



Discipling Men: Finances

The Bible is loaded with 2,350 verses dealing with how to handle money and possessions. 15 percent of everything that Jesus said had to do with it! Why?

First, God loves us like crazy and He realized that from time to time money was going to be a challenge for us all – so He gave us a road map to handle it the very best way possible. Second, He knew that money would be the primary competitor with Christ for the lordship of our lives. Matthew 6:24 says, “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to one and despise the other. You cannot serve both God and money.”

God is the owner of all that we have: “The earth is the Lord’s and everything in it.” (Psalm 24:1) Our responsibilities are summed up in 1 Corinthians 4:2, “It is required in stewards that one be found faithful.” Fortunately, the Bible tells us why and how we are to work, give, save, spend, invest, get out of debt, and teach our kids how to handle money in the wisest way possible.

One practical way to help men get started: “Snowballing”

Have a man gather all of his debts and make a list including Creditor, Balance Due, Monthly Minimum Payment, Interest Rate and Scheduled Payoff date. List the debts in order of lowest to highest amount.

He should make the minimum payments on all the debts, but focus on accelerating the payment of the smallest credit card debt first. Then, after the first one is paid off (win!), apply its payment toward the next smallest one (“roll it up!”). After the second one is paid off, apply what was being paid on the first and second to pay off the third, and so forth. Start with all the plastic, then move to the student loans, car(s) and even the mortgage!

To learn more about what the Bible says about money, order the Financial Stewardship Bible at www.compass.org. Compass partnered with American Bible Society in producing this Bible that has all 2,350 verses highlighted (in green, of course) and a 40-day financial devotional.

Based on articles from Compass, with appreciation to Howard Dayton

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Resources to Help You Disciple Men in Finances

Ministries & Web Sites

Compass – Finances God's Way – www.compass1.org

Dave Ramsey/Financial Peace University – www.daveramsey.com

Christian Credit Counselors – www.christiancreditcounselors.org

Crown Financial Ministries – www.crown.org

Brian Kluth – www.briankluth.org

Books

The Treasure Principle, Randy Alcorn

Total Money Makeover, Dave Ramsey

The Legacy Journey, Dave Ramsey

Surviving the Economic Meltdown, Patrick Morley

Free and Clear, Howard Dayton

Money & Marriage God's Way, Howard Dayton

The Financial Stewardship Bible, American Bible Society

Experiencing God as Your Provider, Brian Kluth

(The New) Master Your Money, Ron Blue and Jeremy White

Curriculum

Financial Peace University – Dave Ramsey

Navigating Your Finances God's Way – Compass

Money and Marriage God's Way – Compass

MoneyLife Mentoring – Crown Financial

Eliminating Debt – Crown Financial

How to Manage Your Money – Larry Burkett

Resources

Set Your House in Order – Compass (for mid-life and/or seniors)

Give, Save & Spend Study – Compass (for young adults/college students)

God's Roadmap for Single and Single-Again Adults – Brian Kluth

Because I Love You: Christian Legacy Family Organizer – Brian Kluth

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