

BEYOND BLESSED

GOD'S PERFECT PLAN TO OVERCOME
ALL FINANCIAL STRESS

ROBERT MORRIS

WITH A FOREWORD
BY DAVE RAMSEY



NASHVILLE NEW YORK

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FaithWords
Hachette Book Group
1290 Avenue of the Americas, New York, NY 10104
faithwords.com
twitter.com/faithwords

First Edition: January 2019

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Library of Congress Control Number: 2018953664

ISBNs: 978-1-5460-1009-8 (hardcover), 978-1-5460-1012-8 (ebook),
978-1-5460-1353-2 (signed edition), 978-1-5460-1339-6 (int'l edition, South Africa)

Printed in the United States of America

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10 9 8 7 6 5 4 3 2 1

*I dedicate this book to my wife Debbie.
Because of you, my life has truly been beyond blessed!*

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FOREWORD

by Dave Ramsey

I like to say that I met God on the way up, but I really got to know Him on the way down. That's because I became a believer before my wife, Sharon, and I filed for bankruptcy. But the early days of my walk with God took place inside the crucible of that financial disaster.

And since I have the gift of skepticism, I questioned everything about my new faith—including why my church seemed to go on and on about money. Thankfully, God was really patient with this young man. He taught me that my pastor talked a lot about money because *the Bible* talked a lot about money. He also exposed me to some great Christian thought leaders who shaped my take on God's ways of handling money. I soaked up everything I could find from teachers like Larry Burkett, Ron Blue, and Howard Dayton.

I also crossed paths with a pastor from Texas named Robert Morris.

Over the years, Pastor Robert and I have become close friends. He's spoken to my team at Ramsey Solutions, and I've had the privilege of speaking to his amazing congregation at Gateway Church. Plus, God has used his first book, *The Blessed Life*, to strengthen my understanding of things like giving, generosity, and contentment.

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Honestly, I use something that I've learned from Robert Morris almost every day of my life.

And that's why I'm so excited about the book that you're holding.

See, I talk with hurting people on the radio every day. I meet them face-to-face at our live events. I see them at their worst, when they're so scared they can hardly breathe and when their marriages are hanging on by a thread. For them, giving and generosity feel like bucket list items—dreams that might become a reality “one of these days.”

Meanwhile, they're just fighting to stay alive. Like so many others, they're living paycheck-to-paycheck, drowning in a sea of student loans, car loans, and credit card debt. They're basically good people. They aren't stingy or rebelling against God. They simply don't have the margin to give.

And that's what makes the message of this book so important.

Pastor Robert compares being wise with money to a person standing on two legs. *The Blessed Life* explained the importance of one leg: generous giving. But *Beyond Blessed* focuses on the other leg: biblical stewardship.

Of the two, giving is the easiest to grasp. But stewardship is just as important.

The Bible clearly teaches that God owns it all. Not just a tenth of your income or an occasional love offering or a pledge to a capital campaign. *Everything* belongs to Him. He owns the cattle on a thousand hills, but He also owns the hills!

What's more, He's given each of us a portion of His stuff to manage wisely. That's really what stewardship is all about. It's letting God be the boss of everything that's in your hands. It's using His blessings His way for His glory.

Now, that's not easy in this world. Our culture swings from one

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extreme that says wealth is evil to the other extreme that says wealth is a sure sign of God's love. But, as Pastor Robert reminds us, neither is the truth.

Beyond Blessed helps you navigate money, wealth, and generosity from a biblical perspective. It teaches you the tactical things that I love like budgeting and saving and getting out of debt. But it also shows you why all that has to be done with a spirit of contentment and absolute dependence on God.

Simply put, Pastor Robert teaches you how to stand on both legs of wise biblical finances. He shows you how to be a great steward so that you can become an outrageously generous giver.

Over the years, I've been blessed to rub elbows with some awesome leaders. But I've never met anyone who understands biblical stewardship and generous giving better than Robert Morris. Plus, he doesn't just *know* this stuff. He *lives* it every, single day. His example inspires me to reflect Jesus more clearly through my life and my money.

I believe it will inspire you, as well.

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I didn't see it coming. How could I? All these years later it still stuns and humbles me as I look at what God did, and continues to do, with that humble little effort.

Way back in 2001, it never occurred to me that a simple response to a request from a dear friend and mentor would set in motion a publishing phenomenon that here, all these years later, would still be spreading around the world touching hearts and impacting lives. In other words, no one is more surprised than I that my first-ever book, a little collection of things God had taught me about generosity, is a perennial best seller among Christian books.

As I write these words, *The Blessed Life* has been reprinted dozens of times in dozens of languages. Millions of tattered, dog-eared copies circulate hand to hand around the world. I'm told that a not-insignificant portion of the book's robust annual sales now comes in the form of bulk orders, as pastors of churches large and small buy one copy for every household in their congregations. Among these pastors are men like Craig Groeschel, pastor of one of America's largest church networks, Life.Church; Max Lucado; Rick Warren; Chris Hodges; Joel Osteen; and Brian Houston.

