

# Living in Financial *freedom*



## ***Focus on the Family® Australia***

### **MISSION**

Our mission is to equip and empower individuals to experience hope and fulfillment through God's design for the family by providing quality support and services.

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## 1

## Finances and our relationship with God

The issue of finances affects us all. Yet for many of us, it's one of those taboo subjects we avoid or pretend doesn't exist. This can be especially true for husband/wife and parent/child relationships. When it is broached, it can give rise to all sorts of complex feelings and issues.

*"..my people are destroyed from lack of knowledge."*

*Hosea 4:6*

Finances are a serious business – especially for Christians. The way we handle our resources accurately reflects our relationship with God and has implications for now and our eternal future.

*Deb's story:*

*"Never discuss religion, politics or money"*

*I was taught it was 'bad manners' to discuss controversial issues like money. What a person earned or did with their money was nobody's business but their own.*

*So I learned not to ask questions or seek advice. And guess what? I didn't get any answers either!*



### OWNERSHIP

The government has a great interest in what we have in our possession. Every year we are required to declare the value of all we earn on our tax assessment forms or what we own on our pension forms. But are we really the owner of all we have?



Read Psalm 50:1 – 12; Haggai 2:8;  
Psalm 24:1-2

*"The earth is the \_\_\_\_\_, and everything in it, the world, and all who live dwell in it. For He has founded it upon the seas and established it upon the waters"*

*Psalm 24:1-2*

The Bible is clear and definite. God created the earth and everything that's in and on it. God owns it all.

So what does this mean for me and my family? If all my possessions are ultimately God's and not mine, what are my responsibilities?





Read Genesis 1:20-31 and 2:15

*"The LORD God took the man and put him in the Garden*

*of Eden to \_\_\_\_\_ and \_\_\_\_\_."*

*Genesis 2:15*

We have been created to reflect the image of God's character and given the task of managing God's wonderful property.

As such we have the privilege to partner with God in maintaining His vast creation. Not as slaves with only menial tasks, but as gifted managers, commissioned to oversee the productive use of the resources around us, for both ours and God's purposes.

## Reflections

*What do you own: a car, TV, computer or mobile phone; a house with a mortgage; some money in the bank?*

*What might happen if you were to understand that those things that you consider yours really belong to God and you need to manage those things according to His values and in pursuit of His extremely important agenda?*

## STEWARDSHIP



Read Matthew 25: 14-30



**Stewardship (noun); \stü-rd-ship-\**

Carefully and responsibly managing something entrusted to one's care.

The property owner in this story had two clear expectations of his stewards. The story Jesus tells gives a very clear understanding of God's expectations of us.

### Expectation 1 - Be Productive

The master entrusted his property to his stewards, not just for safe keeping but to develop.

### Expectation 2 - Be Accountable

The Master returned. He expected a report - in this case a financial report.

### What are the implications for us?

In what ways could you develop what you have, not for your own sake, but so that God's plans and purposes are served? Do you think God will hold you accountable for how you use all the money and resources He has given you? The practical implications for Good Stewardship will be explored in more detail over the next sessions.



## GIVING

Giving is an external testimony of God's ownership of everything in our lives. God prospers us not to raise our standard of living but our standards of giving.

We are asked to give:

### 1. Obediently



Read Matthew 10:8

"\_\_\_\_\_ you have received, \_\_\_\_\_ give."

We share out of respect to God's Word, to help with genuine needs of others.

### 2. Abundantly



Read 2 Corinthians 9:11

"You will be made \_\_\_\_\_ in every way so that you can  
be \_\_\_\_\_ on every occasion."

We share out of love from an abundance God may provide.

### 3. Sacrificially



Read Romans 12:20

"If your enemy is hungry, \_\_\_\_\_; if he is  
thirsty, \_\_\_\_\_ something to drink."

We surrender our individual wants in order to meet the needs of others.

We honour God with our sacrificial giving out of a desire to love and not a desire to impress others. God is more concerned about the attitude of our hearts in giving than the percentage or the amount given.

For more on this vital topic check out the extra information and resources in our *Going Deeper* section.



## CONTENTMENT

Is financial contentment really possible in today's society? A society where we are constantly told we will never be happy unless we have the latest innovation, the newest technology, the biggest screen TV?

A person may have a lot of money or a little money and still miss the whole point of contentment. Wise King Solomon writes, "Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless" (Ecclesiastes 5:10).

Contentment has nothing to do with our wealth, but everything to do with our beliefs, attitudes and choices. The apostle Paul states this very clearly: "I am not saying this because I am in need, for 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" (Philippians 4:11-12).

Contentment is learning to see wealth as God sees it. Money is a vehicle for providing for our needs and the needs of others. As we make financial choices in line with God's guidelines we start to respond with contented feelings, free from guilt, envy or fear.



Have you noticed that a person can be financially independent without being content?



Have you known a person who is content without being financially independent?

There are 3 Keys to secure financial contentment:

### 1. Have an eternal perspective

The Bible reminds us of the brevity of our lives:



Read James 4:13-15

God is in-charge. Having an eternal perspective helps us keep our daily circumstances in perspective. It helps us deal with the earthly ups and downs, stock market highs and lows, and acquiring and losing of stuff.

### 2. Make faith-based decisions



Read Matthew 6:31

God is faithful. It takes faith to rely on God's provision and not our own. This can be especially true in times of financial stress. It takes faith to give up immediate gratification now and invest for later. It takes faith to give a substantial amount to your church or a ministry.

### 3. Seek wise counsel

God is the source of truth. It also takes faith to go against the persistent and powerful materialistic, self-gratifying values of our society and choose to live according to biblical wisdom.



Read Proverbs 2:6 and 2 Tim 3:16-17

If you rely on movies, advertising, fashion trends, Hollywood celebrities, or the gang at work for your guidance and counsel, then you will never be satisfied. Seek first God's Kingdom and His counsel.



What are some sources?

Proverbs 1:8-9, Proverbs 11:14,  
Ecclesiastes 4:9-12

## Reflections

Take a moment to complete the following question.

What topic covered in this session (ownership, stewardship, giving, contentment) have you found the most challenging or inspiring? Why?

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Finish the session with time sharing your thoughts and praying for each other.





## GOING DEEPER



## Further Reading

The issues raised in this first study can be explored further by reading Chapters 1 to 4 in the textbook for this course Faith Based Family Finances by Ron Blue with Jeremy L White.

