

Foreword by Ron Blue, Founding Director of Kingdom Advisors

YOUR NEW MONEY MINDSET

CREATE A HEALTHY RELATIONSHIP WITH MONEY

BRAD HEWITT
CEO OF THRIVENT FINANCIAL

JAMES MOLINE
LICENSED PSYCHOLOGIST



Your New Money Mindset lays out a countercultural, proven, and practical approach to managing your relationship with money. Encouraging rather than preachy, Hewitt and Moline make a compelling, biblically grounded case that being wise and generous with your money and time will lead to greater joy, less worry, and a world more the way God intended, and the authors provide actionable steps to get there.

**JONATHAN T. M. RECKFORD, CHIEF EXECUTIVE OFFICER OF
HABITAT FOR HUMANITY INTERNATIONAL**

Generous giving is something that seems out of reach for the vast majority, and generosity with contentment is only for the very rich, not average, working-class Joes like the rest of us. Enter authors Brad Hewitt and Jim Moline. These gentlemen turn our thinking about contentment, giving, and financial stability on end and ask us to make a radical change, one that begins not with the budget, but with the heart. Whether you're a young family just starting out, or middle aged and trying to navigate college tuition or fast-approaching retirement, they will challenge you to drastically change your attitudes and ideas regarding your finances and giving. They will help you break the persistent desire for more in our consumer-driven society and ask you to reach for something better, something most of us can't see on the financial horizon. That elusive something is peace—the peace that comes with contentment and the decision that we have enough, enough for ourselves and enough to share.

**SHERRY SURRETT, PRESIDENT & CEO OF MOPS,
INTERNATIONAL; AUTHOR OF *BRAVE MOM, BEAUTIFUL
MESS AND JUST LEAD***

In a culture in which financial plans and money tips abound, *Your New Money Mindset* takes us deeper: to the heart. Hewitt and Moline invite families into a soul-healthy approach toward finances, casting a vision extending well beyond bills and 401Ks into the gospel calling of generosity. This fresh perspective beckons us past “how to” into the life-shifting call: “Follow me.”

KELLI B. TRUJILLO, EDITOR OF TODAY'S CHRISTIAN WOMAN

Imagine sitting down with a Bible and all your finances. Next to you sit two fellow Christians—a psychologist and a financial leader. With warmth, wisdom, and wit, they talk to you about your faith and your money. That important conversation is *Your New Money Mindset*.

LEITH ANDERSON, PRESIDENT OF THE NATIONAL ASSOCIATION OF EVANGELICALS

Brad and Jim demonstrate that while good financial strategies are important, they fail to address the root issue that keeps us in constant angst—our money mindset. How do we achieve a mindset that believes we have more than enough regardless of income and puts us in a position to share it joyfully with others? The authors wisely lead us down the path toward this blessed position. Well written, challenging, and powerful!

PATRICK JOHNSON, CHIEF ARCHITECT OF GENEROUSCHURCH

Brad Hewitt and Jim Moline authentically share their own journey to a healthy relationship with money and challenge us to take the same journey. In *Your New Money Mindset* they connect you with a free online assessment that will help you discover your own money mindset so you can

make the necessary adjustments to live the life God dreams for you to live.

DAVE FERGUSON, LEAD PASTOR OF COMMUNITY CHRISTIAN CHURCH, VISIONARY LEADER OF NEWTHING, COAUTHOR OF *FINDING YOUR WAY BACK TO GOD*

Your New Money Mindset is a book that belongs on the shelf of every family who desires to walk in financial freedom. Brad Hewitt and Jim Moline are perfect collaborators, and they have created a resource that will help you have the mind of Christ in the way you view money. The journey you travel with the authors will help you realize your feelings and attitudes about money and how to break free from the debilitating effect of consumerism. Finally, I believe that the transformation that can occur when you experience this New Money Mindset is one that will change the world.

ELLIE KAY, AUTHOR OF *LEAN BODY, FAT WALLET*

Brad Hewitt and Jim Moline do an excellent job of providing eye-opening and practical ways to put your faith into action by nurturing a spirit of generosity, regardless of how much money you may or may not have. I recommend *Your New Money Mindset* as a resource to individuals and congregations, for it contains many nuggets of truth that help you explore your relationship to money and to an incredibly generous God.

