



Watch Out!

Lace up your spiritual Nike's to find the second secret to financial peace.
(Part three in a six-article series on the bible and money)

By Matt Schoenfeld

After years of living on the mission field with next-to-nothing, Sara and Tom returned to the US and were immediately accosted by our materialistic culture. It was almost like depriving a little kid of candy for several years and then suddenly leaving him in a candy store unattended. Talk about a sugar rush!

Sara took up a new hobby after returning to the States, acquiring credit cards without letting Tom know about them. Despite having good jobs that enabled them to earn above-average wages, their debt level soared. So did the pressure on their marriage. Then came the medical emergency, doubling their already lofty debt load. The financial noose was just beginning to tighten.

Whether it is sitting in the theater waiting for the movie to start, reading the newspaper, surfing the web, or driving down the highway, we are constantly bombarded with advertisements enticing us to buy the latest and greatest stuff. Of course, many of the products are good and useful. The challenge comes as we try to sift our wants from our needs.

The pressure to conform and acquire in the American culture is formidable. It's often extremely subtle. The desire for money and things creeps up on us like a cat prowling its prey. In Luke 12:15, Jesus teaches us about this truth, "Watch out! Be on your guard against all kinds of

greed; a man's life does not consist in the abundance of his possessions.” Interesting how the Lord ties greed to possessions here isn't it? It's almost like he's yelling the warning at us to wake us up. Watch out! I know from experience that materialism will sneak up and zap you as soon as you let your guard down. It's happened to me, and my guess is it's happened to you too. Its assault is relentless.

Time to unlock the second secret to finding financial peace – when you flee the love of money, you will run straight into His arms of provision. You can't just hang around and test the waters. Jesus said, “Watch out!” And Paul said “Flee!” There is a high degree of urgency in these warnings.

“But you man (or woman) of God, flee from all this” (1 Timothy 6:11). What's the “all this” he's talking about here? As you go back and read verses nine and ten, we see Paul is warning us about the harm and hardship that comes when we pursue the love of money. He goes on to say in this powerful chapter on discipleship that if we instead pursue right-living, love, faith, and godliness, God will “richly provide us with everything for our enjoyment (18).” Flee materialism and enjoy His provision.

Let's check back in on Tom and Sara. After several years of struggling with this burden of debt and overspending, interspersed with seasons of tight-fisted clamping down on spending (sounds like *a lot* of fun, eh?), Tom and Sara decided to get some help. The problems did not magically go away overnight. There were setbacks—big ones. But as they slowly and steadily pursued a debt reduction plan and started following God's principles for money management, changes began to emerge. Then came the breakthrough.

After a major setback (another hidden credit purchase), Tom, Sara, and I sat down for our monthly financial coaching session. The change in their attitudes and demeanor was immediately recognizable. They just *looked* more peaceful!

“So how’d the month go,” I asked.

Sara responded, “Well, I had that old driving urge to get some big money again this month.” My heart sank, and I was totally unprepared for what came next.

“But I didn’t give in. Tom was busy with work, so I packed up the car with all our camping gear, grabbed the dog, and I headed to a campsite as far away from a mall as I possibly could get.”

Yes! This is the single best example of “fleeing the love of money” that I’d ever seen. It was beautiful. The Holy Spirit whispered to Sara, “Watch out!” And she did. Through God’s strength she was able to avoid another debt pitfall and experience an important victory.

The fight isn’t over. There is still a three-year debt reduction plan ahead. But it just got a little easier. You can do it too. Watch out and flee, and run right into the Lord’s waiting arms of provision. The more you watch out and flee, the easier it will get. For Sara, God’s provision was a Kansas campsite. What will it be for you? I’d love to hear your story of how you were able to flee the love of money.

In the next installment of our series, the proverbial rubber will meet the road as we learn the third secret to finding financial peace.

Matt Schoenfeld is the Executive Director of Heartland Financial Concepts, a stewardship training ministry based in Mission, Kansas. In his first book, *Abundant Living: The five biblical principles for Financial Success*, Matt reveals five key biblical truths that will help us manage our money wisely. HFC teaches biblical principles for money management to people across the nation through their Abundant Living stewardship seminars. Matt can be reached at: matt@hfcinc.org or 877-434-9878.