

Sept 2007 Transformations - AL Newsletter

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 does 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 *right now!* 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 in Christ and live within your means, you must spend less money than you make each month, and do it for a 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 in Christ, 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 non-mortgage 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 some 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.

So like Jordan, Favre, Holmes (who, by the way, is attempting a *third* comeback to the NFL at this writing!), and Armstrong, it's time to practice and persevere. Try cutting back on dessert once a week to practice some self control. Get the salad instead of the chips as your side dish. Just try something little, and shoot for a small successes. Then let them add up and become bigger successes. Before you know it, self-control—and the Holy Spirit—will be flowing through your life in a new way. You can do it with God's help!

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.

Matt Schoenfeld is the National Director of Abundant Living. 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. He is also the author of *Hidden Treasures*, a six-week small group bible study. Abundant Living teaches biblical principles for money management to people across the nation through their partnership with Stewardship Ministries, Church of the Nazarene. Matt can be reached at: matt@hfcinc.org or 877-434-9878.

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Notes and Quotes

- ▶ **Only 2% of Christians under the age of 40 tithe. The pipeline to fund ministry in America could soon be running dry.**
- ▶ **Wisdom of the ages: Spend less money than you make each month, and do this for a long time.**
- ▶ **Giving should be based on principle, regulated by system, beautified by self-sacrifice. — Unknown**
- ▶ **Wanting less is sometimes greater riches than having more. —Unknown**

Tips and Encouragement: How to save money on gas

With prices at the pump continuing to rise and no relief in sight, what's one to do to deal with this drastic increase in transportation costs? Here are a couple tips that can help:

1. Make sure your tires are properly inflated. This will improve your mileage immediately. The experts say this will lead to savings of at least 10%.
2. Group your trips. We've started bunching our errands together and picking out logical routes so that we cut down on frivolous trips. At \$3 a gallon, every little bit helps.

3. Explore gas rebate cards. Of course, you need to pay them off every month, but this could bring in a 5-to-10% savings on gas if you have the discipline to manage the card. If not, skip to the next idea.
4. Track your volunteer mileage: these miles can be deducted on your income tax return.
5. Explore reprogramming your car's computer to boost horsepower and efficiency. New products are coming on the market that allow you to rewire your car's brain so that performance is improved. The reports I've read indicate it is fairly simple. But make sure the cost of the gizmo does not wipe out any potential savings over time.
6. Think fuel efficiency when you make that next car purchase. Has anyone else noticed that the auto industry got us to all by SUV's and Mini Vans, ***and then*** the price of gas nearly tripled? Can you say conspiracy theory?!? OK, call me paranoid, but it sure seems a bit fishy to me. Thank the Lord for our 15-year old Honda and its 35 mpg in the city!

Abundant Living Tool Box: Putting giving into action

Have you ever considered sponsoring a child in a third-world country? Through the Abundant Living ministry, we are now promoting child sponsorship at all our workshops. IN addition, five dollars of each person's seminar fee will be donated to the unsponsored children fund at Nazarene Compassionate Ministries.

In Mark 10:13-14 we see Jesus' compassion for children, "People were bringing little children to Jesus to have him touch them, but the disciples rebuked them. When Jesus saw this, he was indignant. He said to them, "Let the little children come to me, and do not hinder them, for the kingdom of God belongs to such as these."

For \$25, through child or family sponsorship you provide food, clothes, education, and Christian discipleship to a child in great need. That is less than the cost of monthly cable TV. I say that not to induce guilt. Honestly, there's nothing wrong with cable (for those that know me well, we get cable for three months out of the year so I can watch my beloved KU Jayhawks play basketball games which are only shown on ESPN), but I do want to issue a reality/priority check here. Instead, please take this as a God-inspired challenge to show love and mercy to the poor.

Plus, the benefits of sponsorship are fantastic. You make a friend half-way around the world and learn about other cultures. You can exchange pictures and letters and make an incredible impact for the Kingdom. Give it a try! (For information on child sponsorship, check out: <http://ncm.org/cs/>).

F aith in Action: Abundant Living Testimonies

How God is using Abundant Living around the globe to help His people.

Abundant Living has helped me to be debt free and learn to give back to God's Ministry.

—Gail, Kansas City, Kansas

The Abundant Living approach to money management is very balanced, very biblical, and very Kingdom-focused. I'd recommend this ministry to any church.

—Matt Rice, Senior Pastor
San Antonio 1st Church of the Nazarene

What I learned in the Abundant Living workshop about giving set me free...

—Participant at Houston 1st Church of the Nazarene

Funny Money

