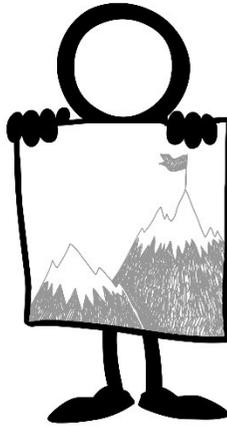


Climbing the
Mountain
The Heart of Budgeting

Wade J. Carey



I

Tour Guide

➤ The Concept

I'm going to go ahead and assume you're reading these words right now for a good reason. I've found that people typically don't like to deal with the subject of budgeting and will actually avoid this topic at all costs. The word "budgeting" itself can summon an enormously negative connotation, and it's almost certainly not in the top one-hundred subjects of discussion at dinner parties.

With that said, let me ask you this—have you asked yourself why you're reading this book? Do you feel obligated to, or do you really want to explore the heart of budgeting? Or, perhaps it's just simple curiosity that's caught your attention. Interestingly, we can sometimes experience an odd sense of inquisitiveness about some of the things we generally avoid or even loathe. Whatever the reason, please don't stop

reading until you've at least heard what I have to say. It just may change your heart. This subject certainly changed mine.

I'm going to attempt to dissect the subject of budgeting's inherent negativity issue as we proceed through each chapter. The pessimistic connotations which often accompany our topic of discussion are completely unwarranted. If you wish to live a successful life alongside your money, you simply must push through this "I hate budgeting" baloney and see what's actually going on. I think you'll find that budgeting is really not all that bad. In fact, it has some benefits you may not have previously realized.

Chief among these benefits is that getting on top of the budgeting process can and likely will give you an unexpected sense of accomplishment and peace. At the very minimum, the fear of the unknown will disappear—that is, once you've committed to the entire budgeting process. I've come to believe that you cannot live a successful, God-honoring life on earth if you neglect this simple approach to handling your money in a disciplined and faithful fashion.

For some, budgeting is about overcoming the natural fear of not having enough money to both live your life and provide for your family. For others, it's about finding a way to live with humility. Either way, proper budgeting is an absolutely integral function in not only our financial affairs, but also in our entire life. This is serious business, indeed.

You may be surprised to hear this, but the answer to your financial woes is probably not having more money. I believe that if you'll simply tame your existing money through committed budgeting, you'll effectively quell the nasty beast of discouragement that often swoops in and robs you of joy and attempts to steal your hope. The truth is, if you don't learn to take care of the heart of your financial life—which is exactly what budgeting is—then living a joyful and peaceful life will be virtually impossible in the long run.

As previously mentioned, I believe that what is laid out on these pages can be thought of as a complement and preparatory guide for a more in-depth personal finances program. Although I've presented some of the details of the blueprint I continue to use in my own financial life, a much more comprehensive process is essential as the next step.

Climbing the Mountain

The fullness of basic financial planning is resident in these other programs, and it's important for all of us to learn these concepts and techniques. The men and women who have put these various programs together are the true experts. You might think of my purpose for this book as that of a military drill instructor who's hammering away at the basics to hopefully prepare you for what the various financial programs have to offer.

To that end, I believe that once you master the concept of budgeting, you can then master virtually everything else in your financial life. However, if you neglect this simple-but-fundamental function, you'll probably not arrive at, or stay on top of the mountain's summit in your financial life without potentially (or actually) falling off the other side. No, in this scenario, it doesn't necessarily mean you'll lose everything you've ever made if you don't follow a budget. Countless people have made untold fortunes throughout history without one. But none of them have ever taken a penny of it with them when they leave this world.

This is precisely where God enters the picture.

If you diligently tune your budgeting-meter properly, you'll enjoy peace and success, regardless of how much or how little money you make. This is enormously important if you want to enjoy a sense of fearlessness and true contentment in your life—for now, and for the rest of eternity.

