



FINANCIAL PROBLEMS HAVE LITTLE TO DO WITH MONEY

J.J. Turner, Ph.D. ©

We are living in an upside down financial world. The economy is the number one concern of Americans, as job losses and security are on the skids. Everywhere we turn we see gurus giving financial advice and offering plans to rescue those who are in debt over their heads.

It has been said there are two major truths about money: (1) those who have it keep it and (2) the rest of us want it. I believe there is a third truth: Christians know how to put finances in perspective.

I think financial problems are symptoms of a deeper issue, and until they are handled properly financial problems will not be solved satisfactorily.

Here are a few of the underlying reasons why financial problems usually have little to do with money:

1. Attitude toward finances forms the practices we engage in as we approach the handling of money. It is cause and effect.
2. A lack of education relative to how to properly management finances: e.g. budgeting, saving, spending, investment, etc. It is rarely taught in home and school.
3. People we associate with influence our attitudes and behaviors toward money: e.g. "Keeping up with the Joneses."
4. The media bombards us daily with messages that are designed to motivate us to buy and have the latest in everything; even if we don't need it.
5. Misplaced values in life and lifestyles contribute to how finances are viewed: "And He said unto them, 'Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses'" (Luke 12:15).
6. The "love" of money, not just having money, is a major contributor to how we approach finances: "For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows" (1 Timothy 6:10).
7. From a biblical perspective how we view ownership determines how we use the resources placed in our hands, whether goods, property or money; all



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- belongs to God and we are simply stewards of his goods (1 Corinthians 4:1, 2).
8. How we view the ultimate accounting for what we have been given as stewards determine how we use what we possess (Luke 12:16-21).
 9. Many times a failure to have the right tools for investing and managing resources leads to financial problems. This takes time and research to find the right vehicle for managing resources.
 10. At the heart of financial woes may be a lack of personal self-discipline. A failure to control spending and taking time to investigate investment opportunities stems from a sloppy management of self, which goes back to attitude.

These ten observations zero in on the attitudes and behaviors a person has toward the money that comes into his possession. Money is an inanimate object having power only as it is able to buy goods and services. How goods and services are bought depend on these two qualities: attitude and behavior.

If you have financial problems start your search for solutions by examining your attitude and behavior toward finances. This will take time but once identified and acted upon you will be on your way to a healthy relationship with money.