

GOING FURTHER

VALLEYDALE SUPPORT

Life Groups

Valleydale offers a variety of Adult Life Groups that offer support. For more information go to www.valleydale.org/lifegroups and click on the “Find a Life Group” link or stop by the Next Steps Desk in the lobby to learn which group might be a fit for you.

Financial Peace University

A 9-week class aimed at teaching a proven plan to pay off debt, save for emergencies, and build wealth. For more information, contact info@valleydale.org.

Crown Financial

A ministry that desires to see believers all over the world committed to managing all that we are, have, and influence for His glory so that lives are transformed, economies flourish, and the Gospel is spread to all nations. Crown offers many resources from household budgeting to finding a career path. For more information, visit www.crown.org.

Counseling

Valleydale provides onsite, Christ-centered professional counseling. Both male and female counselors are available. Counseling is offered for adults, teens and children. All counseling is confidential. For more information, visit www.valleydale.org/counseling or call 205.991.5282.

Podcasts

“What the Bible Says About Money” (Search for “Valleydale Church” on Youtube and select “Playlists.” You will find the given title under the “ONEFamily” series.



Family

FINANCES



YOUR FAMILY'S FINANCES

The Bible has a lot to say about money and much that is specifically of value for someone trying to be intentional about family relationships. A financial treadmill of working and consuming can dominate your energy and thoughts to the degree that your good intentions for family relationships get squeezed out.

How can you master your money in order to be intentional in other areas? How can you manage your money in such a way that it can aid rather than undermine your spiritual and relational goals?

STEP ONE

Be Content and Faithful in Little

We often think the answer to our money problems is to have a little more, but Solomon observed, *“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income”* (Ecclesiastes 5:10). The writer of Hebrews countered, *“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’”* (Hebrews 13:5).

Being content with what you have doesn't mean God can't bless you with more. Two of the servants in the parable of the talents in Matthew 25:14-30 learned the value of being faithful with whatever they had. To them the master said, *“You have been faithful with a few things; I will put you in charge of many things.”* We learn from this parable that God wants to see what we will do with a little before He will entrust us with more.

STEP TWO

Value Relationships Over Things

In Romans 13:8, the apostle Paul says, *“Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellow man has fulfilled the law.”* Most Christian financial advisers stress the value in eliminating and staying out of debt as much as possible. The less debt you have, the more you're able to focus on the “debt to love one another.”

Focusing on relationships over things also can cause you to reconsider your

purchasing and work decisions. Isaiah 55:2 asks the question, “Why spend money on what is not bread, and your labor on what does not satisfy?” Do you ever feel like you're working hard to pay off debt for purchases that weren't essential and didn't even satisfy? How could you simplify your expenses and make them more consistent with your family priorities in this season of life?

STEP THREE

Reorient Your Fears and Desires

People with various relationship goals - wanting to get married, considering starting a family or wanting to help a child through a tough season - may not realize just how much those goals can be undermined by a consumer-driven culture playing on their fears and desires.

God tells us we shouldn't fear what the world fears (1 Peter 1:17 and 3:13-15) or desire what it desires (2 Peter 1:3-8). What would it look like in your life if you re-oriented your fears and desires toward God's design? The more you look to Him for your security and provisions (1 Peter 5:7 and Philippians 4:19), the more you are directed to the eternal relationships around you (Ephesians 3:14-19 and John 13:34-35). Allowing God to redirect your fears and desires frees you up to invest in family and to give generously to other families who are praying for God's provision.

GOING FURTHER

RESOURCES

Master Your Money by Jeremy White and Ron Blue
Easy-to-understand financial planning concepts.

The Treasure Principle by Randy Alcorn
Explores Jesus' teaching on our finances.

Financial Peace Revisited by Dave Ramsey
Simple but powerful guide for practical steps for getting out of debt.

Financial Peace Junior by Dave Ramsey
Helps kids learn about money through working, giving, and saving.

Your Kids Can Master Their Money: Fun Ways to Help Them Learn How by Ron and Judy Blue; Jeremy White
Tools to help parents instill traits of financial wisdom in their children.