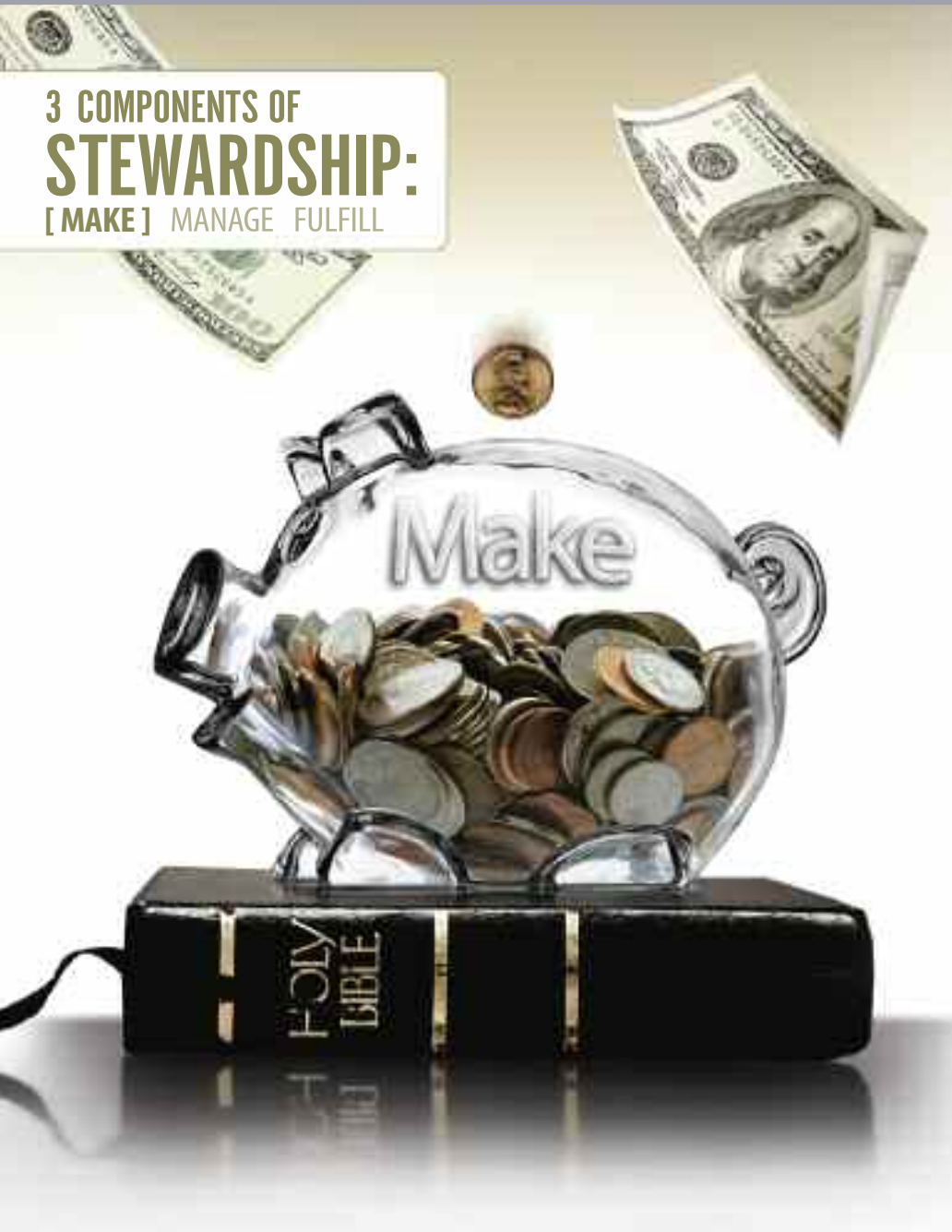




MONEY Matters™

JANUARY 2010 • ISSUE 382

3 COMPONENTS OF
STEWARDSHIP:
[MAKE] MANAGE FULFILL



What Story Is God Writing in Your Life in 2010? Are You Ready For It?