Please understand I'm not sharing this because I want you to be

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impressed. On the contrary, as I said at the outset, no one is more startled by that book's success than I am. No, I tell you this for a simple reason. To understand the power, purpose, and potential of the book you currently hold in your hands, you must understand what I intended *The Blessed Life* to impart and, just as importantly, what it was *not* created to teach. Here on the opening pages of this book, it is vital that you understand the remarkable origin story of this book's eldest brother. My firstborn, if you will. Only then will you be able to fully benefit from what is to follow.

Back in 2001 I was a young...okay, youngish...okay, a forty-year-old pastor of a fledgling church startup. We had launched Gateway Church with a few dozen people in a living room about a year and a half earlier, but it had grown rapidly. In fact, we had just moved into a rented facility—a former church now operating as a day-care center. As a result, we were enjoying the wildly extravagant luxury of not having to set up and tear down our sound system and projector every Saturday night. We could just set everything up and leave it! This also enabled us to add Sunday-morning services, whereas we had been limited to one Saturday-night service only in our previous spot.

The move accelerated our growth to the point that we quickly found ourselves ministering to more than five hundred people or more on a weekend. While this seemed like a vast multitude to us at the time, the reality was that Gateway wasn't even one of the largest churches on our street, much less one of the largest in North America. It was in this season that a friend approached me with a surprising request on behalf of James Robison.

In the unlikely event that you're not familiar with James, you need to know he is a truly wonderful man of God who has been used mightily by the Lord over the last five decades to positively

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impact the lives of people around the world and advance the kingdom of God in a variety of ways. Like me, he began his ministry as an itinerating Baptist evangelist and was used to introduce hundreds of thousands to new life in Jesus Christ.

At the peak of his influence and notoriety in that denominational stream, James had a transformative encounter with the Holy Spirit that set him and his ministry on a new trajectory. For the last twenty-five years, James has ministered to millions via his daily *Life Today* television broadcast, using it to fund humanitarian efforts that have saved and improved countless lives all over the world.

Not long after I surrendered my life to Christ as a nineteen-year-old and sensed a call to full-time ministry, I went to work in the mail room and telephone prayer center of James' ministry, Life Outreach International. Needless to say, he has been a great role model, mentor, and friend to me through the years.

Two decades later, I found myself the pastor of a young, expanding church with James Robison as a member of my congregation. (If you don't think this was a little intimidating, you should try it!) That's when he sent the request that set all this in motion.

James had heard me speak about how to cultivate a heart and lifestyle of generosity—toward God and others. This resonated with him powerfully because he had grown concerned about the prevalence of a “give to get” message being proclaimed from many pulpits and media ministries. That message seemed to suggest that the primary motivation for believers to be generous is the expectation of receiving even more back in return. In contrast, I advocated a “give to live” and “give to love” heart motivation for God's people. In other words, I was teaching our congregation that believers should be the most generous people on earth simply because our hearts are overflowing with gratitude to God for His extravagant, gracious

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gifts of salvation and eternal life. I taught that we give to God and others for the sheer joy of giving and because God is a giver—therefore, as His children, we should naturally take after our Father. Instead of a “give to get” message, I preach a “get to give” message.

James believed this kind of teaching needed to be exposed to a wider audience, so he presented me with a challenge coupled with an opportunity. If I would expand on these messages in book form, he would offer the book on his television program and have me on to talk about it.

It represented an intriguing challenge. On one hand, I was a more-than-busy pastor of a church virtually exploding with growth. I found myself coming and going several times in a typical week. The thought of finding time to write a whole book—something I’d never done before—seemed impossible. On the other hand, I agreed wholeheartedly with James that the body of Christ needed to get this revelation of generous giving from a higher motivation. More importantly, I sensed that this invitation wasn’t ultimately from James Robison. It was God who was opening this door because He wants all of His people to experience the joy that results from being a cheerful, extravagant giver. I felt the Spirit of God prompting me to say yes to this invitation, and to trust Him with the task of actually getting the book written. So I did.

Ultimately, the writing of *The Blessed Life* proved far less painful than I imagined it would be. I’ve learned through years of walking with God that He always supernaturally empowers us to do what He asks of us, if only we’ll step out in faith and trust. I began by

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slipping away for a long weekend retreat with a pile of scribbled notes and a voice recorder. After some time of prayer and fellowship with God, I organized my notes, turned that recorder on, and began pouring out my heart and thoughts about living a lifestyle of generosity.

The words flowed far more freely than I'd thought possible. Long-forgotten stories and incidents rose up in my memory. I said things I didn't even know I knew! By the time my getaway was over I had hours and hours of teaching on tape. My next step was to have these recordings transcribed. I spent some time refining them, then turned them over to a gifted editor who happened to be a member of Gateway Church and understood at a deep level the truths and principles I wanted to convey. He cleaned up and polished the emerging work further and soon we had a bona fide book manuscript ready for printing. The rest, as they say, is history.

The initial print run of thirty thousand copies was quickly exhausted, so additional printings followed. Soon, major publishing houses started expressing interest in taking *The Blessed Life* on as a published title. I said yes to one of them and soon the book was being sold everywhere!

