



# WHOLE HEART

## FINANCES

A Jesus-Centered Guide to  
Managing Your Money with Joy

**SHANE ENETE, PhD**

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# INTRODUCTION

What dominated [Jesus's] mind was not the living but the giving of his life.

JOHN STOTT, *THE CROSS OF CHRIST*

I love and hate the game of Monopoly. I love it because it involves money, and that is what I teach about for a living. I hate it because it is tiresome, stressful, and often never ends.

But there is one game of Monopoly that I will never forget. Many years ago, when I was with a group of friends for game night, everyone groaned when our host brought it out. We eventually relented and started to play, but as my friends began to make more money than I did, feelings of resentment and envy crept into my heart. My eyes darkened with every roll of the dice, hoping to get ahead.

This burdensome spirit began to overtake everyone playing, and soon I noticed something peculiar out of the corner of my eye—a hand quickly pulling away from the center pile of cash. A few turns later, I noticed it again. In that moment, I was certain I had found a cheater! The third time it happened, I pointed my finger and yelled, “Cheater! Give us back our pooled parking money!”

After I accused my friend, he blushed and said, “I wasn’t cheating ... I was giving.” A long pause in the room was quickly followed by barrels of laughter. My friend had just admitted that he was secretly giving back some of his Monopoly money as a tithe! It was such a surprising and delightful behavior that we all wanted in.

As the game progressed, everyone started to get creative with how they would secretly give back to the parking pile, including sly behind-the-back

moves. My friend’s generosity had completely transformed the game. We were still trying to play by the rules, and we were still competing to win, but a new element had been added that made it a joy to play.

Like the game Monopoly, making money decisions every day is a strategic game that we both love and hate (perhaps we mostly hate it). It is a game that is tiresome and stressful and truly doesn’t end. Study after study confirms that Americans consider money their top source of anxiety.<sup>1</sup>

*But it doesn’t have to be this way.* There is an element we can introduce that will completely transform our experience. It will turn the game of managing our finances from one of fear and dread to one of trust and joy. If you were to say that this element is generosity, you would be only partially correct.

In his book *Give and Take*, Wharton professor Adam Grant lays out a brilliant case for how generosity benefits a person’s life. In one example,

**Making money decisions every day is a strategic game that is tiresome and stressful. *But it doesn’t have to be this way.***

researchers map the energy of people the same way a galaxy would be mapped. Those who act as *givers* are compared to suns in our galaxy, casting light that makes everyone around them bigger. Those who act as *takers* are mapped as black holes, sucking energy from those around them and making everyone smaller.<sup>2</sup> The

conclusion of the book is that we should all become givers in order to reap the great benefits of generosity.

While this conclusion is valid and would certainly improve our finances, I propose that it is both too hard and not ambitious enough. It is too hard because we often think too much about ourselves and not enough about others. Personally, I was not born a very generous person, so I worry about whether I can simply “become a giver” by my own effort.

Becoming a giver is also not ambitious enough. Instead of settling for the light that we could shine by ourselves, why not draw near to *the* Light of the world, the Sun of suns, the ultimate Giver? Jesus Christ is all of these things, and his light of generosity is so bright that everyone around him shines and shimmers simply because they are near to him.

The primary element to add to managing our finances, then, is Jesus Christ. You may object to this idea, thinking, *Jesus doesn’t really approve of*

*money. Like he said to the rich young man who asked how he could gain eternal life, Jesus is just going to tell me to sell everything I own.*<sup>3</sup> Variations of this thought have led many Christians to separate Jesus from their finances. While this may feel safer, it can never be a reality if you are a follower of Jesus, because the truth is that “Christ lives within you” (Romans 8:10 NLT). Through the Holy Spirit, Christ inhabits your heart.

If you choose to believe that Jesus is separate from your finances, you are not only darkening your world as you draw away from the Light of the world; you are also fracturing your heart. You’re like a newly married person who wants to know everything about your spouse, but the moment they mention anything related to their finances, you plug your ears and shout, “Keep that to yourself! That is none of my business.” Can you imagine the stress of a marriage that is fractured in this way?

We do the same thing when we say to Jesus, *You are in charge of my spiritual life, but let’s keep separate accounts when it comes to my finances.* Going out alone with your finances ensures that you will have a fractured heart since Jesus already lives in your heart. You are acting in a way that is not consistent with your true self.