Chapter	Topic
1	Money: A Tool, a Test, and a Testimony
2	God's Big Idea About Finances
3	Commonsense Financial Principles That Can Change Your Life
4	How Much is Enough

## OWNERSHIP

Because our culture is confused on who actually owns the wealth a natural outcome is that it confuses what wealth actually is and represents.

What we own is not a measure of our significance to God (but it is to many humans). It is not necessarily a reward from God but sometimes it is and we will let Him make that clear to us one day.

Money it can be a test and a testimony.



Read Acts 4:32-36 and 5:1-10

Compare the stories of Barnabas and Ananias and Sapphira. This was a very dramatic lesson given to the new believers in Jerusalem at the start of Christian church.



Read Matthew 15: 1 -9.

During his life time Jesus challenged the high level of religious superficiality in the Jewish leaders at that time, particularly boasting about their giving or the deceitfulness of their motivations.

In this story the leaders avoid their obligation to look after their parents on the pretext of giving the money instead to God.

## CONTENTMENT

Money is a tool and not a guarantee for contentment it is to help us fulfil our responsibilities that vary according to our talents, gifting (Romans 12 / 5-13) and obedience as managers for God.



Read Psalm 49

Do as the psalmist intended his people to do. Spend time in reflection reading on your knees together (or alone) with God.

Reflect on how counter culture this message would have been for the Egyptian or Greek cultures who included material wealth, tools & food for the dead person's journey in the hereafter.

Rate your financial contentment from 1 to 10 independently then compare with your spouse or friend.

Discuss what steps you could take to develop this quality in your life or marriage.

## GIVING



How much does God actually want? Is it 10% exactly? Pre tax, post tax?

Timothy Keller, in his book **The Prodigal God**, develops the thought that our giving will depend on the depth of our understanding of our salvation. An appreciation of our salvation leads us into a deeper thinking about giving that is often termed "generous giving".

The Generous Giving model can be summarised as follows:

- God is generous
- Wealth is fleeting
- Accumulation is dangerous
- Heaven, not Earth is our home
- Our hearts follow our money
- God prospers us not to raise our standard of living but our standards of giving.

Rate your giving from 1 to 10 independently then compare with your spouse or friend.

Discuss what steps you could both take to develop this quality in your life or both of you in your marriage?

For more information about generous giving go to:  
**[www.generousgiving.org](http://www.generousgiving.org)**

My/Our Prayer Points: \_\_\_\_\_

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## 2

## Practical Principles in Family Finances

The reality of life in the 21st century is that you cannot live without currency or money. Money is an integral part of life just as the currency of the day was an essential part of life when Jesus was a boy.

Electronic transfers, direct debit, credit cards, store cards and the plethora programs, bonus schemes and discounts that go along with the use of these payment methods all make managing our financial lives more difficult.

Perhaps one of the major differences and challenges is that we now need to manage money without physically handling it.

Despite the challenges faithful financial management is possible and achievable.

Faithful financial management can be narrowed down to four basic principles that can be applied not only to your personal and family finances but also to your business, your local and national government and the charitable organisations you support.

These principles are:

1. Spend less than you earn
2. Avoid the use of debt
3. Have enough cash saved to cover emergencies
4. Set long term goals



### SPENDING PLAN

The key to spending less than you earn is planning.

Discuss some reasons why people spend more than they earn.

One of the reasons you may have identified for spending more than you earn is for an emergency – the car or washing machine break down or you have an unexpected medical bill. We'll deal with that later but for now let's look at the broad uses of money: Giving, Taxes, Debt repayment, Saving or Investing, and Lifestyle choices. We all prioritise our spending across these categories.

Take a look at the order of priorities in following table:

Typical Use of income	Biblical/Wise Use of income
1. Lifestyle	1. Giving
2. Taxes	2. Taxes
3. Debt repayment	3. Debt repayment
4. Saving or Investing	4. Saving or Investing
5. Giving	5. Lifestyle



The reality for many is an unwise, unhealthy use of money involving spending more than we earn, increased debt levels and ultimately financial turmoil.

Some call this a 'budget' but 'spending plan' sounds much more fun. Either way, it's all about directing your money where you want it to go rather than wondering where it went.

The good news is, a spending plan can break this cycle.

### 1. Record your spending for 30 days

Before you prepare your spending plan, record for 30 days every single time you spend money, no matter how small it is and regardless of whether it is what you would consider a normal expense or not.

This process is a real eye opener to individuals and families about where their money actually goes. It is amazing how much money goes in that morning coffee, when the monthly amount is added up.

### 2. Create an estimated spending plan

Based on your 30 days of spending and what you want to achieve, you can then decide where you would like to spend your income the next month.

Allocate your expected income to various spending categories.

A format to do this can be downloaded free of charge from [www.mastermymoney.com.au/spending\\_plan.xls](http://www.mastermymoney.com.au/spending_plan.xls).

### 3. Live the spend plan

This is by far the most challenging part of the process – living it out.

It may seem basic, but one of the most effective ways of living out the budget is to use envelopes.



Withdraw the amount you can spend for the month in each category and place it into an appropriately labelled envelope.

You take the money out of the respective envelope whenever you need to buy something within the category (food for example). When the envelope is empty you don't spend anything further in that category or alternatively use surplus cash from another envelope.

This works particularly well for discretionary spending such as food and entertainment but is becoming increasingly difficult for the payment of items such as rates, utilities and telecommunication expenses.

Even if you don't use the physical envelope system with cash you can simulate it via the use of purpose built software, a basic excel spreadsheet or a simple text book. Use the system that works best for you and your family.

### 4. Refine the spending plan

Life is constantly changing and therefore your spending plan needs to adjust to any financial changes that result. The important point is to continually spend less than you earn and put the difference aside in order to achieve your goals - pay off debt, save, and invest.

Keep yourself accountable with your spending plan by regularly meeting (at least monthly but ideally weekly or fortnightly) with your spouse, parent, trusted friend, financial adviser or accountability group.



Have you created a spending plan in the past? What was your experience like?

What part of this plan would you find the most helpful or the most difficult?



# THE PATH TO DEBT

Lack of discipline  
Lack of contentment  
Search for security  
Search for significance

## DEBT

A key concept in managing your finances from a biblical perspective is the concept of debt. Debt is simply an obligation to pay. You may have bought an item and are obliged to pay for it at some point in the future or you may have borrowed money and must pay it back. You also pay for the privilege of borrowing it, i.e. pay interest on the borrowings.



What does the Bible say about debt?



Read: Proverbs 6:1-4; 17:18; 22: 7, 26-27;  
Romans 13:8



### BIBLICAL FACT

*There is not one example in the Bible where God provided for his people through the use of debt.*

We are told that debt is bondage.

