

It's Not My Money

The way you handle your finances matters more to God than you may think



By Brother Randy Ciccati

So, I have a few extra dollars in my pocket. Hmm...what should I do with it? Well, since I don't have much money, maybe I should save it in case I have an unforeseen expense.

On the other hand, I don't make much money, so maybe I should take this and treat myself to something special like Starbucks — yeah. You know, I have been working really hard studying to make good grades, and I think I may deserve a special treat.

Money Matters

All of us make critical decisions in life, and what we do with our money is one of them. In fact, you make this decision nearly every day of your life. Decisions like should I stop at

Starbucks and buy a venti nonfat frosted double mocha chocolate latte? Why not stop again today? It's only \$3.95.

If a person stops to buy a \$3.95 coffee every day, then in one year they will spend \$2,401 just on morning coffee. That's fine if you have an extra \$2,401 lying around.

It is important that you understand the importance of saving for the future, whether you are saving for your first car, your college education, a ring to get engaged, a home for your family, or even for retirement — it's never too early to plan. Saving some of what you earn versus spending all of it makes a big difference in your life and the lifestyle of your future family.

The same goes for giving to the Lord. Once you realize that all you have belongs to the Lord, then it is

much easier to give to Him and His church.

Giving to God

We all have to decide how much we are going to give back to God. *All of us* make this decision. Even if you give nothing, you have made the decision to give nothing.

Years ago in my branch, one of the young teenagers got a job delivering newspapers in the early morning. He told me about the job, and I asked him how much he was going to give to the church. He said he hadn't thought about it. Besides, he was going to school, not baptized, and he didn't make much money.

I replied, "It doesn't matter whether or not you are baptized or

going to school. What matters is that God has provided for you and you should give something back to Him." Even though he made a very small amount of money, he decided to start by giving \$5 each month and increasing that amount as he made more money. He did this faithfully and proudly gave me his envelope every month with \$5.

No dollar amount is too small to give. We all know the story of the widow who gave two mites. It was everything she had. As God blesses you in your life, you don't need to give 100 percent of your money as the widow did. If you can start by giving *something*, you recognize what God has provided for you and how He has blessed your life. When you really think about it, keeping 90

percent and giving 10 percent to the Lord really isn't so bad.

Malachi 3:10 says, "Bring ye all the tithes into the storehouse, that there may be meat in mine house and **prove me now** herewith, saith the Lord of hosts, if I will not **open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.**"

The Lord wants to know that we love Him regardless of our conditions, and one way of showing our love is our willingness to give back to Him. And when you do, the scriptures reinforce that His blessings will flow so much that you will not be able to contain it.

The first step is yours. Manage your money well. Give some to the

Lord, and you will always have a testimony of His kindness in your life. In the world of money, there isn't much that's guaranteed, but God's promise is guaranteed 100 percent!

Financial Do's and Don'ts

Do's

Make saving and investing your money a priority.

Participate in company retirement plans (401k, 403b, 457, IRA).

Set a budget and *stick to it!*

Set goals for giving and donating. Don't just save and give whatever is leftover. Put this in your budget.

Don'ts

Don't put off saving or investing. Start now. I mean *today!*

Don't use credit cards unless you can pay off the balance monthly.

Don't spend one more day adding to your debt. Work to reduce it.

Don't spend more than you make.

Don't save your money at home. Put it in the bank.

These do's and don'ts only work if you stick to them. You won't get great results if you only stick to them sometimes. For example, pay down your debt every month, not every other month. Put part of every paycheck into savings, not just one or two paychecks a year.

By the Numbers

No. 1 Fights about money are still the biggest contributor to divorce

69% of Americans 18 to 47 say money and job stability contribute the most to their stress levels. Millennials (ages 18 to 33) report the most stress of all

78% of millennials base their financial choices on their friends' financial habits (Get advice from professionals, not friends)

61% of millennials need money from their parents or other family members to make ends meet

53% of Christians have not given to their church in the last month

Sources:

1. July 2013 study by Kansas State University
2. 2013 Stress in America survey for the APA
- 3 and 4. 2013 study by the American Institute of CPAs and the Ad Council
5. Financial counselor Dave Ramsey



Just one more thing...