M. SARAH BRECKENRIDGE, EXECUTIVE PASTOR OF ST. ANDREW'S LUTHERAN CHURCH, MAHTOMEDI, MN

In *Your New Money Mindset*, Hewitt and Moline persuasively convince us that there is no such thing as “financial security.” In this compelling book full of both research and personal

narratives, they offer an invitation to go beyond money management to a deeper understanding of the ways our relationship with money has distorted our views of success and our image of “the good life.” Mere strategies of self-discipline and delayed gratification are not enough to free us from the bondage of consumerism and the myth we buy into that larger bank accounts will provide the options and affirmation of significance that we are longing for. Investing in a rich relationship with God, living with generosity of time and resources, and practicing the countercultural virtue of contentment are some of the signposts that mark the way on this journey to genuine financial freedom and wisdom.

LAURA ROBINSON HARBERT, PHD, DEAN OF THE CHAPEL AND SPIRITUAL FORMATION, FULLER THEOLOGICAL SEMINARY

Fixing our money problems starts with changing our hearts, and in a world filled with so much noise about finances, Brad and Jim show us how to create real and lasting change. A thought-provoking read, no matter where you are in your financial journey.

RUTH SOUKUP, NEW YORK TIMES BESTSELLING AUTHOR OF *LIVING WELL, SPENDING LESS*

It's one thing to say consumerism is like a cancer in our American culture. It certainly is, but many say that. It's another thing to offer a clear, compelling cure for that cancer. That's what Brad and Jim do in *Your New Money Mindset*. The book is filled with assessment tools, stories, Scripture, and personal candor. I want my children and my congregation to read this book.

BILL BOHLINE, LEAD PASTOR OF HOSANNA! LUTHERAN CHURCH; AUTHOR OF *IT'S SUNDAY, BUT MONDAY'S COMIN'*

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BRAD HEWITT | JAMES MOLINE



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Contents

Foreword *xiii*

CHAPTER 1	Our Money Problem	1
CHAPTER 2	A New Money Mindset	21
CHAPTER 3	Ready	41
CHAPTER 4	Longing for Security	55
CHAPTER 5	Living in Freedom	73
CHAPTER 6	Longing for Independence	93
CHAPTER 7	Living in Community	111
CHAPTER 8	Longing for More	131
CHAPTER 9	Living in Contentment	151
CHAPTER 10	Longing for Success	171
CHAPTER 11	Living in Our Calling	191
CHAPTER 12	Change the World	211

Discussion Questions 231

Acknowledgments 237

Notes 241

About the Authors 247

Foreword

I REMEMBER IT AS IF IT WERE YESTERDAY. I had started a financial planning practice in 1979 dedicated to helping Christians plan and manage their money well so that they could maximize their giving. It was now just about eighteen months later, and my wife, Judy, and I were taking three very generous couples on a vision trip to Kenya. We had traveled about four hours outside of Nairobi and were visiting with a local pastor. Sitting on a slight hillside looking down at his one-room mud hut as we had tea, I asked him a question that marked me and all the advice that I've given from that time forward. I asked him, "What is the greatest barrier to the spread of the gospel in your part of Africa?" I expected him to say something such as transportation, communication, lack of resources, tribalism, etc. His answer, however, was, "Materialism!" I, probably like you, would never, ever have expected that answer, as

I always associated materialism with America and the accumulation of things. I asked him, “What do you mean?” and he said, “If a man has a mud hut, he wants a stone hut; if he has a thatched roof, he wants a metal roof; if he has one cow, he wants two cows; if he has one acre, he wants two acres.” It was then that I realized that materialism is a disease of the heart and has nothing to do with money.

Since that time almost thirty-five years ago, I’ve had the privilege of helping to build a financial-planning practice that today serves more than seven thousand clients in fifteen locations. I’ve written several books related to personal biblical financial decision making and been on countless radio shows answering questions. I have learned and observed many things. The most significant thing I have learned is that money decisions are always symptomatic of a belief system. To say it another way, my money mindset drives all my financial decision making, and a mindset is a matter of choice. By definition, it’s what I choose to set my mind on. Dallas Willard has said, “The ultimate freedom we have as human beings is the power to select what we will allow our minds to dwell upon.”

In our culture today, there are three goals people are most likely to set their minds on—one or all of which drive financial decision making. The three areas people wonder about are, “How much does it

take to be successful?,” “How much does it take to be significant?,” and “How much does it take to be secure?” People easily believe that more money or more “stuff” will answer those questions when, in reality, the answer has very little to do with money and everything to do with a mindset, period.