*Just as "the rich rule the poor, so too is the borrower  
\_\_\_\_\_ to the lender"*

*Proverbs 22:7*

We are warned to get out of it as soon as possible.

*"Let no debt \_\_\_\_\_, except  
the continuing debt to \_\_\_\_\_, for he who  
loves his fellowman has fulfilled the law."*

*Romans 13:8*



With all the negativity about debt in the Bible,  
is it a sin to borrow?

*Charles Spurgeon and Hudson Taylor believed that Romans 13:8 prohibits debt altogether. However, Randy Alcorn, in his book Money, Eternity and Possessions argues that if going into debt is always sin, it's difficult to understand why Scripture gives guidelines about lending and even encourages lending under certain circumstances. If debt is always sin, then lending is aiding and abetting sin, and God would never encourage it.*

Scripture is clear that when we are in debt we are a servant to the lender. Scripture also states that we are called to serve only one master (Matthew 6:24). So whilst being in debt is not sin we are warned of its dangers and are called to get out of it as soon as possible so that we can truly serve our God.



And this is where our society and the Christian community have become so out of step with Biblical principles.

<b>Worldly Perspectives of Debt</b> (from which the Christian community is not immune)	<b>Biblical Perspectives of Debt</b> (truth/reality check)
Debt is a fact of life and is used to achieve your goals more quickly	Debt is a form of bondage and using it can pull us away from Christ
Debt is a tool and should be used to create wealth	Debt adds considerable risk, most often doesn't bring prosperity, and isn't used by wealthy people nearly as much as we are led to believe
If I loan money to friends or family, I am helping them	Debt creates an obligation resulting in one party becoming servant to the other. Lending money to a friend or relative, will strain or destroy the relationship
By co-signing a loan, I am helping a friend or relative	A 'pledge' binds you to another's debt. Be ready to repay the loan; the bank wants a co-signer because they don't expect the friend or relative to pay
If you pay off your credit card every month, you get the free use of someone else's money	60% of people don't pay off their credit card every month
Credit card reward points enable you to receive heaps of free stuff	Using cash rather than a credit card reduces spending between 12%-18%
Debt consolidation saves interest and you have one small payment	Debt consolidation is dangerous because you treat only the symptom
Car payments are a way of life; you'll always have one	A car's value diminishes. The average millionaire drives reliable used cars; that is how they became a millionaire
Leasing a car is what successful people do. Lease things that go down in value and take the tax advantage	A good calculator will confirm that the car lease is the most expensive way to operate a vehicle





## If debt is not always sin, when is it okay to borrow?

It may be reasonable to use debt if the following criteria are satisfied:

1. The item purchased is an asset with the potential to appreciate or to produce an income
2. The value of the item equals or exceeds the amount owed against it.
3. The debt is not so large that repayment puts undue strain on the budget



According to what we have discussed so far – what category do the below statements fall under?

Write either 'worldly' or 'biblical' next to each and discuss briefly.

- Purchasing your home using a mortgage loan
- Completing tertiary university qualifications using government assistance (HECS/HELP loan scheme)
- Invest in shares
- With the family home paid for and a small deposit saved, borrowing to purchase an investment property
- Using debt to invest and grow the assets God has put within my control
- A car loan
- Paying for the holiday on credit card

## GETTING OUT OF DEBT

(Faithful Financial Stewardship)

If you are in debt the bible encourages you to get out of it as soon as possible. With a plan (and some hard work) it is possible. What is the best pathway?

1. Get on a spending plan (budget)
2. Stop investing
3. Pay minimums on debt repayments
4. Save a \$1,000 emergency fund.
5. Pay consumer debts smallest to largest (debt snowball)
6. Save full emergency fund (3-6 months living expenditure)
7. Save for major purchases
8. Pay off home mortgage
9. Save for retirement.

For more information on this subject refer to the Going Deeper section.

### *Peter & Samantha's Story*

*Saddled with a \$240,000 mortgage on a big, beautiful, modern home in a Melbourne bayside suburb, Peter worked a job that paid a 6-figure salary. Desperately unhappy in his work, both he and Sam felt trapped by the high cost of living and mounting debts.*

*A decision was made to leave the job, sell the home, re-purchase a smaller, simple affordable home, buy 2 cars outright and pay out all debts.*

*Now life is simpler and they are happier than they have ever been with their family – life is lived with less focus on money and more on serving God.*

## EMERGENCY FUND

The third basic principle of financial success is to have enough cash saved to cover emergencies.



What's the purpose of the emergency fund? Seems like an obvious question but it is often misunderstood.

The purpose of an emergency fund is to prevent using debt when something unexpected happens and funds run short.

In the 'Get out of debt' pathway outlined above, there are two steps devoted to emergency funds.

Step 4 is an initial emergency fund to act as a 'buffer zone' while the debt is being cleared. If the fund needs to be dipped into, the other steps (e.g. debt snowball) are put on hold until emergency balance is topped up again.

The full emergency fund (step 6) is accumulated after all consumer debt is paid off and is to ensure you are able to manage 95% of what life throws at you without having to go into debt.

This provides a significant amount of stability to your financial situation.



Share some examples of items that might require the emergency fund.

Could some of the items you've mentioned be included in the spending plan/budget?

### Reflections

Take a moment to complete the following question.

What topic covered in this session have you found the most challenging or inspiring? Why?

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**Finish the session with time sharing your thoughts and praying for each other.**



## GOING DEEPER



## Further Reading

The issues raised in this first study can be explored further by reading Part 2: Managing money through the stages of life. In particular Chapters 8 to 12, Faith Based Family Finances, by Ron Blue with Jeremy L White

Chapter	Topic
8	How to Spend Less Than You Make
9	"Oh No! How Will I Pay For That?"
10	Don't Drown in Debt, Part 1: The Ins and Outs of Debt
11	Don't Drown in Debt, Part 2: Good Debt/Bad Debt
12	Don't Drown in Debt, Part 3: Debt Busters

## SPENDING PLAN

Spend time as a couple or alone reflecting on how this session relates to session 1.



Read James 4:13-15; Matthew 6:31-31



How does your understanding of ownership, stewardship and contentment influence your spending patterns?

To begin implementing your own spending plan, download resources from [www.mastermymoney.com.au/spending\\_plan.xls](http://www.mastermymoney.com.au/spending_plan.xls).