Today

Tools to Prepare for 2010

Trusting God



God Provides™ Film Learning Experience

Getting Organized



Family Budgeting Package



Crown Money Map™
Financial Software

mvelopes®



Crown™ Mvelopes® Online
Budgeting System

CLICK: CROWN.ORG/2010

How we love others and use our money to serve others reflects our love for God. It demonstrates our priorities and our passion. He writes His story through our lives and places dreams in our hearts – dreams that will bring Him glory. Are your finances today enabling or hindering you from seeing His story unfold?

LET US HELP GET YOU THERE!

Tools to Prepare for 2010

Today

CareerDIRECT
Complete Guidance System



Career Direct® Complete Guidance
System-Online Version

Discovering
and Using Your
God-Given Abilities

What's Your 2010 Story?

Share at Crown.org/2010



CROWN FINANCIAL
MINISTRIES
CROWN.ORG

CALL: 1-800-722-1976

5 **Looking ahead:** *Five predictable trends to prepare for in 2010*
by Chuck Bentley, CEO

7 **Testimony:** *Long career search finally ends*
by Gerhardus Coetzee, Namibia, Africa

8 **Facing a crossroads:** *Maximize your career in the new world of work*
by Brian Ray

10 **Make:** *The first component of Stewardship*
by Chuck Thompson and Jim Armstrong

12 **In the same boat:** *How one frazzled mom is using her God-given talents to find spiritual satisfaction*
by Jim Henry

13 **Careers:** *Pursuing your dream work*
by Kevin Shahan

15 **College:** *Better odds for a better life*
by Gordon Wadsworth

Editor
Chuck Thompson

Marketing
Amanda Johnson

Designers
Sean Allen, Chuck Thompson

© Copyright 2010, Crown Financial Ministries, Inc. All rights reserved. Reproduction of any portion of *Money Matters* is limited to bulletins or newsletters published by local churches or photocopies for personal, no-cost distribution. Other uses require written permission. Email permission requests to Jim Armstrong at permissions@crowns.org. Reproduction guidelines for *Money Matters* articles are as follows.

(1) Articles should be reprinted in their entirety, without rewording or deletions.
(2) The author should be given an appropriate byline.

(3) Permission information should read, "Reprinted with permission from *Money Matters*, a monthly economic magazine published by Crown Financial Ministries, Gainesville, Georgia."

Crown is a 34-year-old nonprofit educational organization recognized for tax deductible giving by the federal government. Crown is dedicated to teaching biblical principles of stewardship. Individuals, organizations, and materials featured in this magazine are not necessarily endorsed by Crown but are given as educational resources. Trademarks (™) are the property of their respective owners. Write to: *Money Matters* magazine, 601 Broad St SE, Gainesville GA 30501.





Five predictable trends to prepare for in 2010

By Chuck Bentley, CEO

Each New Year begins with the excitement of a fresh start and the hope for the advancement of our life purpose.

It is an American tradition to make a resolution or vow indicating the general outcome you aspire to achieve over the next 12 months of unwritten history.

In a *USA Today* poll on the top resolution for 2009, 35 percent said it was to “lose weight and improve my health.” A close second was to “better manage my money,” at 26 percent.

My guess is that one of the top resolutions for most Americans will again center on getting personal finances in better shape. If it is not, I strongly encourage you to consider that a priority for 2010. The reason: The economic health of our country is in crisis.

In 2009 I started a tradition of sharing my outlook for the trends that I think you need to prepare for in the New Year. The purpose was to give you proper context for establishing your own goals and direction.

As our staff looked back at our 2009 article, we

were largely on target predicting: (1) possible double digit unemployment, (2) a steep recessionary trend, (3) a period of economic calm, (4) growing and expanding government, and (5) rising intolerance of the Christian worldview.

We are borrowing from foreign sources to support an out-of-control spending habit that far exceeds the income generated through taxes.

Although these trends proved valid, I don’t claim to be a prophet. So, as I prayerfully submit my thoughts for 2010, they should not be relied upon for anything more than awareness.

Trend #1—The federal government will continue to expand and increase.

Although operating dangerously close to insolvency, the financial crisis of 2008 has given birth to the

“spend our way out of this” strategy currently in use by those who are entrusted with the use of our tax dollars. The truth is that we are borrowing from foreign sources to support an out-of-control spending habit that far exceeds the income generated through taxes. More legislation for needless, ineffective programs is on its way.