A whole heart is one that fully embraces Jesus with every decision that your heart truly cares about, particularly regarding money. If involving Jesus in your money decisions seems odd, this is likely because you have only really thought of him as spiritual. Yet Jesus is very much physical! In Scripture, he eats, drinks, and has a physical body—one that he inhabits even to this day! Jesus said in the Gospel of Luke, “Touch me and see; a ghost does not have flesh and bones, as you see I have.... Do you have anything here to eat?” (Luke 24:39–41).

Jesus completely understands your material needs, and he completely understands that they require you to spend money. He likes good food and even pretty things—including Carolina barbeque, Guatemalan coffee, and Swedish furniture—and he is “all in” as we enjoy them. Once this reality is woven into your daily financial life, you will find that every dollar becomes a joy to manage.

As you may already know, Jesus Christ is the most joyful person you will ever meet, so if you invite him into the daily game of managing your finances,

you will find joy. And just like my friend in my Monopoly story, Jesus will do surprising and delightful things, leaving you with an open invitation to imitate his creative play with your money. Managing your money will become a wide highway for you to love him and others in a deeper way.

*Whole Heart Finances* will draw out what it looks like to fully incorporate the reality of your union with Christ into your daily finances. Each chapter

**If you invite Jesus into the daily game of managing your finances, he will do surprising and delightful things.**

will begin by gazing upon the person of Jesus Christ, who is a blazing light of generosity, and then it will highlight specific actions that can help you respond to the light you are seeing.

Part 1 (chapters 1–3) will introduce how to *bring your whole heart to Jesus* as you relate to your finances. Then you will be united with him in a fun and joyful way as you make spending, saving, and giving decisions.

Part 2 (chapters 4–7) will discuss the importance of *looking, tracking, and spending plans* so that you can *apply and express your whole heart* as you spend money.

Part 3 (chapters 8–10) will discuss how to responsibly relate to *credit and debt* so that you can *guard your whole heart* as you relate to your finances.

Part 4 (chapters 11–15) will discuss how you can use the tools of *saving and investing* to become more intentional in your *response to Jesus's great generosity* toward you. Chapter 15 will bring all the financial elements together so you can dream big about how Jesus can use *your own financial plan* to help redeem and restore our broken world.

Let us begin!

Please note that an appendix filled with helpful tools and resources is available at [wholeheartfinances.com](http://wholeheartfinances.com). There you can also find a four-lesson small group study designed to teach key concepts from this book in a highly visual way.



PART 1

# BRING YOUR WHOLE HEART

Invite Jesus into Your Financial Life

I have been crucified with Christ and I no  
longer live, but Christ lives in me.

GALATIANS 2:20



## CHAPTER 1

# THE MOST DANGEROUS QUESTION

Whatever you do, work at it with all your heart.

COLOSSIANS 3:23

I like money. It's not that I want to be rich; there is just something exciting about seeing the face of George Washington on a crisp dollar bill. Often when I get lost in bank statements and bills, however, I may let out a long sigh or squint my eyes and furrow my brow. My seven-year-old daughter, Sage, does this too whenever she thinks about money. She is her father's daughter.

One evening at bedtime I was telling Sage and my six-year-old son, Silas, a story about a train that was leading them through a forest. Their destination was a large mansion, with many exciting and magical rooms. I ended by explaining that this was a picture of what the kingdom of heaven will be like. My children were not prepared for this plot twist and immediately jumped out of their beds in excitement, exclaiming, "We can't believe you told us a story that is actually *real*, Daddy!"

For the next thirty minutes, we talked about the joy of life with Jesus in heaven while Sage and Silas danced around their beds. Eventually my wife, Tammy, and I said goodnight and left the room. Later Tammy and I were in the middle of a conversation when we heard little footsteps in the hallway. Turning, we saw Sage quietly placing something on the carpet. She beamed and giggled as she said, "This is for Jesus." Then she ran back to her room as quickly as she had appeared.



As Tammy and I set our eyes on the clear bag of coins and bills, we started to cry when we realized it was Sage’s entire life savings! She had spent a whole year building it up—a long time for a seven-year-old. I had not brought up the subject of giving with her that night, and yet here was her natural response to the gospel of Jesus Christ. In that moment, my daughter, in her unicorn pajamas, did not have a furrowed brow, and she did not let out a long sigh. Instead, she skipped and giggled all the way back to her bedroom.