## WORKING YOUR WAY OUT OF DEBT

## Debt snowball

You have most likely seen cartoons of a snowball rolling down a snow covered mountain getting bigger and bigger as it goes.

Normally the cartoon characters are part of the snowball and are screaming for their lives. If you have consumer debt you may also be screaming to get your life back. Well that's what the debt snowball is all about, getting your life back so you are no longer a slave to your creditors.

The debt snowball is a very simple concept. You list your debts smallest to largest and pay them off in that order. The snowball affect occurs once you have paid off the first debt. You can then use the payments

Snowball Debt Payment Example Chart

Item	Total Payoff	Minimum Payment	New Payment	Payments Remaining	Cumulative Payments
David Jones	\$150	\$15	\$0	0	Garage Sale
Myer	\$250	\$10	\$25	11	11
Visa	\$500	\$75	\$100	Paid	11
Car	\$1,500	\$90	\$190	5	16
Personal Loan	\$4,000	\$210	\$400	4	20
Student Loan	\$4,000	\$65	\$465	6	26
Total	\$10,400	\$465		26	





you were making toward the smallest debt and put it toward paying off the next smallest debt.

As you pay off one debt the amount you can put toward the next debt increases and therefore accelerates the process each time you pay another debt off, until you get to the final debt. At that stage you are paying your total budgeted debt repayment amount toward a single debt.

If you put any savings from other spending categories toward the debt as well you could have this debt monkey off your back in no time.

If you find you are not making any progress on the Debt Snowball (you are not clearing any debts), you may need to consider working your budget harder to free up some more cash from other spending areas, sell some items or increase your income by doing some overtime or getting a second job.

Sounds like hard work but it is all worth it in the end. When you hit the bottom of the Debt Snowball mountain and, just as the cartoon characters do, the snowball smashes and you celebrate never having to go into debt ever again.

## Shouldn't I pay the highest interest rate first rather than the smallest balance?

You may be asking why we recommend paying off the debt from smallest to largest rather than starting with the highest interest rate debt. Paying the highest interest rate first may save on interest but personal finance is not strictly a numbers game.

It is more about behaviours than pure math.

We find that the slightly higher amount of interest you may pay by focusing on the smallest debt first is more than outweighed by the motivation you get by seeing debts totally paid off.

If you start to weed a garden and, rather than completing small sections at a time, you randomly pull out weeds here and there throughout the whole garden, you will stand up, arch our aching back, look at the garden and see no or little result for your work and give up.

Alternatively, if you start with a small section of the garden and completely eradicate all weeds within that section you can stand up and be encouraged that you are progressing and get back down on your knees and start the next section.

My/Our Prayer Points:

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## 3

## Communicating About Finances in a Family

This session focuses on the spiritually healthy financial relationship within marriage. However it also contains practical information for soon-to-be-marrieds, sole parents and singles.



Read Genesis 2: 18 to 25

*For this reason a man will leave his father and mother and be \_\_\_\_\_ to his wife, and they will become \_\_\_\_\_ flesh. The man and his wife were both naked, and they felt no shame. (Genesis 2: 24,25 NIV)*

From the dawn of creation to the present day, man has left his parents to join with a wife to become a new family unit, to come together as 'one'. A married couple can become one physically, quite easily (with lots of immediate, pleasant benefits), but, a coming together of minds and spirits can be another story!

For two individuals to become one in these areas, transformation needs to occur. Transformation requires of us work and self sacrifice. It requires accommodation, reconciliation and forgiveness sometimes over significant differences. In certain serious aspects, it requires death to old ways or thoughts that would put the relationship at risk.



In a Godly marriage, we remain distinctly different in expression of our personalities but essentially one in the way we choose to live out our faith for our marriage and parenting of our children.

There are three main conditions for 'two to become one' revealed in Genesis 2:24 and 25.

## 1. Commitment

*"For this reason a man will leave his father and mother and be united to his wife"*

In today's it's all about me, disposable, feel good western culture, the concept of commitment is not just unusual it's down-right unpopular.

Commitment, however, is the foundation of a Godly marriage, on which the next two conditions are built.



**Commitment (noun); \k-m t m nt\**

The act of committing or engaging oneself; a pledge; an obligation.

## 2. Trust

*"The man and his wife were both naked"*

To give and receive trust is a very special gift and privilege, reserved for the most committed of relationships. It is most special in the Godly marriage and an essential component to survive the testing times that come into all married relationships.

## 3. Intimacy

*"..and they felt no shame"*

If you say "intimacy" slowly it sounds like "In-to-me-you-see". Intimacy is much more than physical unity, it encompasses the physical, emotional and spiritual.

True intimacy develops as we trust and deepen our commitment to each other. When these conditions exist, our partner is free to share themselves without the fear of rejection, ridicule and hostility. Instead they receive forgiveness for mistakes made in the past, and a meaningful hearing of their heart. And of course the same is true for us.

Without the commitment and trust, true intimacy is not achievable.

*An accountant's story:*

*One company I worked for agreed to pay senior executives two pays – one the wife knew about and one that was paid into a secret account as "play" money. I didn't work for that company long – I couldn't trust them!*



## HOW DO THESE THREE CONDITIONS RELATE TO FINANCES?

### 1. Commitment

How successful can budgeting, responsible spending or the implementing of steps towards a life be without commitment from both spouses?

Making a life together involves a sharing of your hearts around what you want to achieve together which includes financial matters. Successful budgeting and planning requires commitment to agreed, shared goals in managing family expenses, savings, and giving to church, local community needs or even your national or world's needs.

The commitment to make and stick with shared financial goals is challenging. Responsible spending and giving is tough in a culture that constantly pushes the message "it's all about you" through the media, our friends, our kids and our own inner desires.

### 2. Trust

When a commitment is made to financial goals, trust in each other is vital.

Sadly broken trust in this area is one of the greatest sources of conflict and a destroyer of relationships. One way trust is broken is when a spouse hides their financial dealings. Hidden credit card debts and financial investments where the real risks have been undisclosed, are common sources of deception.

However, when couples understand that the other is disciplined and honest about all their financial dealings, they are encouraged to work together even in the toughest of times.

### 3. Intimacy

True intimacy develops as we trust and deepen our commitment to each other. When it comes to finances, intimacy allows us the space to fail, to hold each other accountable and to genuinely forgive.



Do you have a story about financial struggle as a couple that turned to triumph? What part did commitment, trust and intimacy play?



How might the existence of commitment, trust and intimacy in the area of finances benefit the family unit? Are the benefits just financial?

