The Heart of the Matter
Like giant containers of volatile gas, money must be managed with great care. Because most of us don’t have more than we need, we must be wise and faithful with what we have. Our tendency in marriage, however, is to procrastinate. “Tomorrow we’ll get organized,” we lie to ourselves and our mates. Or we try to maintain an unrealistic and impractical financial system which ultimately discourages us. No home can escape the clutches of coin and currency—so we must learn how to implement wise policies of earning, giving, spending, saving, investing, and borrowing.

Discovering the Way
Seven key facts serve to correct incorrect attitudes we have about money: everything we have comes from God, our business life is important to God, doing business God’s way is contrary to human nature, wise management of money pleases the Lord, poor management greatly displeases Him, management and disciplined planning go hand in hand, and financial losses and gains provide eternal lessons.

Starting Your Journey
Doing the right thing regarding money comes only when we recognize that Christ and Caesar are essential, buying and borrowing call for short accounts, saving and securities require planning, and things and treasure are temporal.
A Suggested Financial Formula:

The “10 – 70 – 20” Plan

- 10% Savings and Investments
- 70% Living Expenses
- 20% Debts and Buffer Fund

“Tell your dollars where to go instead of asking where they went…” —Anonymous