As George Bernard Shaw observed, “A government that robs Peter to pay Paul can always depend on the support of Paul.”¹

Trend #2—Banks will continue to have less loan activity.

According to the Federal Reserve, loans by the nation’s 8,000 banks have fallen 8 percent to \$6.7 trillion in the past year. From my perspective, I expect them to keep falling at least through next year. We are in an extended period of deleveraging.

A correction is under way as the amount of money borrowed by businesses and individuals is reduced so that existing →

debt can be paid back. It's a simple equation: Stop taking on new debt and pay back what you already owe.

This would be a very healthy trend if it did not have such an impact on our economic recovery. Housing, automobiles, and college tuition are major expenditures in a household budget that are currently dependent upon credit for growth.

Trend #3—A commercial real estate crisis

As delinquencies on commercial mortgages surge and vacancy rates rise, highly leveraged properties will continue to be in jeopardy of foreclosure.

"In the era of looser credit, Wall Street's CMBS (Commercial Mortgage Backed Securities) machine lent owners money on the assumption that occupancy and rents of their office buildings, hotels, stores or other commercial property would keep rising. In fact, the opposite has happened. The result is that a growing number of properties aren't generating enough cash to make principal and interest payments."²

"In contrast to home loans—the majority of which were made by only 10 or so giant institutions—thousands of small and regional banks loaded up on commercial property debt. As a result, commer-

cial real estate troubles would be even more widespread among the financial system than the housing woes. At present, more than 3,000 banks and savings institutions have more than 300 percent of their risk-based capital in commercial real-estate loans."³

Trend #4—State Budget Crises

At least 48 states have addressed or still face shortfalls in their budgets

As delinquencies on commercial mortgages surge and vacancy rates rise, highly leveraged properties will continue to be in jeopardy of foreclosure.

for fiscal year 2010. At least 36 states already anticipate deficits for 2011. Initial estimates of these shortfalls total almost \$74 billion.

As the full extent of 2011 deficits becomes known, shortfalls are likely to equal at least \$180 billion.

Combined budget gaps for the next two years—state fiscal years 2010 and 2011—are estimated to total at least \$350 billion.⁴

State budgets are built upon tax revenues. With

declining residential property values and downward pressure on commercial real estate valuations, more states could find themselves in a financial bind and in need of severe corrections to their expenditures, increasing taxes or seeking federal bailout money.

Trend #5—Pivotal Mid-Term Elections

The U.S. government is wildly increasing its indebtedness while the general population is struggling to decrease its indebtedness as rapidly as possible. The financial markets have taken notice, and the US dollar has experienced a substantial devaluation by those who see us as irresponsible managers.

The government has three sources of income: taxes, borrowing, or printing currency. As their programs expand, so will their need for more taxes and borrowing. I am reminded of Winston Churchill's philosophy: "We contend that for a nation to try to tax itself into prosperity is like a man standing in a bucket and trying to lift himself up by the handle."⁵

Our elected leaders from both parties are treating our currency like *Monopoly* money. When taxes and borrowing become insuffi-

Continued on Page 14

Long career search finally ends



My name is Gerhardus Coetzee, from Namibia, Africa. What follows is how God used amazing situations, tools, and people in my life to help me discover how He made me and what plans He has for me (Jeremiah 29:11).

Since high school I've been indecisive about what career I should pursue. I did all the tests possible at the time to determine what my career possibilities were, but nothing definite came of the analysis.

I tried a career as a fitter and turner (artisan), but during my first year of training I realized it wasn't for me. I had a nervous breakdown by the end of my four-year training and decided to consult a psychiatrist.

By this time I was caught in a state of depression and had lost hope for any kind of future in which I would enjoy my occupation.

A test showed that I was only satisfying 25 percent of my abilities and makeup as a person. I was advised to make a career change without knowing which way to go.

After two years in London and six different jobs, I went back to Namibia and tried getting help in finding a job that would challenge my mind

for longer than three months. I ended up working as a manager for various companies.

In 2007 I hit rock bottom and asked God for the first time in my life what He wanted me to do.

I was 26 and was tired of seeing all my friends getting somewhere in life and enjoying it, as well. I

I was caught in a state of depression and had lost hope for any kind of future in which I would enjoy my occupation.

learned about *Career Direct*[®] and took a chance on another test.