## THE FAMILY TREE – YOUR FINANCIAL ROOTS

You may be surprised to know that how you handle your finances, can probably be traced back to how they were handled in your family. The family we grow up with profoundly influences our values, beliefs and attitudes. These continue to shape how we think and act today.

Taking the time to reflect on how your family dealt with finances can reveal some useful knowledge. This is especially true for couples.

For two to become one, there needs to be a merging of often two very different histories.

*Colin's story:*

*I was raised by parents who experienced the great depression. Their experiences instilled in me a deep respect for work and earning a wage. I started selling newspapers at the tender age of eight and through the rest of my life had a strong work ethic.*

*Reflecting on my parenting, all of my daughters by the age of 15 worked at retail stores part time and as adults have a strong work ethic.*

Exercise: In the family tree below jot down some key words that describe how your parents dealt with financial issues.

His Family		Her Family	
Father	Mother	Father	Mother
Son		Daughter	

### Examples

Competent, controlling, secretive, careful, relaxed, organised, stressed, successful, poor, affluent, penny-pinching, clever, business-like, unpredictable, compulsive, sensible, intuitive, private, open, cunning, partnership



As a group briefly share your 'words' focusing on the many different ways people deal with finances.

To help you explore your family of origin and gain useful insights into how you and your spouse handle finances, complete the exercise in the **Going Deeper** section.



## THE FAMILY TREE – YOUR FINANCIAL FRUITS

The influence our parents had on us is equally true for our children. How we value and handle money as individuals and as a couple shapes many aspects of their financial futures.

Children learn about what's important and what's not important by watching what we do. Whether we are aware of it or not, we are always teaching our children. When it comes to finances what you do will shape how your child deals with money. For example how you respond when a store gives you too much change, or a homeless person asks for money, or school fees arrive, will influence how honestly, compassionately and wisely your children will respond in similar situations.

There is no doubt that media and cultural messages about money impact our children just as much (perhaps more) as they impact us. However research clearly indicates parents remain the number one influence, so we seriously need to consider what we teaching our kids.



Read Deuteronomy 11:18 -21

*"Teach them to your children, talk about them when you \_\_\_\_\_ at home and when you \_\_\_\_\_ along the road, when you \_\_\_\_\_ and when you \_\_\_\_\_."*

*Deuteronomy 11:19 (NIV)*

It is our responsibility and privilege to train our children in the Christian understanding (and pursuit) of honesty, compassion and mercy.

When it comes to training our children what we say matters but what we do is just as important.



What are the dominant cultural messages children receive about money through the media?



Whose responsibility is it to teach financial management to our children?



How important do you think it is for children to learn how to manage money in a Godly way?



## Some tips on modelling healthy financial management to your children

- Explain how you currently use your money
- Use terms they can understand and allow for lots of questions
- Set age appropriate tasks and responsibilities for them to earn their pocket money or allowance
- Help them set financial goals
- Set up a simple budget together
- Use positive feedback and rewards for achievement of their goals
- Allow opportunities for them to fail and to learn through the experience. (Failure without shame and ridicule is a great teacher. Jesus used this method to teach important lessons to his disciples.)
- In their younger years the concept of multiple money boxes is a good way to help them gain the concepts of sharing, giving, planning and being responsible for financial decisions. Have one box for giving to church or God, one for the needy, one for saving (long term) and the other for them to spend as they wish.

### Reflections

Take a moment to complete the following question.

What topic covered in this session have you found the most challenging or inspiring?

Why?

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Finish the session with time sharing your thoughts and praying for each other.

ATTITUDES  
ARE  
CAUGHT  
AS  
MUCH  
AS  
TAUGHT





## GOING DEEPER



## Further Reading

The issues raised in this first study can be explored further by reading in the textbook for this course Faith Based Family Finances by Ron Blue with Jeremy L White.

Chapter	Topic
5	Setting Goals for Financial Fitness (pg 59, 71)
16	Teaching Your Children about Money
30	Communication with Your Spouse about Money
31	Unity within the marriage (pg 467-471)
31	Single finances, Widowed, Divorced, Unmarried (pg 472-492)

## COMMUNICATING ABOUT FINANCES IN A FAMILY

Healthy, holy relationships take work. They require **commitment**, **trust** and **intimacy**.

Take some time to assess how your relationship meets each of these conditions.

Rate each on a scale from 1 (not well) to 5 (as good as it gets).

For each list 2 or 3 examples of how your relationship expresses these well.

Do this independently and then come together and compare your results.

Together reflect on the strengths of your relationship. Then identify the areas that need some building up or repair and plan some agreed steps to progress to becoming 'one'.

## THE FAMILY TREE – YOUR FINANCIAL ROOTS

On a blank piece of paper, draw your family tree. This time include other family members including step parents and any other influential adults in your life.

For each person jot down some key words that describe how they dealt/ deal with financial issues.

Reflect on the following questions in relation to your family.

- Was money easy to come by or was it a struggle?
- How were financial decisions made?
- Who was responsible for paying the bills?
- Did your parents have a written budget or financial plan?
- How was conflict about finances dealt with?
- Was money set aside for the church (tithed)?

Compare and discuss your findings with your spouse.

Discuss the implications in regards how finances are handled in your marriage.

Discuss how you both wish to model finances to your children.



Read 1 Corinthians 13 together and finish with prayer

For ideas or support go to **www.families.org.au** and click on marriage. For deep issues we recommend seeking independent, professional advice and support.

## Recommended Reading/Watching

For a wide range of marriage and parenting articles go to: **www.families.org.au**.

**From Anger to Intimacy** by Dr Gary Smalley/Ted Cunningham  
... what are the real issues?

**God Gives Second Chances** by R.T.Kendall

How to get back up, brush the dust off and be used. Deals with money/sex/power three major stumbling blocks especially for men.

**Margin** by Dr.Richard Svenson

A medical doctor gives great guidance on restoring margin into our time poor lives restoring emotional, physical, financial and time reserves.

**Beloved Unbeliever** by Joe Berry

Battling through the issue of being married to non believing partner.

**Essentials of Marriage DVD – Handle with Care**

Deals with conflict, sex, finances, depression and to bring about change by many small adjustments over time

**Your Kids Can Master Their Money** by Ron & Judy Blue & Jeremy White

## 4

## Planning and Decision Making for Couples

Above and beyond the necessity of money to purchase shelter, food and other basic necessities, it's safe to say our drive to acquire money is about lifestyle options and financial freedom.

