



Pro Athletes and My Daily Bread
It's not how much you have, it's what you do with it.
(Part four in a six-article series on the bible and money)

By Matt Schoenfeld

Priest Holmes. Lance Armstrong. Brett Favre. Michael Jordan.

What do each of these incredible athletes have in common? Week after week, month after month, year after year, these four guys, despite setbacks, injuries, and in many cases, personal tragedies, continued to play their sport at the highest level with the utmost in class and sportsmanship.

Priest Holmes was not even drafted by an NFL team out of college but became the greatest running back in the history of the Kansas City Chiefs. Lance Armstrong overcame cancer and won an unprecedented seven consecutive Tour de France bicycle races. Michael Jordan was cut from his high school basketball team and became the greatest basketball player ever. Brett Favre beat an addiction to drugs and went on to win the Super Bowl and multiple MVP awards.

What character traits do these men possess that enabled them to compete at such a high and consistent level, year after year? What gave them the drive and internal motivation to keep trying despite the many setbacks each faced? And what can we learn from them that will help us be better at managing the resources God has provided for us?

Two words define these top-notch athletes: perseverance and self discipline.

I'll never forget when a good friend of mine from college, Dr. Jeff Myers, told me not long after graduation that he wanted to be as good at public speaking as Michael Jordan was at playing basketball. That statement left an indelible mark on me. What was I passionate enough about that I would invest the time and effort necessary to allow me to function at a high level for a long time like Holmes, Favre, Armstrong, or Jordan?

The persistence to keep trying and the self discipline necessary to practice and improve are the very traits we need to master money management. The question becomes, can we transfer these qualities into the realm of our personal finances?

Proverbs 30:7-9 encourages us to live within our means by directing us to the path of moderation: "Two things I ask of you, O Lord; do not refuse me before I die: Keep falsehood and lies far from me: give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God." It's not how much we have, it's how we manage the daily bread God provides that matters most.

By following the wisdom of the proverb, you will avoid striving for riches or succumbing to a poverty mentality and be able to live on what God is providing for you. Living beyond our means only occurs when we decided to try to live outside of God's provision or lifestyle calling.

There is only one sure-fire, fail-safe, 100% guaranteed way that you can live within your means. Obviously, there is no rocket science involved here. To find financial peace and live within your means, you must spend less money than you make each month, and do it for long time. Every month we must come up with some strategy, some plan, which

will allow our income to outpace our expenses. Adopting this approach will assure that you place money into savings each month, give generously, and keep you from buying things you don't currently have the money to pay for.

You may be saying, "Hey, Matt...no duh!" But the reality is that not many people, including Christians, are following this common-sense approach.

This is the key to it all folks when it comes to dealing with money. The third secret to financial peace, and perhaps the grand daddy of all financial secrets, is simple, profound, and elusive; *you have to live within your means*. In this day and age, spending less than you make each month is no easy task. Sixty-seven percent of people do not pay off their credit cards each month. The average American has about \$8,300 in credit card debt that they cannot pay off. Americans are notorious for living *beyond* our means. Why in the world is this so difficult to do?

Generally speaking, we lack the spiritual fruit of self control. I know, pretty heavy. I can hear the response, "Whoa, dude...go easy on us and lay off the guilt trip." The furthest thing from my mind is trying to make people feel guilty. No doubt many people reading this will have serious financial problems, so being preachy or motivating out of guilt obviously will not produce any good fruit. I don't see guilt as the solution; what we need is a personal revolution. A revolution of Holy Spirit-inspired self control.

Let's face it, perseverance, self-discipline, and self control are "so out" in our get-it-now culture. The Lord has got to break into our hearts and heads and convince us of the benefits of following the path of self control. Just as Lance Armstrong sowed perseverance and self-discipline, he reaped the benefit of all that rigorous training and practice. In his case, he happened to see it pay off by winning the Tour for nearly a decade. Our results may not be on a world stage or seem so dramatic;

however, the consequences of living within your means will be no less revolutionary to both your spiritual and financial life.

In the next article in the series, I will introduce how the power of planning will become the on-ramp on the road to living within our means. Jesus was a great planner, and we'll see how his call to count the cost enables us to find fiscal and spiritual balance.

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