As I had the privilege of reading the manuscript for this book, I found that the answer to those questions is found in *Your New Money Mindset*. This book is one of the most spiritual that I have ever read, and with good reason. God’s Word has more to say about money than any other subject, including prayer, heaven, or hell. Jesus spoke more about money than any other single topic. Jesus, knowing our hearts, told us not to treasure earthly possessions that are doomed to rot and pass away. The answer to “How much is enough?” is always found in my heart, as the African pastor illuminated to me on that day long ago.

The authors of *Your New Money Mindset* provide a very practical tool to help me assess my money mindset. I need to know where I am before I can begin to deal with getting to where I really want to go. In chapter 11, Brad and Jim disclose where they want to go and what they care about in their lives: “having authentic faith, strengthening Christian communities where we live, being wise with our money and generous with our lives. We know these changes happen only by God’s grace and power.”

I would encourage you to reflect on this first and see their hearts before you read their advice. They know and share that money is one of the tools that God has given you to help you get to where he wants you to go. He has designed you uniquely, gifted you uniquely, and called you uniquely. He has given you money and wisdom to help along the way. My experience is that when we have an eternal perspective (mindset), follow God's principles of money management, and seek his wisdom, the end result includes three key factors. We experience a life of *contentment*, because everything is in its proper perspective. We act with *confidence*, because God's principles will never change—they're always relevant, and they're always right. Finally, we experience outstanding *communication* with those that we need to communicate with, most likely our spouses, because we are seeking God's goals and not ours.

This is a great book, and I have been privileged to review it and write this foreword. I am praying that this book will impact families, churches, and communities with the good news of the Kingdom of God.

Ron Blue
Founding Director, Kingdom Advisors

CHAPTER 1

OUR MONEY PROBLEM

RYAN WAS NEVER A FAN OF SCHOOL, and after a couple of years of college he hit the job market just as the Internet was becoming an essential part of everyday life. He has an eye for web design and a knack for coding, and he worked for other people long enough to save up cash and strike out on his own. In good years, his new business has thrived. In several not-so-good years, Ryan is proud to say he has survived.

Alycia fell in love with this creative, driven entrepreneur. The couple met as twenty-three-year-olds playing in a church softball league. Alycia and Ryan dreamed of a growing business with more impact

and an increasing bottom line. They envisioned a life more affluent than either of them had enjoyed while growing up. After the couple married, Alycia continued her career in human relations. When she gave birth to a daughter followed by a son a year later, she chose to work part time, and she continues to find steady employment a decade and a half later. Both Ryan and Alycia feel they have accomplished much but long for more. They want a bigger house in a more prestigious neighborhood, for example, but they will stay in place as long as they owe more on their mortgage than their house is worth.

Ryan has felt increasing business pressure for the past several years. In fact, his company would shrink if he didn't put in longer days than ever. He feels as if he is barely holding his own as he competes with innumerable kids half his age who are promoting themselves as experts in all things digital. Inexpensive do-it-yourself design platforms mean Ryan's expertise isn't valued even when it is badly needed.

Business has gone flat just at the time family expenses are exploding. With a daughter in her junior year of high school and a son a year behind, spending feels out of control. Ryan used to think it was ridiculous when little Bekka wanted a hundred-dollar doll and a tubful of accessories. Now the latest cell phone and a closetful of clothes are just the start. His son once played endlessly with a glove and ball. Last week

Daniel came home and announced he needed hundreds of dollars of lacrosse equipment the next day.

Although the couple struggles to make vehicle payments, they keep rolling over leases on new models. Ryan once vowed his family would never own more than two cars, but when Bekka earned her driver's license, he realized an extra car would make it easier for her to get to club-soccer activities. Soon a third vehicle appeared in the driveway, and lately Ryan has wondered about getting a fourth one. Not that there's anywhere to park it. The space is already occupied by an SUV and trailer for hauling Daniel's motocross bike and a spare to races.

Even though the college clock is ticking down for their children, Ryan and Alycia block that from their minds. Ryan assures Alycia that if he just has a consistent stream of business, he can write checks to cover tuition. They need to convince Bekka and Daniel to enroll in public universities close to home, but both kids have other ideas. The children might need sizable loans to cover their schooling, but these days, who doesn't?

