life-giving church, find one where you live and start attending. Ask about how you can get involved and find people in similar stages of life.

Many churches offer small groups, classes and other programs designed to help people find freedom with their money. Joining one of these groups will give you lots of encouragement and support.

People who work on their finances alongside a supportive community are much more successful than those who choose to go it alone. So set yourself up for a win by finding people to join you in your journey.

4. Make a Budget… and Stick With It — Nobody succeeds in turning their finances around without a budget. As we discussed in Chapter 3, a budget is a tool you use to plan your spending in advance, and it’s the most important thing you can do to be smart with your money.

There are lots of ways to plan a budget, including some great websites and apps that make it really easy. No matter what method you use, be as thorough as possible — don’t leave anything out.

Making a budget will take a lot of work the first time you do it, and you’ll probably make some mistakes. But as the months go by, you’ll get better at it. You might even find that you enjoy it.
But making your budget is only half the battle. Once your monthly plan is in place, you’re going to have to stick with it.

Cheating on your budget here or there might seem insignificant, but even small deviations can add up to big trouble. In the end, you’re only shortchanging yourself.

Sticking with a budget will probably mean saying no to some luxuries and maybe even watching your friends have fun without you. But your self-control will be worth it in the end.

5. Get Out of Debt... And Stay Out — If you’re like most people, the biggest thing holding you back from financial success is debt. Debt is a form of slavery, and until you get it out of your life, you’ll never have the freedom God intended for you.
Depending how much debt you’ve had, paying it back can take a long time. But don’t let things drag out—fight as hard as you can to get out of debt as fast as possible. This means living on a tight budget and using every spare cent to pay your loans back.

Once you’re out of debt, learn from your mistakes and stop borrowing money. Don’t let bad habits put you back in bondage. Budget your money wisely and save up for big purchases. Pay cash for your next car, and don’t buy things you can’t afford.

People with no debt are free to give generously, save for the future and enjoy their money. But as long as you have monthly payments to make, you’ll never be able to do those other things in true freedom.

6. Commit For the Long Haul — Like any major personal accomplishment, achieving financial freedom takes a lot of commitment, dedication and time. This isn’t a temporary fix; it’s a lifestyle change.

If you’re going to succeed in God’s Master Plan for Your Money, you have to commit to it for the long haul. Decide in your heart that you won’t give up, no matter what happens.

Winning in your finances doesn’t happen through giant efforts. It happens through small decisions. The little things we do day after day, year after year, shape the course of our lives.
Don’t expect change to happen overnight. Freedom will come, but it will take some time. So embrace the journey.

Remember, God is a good father. You can trust His plan. Follow it faithfully, and you’ll be amazed where He can take you.

God has incredible things in store for your financial life. The future is yours for the taking. You have all the tools you need. All that’s left is to get to work.

"The future is yours for the taking. You have all the tools you need. All that’s left is to get to work."

TWEET THIS!
APPLICATION QUESTIONS

1. What is your vision for your financial future? What are you going to do to make it a reality?

2. Who can you talk to about money? Give them a call and get started!

3. What small decisions and actions can you repeat every day to make a big difference in your financial life?
LIKE GOD'S MASTER PLAN?
SHARE IT WITH A FRIEND!

GODMONEYME.COM/PLAN

Stay motivated in your fight for freedom!
Follow us online for more insight and encouragement.