Now, I was a publishing novice back then. I didn't know enough about it to know what was normal in the Christian book industry. Since then I've learned that most books, if they're successful, experience an initial surge of sales that trails off fairly quickly. But that didn't happen with *The Blessed Life*. It seemed to just keep growing with each passing year—fueled by the word of mouth of those who had been touched and helped by it. In fact, it's still going strong today.

So why a “sequel” all these years later? Well, actually it's really more of a *prequel*, and you'll understand why in a moment.

Two Legs Required

I have a vague childhood memory of seeing a cartoon episode in which a character has one shoe nailed to the floor. He runs as hard as he can but can only spin in circles. It's comical to see a cartoon character in that plight. But there is nothing funny at all about seeing my fellow Christians live that way. Allow me to explain.

Since writing *The Blessed Life*, I've heard countless testimonies from individuals, couples, and families who read it, embraced its message, and experienced wonderful, life-transforming results. They responded to its challenge to cultivate a lifestyle of generosity and

You can't outgive God.

started giving joyfully and liberally. Even extravagantly. In doing so they discovered what my wife, Debbie, and I did long ago—namely, that you can't outgive God, and that blessing others as the Holy Spirit prompts you is just about the most fun any human being can have. They learned that putting God first in their finances and recognizing that it all belongs to Him anyway results in freedom, peace, and joy in every area of their lives. This indeed *is the blessed life*.

But that's not the only kind of testimony I've heard over the years. Another, less encouraging theme emerged from some who read and tried to follow the book's core message about giving. From time to time I've had someone come up to me on the street or at a conference and say something along the lines of, "I tried it, but it didn't work."

Of course, my usual response was, "Tried what?"

"Giving. My spouse and I started giving as you suggested in your book, but we're still buried in credit card debt."

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Initially I was puzzled by these kinds of comments. I wasn't connecting the dots because, in my mind, they were unrelated to what the book was actually about. After all, I didn't write a book called *The Blessed Pocketbook* or *The Blessed Balance Sheet*. I shared spiritual truths and insights for experiencing God's blessing upon your entire existence—which encompasses your health, emotions, relationships, and, yes, your finances.

Gradually I began to understand that I had built the message of *The Blessed Life* on an assumption. If you think of that book's message as a house, then there is an underlying assumption serving as the house's foundation. That foundational assumption is this:

We have to live within our means.

Put another way, *you can't spend (or give) more than you have.* Now, I know there's nothing particularly deep or profound about that statement. It is a concept so simple a child can grasp it. Indeed, I learned this principle from my wise and frugal parents early on in life.

My father was and is one of the most generous men I've ever known. Over the years, I've watched him give thousands of dollars to the kingdom and bless struggling people with cars and even houses! He's made personal loans to young couples for down payments on their first house, to families who were rebounding from financial disasters, to people who had lost their jobs, and to widows who needed reliable transportation. And he still does.

He doesn't make a big deal out of his one-man benevolence banking operation he's been running for decades. On the contrary, his generosity flies under the radar of most of the people who know him. But he did once show me the little black ledger book that contained all of the personal loans that were still outstanding. Quickly totaling them in my head brought me to more than \$350,000! One

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of these was a loan of \$20,000 to an older widow who needed a car. My dad had told her to pay whatever she could. She was faithfully repaying him at a rate of \$20 per month. My mathematical mind quickly realized the loan would never recover even a fraction of that money. Of course, he wasn't bothered by that. As I flipped through the pages, I realized that most of the loans were like that. I asked my father, "Do you have any collateral for these loans?" He said, "No, just their word." I said, "Well, what if they don't pay you back?" His eyes welled up with tears as he choked the words out: "Well, then . . . I got to bless them!"

My father is definitely one of the greatest givers I've ever known! Not coincidentally, he is also one of the greatest *stewards* I've ever known, and those two realities are related. Just think about it: How can you generously give to others if you have nothing to give?

Dad is a civil engineer by trade and even owned his own company for many years. I've been told more than once that he is a mathematical genius. Numbers add up in his mind effortlessly. So, if he's going to help someone with a \$5,000 loan, and he has payroll and monthly expenses to meet, he has to be able to live on a budget that allows him to meet all of his obligations *and* be extremely generous! My dad certainly modeled wise, frugal, prudent stewardship.

I carried this ethic into my marriage. Debbie and I married young, and I was clueless and foolish about many things at that point in my life. But understanding the basic, unforgiving math of income versus outgo wasn't one of them. I knew you can't spend more than you make. I wasn't earning much money in those days. I suspect that by the government's official definition, we were literally *poor*. Yet we did whatever was necessary to live on less than what I made. And once I fully surrendered my life to Jesus and experienced God's extravagant gift of forgiveness and wholeness, doing so

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included managing our finances in such a way that we could tithe faithfully and give generously whenever the Spirit nudged us.