Ryan sees himself as an astute, self-made man. Thanks to his hard work and Alycia's contributions, they have always lived well. They look like they make a lot more money than they do. Ryan is living the dream of being his own boss. Alycia always has a confident, put-together look, and the couple is popular

with other parents at school and church. Those relationships create demands to spend money on going out, weekend getaways, and even group vacations, but Ryan and Alycia feel like those outings are investments in their family.

Lately Ryan rolls out of bed feeling that every day is make or break. Landing the next client will secure him weeks or months of work, and until the next shortfall, he feels pretty good. When he has hit lean stretches, extended family have helped with loans. Ryan dreads the day someone discovers he often borrows from one family member to pay off another. Not long ago Alycia went behind his back to get money from her parents and from a sibling who has less but still feels sorry for her. Although they never speak about it, Ryan and Alycia both wonder when the life they work so hard to maintain will all fall apart.

Our Money Relationship

It's tough to blame Ryan and Alycia for wanting a better life. They're good people. Hard workers. A husband and wife in love. Parents who want the best for their kids. They're committed to God. If you were looking for someone to hang out with, they would probably be high on your list.

At the same time that we empathize with Ryan and Alycia's desire to have a nice life, we can't help

but notice their unhealthy relationship with money. Our *money relationship* is our everyday attitudes and actions toward money—how we think and feel about money, and how we use or misuse it. Like any relationship, it can be good or bad, healthy or unhealthy, on the upswing or on life support.

Our money relationship is our everyday attitudes and actions toward money.

When Ryan and Alycia think about money, they are detached from reality. They keep spending more and more even as they get closer and closer to the edge of a cliff. They live each day worrying they will get caught. Their affluence is more or less a costume and their self-reliance a mask. Deep inside they experience self-doubt. They fear their way of life will come crashing down, and their most basic needs will go unmet.

Unfortunately, almost everywhere we turn, we observe unhealthy dynamics around money. We notice it not just in grown-ups struggling to keep up in a culture of discontent. We also observe it in young people trying hard to make their way in the world. And to be honest, we see the battle raging within ourselves.

Money Madness

As authors we want to tell you something that might shock you: we don't claim to have this money

problem all figured out. We struggle against the same impulses everyone does, and we are comfortable admitting it. Why? Because it's true. Consumerism is the air we all breathe. It fills our lungs and pumps through every part of our being. If you don't realize we fight the same battles you do, you could easily conclude we don't have anything to offer you regarding your own relationship with money.

We do bring backgrounds that help us understand this money problem so we can move ourselves and others toward a new solution. We come from different perspectives. Brad is the CEO of Thrivent Financial, a Fortune 500 company that is also a membership organization of Christians. The organization is more than a hundred years old and serves over two million members. Jim is a PhD licensed psychologist with a graduate degree in theology. A former university professor and clinical therapist, Jim now leads people to excellence in the world of work. We are both immersed in business, in non-profit causes near and far, and in the daily life of local church congregations.

The quick handle on us is that Brad knows math and money. Jim understands beliefs and behavior. We also both know Jesus. We are enthusiastic in our commitment to live as his followers, and we believe our relationship with him integrates with every part of life. Including money.

Jim has two daughters on the threshold of adult-

hood. Mira is a recent university graduate, and Asha is just beginning college. Both are highly responsible with their money. Even so, some days Jim hears them wonder aloud, “How can I pursue a profession I love and still earn an adequate living after paying off my school loans?” He senses some fear that they won’t earn enough money to buy a home or even a dependable car. Underneath it all, he wonders if his daughters are really saying, “I don’t feel very hopeful about my financial future” or “I’m never going to be happy.”

Our culture makes it nearly impossible for any of us to be content. There is always a new iPhone or iPad or iSomething coming out. When everyone else is sprinting full-out in a race to have more, it’s tough to stand on the sidelines. We frequently hear stories about emerging young adults who, soon after they acquire a credit card, owe far more within a month than they have means to pay back. If children grow up accustomed to parents paying for everything from a Wii to their wardrobe, computers to cars, they seek to extend that lifestyle by almost any means necessary.

We have always known that young people who don’t pursue training or education beyond high school are often doomed to scuffling through life in low-paying jobs. Yet many who get the step-up that more schooling affords remain at risk of a lifetime of falling behind. Ask around among young adults, and

many talk freely about taking on enormous student debt. They start life so far behind that they will catch up only with great effort.