## Am I Supposed to Give It All Away?

After our tears subsided, Tammy and I continued our earlier conversation. But I was a bit distracted. Sage’s actions had prompted a very dangerous, haunting question to brood in the back of my head; probably *the* most dangerous question a Christian can ask, in fact: *Is that what I’m supposed to do—give away all of my money?*

As I dared to ask this question, suddenly my daughter’s joyful act was not so cute. Instead, it was threatening. Like Cain, who was jealous of his brother’s generosity (Genesis 4:5), my face became downcast. A defensive spirit rose up in my heart, and thoughts of justification filled my mind: *Sage wouldn’t be able to eat if I gave away my life savings. According to 1 Timothy 5:8, I would be worse than an unbeliever if I didn’t provide for my relatives. It’s a scriptural truth, so I don’t have to think about this anymore.*

I am not the only one to contemplate this weighty matter. There is a hidden assumption among many Christians that Jesus is eager to surprise us with this dangerous question. When I survey adults about what they think Jesus would say if they honestly asked him what to do with their money, just about everyone assumes he would tell them to sell everything and follow him.

A comedy sketch by the popular duo Key & Peele highlights the fear of this dangerous question among the American Christian church. In this short video, a home fellowship group is fervently praying for God to show them his will for them. A bright light shines onto the living room coffee table, and God begins to speak. The group eagerly listens as God lovingly instructs them to sell everything they own and start serving the poor. At this point, everyone is uncomfortably silent, clearly unable to accept God’s proposition.

Finally someone yells, “This house is haunted!” Chaos ensues as everyone screams and runs out the door.<sup>4</sup>

## The Haunting of a Teenager

This was also not the first time I had been haunted by this dangerous question. In fact, it is a question that, in many ways, has defined my working life. At the age of fifteen, my uncle handed me a book—*How to Invest \$50–\$5,000*. It was the title that hooked me. Fifty dollars was an achievable number to me, so investing suddenly became a real possibility. I immediately went to the library and checked out all the books I could find on the topic of investing. I just had to learn more. I didn’t particularly desire to have wealth, but I was captivated by the idea of managing it.

My passion for managing money, however, would soon collide with my budding relationship with Jesus. Two years earlier, I nearly died when I fell two stories off a balcony and landed on an iron-rod fence. While recovering in the hospital, I was powerfully changed as I sensed Jesus’s constant abiding presence on the right side of the room. It was a taste of heaven that still lingers in my heart today. His presence communicated an unreserved, warm, and wild love for me—by the Creator of the universe, no less! It was just too wonderful.

Even though I was a helpless bag of bones in that hospital bed, I felt known and cherished, and that made me want to follow Jesus with *all* of myself. But as a fifteen-year-old teenager, “myself” now included a love for managing money. As I grew more and more involved in the world of profit and wealth, it felt like I was growing further away from Jesus, my first love, who cherishes sacrifice and dependence. That’s when I first started to wonder, *Am I supposed to give away all of my money?*

In high school, I sought more industry and educational knowledge to help me answer this most dangerous question. I would often peruse the Money and Economics section in my local bookstore, vowing that I would read every book in that aisle. During my twenties and thirties, true to my vow, I

**There is a hidden assumption among many Christians that Jesus is eager to surprise us with “the most dangerous question.”**

earned multiple certifications (CFA, CFP,<sup>®</sup> CAIA), a master's in mathematical finance, and a PhD in personal financial planning. I also worked at large money-management firms for over a decade, helping shepherd billions of dollars in the investment markets.