I honestly assumed most, if not all, believers understood this. So, I didn't address it in *The Blessed Life*. It seemed obvious to me that being a generous person involved redirecting your discretionary spending money, which in turn required...you know...actually *having* discretionary spending money. Furthermore, wise money management—as important as that topic is—simply wasn't what James Robison asked me to write about. He asked me to explain my biblical approach to giving, one that was and is a sharp contrast to the prevalent “give to get” philosophy.

The fact is, a life of true blessing walks on *two* legs. One of these legs—the focus of my first book—is generosity. It is absolutely necessary to be generous to experience the full measure of God's blessing. However, the vital *first* leg is managing your financial resources wisely and prudently so you'll actually be able to be generous. That is the focus of the book you now hold in your hands. This is why I said that, in a sense, it is as much a prequel as a sequel to *The Blessed Life*. It is also why I was put in remembrance of that cartoon character with one foot nailed to the floor. Trying to be more generous without also becoming a prudent manager of resources (especially money) is like trying to run with one foot nailed to the floor. It will be exhausting, frustrating, and fruitless. This is precisely what I saw in the faces of those people who came up to me saying things like, “Pastor Robert, I've started giving but I'm still trapped in credit card debt.”

Here's wonderful news. The ability to wisely manage wealth and material possessions is not a talent with which you're gifted at birth. It's a skill. This means it can be taught and learned. It is a form of wisdom, and the book of Proverbs wouldn't encourage us to “get

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The ability to wisely manage wealth and material possessions is not a talent with which you're gifted at birth. It's a skill.

wisdom" (4:7) if it weren't available to everyone with enough humility to receive it.

There is a biblical word for this skill, but I'm almost reluctant to use it here because it's gotten a bad reputation through misuse and abuse.

Too many Christians have a wrong concept of what this word denotes. Here goes, anyway. I'm talking about...*stewardship*!

Many people who have been in church most of their lives have come to associate the word *stewardship* solely with giving to the church. They have been conditioned to view stewardship as just a code word for giving offerings or tithing. This is understandable because this is precisely the context in which it's so often used. If a church has a "stewardship emphasis week," it invariably means a week in which everyone is exhorted to give more generously. A "stewardship campaign" is often the label applied to an initiative to raise funds for a new building. Over time, we've been trained to hear the word *stewardship* and think "giving more." But that's not what I mean when I use that term at Gateway Church—because that's not the way it is used in the Bible.

The fact is that stewardship is simply about being a wise, prudent, and skillful *steward* of all the resources God has placed in your hands. So, what is a steward? We'll explore this question in greater depth in the chapters that follow, but for now let me give you a quick working definition. One of the main definitions for *steward* in the *Oxford English Dictionary* is "a person employed to manage another's property, especially a large house or estate." As used in the Bible, it refers to a person who is left in charge of another person's

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assets. A steward is entrusted with protecting, maintaining, nurturing, and/or growing things—a business, a farm, a household, or some funds—that belong to someone else.

God made Adam and Eve (and by extension their descendants) stewards of the entire earth. He left it in their care to “tend and keep” (Gen. 2:15) and gave them instructions to maximize its potential, saying, “Be fruitful and multiply; fill the earth and subdue it; have dominion . . .” (Gen. 1:28). In a similar way, God entrusts many things to each of us. As the Creator of everything, including us, it all belongs to Him. Yet He leaves in our care assets such as time, talents, relationships, and yes, wealth. Handling these precious assets prudently qualifies us for blessing. And for the privilege of being entrusted with more.

Numerous parables of Jesus feature stewards—both good and bad. In the coming chapters, we’ll explore these parables and mine them for divine wisdom and insight. For now, just know that on the pages that follow, I will lay out the principles, precepts, and patterns that make you a sound, skillful handler of all God has entrusted to you. We’ll focus on wealth, but the principles translate to every resource and asset category.

This will include practical skills such as budgeting, handling debt, and financial planning. In fact, these skills are so vital that our church established an entire ministry we call Gateway Stewardship in order to help our members learn them. As I said, the reality that any believer can learn the practical keys to becoming a wise steward is wonderful news and should give you hope as you begin this journey.

Here is even better news. As with everything else in the Christian life, as you step out in faith and obedience to become a more biblical steward of what God has entrusted to you, He will run to

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meet you and help you! Supernatural power from heaven is ready and waiting to provide miraculous help to you as you set out to

As you step out in faith and obedience to become a more biblical steward of what God has entrusted to you, He will run to meet you and help you!

become a wise steward. I know this to be true because Debbie and I have experienced it time and again. But we're not special or unusual. On the pages that follow, you will encounter dozens of real-life testimonies of regular believers just like you who desired to align their financial lives with the Bible's wisdom. (I've changed or omitted their names to

protect their privacy, but their stories are very real.) Unfailingly, they found they weren't alone in their quest to become better stewards. As they stepped out, they discovered a mighty heavenly wind at their backs, accelerating their progress as God honored their decision to do things His way.

Please get this: God blesses, helps, and rewards your heartfelt efforts to be a better steward.

I wrote this book as a companion to *The Blessed Life* because God wants to bless you. It's His nature and desire to do so. But it's hard for Him if you're not both a wise steward *and* a generous giver. Indeed, the first enables the second. Generosity is the goal. Wise stewardship is the vital means to achieving that goal.