Without adequate savings from family or money they accumulate on their own, most students take loans to make it to graduation. Debt that can be repaid without causing a painful burden can open doors to the right job and a fulfilling adulthood. But many students pile up debt to enter jobs that don't pay enough to ever dig out. Students dream of helping the world through teaching. Or church work. Or they want to make a statement through music or fill the world with beautiful art. But having \$80,000 in loans darkens those aspirations. These young people carry the incredible burden of not being free to live out their calling. Others use their loans to fund nonessentials. Many wind up with huge debt and no degree.

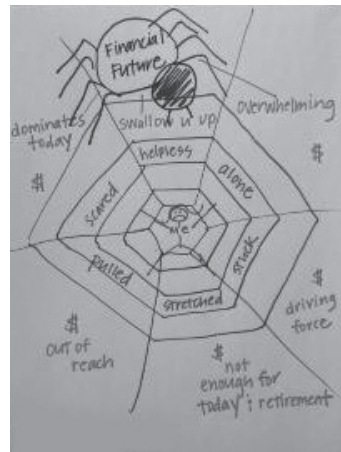
Brad serves on the board of an urban Christian university in Minnesota. The board has worked aggressively to cut tuition and make it more affordable. Why? They want the school to remain a viable option for students from all economic backgrounds. They also feel a moral obligation to the sons and daughters who attend the school. Until the board intervened, some students were living in their cars—and anecdotal evidence suggests that a significant percentage of students attending public and for-profit colleges do the same.

Student finances are a crisis in our country. How does all of this madness happen? It is the constant press of consumer culture that pushes young people to do things that just don't add up.

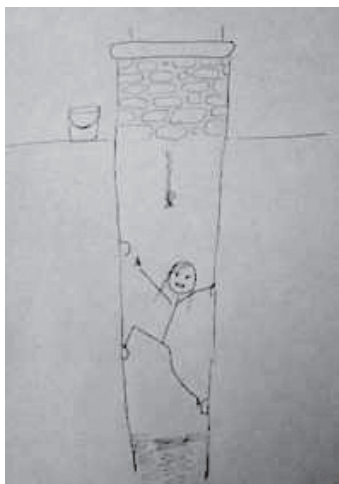
Pictures That Say It All

Thrivent Financial, where Brad is CEO, started an enterprise—**brightpeak**—to reach young families. Part of brightpeak's mission is to offer free or low-cost financial education to young adults. Through brightpeak research to develop their service offerings, they asked participants to draw pictures of their relationships with money and to talk about the pictures. What they said—well, a few pictures are worth millions of words.

I'm in the middle of a spiderweb, being pulled out from all directions. I feel helpless and alone, stuck, stretched, scared. Here comes the financial future spider ready to swallow me up. He's overwhelming and dominating. There's not enough money for what I need now and the future. It feels out of reach. My finances are my day-to-day driving force, the basis of every decision I make, and that's overwhelming.

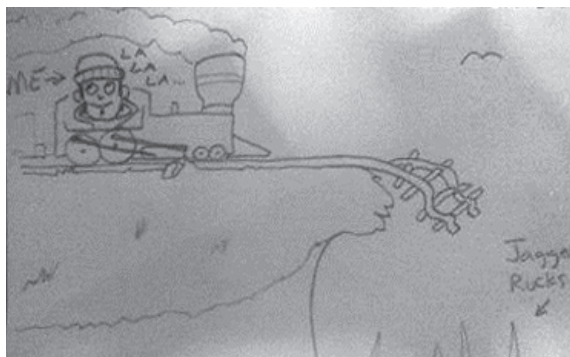


YOUR NEW MONEY MINDSET

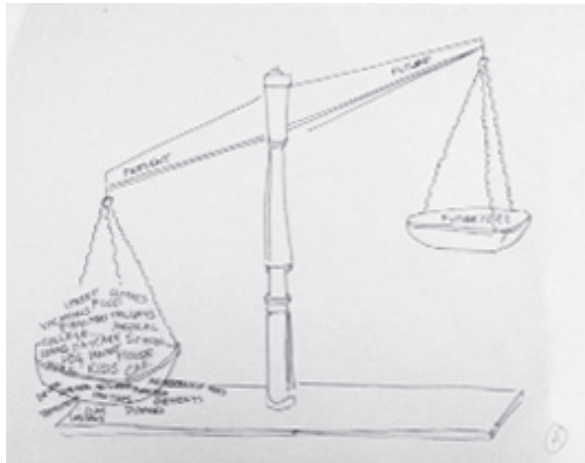


I often feel like I'm climbing out of a well. I'm still toward the bottom, I have different handholds. Climbing up is more difficult because it gets wider—there are fewer handholds to get myself out.

