

Rachel Cruze's

7 Devotions to Help You Manage Your Money

*Biblical encouragement
for living a life you can love*





Quit the Comparisons

I have learned to be content whatever the circumstances. (Philippians 4:11 NIV)



*These days,
comparisons come with
the swipe of a finger.*

RACHEL CRUZE

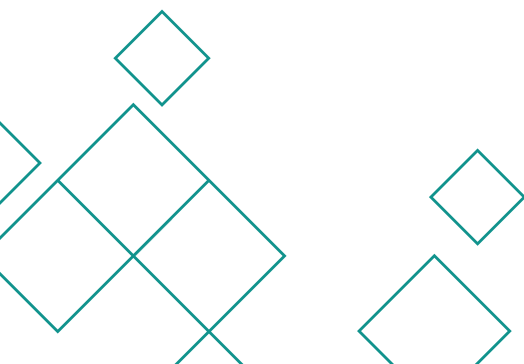
Comparison living is nothing new. Every generation in history has wrestled with it to one degree or another. But something has changed in the last 10 years or so—and I think it's tied to social media.

My parents' generation talked about "Keeping up with the Joneses." But back then you actually had to be within eyeshot of the Jones' new car or house to feel that urge for something nicer. These days, comparisons come with the swipe of a finger.

To be honest, no matter what we do, where we go, or what we buy, someone will always be doing more, going further, and buying better. That's why you have to take your focus off the comparisons and put it back on the things that matter most.

Paul understood that. He was under arrest and waiting for a trial before the Roman Emperor—but he chose to keep his eyes on Christ. And that's why he could honestly say, "I have learned to be content whatever the circumstances" (Philippians 4:11 NIV). He didn't spend time comparing his situation to others. He just trusted God and moved forward.

If you really want to love your life, you've got to get serious about the inner voices of discontentment. You've got to quit the comparisons.





Steer Clear of Debt

Let no debt remain outstanding, except the continuing debt to love one another. (Romans 13:8 NIV)



Honestly, debt is full of lies. It tells you that you can have whatever you want whenever you want it.

RACHEL CRUZE

I get to talk with people from all walks of life and from every corner of the country. There's nothing better than hearing their stories about getting out of debt and winning with money.

But over the years, I've discovered something . . . not everyone understands what "debt" really means. For example, I met a young college guy who told me how he was going to school debt-free. I was really excited—until he started explaining what "debt-free" meant to him.

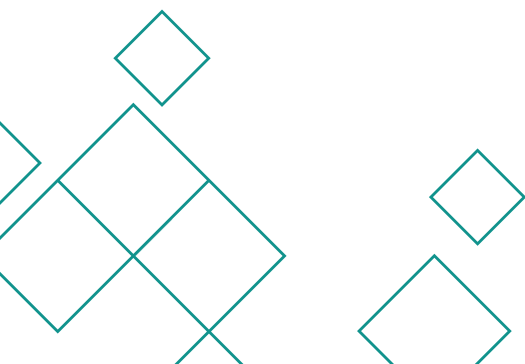
"Well, I do have a few student loans," he confessed. "But I don't have any debt."

As I gently shared with him that student loans definitely are debt, I was reminded once again that people don't always speak the same language. That's why I want to be really clear about how I define debt: It's owing anything to anyone for any reason.

In his letter to the Romans, Paul wrote about steering clear of every kind of debt. He said the only thing we should owe someone else is love. Beyond that, we need to be debt-free—really, truly debt-free!

Honestly, debt is full of lies. It tells you that you can have whatever you want whenever you want it, but then it steals your money and your peace of mind. It promises unlimited joy, but produces nothing but stress and frustration.

By saying no in the moment, though, you can say yes to an awesome future and a life you can love.





Make a Plan for Your Money

Be sure you know the condition of your flocks, give careful attention to your herds. (Proverbs 27:23 NIV)



A budget gives you freedom. It gives you permission to spend wisely!

RACHEL CRUZE

On a recent vacation, my husband, Winston, told me that I didn't have to worry about money. We had budgeted the exact amount we needed to spend, so I didn't have to think about the budget. I could spend as much as I wanted. If I started getting close to the limit, he'd let me know.