I didn't have hope that this test would give me a different result than the previous ones. My only hope was that my sister had just done the test and was given very thorough career feedback.

The *Career Direct*[®] tool is used by God to help people find what He made them for. *Career Direct*[®] gave me the best evaluation and solution to my predicament ever.

Sanet and Derick Vermeulen sat down with me and discussed with me

all the aspects of my life. It boiled down to the fact that I had a lot of stress and was made for something way bigger in life.

I had to make a choice to stay in my old job or go to a university to study full time. Sanet and Derick provided me with all the information on how to accomplish the career change. I applied and didn't make the cut.

I found out what I needed to work on and applied again. I didn't know how I would afford full-time study, in product and industrial design, that would easily cost 70,000 Rand (about 9,500 U.S. dollars) per year.

But God provided funding, accommodations, friends, and advice. And, best of all, I enjoy what I'm doing!

Sure, it's tough being 30 and being a second year student with a small budget, but God provides all the time. My understanding of God's purpose and His love for His children grows every day, and I can only thank Derick and Sanet that they listened when God told them to start *Career Direct*[®] in Namibia.

If you're ever in doubt, seek and you will find! In my case, I asked God, and He gave me the answer through *Career Direct*[®].

Maximize your career in the new world of work

By Brian Ray

The e-mail from Janet King in Snellville, Georgia began, “I fumed, I panicked, I cried!”

“My boss gave me the news,” Janet continued. “The customer for my main project decided not to buy from us and so my salary could not be justified any longer. I had been traveling along (in my career) when the bus stopped, the door opened and out I was pushed—at a crossroads—and I felt abandoned. The bus sped away and I didn’t see another on the horizon.”

The new world of work

Janet was one of more than 153 million people in the U.S. workforce in November 2009, more than 75 percent of whom are now unemployed, underemployed, miserably-employed, or nervously-employed.

The economy is not only up and down, but employment has changed. The new rules of work include you being responsible for your career.

Even churches are feeling the impact. “A February 2009 Lifeway Research survey of 1,000 Protestant churches nationwide found that 31 percent were considering creating or expanding ministries for the unemployed.

“Sixty-two percent had been approached for help by

persons from their community, while 31 percent had been approached by their own church members” (September 2, 2009, ChristianityToday.Com).

How to walk through crossroads in your career

- **Pray every day**—Since you are God’s workmanship, created in Christ Jesus for good works, which God prepared in advance for you, ask Him for His help every day (Ephesians 2:10).

- **People power**—Do not go it alone. Connect to others to help and be helped. Make your career and job search a team sport. Stimulate and encourage one another (Hebrews 10:24-25).

- **Plan the work, and work the plan**—Finding work is work. Get counsel from competent people who care. Seek God, who knows the plans He has for you (Jeremiah 29:11).

Six key steps to find work, career, calling

- **Step 1: Attitude**—Put your mind into a positive posture. Accept the loss and opportunity of being at a crossroads by conquering anger with forgiveness and facing fear with love. Start a strength training program in which you eat right, exercise,

and get plenty of rest physically, mentally, and spiritually. Read Philippians 3:13-14.

- **Step 2: Aptitude**—You are an amazing masterpiece—a unique blend of experiences, abilities, interests, personality, and values. Discover your strengths through assessments like *Career Direct*® and input from people who know you. The more you understand your gifts and passions, the better you can employ them in service to others. Review Psalm 139:13-14.

- **Step 3: Attitude + Aptitude give careers Altitude**—Target opportunities for marketing your strengths by occupation, industry, location, income, and culture as an employee or contractor. Find employers and customers who need most what you do and like best. Prepare resumes, networking scripts, letters, and emails highlighting your strengths and value. See 1 Peter 4:10.

- **Step 4: Searching**—Find opportunities by online searching, on-the-ground networking, and all-the-time praying. Invest most of your time networking for personal referrals by phone, e-mail, and in-person through family, friends, neighbors, work, school, church, career groups, everyone! From every contact you make, ask for two referrals. Memorize

Matthew 7:7 and
1 Thessalonians 5:16-18.

Step 5: Sorting—

Interviewing is a two-way street. While employers and customers are learning about you, you are learning about them. Successfully sorting through interviewing depends on you being prepared with questions and answers. Seek to serve by sharing what you have done best that they need most. Practice Ephesians 4:29.