### WHAT IS FINANCIAL FREEDOM?

The term "financial freedom" has superseded the term "financial independence" as the uniform goal for which we all strive. Some think of "financial freedom" as having more than enough of your own assets and income to no longer need to work, to not rely on the government and generally enable you to live a life of relaxation and leisure.

### What is true financial freedom?



Read Matthew 6:19-34

"You cannot serve both \_\_\_\_\_ and \_\_\_\_\_."

Matthew 6:24

"But seek first \_\_\_\_\_ and \_\_\_\_\_, and all these things will be given to you as well."

Matthew 6:33



True Financial Freedom is a state of *knowing* and a state of *being*. It is not one of abdicated responsibility but one of living out God's call on your life with the resources He has provided.

True financial freedom is understanding God as owner and ourselves as responsible stewards. While we are not to worry about tomorrow, we still have a responsibility to manage our finances well.



Do you agree with this definition of "financial freedom?"

What would "financial freedom" look like in your life?

## FAITHFUL FINANCIAL STEWARDSHIP

### Planning

While financial decision making without planning is fairly common, it is often not pretty. Sometimes called a 'hand to mouth' existence, it could also be described as 'crisis management' and 'putting out fires'. Planning allows decisions to be made in a much more comfortable and intelligent way.

## Four major benefits to financial planning

### 1. Planning allows the establishment of goals.

"Management by fire-fighting" is replaced by a conscious and directed series of choices. Families now steer their finances, rather than being steered by external forces. Sometimes the difference between planning and not planning is described as "proactive" (taking control of the situation) versus "reactive" (responding to stimuli).

### 2. Planning provides accountability.

A plan provides something to measure against, so that you can discover whether or not you are achieving or heading toward your goals.

### 3. Planning provides clarity.

When you are faced with a decision, you can consult your plan and determine which decision will help advance your plan best. Planning is useful in emergency situations, too. When a crisis arises, a little thought about the overall plan will help determine which decision to make that will not only help resolve the crisis but will also help advance the overall plan.

### 4. Planning allows limited resources to be committed in an orderly, productive way.

Budgets, time, effort, manpower--all are limited. Their best use can be made when a plan governs their use.

## SETTING LONG TERM GOALS

People who set clear, detailed, time specific goals have a greater level of success than those who don't. This is especially true in the area of finances.

Clear, agreed goals help us to think long term and to make the necessary short-term adjustments in our choices and behaviours to achieve those long-term outcomes.

If the goal is important enough to you it will make the daily decisions of sacrifice a whole lot easier. It may be an overseas trip, paying off the credit cards, buying a home or saving to start a business. Whatever it is, the goal motivates and drives your daily decision making and this determines your financial future.



How do you go about deciding what is most important to you?



Read Proverbs 2:1-11;  
Deuteronomy 17:11; Job 12:13

*"Then you will \_\_\_\_\_ what is right and  
just and fair—every good path"*

*Proverbs 2:9*

*"Set family goals first, then let financial goals be a subset of  
family goals ... not the driver of them".*

*Ron Blue, Faith Based Family Finances*





**There are many different ways to arrive at your goals - broadly the process of goal setting involves the following steps:**

1. Prayer
2. Think about what is important to you in each facet of your life
  - Faith
  - Family
  - Friends
  - Finances
  - Formation i.e. education and development
  - Fitness
  - Fun
3. Reflect on the past year including achievements and challenges
4. Write down the goals you have for each of the seven "F" areas of life. Write down a time frame for completing your goals and the first action step you will take.
5. For each goal, write down one or two reasons why they are important to you. The reasons behind a goal can be more motivational than the actual goal.
6. Reflect prayerfully on the goals (and the reasons behind them).

Are they goals God would have you pursue?

You could phrase your goals, "I believe God would have me \_\_\_\_\_."

7. Put them in a place where you are constantly reminded of them. Use them to keep you focused and motivated.
8. Prayerfully review them on a regular basis and celebrate your progress.

## **BENEFITS OF GOALS**

They provide direction and purpose

They help crystallize your thinking

They provide personal motivation

They are a statement of God's will for you

*Chris's story*

*We took the time to write down some financial goals and we found it easier to stick with our saving plan. For instance it was easier to say "let's cook up something at home rather than eat out, so we can save for our overseas trip".*



Have you set financial goals in the past? Did you write them down?

Did you achieve them? What worked well and what didn't?

## DECISION MAKING

Making wise decisions about our finances can be difficult. Planning removes the guess work.

### Key principles in good decision making

1. Pray
2. Clarify your objectives
3. Prioritise your objectives (ie what does not violate God's principles)
4. Define your best option
5. Identify and evaluate alternatives
6. Make a preliminary decision
7. Assess any risks
8. Make final decision
9. Test the decision

Be open to seeking wise counsel at any stage in the process.

A worksheet to help is available at [www.mastermymoney.com.au/Decision\\_Making\\_Matrix.xls](http://www.mastermymoney.com.au/Decision_Making_Matrix.xls).

## A simple decision making technique

Many decisions are made with too little information and too little thought, in a non-deliberate way. Think about it for a moment: how many people do you know commonly spend even five minutes structuring and analysing a decision?

### PMI Chart

Draw up a chart and list both the positive (plus) and negative (minus) aspects of each direction or decision to be taken into account. To add more depth, add a third column for the unknown and the interesting. The "interesting" category allows exploration of the idea or choice outside the context of judgment - you don't have to evaluate the attribute into a positive or negative category.

This might sound simplistic however it is a powerful technique. Considering the evidence on both (or all) sides before you commit yourself emotionally and psychologically to a position will have a major impact on the quality of your decision making. Most people believe they list the pluses and minuses of a decision before making it, but in actual practice, many people make a decision or form an opinion before they consider the evidence in an orderly way. Only after they make a decision do they then hunt around for reasons to support it.



Think about some of the financial decisions you have made during your life - how did you make the decision?



Have some financial decisions proved to be better than others? Why?



How could you change your decision making process to more consistently make wise decisions?







## *Reflections* Reflections

Take a moment to complete the following questions.

What topic covered in this session (eg financial freedom, planning, decision making) have you found the most challenging or inspiring? Why?

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What in this study course have you found the most challenging or inspiring?

What implications does this have for you?

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Finish the session with time sharing your thoughts and praying for each other.



## GOING DEEPER



## Further Reading

The issues raised in this study can be explored further by reading Chapters 5 and 6, in Faith Based Family Finances, by Ron Blue with Jeremy L White.