Yet throughout all of this, it seems I heard only one answer to the most dangerous question: “You are a fool to even ask it!” For example, one day my boss and I began to talk about the purpose of wealth. I gently introduced the idea that complete financial independence entails a significant loss where you will likely shut yourself off from relying on God, who has unlimited resources. I still remember the incredulous look on his face that said, *What is this guy doing in this business? What a nut!*

## My Unbaptized Paycheck

During this time, I hated being so conflicted about Jesus and money. I especially didn't like thinking about the most dangerous question. *Perhaps I should just stop asking it*, I thought. Because I could not reconcile a life with Jesus with a life of managing money, I came up with a solution: I should separate my financial life from my relationship with Jesus. *Yes!*

I am not the first person to think of separating part of my life from Jesus. During Charlemagne's conquering days, a group of soldiers heard his edict that they must get baptized. Feeling the urgency to do so before they conquered a nearby village, the soldiers found a local priest and a river. Then something peculiar happened: They raised their swords high in the air so their hands would not get wet. To their credit, these soldiers understood what baptism meant. They left their sword-wielding hands unbaptized since they did not know how to reconcile their engagement in war with a life surrendered to Jesus Christ.<sup>5</sup>

I performed a very similar act, except it was my paycheck that I excluded from the holy waters of baptism. The moment I decided that I could not accept Jesus's dangerous question (which I assumed he was going to ask me), I left my paychecks dry and unbaptized. At the time, I thought it was a brilliant idea. As I “submerged in the water,” it's likely that I subconsciously repeated the following words: *Because you, Jesus, are probably unreasonable*

*with your demands about money, I choose to bear full financial responsibility in my life and give you every other part of me.*

I did this because I was confused about how a life surrendered to Jesus could be reconciled with the financial responsibilities of saving money, paying bills, and eating out. But I was still a passionate Christian since this act of mine was not a complete rejection. After all, Jesus was able to have every part of me except that paycheck. What I did could be likened to marrying my wife, then on our honeymoon, lovingly gazing into her eyes and saying, “I presume you have crazy ideas when it comes to money, so I don’t want us to talk about money together. In fact, you may *never* discuss money with me. Love you! Hugs and kisses.”

## Financial Wreckage

One sign that you have adopted this bad solution of fleeing from Jesus with your finances is that you are anxious about money. For yet another year, Americans have listed money as their number one source of anxiety.<sup>6</sup> Consider these lines from the poem “Worry about Money,” published by Kathleen Raine in 1949:

*Wearing worry about money like a hair shirt  
I lie down in my bed and wrestle with my angel.*<sup>7</sup>

“Wearing worry about money” may sum up how you feel at the moment. Dr. Galen Buckwalter, who studies financial trauma, found that more than 20% of Americans are suffering from financial stress that meets the clinical definition of post-traumatic stress disorder (PTSD).<sup>8</sup>

Additionally, research conducted for my PhD dissertation showed that having negative emotions in general was associated with lower income, lower net worth, and lower financial satisfaction. These negative emotions fostered an inability to look past one’s immediate needs in order to plan for a better future.<sup>9</sup>

We see poor financial behavior everywhere. In fact, roughly 60% of Americans would not be able to pay for a \$1,000 emergency with savings.<sup>10</sup> The average American has over \$5,000 of credit card debt and \$39,000 of

student-loan debt.<sup>11</sup> This debt has also dramatically heightened stress among Americans and lowered their overall health and well-being.<sup>12</sup>

## An Incomplete Remedy

Given these financial problems, would everything be made right if people cobbled together higher savings and ruthlessly eliminated their debts? And since it has also been shown that only 35% of Americans are financially literate, will all be made well if we pair higher financial literacy with higher savings and no debt?<sup>13</sup>

While achieving higher financial savings does help soothe our worry (and this book will also help you in that way), it is not a complete remedy. Consider that our society has never been richer and yet has never been more worried about money.<sup>14</sup> Many times, becoming more stable with money simply moves us from worrying about money while lying on a straw bed to worrying about money while lounging on a California king-sized bed.

For example, a prominent money talk show host once received a phone call from a school bus driver who had diligently performed every good financial behavior, and now she had a net worth of a million dollars. And yet her voice quivered over the radio as she whispered, “I am terrified about not having enough.”

An expansive survey of 165 super-rich households (those with over \$25 million) found very disturbing results:

The respondents turn out to be a generally dissatisfied lot, whose money has contributed to deep anxieties involving love, work, and family. Indeed, they are frequently dissatisfied even with their sizable fortunes. Most of them still do not consider themselves financially secure; for that, they say, they would require on average one-quarter more wealth than they currently possess.... One respondent, the heir to an enormous fortune, says that what matters most to him is his Christianity, and that his greatest aspiration is “to love the Lord, my family, and my friends.” He also reports that he wouldn’t feel financially secure until he had \$1 billion in the bank.<sup>15</sup>

As you can see, often financial worries do not go away, even with no debt, a comfortable emergency fund, and more than \$25 million.