Step 6: Selecting—You are looking for work prepared for you, so seek the Lord as you consider opportunities. Don't just wait for offers, make offers. Learn what the employer or customer needs, and think about how you can contribute. Pray and seek counsel. Understand the offer and opportunity. Remember Ephesians 2:10.

Through every step, hear and follow God's calling

As Janet prayed in her email, "Help me to see the road of faith, the road of possibilities, the road of purpose, the road I can't see and can hardly imagine."



Brian Ray is founder of Crossroads Career Network, a membership of churches equipped with online career resources and

career ministries. Visit www.CrossroadsCareer.org for a free 2010 Crossroads Career Workbook by using promo code: Crown.

SEMINARS

JOURNEY TO TRUE FINANCIAL FREEDOM

• AZ, Mesa	JAN 15
• AZ, Mesa	JAN 29
• AZ, Phoenix	JAN 08
• AZ, Phoenix-SPANISH	JAN 08
• AZ, Sedona	FEB 06
• CA, Foster City	JAN 30
• CA, San Diego	JAN 18
• CA, Santa Clarita	JAN 09
• FL, Lakeland	FEB 05
• FL, Madison	JAN 23
• GA, Jessup	FEB 06
• GA, Rising Fawn	JAN 22
• IA, Cedar Falls	FEB 06
• IA, W Des Moines	FEB 20
• ID, Boise	FEB 27
• IL, Moline	JAN 23
• IL, Springfield	FEB 20
• IN, Angola	FEB 13
• KS, Topeka	JAN 23
• LA, Winnsboro	JAN 23
• MA, Arlington	FEB 06
• MD, Baltimore	JAN 09
• MN, Ham Lake	JAN 23
• MN, Lakeville	FEB 27
• MN, Prior Lake	FEB 06
• MO, Ballwin	JAN 16
• MO, O'Fallon	JAN 30
• MT, Polson	FEB 20
• NC, Weddington	JAN 23
• NY, Attica	FEB 20
• NY, Bronx	FEB 27
• NY, Brooklyn	FEB 06
• NY, Point Lookout	JAN 23
• OK, Duncan	JAN 24
• OK, Tulsa	JAN 29
• OR, Medford	JAN 30
• TN, Memphis	FEB 20
• TX, College Station	FEB 13
• TX, Lewisville	JAN 30
• TX, The Woodlands	JAN 30
• WA, Spokane	JAN 23
• WI, Cedarburg	FEB 20
• WI, Green Bay	JAN 30
• WI, Scandinavia	JAN 23
• WI, Shawno	FEB 13
• WV, Shepherdstown	JAN 31

MONEY MAP COACH TRAINING

• FL, Palm Beach Gardens	JAN 16
• NE, Lincoln	FEB 27
• NJ, Burlington	JAN 09
• OR, Oswego	JAN 23
• TX, Tomball	FEB 20

BUSINESS BY THE BOOK

• WA, Liberty Lake	JAN 16
--------------------	--------

God Provides™ tour to resume in February

After well received kick off events in Orlando and Dallas in October, the *God Provides™* film tour resumes in February with events in Atlanta, Georgia and Chattanooga, Tennessee.

The Atlanta event will be held Thursday February 11, 2010 from 7:00 to 8:30 pm at Hebron Baptist Church (free registration by February 10). It will include live teaching by Crown CEO Chuck Bentley.

Films shown at Hebron will include *Widow and Oil* and *Abraham and Isaac*. The evening's teaching segment will be based on the latter film.

Chuck will also be teaching live a week later at the Chattanooga event, to be held Thursday February 18 from 7:00 to 8:30 pm at Ridgedale Baptist Church (free registration by February 17).

Please visit Crown.org/Register to register for these free family friendly events. To learn more about the *God Provides™* Film Learning Experience, visit Crown.org/GodProvides.

Part 1: Make

By **Chuck Thompson**

MONEY MATTERS EDITOR &

Jim Armstrong

MANAGER OF CONTENT RESEARCH,
WRITING, AND INTEGRITY

When it comes to work, you have a personality, interests, skills, and values that fit you for certain types of jobs. God has designed you for a purpose, and work is part of that purpose.