Chapter	Topic
5	Setting Goals for Financial Fitness
6	Making Smart Financial Choices

## FAITHFUL STEWARDSHIP

1. Get on a spending plan (budget)
2. Stop investing
3. Pay minimums on debt repayments
4. Save a \$1,000 emergency fund.
5. Pay consumer debts smallest to largest (debt snowball)
6. Save full emergency fund (3-6 months living expenditure)
7. Save for major purchases
8. Pay off home mortgage
9. Save for retirement.

Steps 1 to 6 were detailed in session 2 of this program and are some of the most powerful steps that can be taken to break free from financial bondage. The next 3 steps are crucial to your financial journey and are generally achieved over a much longer time frame than the first steps. Identify where your family is and work through the following material.

## Step 7 - Save for major purchases

With all your consumer debt paid off and 3 - 6 months of living expenses to buffer you from "life", you are now in a position to really get things happening. The key at this point is to continue to be diligent and not be tempted to spend all the income you were previously using to pay off debt and save toward an emergency fund.

The order in which you tackle major purchases is flexible but there are a few guiding principles:

- 1. Business/Income Generating** - being able to generate more income is key to your long term success so this is the definitely a high priority
- 2. Cars are an evil necessity** - minimise the amount you sink into this money pit. Drive the least expensive car your ego can handle. Start saving for a replacement car so you don't need to take out a fleece (lease) to purchase a replacement vehicle.
- 3. Children's Education** - this is an emotive spending area. It's really up to you to decide the prioritisation of this item.
- 4. Home** - buy an affordable home with a large deposit. This is also quite an emotive purchase. Don't rush into buying a property you can't afford because you're scared that "if you don't buy now you'll never be able to afford it."
- 5. Start Saving for Retirement** - this is the least urgent but very important step. If you are working, the superannuation guarantee your employer contributes to your super is the cornerstone.

Based on these overarching principles you will be able to decide the best approach for you.

## Step 8 - Buy/Pay off an affordable home

## Home ownership is just the beginning

Once you have bought your home and moved in, the fun has only just started. Your next challenge is to own your home outright - yes pay off your mortgage. You may be thinking, "I have a 30 year mortgage, it's going to take every single one of those years for me to pay off the mortgage". Well not if you are intentional about it and make smart choices. You will be able to pay off your mortgage well before the end of your 30 year mortgage and in the process save yourself thousands of dollars, not to mention years of being mortgage free.

## Pre pay regularly

The key to paying off your mortgage sooner and saving interest is to make additional repayments, small and large, as often as you can. To appreciate the power of making additional repayments you should run your mortgage figures through the attached spreadsheet and see just how much you can save by saving a few dollars each week and putting it toward your mortgage.

*Download a mortgage calculator on the internet and discover how much you could save in interest if you added \$3 a day (the price of a cup of coffee) to your mortgage payments.*

## Creative Saving Ideas

Once you have seen the savings that are achievable the next step is to find some cash to make the additional repayments. Even small amounts matter. Consider taking your lunch to work, forgoing that cafe coffee, buying homebrand, making homemade pizzas. The important thing is to commit the savings to your mortgage repayments.



What other ways can you save in order to pre-pay your mortgage?

## Step 9 - Start investing (let the fun begin)

Congratulations! If you are at this stage you will have paid off all your consumer debt including credit cards, personal loans and car loans and you will have paid off your home mortgage. How does it feel? Drop us a quick email and let us know. Your story will encourage others.

### Where to now?

Assuming you are still earning an income, the fact you now have no interest payments to make will enable you to accelerate your saving and investing. It is important to keep your spending in check and balance investing with giving because today may be your last.

When investing there are two basic decisions to make sequentially:

1. What structure to invest through?
2. What asset(s) to invest in?

### Structure

There are five basic structures within which you can invest in Australia:

1. Individual name(s)
2. Joint names
3. Trust
4. Company
5. Superannuation

One of the major decisions about which structure to invest in are the tax rates of each structure. Other issues include asset protection, flexibility of access and the cost of administration.



## Investment assets

There are many and varied assets in which you can invest. They can be segmented into 3 broad categories of investments. All investments can be classified within the broad categories or can be identified as a derivative of one of the 3 broad categories.

1. Fixed Interest / Cash / Bonds
  - a. Government Bonds
  - b. Fixed Interest Investments
  - c. Commercial Debt
2. Real Estate / Property – direct, syndicate, listed (on an exchange such as the Australian Stock Exchange ASX)
  - a. Residential
  - b. Commercial
  - c. Office
  - d. Retail
3. Shares
  - a. Direct shares – including Listed Investment Companies (LICs) and Exchange Trade Funds (ETFs)
  - b. Managed funds / trusts

The risk and therefore the potential return of your investment increases as you hold more of the portfolio in real estate and shares as opposed to cash and fixed interest.

## RETIREMENT FUNDED

Peace of mind, contentment and fulfilment.

If you aren't already retired, part of your goal setting process should involve consideration of when to retire and how much you will need or would like to live on.

"How much is enough?"

John D. Rockefeller famously answered this question with the answer "Just a little bit more." We naturally increase our desires as we increase our income and assets. That is why it is important to define a ceiling or finish line so that we don't get stuck on the worldly merry-go-round of increased income and assets followed by increased desires that will never be satisfied.

Answering the question "how much is enough?" is about defining the lifestyle you want to live. What sort of car will you drive, what will you leave to your children / grand children, where will you live, in what sort of house, doing what sort of activities?

The answer to these questions can ultimately be given a dollar value, totalled to provide an annual income requirement, so then a lump sum capital value can be derived. Once you have reached that level of assets and income (without the need to do paid work) it should be a trigger point. You could cease paid work and volunteer your time, you could continue paid work and give 100% of your earnings, or some combination of both.

## Discussion

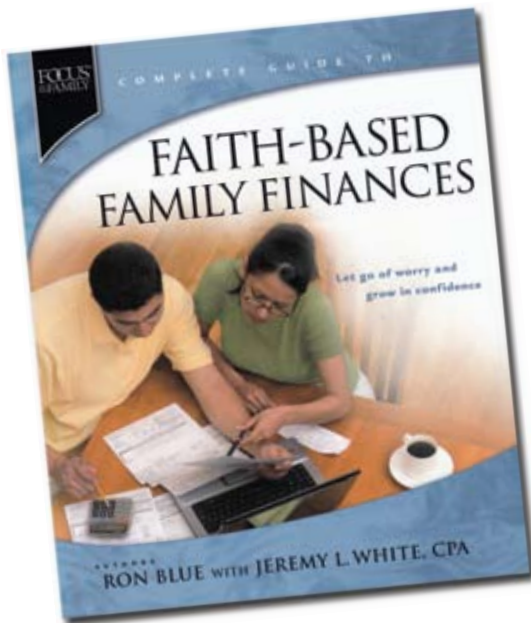
If you were to retire tomorrow, how much would be enough?