Now, I'm a natural spender, so he was really speaking my love language. But a funny thing happened as I was hanging out by the pool and soaking up the sun.

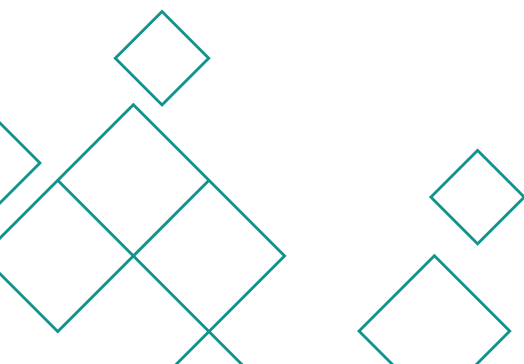
I looked at the menu prices for the chips and guacamole and couldn't help doing the math in my head. And the drinks were even worse!

I had to give myself a pep talk just to place my order. With every bite of a chip or sip of a drink, my mind kept saying, That was a dollar. That was a dollar. That was another dollar.

I discovered that I really needed some boundaries. That's because a budget doesn't limit your freedom. A budget gives you freedom. It gives you permission to spend wisely!

The Bible talks about knowing the state of your flocks and herds. To get what that means, we have to remember that people in ancient cultures measured their wealth with livestock. So, financial security depended on keeping track of their stuff.

It's no different today. If you want to love your life, you've got to happen to your money instead of letting your money happen to you. That starts with a zero-based budget at the beginning of every month.





Talk about Money— Even When It's Hard

*That is why a man leaves his father and mother
and is united to his wife, and they become one flesh.
(Genesis 2:24 NIV)*



God didn't create
all of us to be the
same, so it's okay to be
wired differently from
your spouse.

RACHEL CRUZE

If you've been married more than two minutes, you know that one spouse is probably more of a spender than a saver (and vice versa). One of you may love to do budgets, while the other likes making money decisions on the fly. One might have a long-term focus, while the other lives in the moment.

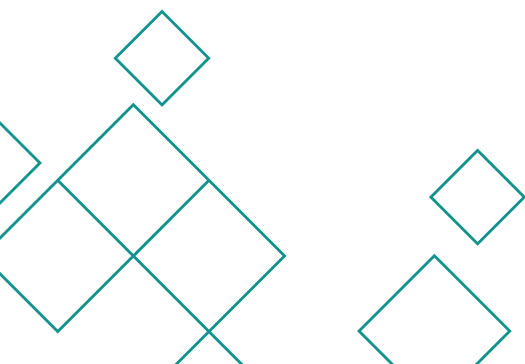
That's normal. God didn't create all of us to be the same, so it's okay to be wired differently from your spouse. But those differences also have the potential to create a boatload of problems when you mix marriage and money.

Which is why couples need to talk about money—even when it's hard.

A great place to start is the budgeting process. When you give every dollar a name together, you can identify mutual priorities and keep your lives and dreams in alignment with one another.

Genesis 2 recounts the story of creation, including how God made Adam and Eve. The Bible says that when God brings two people together, they become "one flesh." That means every part of the relationship comes together—including your finances. So, you need to talk about it.

You and your spouse are a team, and you won't start talking about money by accident. So, be intentional. The talks might be hard at first, but they'll help you move toward a life you can love.





Save Like You Mean It

Dishonest money dwindles away, but whoever gathers money little by little makes it grow. (Proverbs 13:11 NIV)



The discipline of saving is more important than how much you save.

RACHEL CRUZE

You never know when life is going to happen.

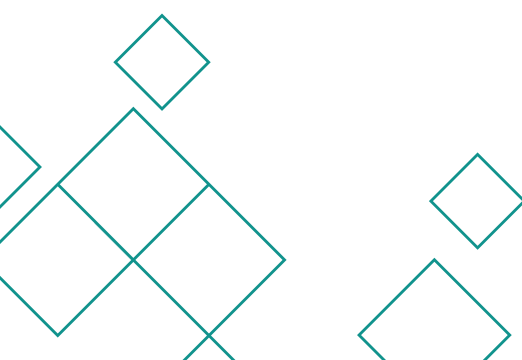
The washer may go out. The hot water heater might break. An unexpected trip to the hospital might be just around the corner. Life is full of fender benders and leaky pipes. And whether you're talking about a big problem or a little inconvenience, being caught by surprise is never any fun!

