**Life Lessons for Finding What You Treasure:**

**Balance your Spending with Saving, Sharing, and Simplicity?**

 You love people, and use money for stuff, don’t you? But how often do you *love money*, and *use people* for stuff? Most family breadwinners think they work to support family life. But does your family at home experience you *living for your work*, and bringing home to them the burned-out left-overs of your life? We all like to think we are investing our money in what’s most important, that our budget accurately reflects what our hearts care most about. We like to think we’ve made sure that our treasure just follows our hearts. But Jesus was correct in teaching us that the reverse is also true. Our hearts *do* follow our treasures, so we need to follow the money too. We all need to examine where our dollars are taking our minds and hearts, and with them, our marriages and children. If we ask them, will they believe we are supporting healthy endeavors out there? Will we find they are proud of how they see our time and money leaving the world a better place for all?

 Just like our checkbooks, our schedules need to be kept in balance too, so they both show what should be the priority of our private over our public life. How can we tell?

* Do we keep a good balance with saving and spending money? Do we enjoy both?
* Do we dread consumer debt enough to wait for things we want until we can pay for them up front?
* How cluttered are our houses and our schedules?
* Do we live simply enough that we enjoy sharing our homes and wallets with others in need?
* Or do we keep too much stuff around our homes, and in our public lives, that we don’t invite the people who need us into our homes and lives?
* Are we hiding some of our investments of time and money, deceiving our loved ones so we can avoid the pain required to change?
* When I look at my five biggest monthly expenditures, how many of them can I see are being used to leave the world a better place? Is the money creating life, or consuming more life than it creates?
* Is my deception so comprehensive that I try to get people at work to see me one way, and then try to act like I am somebody else when I get home?
* Am I having trouble changing gears? When work intrudes on my home life, or my family suddenly needs my attention during my work day, do I have trouble giving it to them?
* If my disguises are wearing thin, *do I even know who I am anymore, who I would be without these public and private roles, relationships, and responsibilities?*

 If all these questions are leading you to see laziness and selfishness in your life that don’t seem to square with your ideals, what could be causing this? Most likely, it’s *el greedo:* **valuing your money and possessions more than your relationships** with your family and friends. When we provide for them, whether by earning money or spending it carefully on what they need, **do we provide them with *ourselves*,** our time, our minds, and our hearts? When we protect them from harm, beyond safe housing and transportation, **do we protect them from us,** from their enemies, within and without? **Do we care for them enough to listen** to what’s really happening in their lives, to hear how they feel about it, and what they need from us to feel safe? Your spouse and children may want to tell you, “I don’t care what you know until I know that you care. Show me you want to understand me, then I might want to understand what you’re trying to teach me.”

` These are challenging questions that most people have been reluctant to look at very closely. We usually don’t until something is really hurting and worrying us. Below are contrasting mindsets and habits that will produce more illness or wellness in people, depending on how they use the neutral resources of money, and the services and possessions it can buy:

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| ***Sickening Beliefs and Lifestyles*** | ***Healthy Beliefs and Lifestyles*** |
| At month’s end, my credit cards aren’t paid off. | I wait for things, so I have no credit card debt. |
| Financially I support one or more adults who  should by now be able to support themselves. | When adult friends and family get themselves into  trouble, I give them of myself, and not much money. |
| There’s no will to carry out my wishes after I die. | My will will do much good after I die – I’m proud of it. |
| I use money to buy affection or avoid rejection. | I give acceptance and affection, which come back to me. |
| I spend on pain-killing escapes from reality. | I’ll pay money to help me embrace pain as a teacher. |
| I like people rich enough to waste money freely. | It really grieves me to be around money being wasted. |
| Buying new saves me time looking in storage. | I know and use what’s on hand before buying new. |
| When asked what I’m worth, I know what I have. | When asked what I’m worth, I realize that I’m priceless. |
| I lie at home about what I say and do at work;  I lie at work about what I say and do at home. | I don’t mind when family interrupts me at work, or vice- versa: as the same guy 24-7, I can change gears easily. |
| I have no healthy role model for managing money.  | I have known a healthy role model for managing money. |
| I am paying out for my past sins of consuming. | I am saving money for my future consumer needs. |
| If it’s even real, I don’t care to know what’s  causing global warming, or what it’s causing. | For the sake of future generations of my family and my  planet, I am leaving a rather light carbon footprint. |
| I give my most delightful self to the public. | I enjoy my best moments with my family and friends. |
| I pray for God to help me make more money. | I ask God to show me better ways I can use His money. |
| I give or lend to those who will give back to me. | I enjoy giving anonymously to people in need. |
| I live to work; I expect my family to support it. | I work to live, expecting coworkers to support my family. |
| I’ve been accused of spoiling and enabling my  family by over-indulging, overprotecting them. | I’m slow to indulge or protect my family because I want  them to learn to enjoy work and solving their problems. |

 Healthy lifestyle choices are facilitated by believing that our money and possessions are not ours at all, but that they belong to God. We are just passing through, and we will have growing gratitude now and later on if we are good stewards now of what has been entrusted to us.