That leads me to this basic concept as we begin our journey together. Think of this book as a way for us to climb the difficult mountain of budgeting together. Even the most intrepid mountain explorers typically won't attempt a challenging endeavor like the scaling of Mt. Everest without a proper guide. Neither should you attempt to climb the jagged heights of Mt. Budgeting without an experienced guide. Please allow me to serve you in this way.

Although some people do indeed attempt to go it alone, and even appear to be successful when they reach the summit, if you neglect the spiritual disciplines of basic budgeting, you may not stay on top of your financial mountain. In other words, if you don't master the key components of budgeting that we'll discuss, even the wealthiest people may squander their overall success if they don't learn this basic discipline. And even if they don't squander their wealth here on earth, there's

simply no peace if you're not obeying God and honoring Him with your money. Finding eternal peace without God is impossible.

What actually excites me the most about the concept for this book is that I feel like it's applicable to most everyone. This includes those who make \$10K per year and those who make \$10 million per year—as well as everyone in-between. Many of us who aren't wealthy often feel that having the influx of a bunch of cash will solve all of the problems in our life. This, of course, is incorrect on many levels. Without the moderating “plug” of budgeting in our personal financial bathtub, it's possible to make millions of dollars, only to have it disappear down the drain where you'll be left feeling cold and empty. Even if you don't end up broke, you'll be left spiritually lacking if you don't honor God with your money.

On the other hand, once you've fully mastered the art and discipline of personal budgeting, you'll be absolutely amazed at how much peace and contentment that can descend upon your entire life. I believe that many wealthy people who don't commit to budgeting are, at the very minimum, constantly worried about losing their wealth. But when you have your hands wrapped around every single penny in your financial life, and those pennies are used appropriately, balanced, and in honor of Jesus Christ, an amazing calmness accompanies it. This true serenity in your soul only happens if you're glorifying God with your money, not when you're being self-centered with it.

Speaking of that, if you've been either intentionally or unwittingly building a financial Tower of Babel to yourself with your money, you're essentially only glorifying you. This is a deal buster in God's kingdom. There is only one God, and it's not any one of us.

Interestingly, for those who have very little money, these same budgeting concepts apply to those who have a substantial bank account. The techniques and approach don't change. The only thing that changes is the scale of what you manage.

Listen ... it is one thing to be broke, but it's quite another to be broke and not know it. Why? Because fear of the unknown creates a world where potential financial marauders always seem to be circling around you with a death stare. I've found that it's much easier to deal with these villains (like needing a new roof, a car that's dying, or

enormous hospital bills) when we know who they are and what they look like. When we don't quantify these potential or real financial enemies, they always end up looming as specters of potential tragedy in our financial lives. To my way of thinking, having to deal with a dark forest of financial unknowns is very uncomfortable. I'd much rather quantify my situation, even if it's bad, than to wonder what's bothering me and not know why.

So whether you're wealthy and feel poor; or whether you're poor and feel a strangling hopelessness; or whether you're somewhere in-between these polar opposite situations, the mastery of budgeting will plant your feet on the ground and give you a sense of serenity which can revolutionize your financial life. And that, my friends, is why you should finish reading this book.

Like I said, I'd like for you to think of me as your tour guide (and sometimes drill instructor) as we climb this mountain together. I promise to be as transparent as I possibly can be as we conquer the heights of this budgeting-thing. When you hear of some of the experiences I've walked through, it just may give you the confidence that your tour guide is in this to protect you from making the same mistakes. After all, it's not about how many times you stumble. It's about how many times you get back on your feet after being knocked down.

➤ Perspectives

Let's start off this section with some truth.

Those who love Jesus Christ and have surrendered their life to God cannot logically hold back on also surrendering their finances to Him. I'll go more in-depth into this subject in later chapters, but the Christian perspective demands following the example of Christ, who talked more about money than just about anything else. No, He didn't do this because God needs our money. Instead, He demands our hearts. God actually has all of the money, and He knows how dangerous the love of money is. We cannot love and serve money more than God or it becomes false idol worship. In all of my biblical studies, I can tell you

with confidence, the Lord will not allow idols to come between each of His forgiven children and Himself. Idol worship is for pagans, not Christians.

