

YOUR MONEY COUNTS

The Biblical Guide to
Earning, Spending, Saving,
Investing, Giving, and
Getting Out of Debt

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Your Money Counts

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*To Bev, my wife,
God's choice gift to our family*

*To Matthew, my beloved son,
and to Danielle, a joy*

*To Jim Seneff, without his vision
this book would never have been conceived*

*To Will Norton, without his skill
this book would never has been born*

*To Tim Manor, who is closer than a brother,
and George Fooshee, my mentor*

*To the Crown Financial Ministries Family, precious co-laborers,
you mean more to me than I can ever say*

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PREFACE

HAVE YOU EVER BEEN in a large hurricane? I have, and I will never forget it.

The full force of Hurricane Donna struck our community about midnight, rattling our home in a way we never thought possible. And the sounds! The 125-mile-per-hour gusts hurled rain and debris against the windows, punctuated by the eerie creaks and cracks of large trees uprooting and crashing to the ground. There I was, a macho teenage boy, trembling at the thought of not surviving the storm.

At the risk of being misunderstood by some, I would like to share another vivid memory, one that has fueled my passion to help people learn and apply God's way of handling money. The year was 1977, and for two years I had been studying what the Bible says about money. Alone in our kitchen one day, I was suddenly overcome by the Spirit of God and found myself prostrate on the floor, weeping.

While I was on the floor, the Lord revealed to me that during my life our nation would experience economic upheaval and a very, very difficult time. God didn't show me precisely when this will occur or what it will be like, but there is no doubt it will happen.

The financial crisis of 2008 has engulfed the entire globe, making it clear that the economies of the world are more fragile than most people imagined. So what should you do to survive the coming economic storm?

In Matthew 7:24-27, Jesus Christ tells us, "Everyone who hears these words of Mine and acts on them, may be compared to a wise man who built his house on the rock. And the rain fell, and the floods came, and the winds blew and slammed against that house; and yet it did not fall, for it had been founded on the rock. Everyone who hears these words of Mine and does not act on them, will

be like a foolish man who built his house on the sand. The rain fell, and the floods came, and the winds blew and slammed against that house; and it fell—and great was its fall.”

Effective preparation for the financial difficulties ahead means learning what God says about handling money. But knowing is only half the solution; you must act upon your knowledge. This book helps you with both: the biblical framework and how to apply it to your own circumstances.

Allow me to get personal. Since the experience on the kitchen floor, the Lord prompted me to start Crown Ministries, which merged with the late Larry Burkett’s ministry in 2000 to form Crown Financial Ministries. Together we have trained more than 60 million people around the globe to apply the principles you will learn in this book. Don’t think for a minute that this could have happened without the Lord accomplishing it.

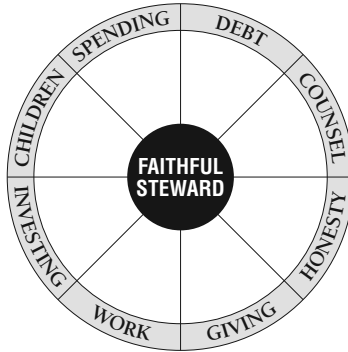
God loves us deeply, and He wants us to handle money in the most beneficial way possible. He has graciously given us a brief window of time to get our financial houses in order—His way.

So I plead with you to seize this opportunity! Learn what God says about money, and then manage it His way!

The economic winds, rain and floods are gathering to slam against this nation’s financial house in a way unprecedented in our lifetime. But if you have built your house on the rock-solid principles found in the Bible, it will not fall.

O N E

THE PROBLEM



A LLEN AND JEAN HITCHCOCK decided to end their marriage of 24 years.

In anticipation of the divorce settlement, Allen began to review the family's financial records. As he sorted through the files, he came across an old faded check made out to the hotel where he and Jean had stayed on their honeymoon. Another check had paid for an installment on their first car. He picked up still another check and remembered with fatherly pride how he had written it out to the hospital when their daughter was born. And then there was the down payment on their first home . . .

After several hours of sorting through such checks, Allen realized how much he and his wife had invested in their marriage. He paused, deep in thought for several minutes. Then he closed the file and dialed his wife's number. After an awkward exchange he blurted out the reason for his call. Would she work with him to rebuild their marriage?

While a family crisis such as Allen and Jean's may be foreign to some of us, the message of their family's checks is common. It is the story of our lives. It tells of our values, how much we save, what

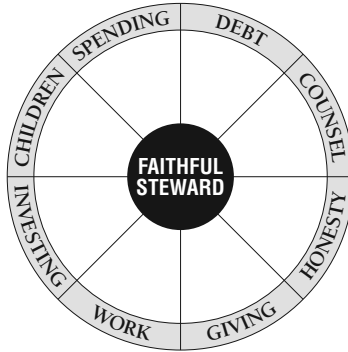
we spend, to whom we give. In fact, our checkbooks tell us more about our priorities than does anything else.

That's why Jesus talked so much about money. Sixteen of the 38 parables were concerned with how to handle money and possessions. Indeed, Jesus Christ said more about money than about almost any other subject. The Bible offers 500 verses on prayer, fewer than 500 verses on faith, but more than 2,350 verses on money and possessions.

The Lord said a lot about it because He wants us to know His perspective on this critical area of life. He dealt with money matters because *money does matter*.