Of course, saving up for these emergencies won't prevent them from happening. But being prepared will give you options when they do interrupt your life.

That's why we have to save like we really mean it! We need to intentionally take money from each paycheck and put it away for the future. Whether it's to build an emergency fund—which should be an absolute must—or to make a major purchase—like a house, car, wedding or vacation—saving even a small amount gives you peace of mind when the time comes to dip into those savings.

The Bible says that whoever saves money, even a little at a time, makes it grow. It can be done, but it might mean saying no in the moment to let it grow for the future.

Developing a habit of saving money doesn't just happen. In the beginning, the discipline of saving is more important than how much you save. You just need to start saving something! If you do, your future self will thank your current self for giving you a life you can love.





Think Before You Spend

The wise store up choice food and olive oil, but fools gulp theirs down. (Proverbs 21:20 NIV)



Every spending decision moves you closer to either success or distress.

RACHEL CRUZE

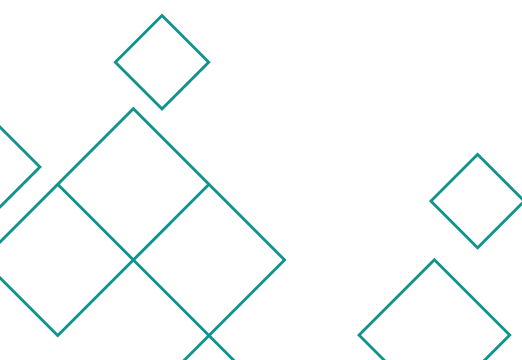
Spending money is a subject that's near and dear to my heart. I want you to know there's nothing wrong with spending money. Going on vacation, upgrading your house, eating out, and shopping are all ways you can use money to enjoy your life, create memorable experiences, and do things that you value.

So, spending money and loving your life aren't mutually exclusive.

But here's a principle to remember: Every spending decision moves you closer to either success or distress. When you think about it that way, it only makes sense to think before you spend.

Proverbs 21:20 points out that wise people save, while fools waste what they have. Wise people don't just throw money around. They save when they need to save and spend when it makes sense to spend. Meanwhile, foolish people spend money as fast as they can.

Maybe your spending history isn't all that great. If so, I have good news for you: Your past doesn't have to dictate your future. You can create new spending habits today that will change the course of your tomorrow and give you a life you can love.





Give a Little . . . Until You Can Give a Lot

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7 NIV)



Givers aren't just happier people. They also live with a sense of purpose and fulfillment!

RACHEL CRUZE

Giving changes you—for the better.

Let's be honest, it's not that hard to be selfish. Thinking only of ourselves comes pretty naturally to us. Plus, we live in a culture that demands instant gratification. Being generous just isn't normal.

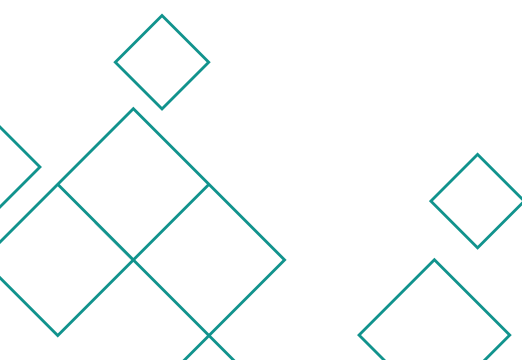
But even though giving might feel like an uphill battle at first, it really does make your life so much better. Givers aren't just happier people. They also live with a sense of purpose and fulfillment!

Giving isn't just about feeling good, though. It's about acknowledging who we are and—more important—who God is.

See, the Bible says that God owns it all (Psalm 24:1). Since He's the owner, we are the managers, using His blessings for His glory. Giving reminds us that we don't accumulate stuff just so we can fill our garage and a few storage units.

Paul told the believers in Corinth that God loves a cheerful giver. You might not be able to give a lot right now, but you can give something. So, start right where you are—even when things are tight or you're working your way out of debt.

Loving your life includes learning generosity. So, give a little now until you can give a lot more later on.

A series of teal-outlined geometric shapes, including squares and diamonds, arranged in a cluster in the bottom left corner of the page.