

# *Transformations*

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## **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 at Mr. Bulky's 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, and 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 seek help from Abundant Living’s financial coaching ministry. 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.” When I heard this, my heart sank. 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?

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 national director of Abundant Living, 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. Abundant Living 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](mailto:matt@hfcinc.org) or 877-434-9878.

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## Faith in Action: Abundant Living Testimonies

I am a financial advisor and also an ordained elder of the Church of the Nazarene. I've worked with many families over the last 20 years, and I think Abundant Living is an *excellent* tool to meet *critical* needs for our people. I am pleased to be part of the Abundant Living team.

John Knight  
Financial Planner, Austin, Texas  
Abundant Living Certified Facilitator

## Tips and Encouragement: Financial Coaching Ministry

By Matt Schoenfeld

Completing a hat trick (three goals in a game of hockey or soccer), nailing a three-point shot, or faith, hope, and love. Good things often come in threes. The three times in my life that I've experienced the greatest spiritual growth all had one thing in common. I was meeting regularly with a mentor.

The Abundant Living ministry is deeply committed to helping churches establish personalized, one-on-one financial coaching ministries to help people who are ready and committed to organizer their finances and strengthen their financial management and discipleship process.

Meeting with a financial coach may be one of the single most important events in your life as your financial mentor helps you formulate a spending plan, pay off debts, and build a strong plan for the future. Many people enter coaching who are actually doing pretty well financially, but they want someone who can help them do even better or provide healthy accountability. All of these are great benefits of working with an Abundant Living coach.

If you would like more information about starting the Abundant Living coaching ministry at your church, or if you'd like to obtain our DVD-based coach training program (\$50), please feel free to contact Abundant Living today at 1-877-434-9878 or [info@hfcinc.org](mailto:info@hfcinc.org).

## Notes and Quotes

- ▶ "When it comes to giving until it hurts, most people have a very low threshold of pain." — Anonymous
- ▶ 32% of adults report that they personally struggle with finances (Barna Research Update)
- ▶ "The discipline of tithing is a blessed gift to help individual Christians order their entire economic life" — Mather and Christopher
- ▶ 51% of Christians and 54% of non-Christians believe that no matter how they feel about money, it is still the main symbol of success in life. (Barna Research Update)

## Funny Money



*"We'd be happy to give your son a student loan  
just as soon as you pay off yours."*

## Abundant Living Toolbox

Is your church looking for a very easy-to-use small group bible study on personal money management?

Abundant Living has a great and affordable option for you. Hidden Treasures is a six-week study that will encourage and challenge you to do the loving thing with the financial resources God has blessed you with.

Perfect for Sunday School or any small group, Hidden Treasures will help you set up personalized spending and debt reductions plans, set giving and other financial goals, and assist you in analyzing investments. At only \$12 a copy, this is a very cost effective way to help your people grow in financial discipleship.

Hidden Treasures is deeply spiritual and also very practical! For more information about Hidden Treasures, [click here](#). To obtain copies of the study, please visit the [Abundant Living web store](#).