## Taming the Most Dangerous Question

Remember the story at the beginning of this chapter, where Sage’s radical generosity caused me to ask the most dangerous question again—*Am I supposed to give all of my money away?* She, like her name suggests, was also the one who guided me toward the wisdom I needed to answer it.

One lazy Sunday afternoon, we were watching an episode from the hit series *The Chosen*. After Jesus healed Peter’s mother-in-law, she sprang out of bed and started to prepare refreshments for everyone, yelling out, “Does Jesus like goat cheese?” Jesus replied, “Yes, I love goat cheese.”

At that moment, Sage’s eyes lit up, and she immediately ran over to me, declaring in joy, “I love goat cheese too!” Tammy and I both teared up at such a beautiful picture of our child enjoying Jesus and her heavenly Father. After we settled down again, I suddenly realized that Sage, through her thrill in sharing a love of goat cheese with Jesus, had actually solved the mystery around the most dangerous question! Her declaration elegantly captured an incredible chain of events:

**Our society has never been richer and yet has never been more worried about money.**

1. Jesus took on flesh.
2. He developed all sorts of interesting personal tastes, including a love of goat cheese (maybe).
3. He died on the cross to take the punishment for our sins.
4. He gave his followers the Holy Spirit through his work on the cross.
5. Jesus ascended to heaven with a physical body and (maybe) still loves goat cheese.

The end result of this sequence is that Jesus very much cares about our physical bodies, too, which require finances so we can be fed, clothed,

sheltered, and looked after. He cares at a much deeper level than we can imagine because we have been mysteriously united to him through the work of the Holy Spirit: “I have been crucified with Christ and I no longer live, but Christ lives in me” (Galatians 2:20). Our body is now a part of his body (1 Corinthians 6:15).

Jesus Christ gave this incredible gift of himself to us while we were still separated from him because of our sin. If we accept his gift, we become dead to sin and dead to any money laws that may try to condemn us. *We are people of grace now*, so there are no more dangerous questions. There is no longer any need to worry that Jesus will reject us if we do not give away all of our money. Whether we do or do not, the grace of Jesus ensures that we will remain his treasure no matter what.

## Grace and Whole Heart Finances

One beautiful sunny day, a student walked into my office with a question related to his stock portfolio. Before offering my thoughts, I asked, “Have you sought counsel from Jesus?” He was caught completely off guard. Although he didn’t say it, his perplexed look communicated the same sentiment I have seen expressed on so many other faces: *What does he have to do with it?*

Unfortunately, when we separate Jesus from our finances, we are simply fracturing our hearts. Put another way, we are not managing money with our *whole heart*, and that makes us feel anxious, alienated, and alone with our

**The grace of Jesus ensures that we will remain his treasure no matter what.**

money. The moment we make financial decisions without Jesus, where our paychecks remain dry and unbaptized, our “wearing worry about money” will likely remain.

As Christians, we are not like the rich young man who had to decide between Jesus and his money. Every Christian who has accepted Jesus as their Lord and Savior is now mysteriously united to him, so it is a false choice to either include Jesus in our financial decisions or remain separated from him.

Distrusting Jesus with our finances is called *fractured heart finances*, where we end up experiencing great anxiety and alienation as we navigate our

finances alone. By contrast, when we place our faith in the risen Christ, we join our whole heart with his, and a whole heart is not afraid to approach him about money. This paradoxical life is called *whole heart finances*. Because our whole heart is united to Christ through the Holy Spirit, our finances become an opportunity for deep, responsive worship.

To fully embrace the grace of Jesus will likely create fertile ground for us to respond with a radical generosity (2 Corinthians 8–9), but we are also called to be faithful in our stewardship of the money that is being entrusted to us (Luke 16:12). If we give radically, where we never have wealth, how can we grow in our stewardship skills?

This is a tension that I want this book to completely embrace. The principles presented here will help you become financially skilled with spending plans, credit, saving, and investing while seeking to respond to Jesus's incredible generosity toward you. *Whole Heart Finances* answers practical questions such as,

- How can tracking your expenses help grow your relationship with Jesus?
- What is the best way to plan for irregular expenses?
- Should you have a credit card?
- Does it matter if your credit score is low?
- Is it financially savvy to lease a car?
- How much should you contribute to your retirement savings?
- Should you invest in the stock market? If so, in what way?
- How can you use the tools of saving and investing to maximize generous giving?