*We fix our eyes not on what is seen, but what is unseen: for what is seen is temporary, but what is unseen is eternal.*

*2 Corinthians 4:18*



# HOW WOULD YOU LIKE ACCESS TO FINANCIAL WISDOM 24-7?



## This book is a great start.

Ron Blue and Jeremy White have teamed up to compile Ron's 30-plus years of wisdom and experience as one of America's most respected financial advisors. Here is a comprehensive guide through every stage of your family's life.

Ron's core principles are grounded in timeless scriptural truths, which lead to contentment and financial freedom no matter what your situation. Naturally some areas of this book relate to American law but in our Going Deeper sessions there are references to Australian resources or other helpful websites.

Whether you're a financial whiz, a financial novice, or somewhere in between, the Complete Guide to Faith-Based Family Finances is filled with commonsense, practical tools to help you make wise financial decisions year after year. In addition to covering areas of financial planning, this helpful resource contains the answers to many of the questions asked by families like yours, including:

- How can I honour God in the way I deal with money?
- How do I live within my means?
- How can we dig ourselves out of all this debt?
- Should we buy a home or continue to rent?
- How can my spouse and I stop arguing over money?
- What options do we have to save for our kids' college expenses?
- How do I know if I'm making a wise investment decision?
- Will I have enough to live on when I get older?
- How do we decide how much-and where-to donate?
- What are the critical components of a will?

In each chapter you'll also find stories of people struggling with the same money issues you do . . . and the solutions that have helped them. *The Complete Guide to Faith-Based Family Finances*: a biblical understanding of money management that helps you let go of worry and grow in confidence.

RON BLUE has been a financial planner and consultant for more than 30 years. He currently leads Kingdom Advisors, an organization that equips and motivates Christian financial professionals to serve the body of Christ by implementing biblical wisdom in their lives and practices, resulting in financial freedom. Ron has appeared on national radio and television programs and has authored more than 12 books on personal finance, including the best seller *Master Your Money*.

JEREMY WHITE has been a certified public accountant since 1988, with financial experience in public accounting and industry. A Kingdom Advisors Qualified Member, he is currently practicing as a partner with Blythe, White & Associates, a certified public accounting and consulting firm in Paducah, Kentucky. Jeremy has co-authored or assisted with four other best-selling financial books and wrote *Your Money after the Big 5-0* with Ron Blue and the late Larry Burkett.

To order go to: **store.families.org.au**  
search on the product code: **F01058B**

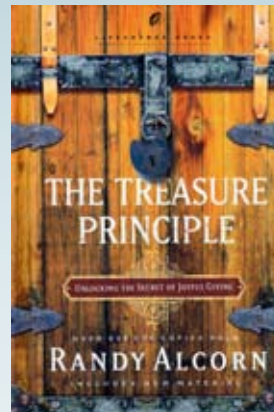
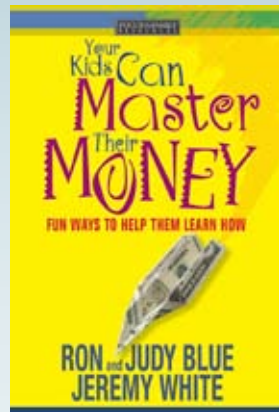


## ADDITIONAL RESOURCES

### YOUR KIDS CAN MASTER THEIR MONEY

Who is teaching your kids how to handle money? Teaching your kids the value of a dollar can be surprisingly easy—and fun! The tools are all here in 50 creative learning activities. Protect your children in this “material world” with “Your Kids Can Master Their Money!”

**Price: \$18.95**  
Code: F00265B



### THE TREASURE PRINCIPLE - UNLOCKING THE SECRET OF JOYFUL GIVING

Discover a joy more precious than gold! Priceless treasure is within your reach. And with it, liberating joy. In Randy Alcorn's The Treasure Principle, you'll unearth a radical teaching—a secret wrapped up in giving. Once you discover this secret, life will never look the same. And you won't want it to!

**Price: \$10.95**  
Code: BA0172



### HELP! I AM DROWNING IN DEBT

Many people today face mounting debt. Hounded by creditors, feeling powerless in the face of their circumstances, they wonder if they can ever break free from the anchor that's weighing them down.

Help! I'm Drowning in Debt will provide a practical way to financial peace and prosperity.

**Price: \$8.95**  
Code: F00747B

### SINGLE PARENTING THAT WORKS

Being a parent is challenging enough. Being a single parent can seem downright impossible – until now. Dr. Leman shows parents how to build healthy, mature relationships with their former spouses, looks at the demands on finance, discusses how to develop their children's self-esteem, and how to discipline and relate to their kids in accordance with their unique God-given personalities.

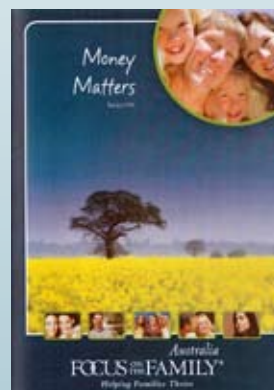
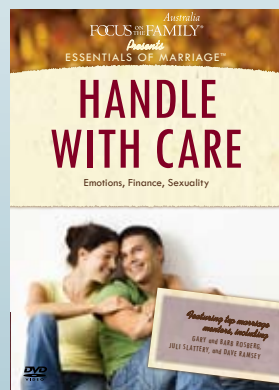
**Price: \$22.95**  
Code: P00587B



### ESSENTIALS OF MARRIAGE – HANDLE WITH CARE (DVD PACK)

The Essentials of Marriage series brings top relationship experts into your home with practical wisdom, honest confessions, and decades of experience. Handle with Care, spells out strategies for dealing with the biggest threats couples face today - including anger, depression, sexual issues, and financial troubles.

**Price: \$19.95**  
Code: BA0058



### MONEY MATTERS (CD PACK)

Money Matters CD pack, enables you to avoid conflicts involving finances. Featuring prominent speakers topics cover - financial peace, family finances, resolving money conflicts in marriage, spending money, living on one income, raising financially savvy kids and much more on 6CDs.

**Price: \$29.50**  
Code: BA310

To order go to: [store.families.org.au](http://store.families.org.au) and search on the listed product code





[www.families.org.au](http://www.families.org.au)