Yes, the blessed life travels on two legs. I'm here now to help you get that first, vital leg in place and working strong. Then and only then will you be free to be a generous, joyous giver. And with those two legs in place in your life, they'll take you to a place "beyond blessed."

CHAPTER ONE

MAXIMUM IMPACT, MINIMUM STRESS

I want to invite you to daydream a bit. No, I'm not suggesting that you mentally check out and head to the golf course or the beach in your imagination. I'm asking you to pause a moment and picture, as vividly and with as much detail as you can, how it would feel to live without financial pressure.

Imagine that you always have money left at the end of the month, rather than too much month left at the end of your money. I'm talking about a life in which you've forgotten what it feels like to have worry or stress about your finances. When confronted with a purchasing decision, your first thought is, "Lord, *should* I buy this?" rather than, "How can I afford this?" Imagine a life of daily peace, laying your head on your pillow at night with a satisfied soul, and sleeping like a baby. If you're married, you and your spouse routinely pray about spending priorities but never fight about money.

Picture a life in which you get to bless others whenever and wherever the Spirit moves you. This is a life turbocharged with energy,

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purpose, and fulfillment because you get to consistently invest in the people and causes that mean the most to you. In this imagined existence, you live with the assurance that you are, in the words of Jesus, laying up treasure in heaven (Matt. 6:19–21). But in the meantime, you're having a ball here on earth. How fun this life is!

The highlight of a typical day might be noticing the frazzled-looking young mother in the grocery store aisle comparing prices on the cheapest brands of peanut butter while using her phone as a calculator and fighting back tears. You approach her, hand her a fifty-dollar bill, quietly say that God wants her to know that He sees her and cares about her, and simply walk away. Indeed, you spend your days looking for opportunities to be an answer to some desperate person's whispered prayer—routinely having the privilege of serving as a living, breathing, tangible manifestation of God's love for them.

Imagine not getting a sudden pit in your stomach when you think about your retirement years or old age. Like the wise, prudent woman of Proverbs 31, you smile at the future (v. 25).

Go ahead and imagine all of this, and any other aspects that come to mind of a life free from money pressure. As sharply and vividly as you can, picture yourself, your family, your home, your career in snapshots and video images of how it could be. Picture

See yourself
experiencing a life
of maximum impact
and minimum
financial stress.

being free to follow to the fullest the
adventure God wants to live along-
side you.

See yourself experiencing a life
of maximum impact and minimum
financial stress.

Well, what do you think? Does that kind of life seem appealing? Gratifying? Peaceful? Of course it does. However, I don't want you to get

MAXIMUM IMPACT, MINIMUM STRESS

the wrong idea. What you just envisioned was *not* necessarily the life of a wealthy person. In fact, many extremely wealthy people spend as much or more time worrying, fighting, obsessing, and stressing about money as anyone. The rich are more likely to be on antidepressants or anti-anxiety medications than average working-class folks. Millionaires and billionaires commit suicide with shocking regularity.

Nor did I just encourage you to fantasize about winning the lottery. A 2016 article in *Time* magazine pointed out that many people who win giant jackpots “wind up unhappy or wind up broke.”¹ As an expert cited in that article pointed out, “About 70 percent of people who suddenly receive a windfall of cash will lose it within a few years.”² A 2013 article in *Forbes* titled “Why Lottery Winners Crash After a Big Win”³ cited a study of Florida lottery winners that found that more than 5 percent of them were in bankruptcy only five years out from their big “win.” The author interviewed numerous jackpot winners and found a startling number of them miserable and alienated from everyone they cared about. One woman referred to the money she and her husband had won as “a curse.”⁴ Another study revealed that “sudden wealth” didn’t take pressure off marriages, either. In fact, it actually increased the likelihood of divorce for married couples.⁵

The wonderful fact is that the truly “blessed life” you just envisioned is available to everyone, regardless of income bracket or social status. You can have that life. Anyone can. It requires only one thing: consistently living within your means. That’s the truth. Of course, just because it’s *simple* doesn’t mean it’s easy or comes naturally. If living within your means were easy, it wouldn’t be such a rare thing in our culture. (By the way, it wasn’t rare a few generations ago. In fact, it was the norm. We’ve lost a vital virtue somewhere along the way.)

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Wherever you stand right now, however ill equipped you may feel, however overwhelming your challenges may seem, you can take the first crucial steps today—then follow through all the way to a life “beyond blessed.”

It’s not too late. You haven’t gone too far to course correct. You are not disqualified in any way because of anything you’ve done, haven’t done, or suffered. You don’t need to have any specific talent or aptitude. You don’t have to come with anything more than a surrendered, humble heart and a willingness to embrace biblical wisdom. And you can start right now. (In fact, by picking up this book, you’ve already started!)

I know this, not because I know *you*, but because I’ve seen the precepts and practices I’m about to present to you work for an astonishing variety of people from every imaginable starting point. I’ve received thousands of letters from readers whose lives were changed by *The Blessed Life*, but one special letter touched me in a particularly meaningful way.