How we approach the concept of budgeting is often indicative of the big picture of what we really think about God. Why? Because obedience is the hallmark of the Christian life. It's about dethroning ourselves and submitting to our Father. It's about our faith in Him. It's not about us. This perspective stands in stark contrast to the secular world, which seems to lean heavily towards fulfilling personal goals and desires. While these things can certainly be important, everyone must remember that we all came into this life kicking and screaming, and we'll leave this life essentially doing the same thing. In other words, death is real to both the believer and the non-believer. Believers must have faith or it is impossible to please God (*see Hebrews 11:6*). Non-believers generally feel they must personally accomplish everything they can during this life because there's nothing after it. Or at best, they don't feel like they can really know what happens after we die, so they'd better hurry up and accomplish their goals. While I certainly disagree with the contention of naturalists who believe there is no life after this one, and therefore there is no judgment of sin, my concern lies elsewhere.

It lies with my fellow believers.

What I find to be a totally incongruent attitude towards basic biblical principles is when someone identifies themselves as a follower of Jesus Christ and claims to love Him, but one who also conducts themselves in the ways of the world—especially when it comes to finances. These days, as best as I can tell, the ways of the world tend to glorify each person's "bucket list." To a world without God, a bucket list must be completed during each person's time on earth before they "kick the bucket."

I can certainly understand why an unbeliever would feel this way. It's actually a logical reaction to their worldview. However, I don't understand at all how someone can claim to believe in God's promises of heaven and the new earth, but who lives like they're not going to actually be there one day. If you have faith, you must demonstrate it to both God and to the world. A Christian cannot believe in God's promises of heaven and not conduct themselves in a way which demonstrates this belief.

That just doesn't make any sense.

For the Christian, budgeting is a faith issue, to be sure. Essentially, I believe that how you budget your money (if at all), and your attitude towards it, very much demonstrates your faith (or lack thereof) in God's promises of eternal life beyond this one. In other words, how you view your wallet and what you want to do with it often depicts exactly where your focus in life and faith in God is. Far too often, we can feel that we believe-in and love Jesus Christ, but our actions must match our beliefs. You cannot have it both ways. Either the world is right, or God is right.

➤ **My Story**

I was always a pretty good student in school and during my illustrious year of college. During my education, I was much better at English, history, and the sciences, than math. Although I was pretty good at basic math, the advanced subjects like trigonometry, etc., were beyond me. The good news is that you don't need to be good at advanced mathematical subjects to master the basic debits and credits associated with good budgeting. It's about execution and commitment, not complication or education.

Sadly, like it is for most people, handling money wasn't a natural talent for me. When I opened my first checking account right after high school, I actually bounced my first check. So yeah, you're reading a budgeting book written by a person who was a total numbskull when it comes to basic finances when I was younger. Because of this, I hope you can see there's hope for nearly everyone.

I've found that the mastering of basic budgeting techniques is very much a learned talent, not a natural one. How you view something as simple as budgeting demonstrates in simple black and white terms just where your focus in life is. Far too often, our focus is on our self and our goals, not on God and His eternal kingdom. Like I said, the world teaches us to focus on fulfilling our own dreams and goals before we die.

That philosophy basically gives someone a blank check to do whatever they want to do with their money.

On the other hand, the Lord teaches us to focus on Jesus Christ and our eternal life with Him. This stands in stark contrast to the world's approach to budgeting and money. I don't believe you can live a successful life of faith in Jesus unless you do things His way. This was a hard lesson for me to learn.

I can assure you, if God can take a “regular dude” like me and show me how to honor Him with how I approach budgeting, He can and will do it for you, also. As mentioned, I see budgeting as a matter of faith. It's also a matter of the will. Budgeting is not anything beyond the ability for a regular person to accomplish. How I handled money when I entered the adult world indicated exactly where my heart was—in the world. Thank God He eventually showed me the way out of it. He will also do the same thing for you.