I'm driving a train, singing *la la la*. I don't realize that I'm going to fall off the tracks onto jagged rocks.



My future is in question. A scale: on the left side is the present, on the right side is the future. We're so bogged down by things we need to pay for in the present, we're finally getting to the point where we're at our peak, making enough to enjoy life, but there are all these things we have to pay for. You end up living paycheck to paycheck, even if you don't want to. The unexpected is included in there, upkeep, what happens if the dog gets sick, if the furnace goes out. Things that keep bogging you down and keeping the balance way off. We haven't been able to equal it, and the future is a big question mark.



Our Money Problem

We could each draw our own pictures of our money relationship—a depiction of our attitudes and actions about money. The discussion guide at the back of this book will invite you to do that. But this sample of participants' pictures and their brief descriptions captures the thoughts and feelings of many. Those

attitudes are pervasive whether you're a single mom raising three kids and barely getting by or a two-income family that pulls in \$200,000 a year yet feels detached from each other and your community. These dynamics transcend economic and educational categories. Many of us carry a burden of money unease, tension, or panic. Many feel a distinct need to keep up appearances. Many feel an urgent desire for more and bigger and better. And the research we will examine shows we feel the press of consumerism no matter how much or how little we have.

Consumerism is our desire to acquire more for ourselves when we already have enough. It's our obsession with money and all it can buy. While consumerism is driven by external culture pressures—such as the barrage of advertisements we see each day or the comparisons we make against our peers—it takes root and grows inside human hearts.

There are many concrete measures of consumerism's grip on us. We could add up personal credit-card debt and car loans and other consumer expenditures, then compare that total with our annual income. We might immediately discover how badly overextended we are. We could journal about the times and places we spend money we don't have. Or we could look deeper and assess the money attitudes that drive us. We think that last approach is most revealing. As we will see throughout this book, our thoughts and

feelings about money are where helpful or harmful behaviors start.

Most people have never examined a belief held at the deepest part of their hearts and minds. As consumers, we think that the greatest good we can accomplish is to spend more. We anxiously watch the growth or contraction of our economy and count it a civic duty to boost the gross domestic product (GDP). And we are driven to obtain more and bigger and better for ourselves. Researcher Jon Alexander points out that this consumer drive—as measured by short-term, personal, material standards—breeds a self-interest that spreads to every area of life. Consumerism shapes our habits not just at the mall or the car lot but in our homes, our political maneuverings, our investing, and beyond.¹ At its worst, consumerism feeds an unrestrained selfishness throughout life.

Consumerism is our desire to acquire more for ourselves when we already have enough.

As Christian leaders, we see this trend in the church. People show up less as worshipers or community members than as consumers. As soon as an engaging preacher leaves or a great musician moves on, the church down the road suddenly looks a lot better. That's a consumer mindset, and it makes it difficult to grow communities of believers fully committed to God, to each other, and to their world.

You can't live in the modern world and not be affected by consumerism. Without intervention, those longings to acquire more just never go away. We think, *If I could just buy that new thing, I would be content. If I could just have that next job, I would finally be successful. If I just had a big stock port-*

We live with a persistent misbelief that if we just had a little more, we would be happy forever.

folio, I would be secure. If I just had my retirement all figured out, I wouldn't have to rely on anyone else. Most of all, we live with a persistent misbelief that if we just had a little more, we would be happy forever.

But this is an unending cycle. It goes round and round. That's the consumer lie. That's our money problem.

Welcome to the Struggle

You might be a person active in your faith who already thinks faith and finances go together. Or you might be unsure about any part of that equation—your basic beliefs, the right way to relate to money, or the compatibility of God and money. Wherever you are right now, we want to invite you to come with us on a journey where we discover how one of life's most practical issues is impacted by a new mindset only the gospel can bring. We will reexamine some

fundamental assumptions, see how Jesus turns portions of our thinking upside down, and explore how to put potent new ideas into practice. If you are looking for transformation at points of your life that really matter, you will find it here.

There are three reasons we think this journey is incredibly important to all of us.