It came from a lady who received the book when she was a non-believer in the midst of a divorce. She read it and God used it to transform her life on multiple levels. She got a glimpse of the reality that God is good and that He loves her, so she gave her life to Christ. She promptly asked her soon-to-be ex-husband to read it, too. He did so, and although it was never envisioned to be an evangelistic book, he got saved as well. As a result, their marriage was saved. And their lives radically changed as they started putting God first in their lives.

But that’s just the “backstory” she shared in her letter. This woman continued by describing a visit to Gateway Church. Eager to share her excitement, she told her story to the first person she

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met: our receptionist, who was alone in the church lobby, except for a nearby janitor taking out the trash just within earshot of the conversation. After finishing her story of how *The Blessed Life* had impacted her life, she asked where she could find the church bookstore. She hoped to buy ten copies for her friends and family. The receptionist directed her around the corner to our bookstore. When this woman arrived there a few minutes later, she found ten copies already set out and waiting for her. She asked how much they would cost—unsure how many she could afford—and the clerk smiled and said, “Not a thing. They’re yours! The price has been paid!”

Startled, the visitor asked our checkout helper to repeat herself. “Someone paid for the books. They’re yours to take. Have a blessed day!” The woman remained confused and pressed our store clerk for clarification. The bookstore helper leaned in and smiled. “When you spoke to the receptionist,” she said, “did you happen to see the young man working behind you?” The visitor barely remembered.

“Do you mean the janitor taking out the trash?”

“Yes. He must have heard your story,” the helper continued, “because he ran down here and bought these books for you.”

The visitor couldn’t believe it. Overcome with gratitude and wonder, she gathered up two shopping bags filled with *The Blessed Life* and prepared to leave. As she did, the desk helper offered one last tidbit of information about the blessing: “Oh, by the way. That janitor is Pastor Robert’s son.”

Yes, that was my son James, who was a student working part-time in our church facility maintenance department back then. It was he who overheard the lady’s testimony and hurried down the hall for the privilege of blessing her, assuming he would remain anonymous. I don’t share this story solely because I’m a proud dad,

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although you'd better believe it blessed me immensely to read that letter. I share it to encourage you that when a mom and dad start down the path of living wisely in order to live generously, their lives aren't the only ones changed. Younger eyes are watching, learning far more from what you *do* than from what you say. You see, one of the many benefits of living the blessed life is establishing a legacy. Watching your children become adults who know how to be wise stewards and who understand the joy of generosity is one of the most gratifying things you can experience as a parent.

By the way, today James now leads Gateway Church's stewardship department where he and a team offer financial training to those who request it. They share the very principles and processes I'm about to lay out for you.

My hope now is to help you get there, too—not only so you can experience a life of maximum impact, but also so you can model it for the most important people in your life. Yes, I know these precepts will help you. I've had a front-row seat to watching them work in the lives of my children as they've grown to adulthood and launched households of their own.

Let me paraphrase something Henry David Thoreau once wrote: If you've built a castle in the air, that's okay—just put a founda-

If you've built a castle in the air, that's okay—just put a foundation under it.

tion under it. The castle of that life without financial pressure we imagined together a moment ago may seem like it's hovering just beyond your reach—so let's build a foundation under it. That foundation is stewardship. Of course, establishing

a foundation requires some effort. So, let's get started on building your life beyond blessed.

Settle the Ownership Issue

So, where does this process start? you ask. How do I begin the journey toward being a wise, faithful steward?

To build a foundation for your new life of maximized impact, we're going to have to dig down into the very bedrock of how we understand God and His ways. That means burrowing down to a couple of simple but fundamental questions.

Whose am I? Or put another way, To whom do I belong?

If you're truly born again, the answer is easy.

I belong to God, of course!

That's the right answer. After all, most of us have heard and read the words of I Corinthians 6:19–20 many times: “Or do you not know . . . you are not your own? For you were bought at a price.” Saying yes to Jesus and following Him means laying down our lives and completely surrendering everything to Him. As Jesus once told His disciples, “Whoever seeks to save his life will lose it, and whoever loses his life will preserve it” (Luke 17:33).

Of course, we get the far better end of that deal. In the great exchange at the cross, we get rid of a broken, sin-marred, guilt-soaked life and an eternal future in hell. In return we get wholeness, peace, a cleansed conscience, meaning, and purpose in this life and eternity in heaven, to boot!

There is a broader principle embedded in Jesus' warning: namely, that we invariably lose the things that we—out of selfishness, insecurity, or greed—try to cling to. But the things we release to Him in trust and love invariably come back to us many times over.

Once we settle the issue that we belong to God, there is a related ownership question we must settle in our hearts and minds. It's one

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thing to acknowledge that you belong to God. But what about all the stuff? Who owns this world and all it contains? Or to bring that question down to a more personal level, *Who owns your stuff?* Who owns the money, home, cars, furniture, electronics, clothes, and all the material goods you routinely, casually call “mine”?