While it took me many years to discover all of this, it doesn't have to be that way for you. In fact, I very much hope this book will help you to want to do things differently. If you desire a different result than what you've already experienced, you absolutely must change things up. Truthfully, if you really love the Lord, you'll absolutely want to change things up and honor Him with your money. One way or another, God is going to teach you His way of doing things. You might as well commit to doing it now. The adjustments you make in your financial life can and will bring you and your family much more joy and peace than you can possibly imagine. Honoring God always brings peace. Focusing on and honoring the world does just the opposite.

➤ **RYB, Dude!**

For those who have read any of my scripture-based novels, you know that I like to teach basic biblical concepts through various types of stories and parables. The “RYB, Dude!” is a reference to “Read Your Bible.” It's a catch phrase used by the fictional protagonist in my books,

an affable angel named Mick. In each chapter, I'll highlight its essential concepts with a verse or verses in this section.

Yes, using ample amounts of scripture may be a unique approach to writing novels, but it's what God led me to do. The one thing I wanted to do for this book, however, was to only utilize specific verses for each chapter so I could really concentrate on the concepts and not turn this whole thing into a long sermon. So for those who are biblically inclined, I've included some specific verse references for you to follow up on if you so desire.

Personally speaking, I largely use Biblegateway.com and review several different biblical translations when doing research for my books or a bible study. Right up front, please know that I will expressly not be delving into any of the arguments about which translation is better than another. Jesus Christ is the center of my faith, and I hope that many fellow believers will read this book and be blessed by it. I'm also hoping that open-minded non-believers and/or spiritual seekers will also read this book.

To that end, I'm stating my specific biblical citations using both the King James Version (KJV) and New International Version (NIV). Those who read each of these specific translations typically dislike the other one. For the sake of unity within the body of Christ, I'm using both. I'll ask for both sides of the issue to tolerate the presence of the other translation as you read along. This book is about Jesus Christ and His glory, not arguing over which translation to use.

For this chapter, I'd like you to consider a verse I mentioned a moment ago. I often think of its meaning and remind myself of its importance. I also like to share it with others when we're doing a bible study. This verse is a wonderful "big picture" concept I tend to focus on in my own walk of faith. In fact, I think every single follower of Christ should pin this verse up in a conspicuous area and read it daily:

Hebrews 11:6:

KJV ... "But without faith it is impossible to please him: for he that cometh to God must believe that he is, and that he is a rewarder of them that diligently seek him."

NIV ... "And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him."

As we climb the mountain of budgeting together, we need to remember that if we don't have faith in God and His ways, it is impossible to please Him. So let me ask you this: How's your faith doing these days? Does the budgeting of your money actually reflect how you really feel about Jesus Christ—just as I'm proposing? If you think I'm wrong about that, what's your reasoning?

➤ **Actions**

So you're a chapter into this book and you can see how's it's laid out. At this point, the best course of action is to determine that you're going to finish this entire thing with me operating as your tour

guide. Budgeting is not a subject people typically want to talk about, but it's absolutely essential to both your life and your faith.

We're at the bottom of the mountain right now, in what you might call a type of "base camp." We have a long way to go to reach the summit, so I challenge you to stay with me as we break camp and begin our march upwards. I really think you'll learn a few things along the way, and perhaps even have a chuckle or two. More importantly, I hope you'll see the glory of God contained within these pages. I've gone through a lot of financial pain in my life. I truly hope you don't have to, as well.

Like I've said, budgeting isn't the most popular subject, but it's very important. Let's do this together.

➤ **Let's Whiteboard That**

This section is for a topical parting shot or shots to leave you with at the end of each chapter. I really enjoy whiteboards for two primary reasons: (1) they're excellent visual depictions of simple ideas being described and/or presented; and (2) they're fantastic for hard-hitting quotes or sayings that make a salient point. This section is intended to use various quotes to provide a kind of synopsis of what you've just read. So for the first one, here goes:

**"What is right is not always
popular,
and what is popular is not always
right."**

Albert Einstein