The next chapter will provide a model for how to put the elements of spending, saving, and giving together using your union with Jesus Christ as its foundation. Throughout the rest of the book, this model will act as a framework for making day-to-day financial decisions with your whole heart that is united to Jesus.





## WHOLE HEART EXERCISES

### WHERE ARE YOU NOW?

**When I think about paying bills and saving for emergencies, I ...**

Ignore Jesus. (Mark any statements that apply.)

- » Jesus has nothing to do with my money.
- » Jesus is probably standing over my shoulder, shaking his head in disapproval.
- » Jesus only wants me to be poor—and I'm not okay with that.

Worship Jesus. (Mark any statements that apply.)

- » Jesus cherishes being an important part of my life, and I cherish sharing my whole heart with my greatest love.
- » Jesus is incredibly wise and smart with money, and his presence only helps me become a better steward of his money.
- » I am already in-Christ, so we are in this together no matter what.

**Which number best reflects Jesus's involvement in your financial life?**

I DON'T THINK ABOUT JESUS					I WORSHIP JESUS				
1	2	3	4	5	6	7	8	9	10

## BAPTIZE YOUR NEW MONEY

When a chick hatches, it deems whatever it first sees as its parent. This is called *imprinting*. In the same way, when money first comes into your possession, it will imprint to either (1) your old self that is dead to sin but still tries to ruin everything for you, or (2) your new self in Christ.

In the first case, the money is instantly deposited into your personal vault as “my precious money,” for your use alone. Giving will be very difficult, because it will be like giving away a part of yourself.

In the second scenario, the money will naturally be imprinted as “money from my precious Father.” It will be placed in your heart as something that has been given to you in the context of the church community, where the Father is the head of your household. Giving is much easier since this money was never fully imprinted to your personal vault, so giving is not like losing yourself.

- Look ahead to the next time you will receive money from your parents, your employer, or even the government (e.g., a tax refund). Estimate the amount: \$\_\_\_\_\_.
  
- Romans 5–6 says that we are dead to sin and alive in Christ. The apostle Paul talks about us *knowing* this truth, *counting* it to be true for us personally (i.e., faith), and then *presenting* this truth before the Lord and everyone around us. For the new money you identified, take a moment to baptize it into these truths.

**1. Know:** Romans 6:10–11 says, “The death [Jesus] died, he died to sin once for all; but the life he lives, he lives to God. In the same way, count yourselves dead to sin but alive to God in Christ Jesus.” In essence, you and all that you possess are dead to sin and alive in Christ. What does this mean to you?

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**2. Count:** “To count” is an accounting term that means “to take inventory.” You may know that something is true, like you have \$1,000 in the bank. But you count it to be true when you actually make decisions in ways where you are “counting on” that money to be there. Reflect on how you will count it true that you are “dead to sin but alive to God in Christ Jesus.”

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**3. Present:** Just like a bride and groom present themselves as newly married, write down your intentions to present yourself and this new money as dead to sin and alive in Christ.

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This new money has now been imprinted to your new self and is placed in your Father’s house, fully available for whatever Jesus may want you to do with it. Whether you spend it, give it away, or save it, you are under a banner of grace.

You may need to complete this imprinting exercise with every paycheck or bank deposit since your old self will never stop trying to be the first face that your new money sees.

## CREATE A SPENDING PLAN

The goal of a spending plan is to spend less than you earn to create margin and resilience for your household. Most people begin by making plans to restrict their future spending. But without looking or tracking first, the motivation and the knowledge is not available, so failure is inevitable.

Before you attempt to create the spending plan below, which involves setting limits on your spending, establish a looking and tracking habit that will give you a rich understanding of how you spend money and cultivate a heart of gratitude for God's daily bread.

Building on your gratitude for God's daily provision, create a spending plan by putting money into digital envelopes, or at least begin to determine how much money will go where each month. The steps below will help you get started.