The answer to this question represents the foundational, fundamental, bedrock issue of successful stewardship, and therefore of living a blessed life. There is no path to real blessing that doesn't begin with getting this question settled fully and deeply in our hearts—once and for all time. This question, too, seems to have an obvious answer. Of course God owns it all. In another familiar Scripture, the Word plainly declares,

The earth is the LORD's, and everything in it.
The world and all its people belong to him. (Psalm 24:1 NLT)

That's pretty clear, don't you think? Yet God Himself gets even more direct and specific when, out of His own mouth, we hear,

For all the animals of the forest are mine,
and I own the cattle on a thousand hills.
I know every bird on the mountains,
and all the animals of the field are mine.
If I were hungry, I would not tell you,
for all the world is mine and everything in it.
(Psalm 50:10–12 NLT)

God says to you, me, and all humankind, “Do you see that pride of lions over there? Mine. See that herd of cattle? Mine. Do you

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know how many birds there are on those hills over there? No? Well, I do. If I had a craving for fried chicken, I wouldn't need to ask anyone's permission or notify anyone before picking out a plump fryer. The world and all it contains are legally mine because I made them."

If you have a diamond ring, that diamond came from God's coal and was formed under tremendous pressure in the heart of God's earth. If you're wearing pearls, they came from God's oysters. The paper money in your pocket came from one of God's trees. And the metal formed to construct the car you drive? The wood and stone that form your house? There isn't anything in your life that didn't come from God's creation.

Of course, God isn't greedy. On the contrary, He is extravagantly generous. He is the author and source of agape love, the kind of love that gives sacrificially. It is His greatest joy to bestow gifts and bless. This is His nature.

It is God's greatest
joy to bestow gifts
and bless.

This stands in sharp contrast to the fallen nature you and I were born with. It seems that one of the first words any infant learns to say—right after *da-da*—is "Mine!" If you've had children, you know this is true. In fact, they can display it before they can even say it. *Mine!* We're all born with a broken, fearful, grasping spirit. A dread of not having enough. Or running out. Or, heaven forbid, someone else having more.

So, the most fundamental question every believer must answer is, Whose declaration of "mine" is valid—yours or God's? They can't both be valid.

The first question we asked and answered should settle this one. *To whom do I belong?* Because if I belong to God, then there is no

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question that everything I possess is ultimately His. The logic is inescapable. If God owns you, then *you* don't own you. Again, in the words of Paul,

Don't you realize that your body is the temple of the Holy Spirit, who lives in you and was given to you by God? You do not belong to yourself, for God bought you with a high price. So you must honor God with your body. (I Corinthians 6:19–20 NLT)

Paul makes clear here that if we're born again, we should view our very bodies as being on loan from God. It's yours to live in as a caretaker for eighty to a hundred years, but it's God's house your spirit is occupying.

Yes, it all belongs to God. Early on in my walk with God I settled this question definitively in my heart, and maybe that is why I struggled less with this stewardship issue than some believers clearly do. Understanding that God *owns* and we *steward* is the most vital understanding you must embrace to begin this journey. A fancier word for “understanding” is *paradigm*. Moving from a “this is all my stuff” way of viewing the world to one of “it's all God's stuff” requires a paradigm shift. We'll dive much deeper into the implications of this paradigm, and how it transforms your approach to, and attitude about, literally everything in the chapters to come. But for now, just understand and embrace this foundational truth. *You are not an owner*. You're a steward of many things entrusted to your care by a loving, generous God. This, of course, leads us to another question:

If I am a steward, what kind of steward am I?

Burdens vs. Blessings

The life of a wise steward is a good life. A happy life. A blessed life.

As your daydream exercise at the opening of this chapter suggested, it is a life free of the grinding, soul-crushing pressure of worry about money, debt, or lack. A life largely without fear of the unexpected.

How rare this is in our day! A 2014 survey of 3,068 adults by the Harris Poll research firm revealed that 72 percent of Americans reported feeling stressed about money at least some of the time during the past month.⁶ Twenty-two percent said they experienced *extreme stress* about money during the previous month. A few years ago, a banking organization's study revealed that 76 percent of America's households are living paycheck to paycheck. Half of us have saved up less than a three-month cushion of living expenses. Nearly a quarter of all Americans have no savings at all. A stunning number of us are one or two missed paychecks away from a full-on crisis.⁷

However, the costs of unwise stewardship extend far beyond just the realm of our finances. Long-term financial stress, it turns out, can seriously affect your health. It's been linked to migraines, cardiovascular diseases, work absenteeism, insomnia, and mental health problems including depression and other mood disorders. It raises your risk of metabolic syndrome and diabetes. It can predispose you to unhealthy addictive behaviors as you try to "self-medicate" to feel relief from the pain of stress. All that destruction and misery resulting from an entirely preventable problem.

Tragically, these statistics don't distinguish between followers of Christ and everyone else. And in my experience as a pastor, believers

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are just as likely to be suffering in these ways. That means this epidemic is swallowing up an incredible amount of money, time, and emotional energy that could have been directed at advancing the work of God's kingdom.