T W O

THE ANSWER— THE BIBLE IS A BLUEPRINT FOR LIVING



I WAS SLIDING PAPERS and reports into my briefcase when the phone rang on my desk. It was 5:30 p.m., and I was getting ready to go home after a long day of paperwork and personal conferences. I was tired. Reluctantly, I picked up the phone.

“Hello, Howard. This is Allen Hitchcock.”

I felt a pang of embarrassment. I had neglected to return his earlier call. He sounded depressed, and I made a lame apology for not calling him back.

“Jean and I considered a divorce, but we decided to try to work it out,” he said, his voice sounding strained.

Their financial problems were on the verge of destroying their marriage. He asked if we could meet to discuss their situation. We had become acquainted at church two years before, when they had moved from St. Louis to Orlando. Allen earned a middle-income salary as an assistant manager for a department store, but he couldn’t understand where the money went. They faced increasing expenses for their growing family, and in a few years they would need college tuition for the children. Neither he nor Jean could foresee a brighter future.

In addition, the Hitchcocks owed a substantial amount to retail stores, doctors, credit card companies and their bank. They had a sizable home mortgage.

Because of their debts and their increasing daily expenses, the Hitchcocks shopped carefully, sometimes comparing half a dozen outlets for the best price. They used cents-off coupons at the supermarket. Allen did most of the automobile repairs, and Jean avoided buying expensive convenience foods. But the family faced a critical problem. Jean and Allen did not have a clear guideline for handling money. They never had been able to budget their spending. They seldom decided not to buy what they wanted, and they had no plan to save or invest for the future.

I understood their predicament. Several years before, a friend, Jim Seneff, and I found ourselves making daily financial decisions for our expanding businesses and young families without a scriptural point of reference. To be the best husbands and the best businessmen we could be, we felt compelled to do a thorough study of what Scripture said about money. Together we read the entire Bible, locating each of the 2,350 verses that dealt with money and arranging those verses by topics. Then we put this information into a seminar and presented it at our church. The response was remarkable. People bombarded us with questions and described several areas of intense frustration. Other churches asked for the seminar, and through the years the seminar developed into the Crown Ministries Small Group Financial Study, which is today conducted in churches throughout the nation.

It is through these small group studies that thousands of people like the Hitchcocks that have been helped. We have found that most people—indeed, most Christians—either don't know or have not applied God's financial principles to their lives. Nevertheless, applying these principles is crucial for three reasons.

1. How we handle money affects our fellowship with the Lord.

In Luke 16:11 we read, "If therefore you have not been faithful in the use of worldly wealth, who will entrust the true riches to you?" In this verse Jesus equates how we handle our money with the quality of our spiritual life. If we handle our money properly

according to the principles of Scripture, our fellowship with Christ will grow stronger. However, if we manage money unfaithfully, our fellowship with Him will suffer.

Someone once told me that the Lord often allows a person to teach a subject because he or she desperately needs it. That is certainly true for me in the area of money. I have had the privilege of leading dozens of Crown small group studies, and I have never met anyone who had more wrong attitudes about money or who handled their finances more contrarily to Scripture than I did. When I learned these principles and applied them, I experienced a dramatic improvement in my fellowship with the Lord. Following God's financial principles draws us closer to Christ.

2. Possessions compete with the Lord.

Possessions are a primary competitor with Christ for lordship of our lives. Jesus tells us we must choose to serve only one of these two masters: "No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money" (Matthew 6:24, NIV). It is impossible for us to serve money—even in a small way—and still serve the Lord.

When the Crusades were being fought during the 12th century, the crusaders employed mercenaries to fight on their behalf. Because it was a religious war, the crusaders insisted that the mercenaries be baptized before fighting. As they were being baptized the mercenaries would hold their swords out of the water to symbolize the one thing in their life that Jesus Christ did not control. They had the freedom to use the swords in any way they wished.

Today many people handle their money in a similar fashion, though they may not be as obvious about it. They hold their wallet or purse "out of the water," in effect saying, "*God, You can be the Lord of my entire life except for my money. I am perfectly capable of handling that myself.*"

3. Much of life revolves around the use of money.

During your normal week, how much time do you spend earning money in your job, making decisions on how to spend money,

thinking about where to save and invest money or praying about your giving? Fortunately, God has prepared us adequately for these tasks by giving us the Bible as His blueprint for handling money.

THE ANSWER

Increasingly, people wonder where they can turn for help. There are two basic alternatives: the Bible and the answers people devise. The way most people handle money is in sharp contrast to God's financial principles. Isaiah 55:8 reads, "For My thoughts are not your thoughts, neither are your ways My ways," declares the Lord."

To help the reader recognize the differences between these two ways, a brief comparison appears at the end of each chapter under the heading "Contrast."

LEARNING TO BE CONTENT

Contentment is mentioned six times in the Bible, and five of those refer to money. In Philippians 4:11-13 Paul writes,

I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength. (NIV)

Examine these verses carefully. We are not born with the instinct for contentment; rather, it is learned.

The purpose of this book is to help you learn the biblical principles of handling money and possessions. The book will offer you practical ways to integrate these principles into your life. As you discover these principles and put them into practice, you will draw closer to Christ, submit more fully to Him as Lord, learn to be content and set your financial house in order.

CONTRAST

Society says: God plays no role in handling money, and my happiness is based on being able to afford my desired standard of living.

Scripture says: As you learn and follow the scriptural principles of how to handle money, you will draw close to Christ and learn to be content in every circumstance.

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