1. Calculate your expected income for the year, then divide by 12: \$ \_\_\_\_\_
2. Using the concepts in chapter 3, determine your expected giving for this next year, then divide by 12: \$ \_\_\_\_\_
3. Complete the run rate worksheet at [wholeheartfinances.com/appendix](http://wholeheartfinances.com/appendix) [chapter 5].
4. Summarize the results of the worksheet below:

### TRUE COST OF LIVING (REGULAR + IRREGULAR EXPENSES)

<b>1. HOME</b>	\$ _____
<b>2. AUTO/TRANSPORTATION</b>	\$ _____
<b>3. INSURANCE</b>	\$ _____
<b>4. FOOD</b>	\$ _____
<b>5. PERSONAL CARE</b>	\$ _____
<b>6. KIDS/PETS</b>	\$ _____

<b>7. HEALTH/FITNESS</b>	\$ _____
<b>8. ENTERTAINMENT</b>	\$ _____
<b>9. OTHER</b>	\$ _____
<b>TOTAL MONTHLY RUN RATE:</b>	\$ _____

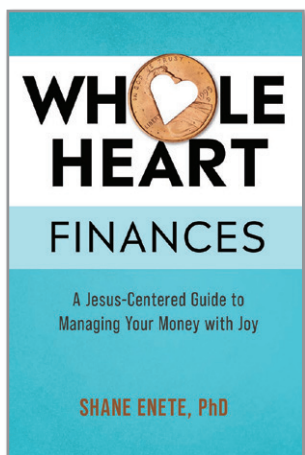
5. Calculate your required salary to sustain your current lifestyle:

$$\text{REQUIRED MONTHLY SALARY} = \frac{\text{Monthly Run Rate}}{(1 - (\text{Tax Rate} + \text{Giving Rate}))} = \$ \underline{\hspace{2cm}}$$

6. Is your current monthly salary **higher** or **lower** than the amount you just calculated? If it is lower, then your income does not support your lifestyle over a long period of time.
7. Pray about your run rate and ask the Holy Spirit to give you clear guidance about whether you should spend more or less money on any particular lifestyle expense.
8. Add a monthly amount that goes toward savings (part 4 will help you determine what savings goals may be appropriate for you).

**SPENDING PLAN SUMMARY**

<b>MONTHLY INCOME</b>	\$ _____
<b>MONTHLY GIVING</b>	\$ _____
<b>MONTHLY RUN RATE</b>	\$ _____
<b>MONTHLY SAVINGS</b>	\$ _____
<b>LEFTOVER MONTHLY INCOME (SHOULD BE \$0)</b>	\$ _____

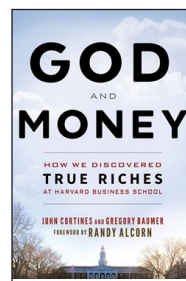


## Whole Heart Finances

*Whole Heart Finances* will show you that your finances can be an opportunity for deep, responsive worship as you consider the abundant generosity of Jesus in your life. Whether you've just opened your first checking account or are in retirement, it's never too early or too late to get on the right track with money. Perhaps you consider money and faith to be separate, the two only crossing paths when/if you tithe. We all have blind spots with our finances—whether it's debt, not spending, or overspending—and it's never too late to course-correct.

Transform your relationship with money from one of fear and dread to trust and joy with the biblical step-by-step system in *Whole Heart Finances*.

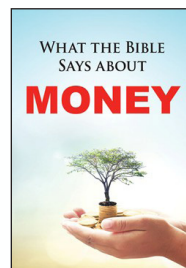
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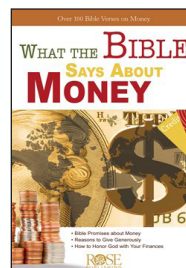
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## World Religions Made Easy

The Bible has a lot to say about money, including many promises about God's loving provision even in tough times. This minibook offers help for Christians who want to know how to handle their finances according to the Scriptures. Understanding what the Bible teaches about money, finances, stewardship, faithfulness, and possessions will help you discover how God wants you to use the resources he's given you.

Book ..... 978-1-62862-204-1 ..... \$4.99



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What does the Bible *really* say about money? In 14 concise panels, this pamphlet gives you a good overview of the Bible's teachings about money, finances, stewardship and possessions. Discover dozens of God's promises about money and learn how he wants you to use the resources he has blessed you with. God is concerned about our faithfulness with what he has entrusted to us—whether it's a lot or a little.

Pamphlet ..... 978-1-59636-371-7 ..... \$4.99



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