In addition, God has placed guidelines in His Word regarding work—proof that the Bible is not just concerned with managing money but with making money, as well.

Scripture passages that address the topic of work include Jeremiah 29:1-14, which is the basis for Crown's new short film, *Jeremiah's Call*. In this passage, the prophet Jeremiah sends a letter to the Israelites who've been captured by the Babylonians and resettled in a land far from home.

Verses 4-6 read as follows: *"This is what the LORD Almighty, the God of Israel, says to all those I carried into exile from Jerusalem to Babylon: 'Build houses and settle down; plant gardens and eat what they produce. Marry and*

have sons and daughters; find wives for your sons and give your daughters in marriage, so that they too may have sons and daughters. Increase in number there; do not decrease.'"

Prior to this time, the Israelites had not taken measures to settle down in Babylon. They'd been listening to false prophets,

"Too often today the work environment is the least enjoyable part of life. ...This is not God's plan for His people." — LARRY BURKETT

who'd told them that their captivity would soon end.

But through Jeremiah, God showed the Israelites that their captivity would be long. He gave them a better course of action, and that course included work.

Through work, you make money, one of three components in Stewardship (Make, Manage, and Fulfill). Stewardship, along with Lordship and Generosity, are essential elements in God's plan for your life.

Following are five practical expressions of making

money according to biblical principles. Applying these expressions to your life can help you keep work in the proper perspective.

1 Match your interests, skills, values, and personality with your work to maximize your income. It's important to know how you're equipped, and Crown's *Career Direct*® assessment can help you discover your vocational "sweet spot."

Also, remember that God uses even your difficult experiences and unsuccessful ventures to equip you to accomplish important things for His Kingdom. So, seek counsel from people who know you well to help you determine the work that suits you best.

"A large part of God's plan for our lives is that we have fulfillment through how we earn a living," said Crown cofounder Larry Burkett. "Too often today the work environment is the least enjoyable part of life. ...This is not God's plan for His people."¹

2 Evaluate your need to earn more vs. adjusting your

lifestyle. There are two ways to increase wealth:

- earn more, or
- spend less by maximizing what you already have.

A wise steward finds a healthy balance between the two, knowing that in God's Economy, it's always *"more blessed to give than to receive"* (Acts 20:35).

Job was wealthy, but he didn't try to keep everything for himself. Looking back on his life, he said, *"from childhood I have cared for orphans like a father, and all my life I have cared for widows"* (Job 31:18 NLT). He also said, *"I have never turned away a stranger but have opened my doors to everyone"* (Job 31:32 NLT).

Beware of indulgences, which lead to unnecessary spending and surplus items.

"I have been asked many times what the biggest financial mistake I see is, and the answer is easy—a *consumptive lifestyle*," says financial author Ron Blue. "A consumptive lifestyle is simply spending more than you can afford, or spending more than you should, given your other goals and priorities. Almost everyone in America falls victim to living a consumptive lifestyle."²

3 Be content with God's level of provision. God knows our individual capacities for wealth, and contentment with His provision helps

purify our motives for making money. *"But godliness with contentment is great gain"* (1 Timothy 6:6).

In line with this point, watch out for a desire to hoard money. Recently, Crown received a letter from a woman in Kentucky named Tara, who became convicted about hoarding money that should be used to pay creditors.

Tara says she came to realize that this money was "God's money," which He had given her to pay off her debts and to obey the command in Romans 13:8 to "[l]et no debt remain outstanding."

"I was so convicted of my disobedience and my own unbelief about whose money it was that I immediately paid off our credit card balance and medical bill," Tara says. "I feel as though a huge burden has lifted from me."

4 Sell items you are not using. Holding on to assets we don't use results in clutter. It also dilutes our individual effectiveness and deprives God's Kingdom of resources.

In her book, *The Genesis Principle*, professional organizer Patty Chirico tells how she was once a "cluttered mess."

Before she became organized, Chirico had a storage room the size of a

garage that was "full of junk...from front to back and top to floor." Even worse, that room was costing her a monthly fee.