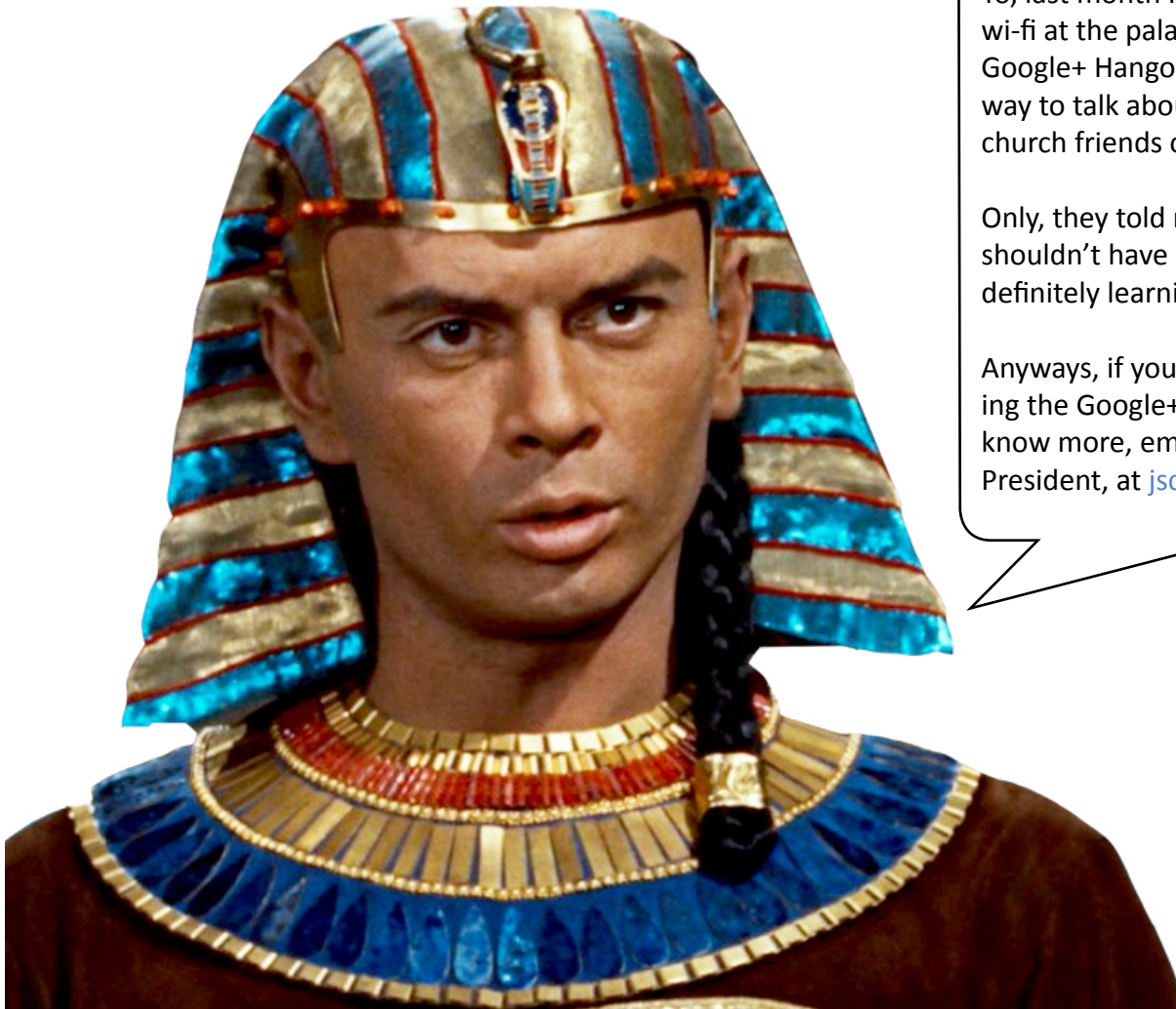


Yo! The Student Support Program is starting to host Google+ Hangouts in January 2014, and we want your opinion.

- What are some topics that you'd like to chat about?
- What times are you free to chat?
- What can we do to actually make this fun and interesting?

Take 2 minutes RIGHT NOW and take the survey!

*CLICK HERE
for the
SURVEY*



Yo, last month I had my slaves install wi-fi at the palace, and now I find that Google+ Hangouts are an awesome way to talk about spiritual stuff with church friends online!

Only, they told me that, apparently, I shouldn't have slaves anymore, so I'm definitely learning a lot.

Anyways, if you're interested in joining the Google+ Hangouts, or want to know more, email Jonathan, the SSP President, at jscolaro@asu.edu