First, *Jesus makes money a crucial topic*. It's impossible to miss in Scripture how often he talks about our unhealthy relationship with money and how easily we make money an idol that usurps the place of more important things. Jesus aims to lead us to life, and we can think of nothing better than that.

Second, *this journey will change you*. However you would describe your feelings about money—unease, tension, bondage, discouragement, dissatisfaction, even boredom—we want to help you break free from the debilitating effects of consumerism. No matter where you are on the socioeconomic ladder, we will show you how to thrive personally, as a family unit, and as an active part of a community.

Third, *the transformation you experience will change the world*. We believe that if people—especially Christians—could have a healthier relationship with money, it would change the world. We envision a world of human flourishing where both a financial sense of well-being and a joyful generosity prevail. We believe change can happen better,

faster, and further than any of us thinks possible. We truly believe that people can be free from the slavery of a consumer culture by having a right relationship with money as taught by Jesus and other voices of Scripture, and as a result they will live openheartedly with their time, energy, and money.

In our day-to-day lives we often fail to see wisdom because authentic understanding doesn't tend to be showy. People who have grown a healthy relationship with money have a contentment and quietness that is attractive but not flashy. Their hearts and minds are at rest. They travel at a sustainable and appealing pace. We believe this way of life is possible for anyone, regardless of financial circumstance, because living freely doesn't depend on how much money you have or don't have. Research and real-life examples prove that.

Imagine a life where you control your money instead of your money controlling you. If you find yourself wrestling with credit-card debt you can't pay off, or a car you can't afford, or a house worth less than you owe on it, keep reading. If you long to feel more satisfied at the end of each day because you have given yourself to something more than the fleeting gratification of another online purchase, this book is for you. If you want to help family and friends break free from debt and consumerism, we believe we have insights from Scripture that will help. This

is a book for people who want the life-giving, grace-filled, abundant life of Scripture.

Join Us on the Journey

This is the journey we are on. Do you want to come with us? We hope so. We think you need to. Research says that the two biggest struggles reported by multi-multi-millionaires are isolation and anxiety about their kids—that their children will screw up the money they have.² If people aren't happy with millions and millions of dollars, tens of millions of dollars, hundreds of millions of dollars, this money problem affects everyone. We're pretty sure it touches you. And Jesus offers hope.

It used to be that four subjects were taboo to discuss around the dining room table—sex, politics, religion, and money. Today the only topic you can't mention is money. Conversation about money is considered impolite. Everyone wants to bolt for the door when the pastor preaches on finances, knowing that a guilt-inducing pitch for more giving probably comes next. Can you imagine bringing up money at a holiday gathering with your in-laws? And yet how we relate to money drives many of our behaviors and dictates much of the good and bad of our lives.

We want to invite you into an honest dialogue with us—and with yourself. We also think it would

be helpful for you to initiate a conversation with people in your immediate world. We don't think you should talk about how much money you make or even how many dollars are enough to have the life you dream of. There are deeper issues to explore. Chances are, whatever goes on inside you about money is a lot like what churns inside the person next to you.

Taking this journey with others makes it immensely more enjoyable and effective. Both of us have financial guides who are also Christian who help our families think hard about money and make wise choices. We have peers and mentors who let us air both our frustrations and our breakthroughs. Likewise, we encourage you to invite a companion or two along for this trip. You can read this book in the context of a small group of friends or maybe even get a whole community talking. We have included discussion questions in an appendix to guide you.

So risk being a little impolite. Start a conversation. When you break your silence about money, you begin to loosen its grip.

Your Next Step

So something needs to change—but where do you start? How do you remake a bad relationship with money? Or how do you take a good relationship with

money to even greater levels of health? What is the first step on this journey?

Countless books and other resources will give you the nuts and bolts of making smarter financial decisions. Much of the advice you will find is helpful. But when it comes to your real money problem, we want to offer you a radically different solution. Before you can remake your habits, you need to remake your heart.

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You have probably tried to “do better with money” through brute force, bringing willpower to bear on what you identify as problem areas. But a better relationship with money begins with the heart. Altering how you think and feel is the only realistic way to bring about a lasting difference in how you act.

We think that our calling attention to this primary issue is unique among advice you will hear about dealing with money. The truths we will share have been effective in helping ourselves and many others. We have told you a bit about the problem. In chapter 2 we will let you in on more of the solution. And in chapter 3 we will introduce an exciting assessment to help you look at your relationship with money and begin to determine your own next steps to a new money mindset.