"I began to see that my external clutter is directly related to internal clutter," she said. "My home, my heart, and my soul began to reflect the newly organized me. I was learning to embrace God in every aspect of my life."³

5 Diversify your assets in investments you understand through research and wise counsel.

Diversifying your assets into a broad range of investments helps to reduce risk and brings an increase over time.

You can avoid the pitfalls of a get-rich-quick mentality through careful research and godly counsel. Remember, *"The plans of the diligent lead to profit as surely as haste leads to poverty"* (Proverbs 21:5).

Editor's note: Scripture quotations in this article are from the NIV unless otherwise noted.

¹ Burkett, Larry (1987). *Answers to Your Family's Financial Questions* (p. 172). Pomona, CA: Focus on the Family Publishing.

² Blue, Ron (2004). *Master Your Money* (p. 122). Chicago, IL: Moody Publishers.

³ Chirico, Patty (2000). *The Genesis Principle* (pp. 21-24). Friendswood, TX: Baxter Press.

In the same boat

How one frazzled mom is using her God-given talents to find spiritual satisfaction.

By Jim Henry

WRITER/RESEARCHER
CROWN FINANCIAL MINISTRIES

What does a high-powered bank executive do when her “day job” doesn’t quite satisfy her inner need for creativity?

That’s easy: just start a second career as a humor columnist.

“I’ve always written down the funny things that my kids say or the crazy things that happen in my household,” says Mary Beth Weisenburger, of Continental, Ohio. “That’s mostly because I didn’t think people would believe me, otherwise!”

By all accounts, Mary Beth is a success. She and husband, Steve, have been

married for 22 years, and she is mom to teenagers Curtis, 18, and Erin, 16.

By day, she’s senior vice president of marketing at a bank, with a staff of three. She’s also worked in the healthcare and nonprofit industries, and once even did time as a Senate staffer in Washington, D.C.

Although developing marketing campaigns requires creativity, Mary Beth still longed to express herself with humor.

“So, about 10 years ago, I thought it would be fun to publish a story to see if I could give other moms some chuckles over things that were going on in my life.”

That was the beginning of a second career writing a humor column dedicated to

frazzled moms everywhere. It started out in a quarterly publication and just gained momentum. Now, the column is published in four papers and a couple of websites. She’s even compiled some of her readers’ favorite columns into a book, *In the Same Boat: 55 Laugh Breaks for Frazzled Moms*.

“Once I started writing these columns, I heard from moms all over the place. They really loved reading the articles, not because they were about me and my family, but because the stories were really about them, and they could relate to so many of the situations I describe.”

Mary Beth regularly listens to *MoneyLife*™ and *My MoneyLife* and has heard host Chuck Bentley teach on the unique gifts and abilities that God has placed in each of us.

“I think the creativity that God has given me has really been one of my strengths, and I’ve tried to develop it throughout my life,” she says.

She’s never had to look far for inspiration.

“We all have kids that blurt out crazy stuff in the checkout line. And haven’t we all had a child tell us,



Mary Beth inside her home office, where she writes a humor column for frazzled moms.



Pictured (l-r) are Mary Beth, Curtis, Erin, and Steve

right when the school bus is pulling up, 'Oh yeah, I need a treat to bring to the whole class today, Mom,' and all we have in the cupboard is a couple of brown bananas and a half bag of stale M&Ms?"

Mary Beth says it's not only fun but deeply satisfying to hear from moms who enjoy seeing themselves in her stories.

"At some level, I feel like I discovered a new kind of ministry. I realized that we

frazzled moms are all in the same boat, and that's why I named my column and the book, *In the Same Boat*."

Doubly blessed, Mary Beth also finds enjoyment in her "day job" as a marketing SVP.

"I like my day job, and I'm not just saying that because my boss will probably read this," she laughs.

"I'm grateful for the opportunities it's given me, but I don't think any one job can really meet every

creative, spiritual or intellectual need that we have.

"My whole adult life, I've had what I call my 'main course' day jobs that have been great, but I've also created what I call 'side dish' careers that help fulfill my desire to use other skills and talents that I've been given."

One occupational hazard Mary Beth has experienced is that during conversations, friends and family members will often stop in mid-sentence and abruptly change the subject.

"They hesitate to say things in front of me for fear it will end up in print someday!"

That's a small price to pay, Mary Beth says, for the chance to use her God-given talents and make others laugh in the process.

