

# Money Problems

Money plays a big part in all our lives. That's a fact, whether we like it or not. Most people believe that having more money will solve all their problems, when in reality, more money often creates a lot of problems.

**We must understand that we will never have enough money.** Someone once asked John D. Rockefeller this question - "How much money is enough?" His answer was, "One more dollar than I have now." Therefore, he would never have enough, regardless of how many billions he had.

What it comes down to is contentment, the topic in last month's insert. **Contentment comes from knowing that God will provide.** Contrary to Mr. Rockefeller's logic, only God can give us all that we need. Paul wrote this in 1 Timothy 6:8, "*But if we have food and clothing, we will be content with that.*" God never promised material riches for us, but He does encourage us to be faithful. Sometimes faithfulness results in material wealth, but more often it does not. The problem is that in our society, wealth is almost always equated with possessions. Hence, we tend to be very materialistic and that is a real problem.

One family has contributed more to financial discord than any other: The Joneses. We often try to "keep up with the Joneses." And too often that quest causes us to live above our means. This is true whether you earn minimum wage or a six figure income. Exodus 20:17 says, "*You shall not covet your neighbor's house. You shall not covet your neighbor's wife, or his manservant or maidservant, his donkey, or anything that belongs to your neighbor.*"

In the battle against materialism, here are a few questions to ask ourselves before buying something: How will this purchase portray my faith in God? Am I buying this to impress others or to glorify God? Am I willing to give it up if God tells me to?

In our churches, most teaching on money matters tends to deal with tithing and giving back to God. While that is definitely important, we don't seem to hear much about how to manage the other 90%. A recent survey showed that less than 5% of the population lives on a spending plan. Very few people know how much they actually spend. They can tell you their mortgage payment amount, their car payment, and things like utility bills, but that's about all. Proverbs 21:5 says, "*the plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.*" To effectively manage your money, you must be able to measure it.....all of it.

**You've got to measure how much you spend compared to your income. That is the essence of a spending plan.** Just as a map keeps us on course when traveling, a spending plan helps direct us as we manage the money God has entrusted to us. A spending plan also helps take a lot of the emotion out of spending decisions, which in turn, can help promote peace and harmony in our families.

**Why not make 2005 the year that you commit to initiate and live by a written, trackable spending plan that honors God?**