All of this unhappiness and suffering is rooted in poor stewardship, which in turn is rooted ultimately in a failure to recognize that all we have belongs to God. And when you don't know in your deepest knower that you and everything you have really is the Lord's, it's very hard to put Him first in our lives. Now, there's an Old Testament term for having something other than God first in your life. *Idolatry*. This isn't just an Old Testament issue, though. The apostle John closed his first letter to believers with these words:

Little children, keep yourselves from idols. Amen. (1 John 5:21 KJV)

If putting God first in our finances produces so many benefits, why is this so hard to do? Why is it such a battle to loosen our white-knuckle grip on our money and hold it with an open hand instead? Why do we resist so fiercely God's kind, benevolent, for-our-own-good instructions about tithes, offerings, generosity, and submission to Him in our spending decisions? I believe the answer is twofold:

1. Fear
2. A scarcity mentality

When we don't have a revelation of God's faithfulness and love, we feel personally and solely responsible to be on the lookout for danger and threats. When we don't understand that God is

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the Creator who brings supernatural multiplication, increase, and abundance, it's easy to live with a constant assumption that whatever little bit we have is all there really is.

In dramatic contrast, putting God first and recognizing that it all belongs to Him liberates us from fear of loss and insufficiency. Think about it. When you own a home, the repairs and upkeep are solely your responsibility. But when you are a tenant, the ultimate responsibility for the property lies with the landlord. Homeowners may lie awake at night worrying about whether the roof needs to be replaced, but tenants never do. If there is a potential problem, they simply pick up the phone and say, "Hey, I think you may have a problem with your roof! You might want to check it out."

Putting God first and recognizing that it all belongs to Him liberates us from fear of loss and insufficiency.

In a very real sense, this is the daily reality with the steward of God's possessions. This is why replacing your ownership mind-set with the stewardship paradigm is so freeing. This extends far beyond mere money to everything under your control, including your children.

I recall hearing the testimony of a woman who attended our series of stewardship classes at Gateway. This sweet woman was married with three children. As she tells it, from the day she gave birth to her first child, she found herself consumed with fear for the child's safety and well-being. These fears only multiplied as additional little ones were added to their family. She worried obsessively about their safety. As a result, she was reluctant to let them do any of the things most children normally do. Activities, sports, school trips, and even playing outside with friends all filled her with a sense of dread.

She shared that this constant worry and stress was taking a toll

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on her health. She was having breathing trouble and often couldn't sleep at night. It was also impacting her marriage as well. In the midst of all this, she and her husband decided to attend our stewardship classes led by my son James.

The first session covers a lot of the same ground that we have examined in this chapter—particularly the truth that God is the true owner and we are simply stewards of His stuff. James also points out that God's ownership extends to everything in our care, including our own bodies and our children. At the end of each of these sessions, James leads the class in a time of quiet, prayerful introspection. Participants are encouraged to ask God what He is saying to them through the teaching they just heard.

In those few moments of quietness, God put a loving spotlight on that dear woman's constant, debilitating fears concerning her children. She heard Him gently but emphatically say that she doesn't own her kids; He does. "I created them and entrusted them to you as my steward," she heard the Lord say. "But ultimately it is My job to protect and provide for them. Don't you agree that I'm in a much better position to watch over them than you will ever be? Rest!"

She told us she surrendered her kids to God that night, and for the first time since the birth of her first child, she slept soundly and peacefully. She says she realized that if she wanted what is good for her children, how much more does a good and faithful God want the same thing? After all, she realized, this is the same God who, in love, gave up His only beloved Son so she and her children could experience eternal life.

A simple paradigm shift—from ownership to stewardship—transformed her life and radically changed the atmosphere in her home. This is her testimony. It can be your testimony, too.

When you truly, deep down acknowledge that it's all God's

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anyway, you'll feel your spiritual fingers loosen their iron grip on *things*. You'll finally experience release from the crushing burden of thinking you have to hoard everything that comes your way.

It's not ultimately up to you. You can let go now.

Once you do, you'll experience new dimensions in your relationship with God as you rest in His faithfulness. And, having released ownership of yourself and your possessions, you can stand back and watch God work the miracles you've heard about. You can experience the unbelievable provision and intervention about which others testify. When you concede the ownership of all you are, and all you do, and all you own to Him, you reorient yourself into a proper alignment with spiritual reality. Areas of your life you never knew were out of kilter will shift into place. Parts of your walk with God, including your prayer life, your sense of His presence, your passion in worship, will be enhanced by the sudden yielding of contested territory to God.

When you return to God what's already His, you lock down a conviction, deep inside you, that God is absolutely, definitely, 100 percent real and active in your life. Your faith in Him suddenly has, as the expression goes, "skin in the game." You've now put your money where your heart is.

This is the foundation of becoming a good steward. This is who you want to be because the hard, harsh truth is that God cannot bless a bad steward. His goodness and love prevent it. His blessings upon a poor steward will destroy the person and inflict damage to others. Wise stewards, on the other hand, find all of heaven's power and resources deployed to help them.

Are you ready to build upon that foundation? The first element was spiritual in nature. The next one is immensely practical. Let's go.