Mary Beth Weisenburger's book, *In the Same Boat: 55 Laugh Breaks for Frazzled Moms*, is available at Amazon.com and at her website, MaryBethW.com.

Pursuing your dream work

By Kevin Shahan

If you ask 100 people what kind of work they'd like to do, a fortunate few might respond, "I'm doing it!"

Many others might smile as they give their answer. Then, with a look of disappointment, they'd conclude with something like, "But it doesn't pay very much" or "I could never afford to do that!" However, whether you're 20 years old or

80 years old, my response is, "Why not?" I want to empower you to take specific financial steps so that, very soon, you may step into the work of your dreams.

The first step is to determine what your approximate income range would be in your Dream Work. To achieve this goal, use online resources, newspaper classifieds, or other means of estimating income.

It's also important to take note of the precise costs of any additional education, →

technical training, or apprenticeships you might need. In addition, you'll want to create a time line for when these requirements should be completed.

Your second step is to document precisely, and confidently, what your current expenses are per month. If possible, break expenses down by each specific line item instead of just per category. You'll need these for Step Three.

Once you're confident that you have an accurate itemized list of all your family's monthly expenses (which includes any additional education or training expenses), the third step is to compare how close your expenses are with the expected income stream from your Dream Work. If your income is short, begin praying that God would allow the Holy Spirit to show you where to start lowering your expenses. Unfortunately, many of us have allowed our lifestyle to

chase our income during our lifetime. The great news, however, is that we can also allow the income from our Dream Work to drive our lifestyle down for a period of time.

I often joke that men are rarely willing to give up their cable television. For you, it may be something different. But if you know that you can be doing your Dream Work in two to five years, it can be much easier to sacrifice—especially if it's only for a season.

Debt payments can be an additional, significant monthly expense.

Decreasing the monthly amount you pay for old debt decreases your family's income need, which

represents an additional reason to attack your debt balances.

Here's an interesting thought: For every \$1 you cut from your expenses, the actual reduction in income you can afford in →

for every \$1 you cut from your expenses, the actual reduction in income you can afford in your Dream Work is about \$1.15 to \$1.25, taking into account FICA, state, and federal income taxes.

Chuck Bentley

Continued from Page 6

cient to handle their appetite for spending, they will resort to the final option of further devaluation, printing worthless money.

Those in government whom we elected to manage our economic well-being are living large and foolishly. I would add my twist to George Bernard Shaw's excellent insight above, "but a day will come when Peter is broke too."

Our appropriate response, regardless of our political affiliation, is to vote for those seeking office who see themselves as stewards of the resources supplied by the citizens and will commit to see our nation live

within our means. All others are not worthy of holding office. If the mid-term elections of 2010 do not achieve this result, a painful correction is looming large for all of us.

¹ Shaw, George Bernard (1944). *Everybody's Political What's What?* (ch. 30).

<http://www.quotationspage.com/quote/179.html>

² Wei, Lingling & Grant, Peter (2009, August 31).

Commercial Real Estate Lurks as Next Potential Mortgage Crisis. *The Wall Street Journal*. <http://online.wsj.com/article/SB125167422962070925.html>

³ Wei, Lingling (2009, September 1). Commercial Real Estate's \$1 Trillion Time Bomb. *The Wall Street Journal*. <http://blogs.wsj.com/developments/2009/09/01/commercial-real-estates-1-trillion-time-bomb/>

⁴ McNichol, Elizabeth & Johnson, Nicholas (2009, December 18). Recession Continues to Batter State Budgets; State Responses Could Slow Recovery. Center on Budget and Policy Priorities.

<http://www.cbpp.org/cms/index.cfm?fa=view&id=711>

⁵ Churchill, Winston (1903). http://quotes.liberty-tree.ca/quote/winston_churchill_quote_913f

your Dream Work is about \$1.15 to \$1.25, taking into account FICA, state, and federal income taxes.

For example, if you can reduce your monthly debt payments by \$500, reduce monthly living expenses by \$500, downsize your home and the corresponding utilities to save \$500, and possibly even get rid of a car payment, you can afford a total reduction in gross annual income of as much as \$30,000 for you and your family.

A real-life example of an individual doing his Dream Work is a young father in Oklahoma. After achieving some success in healthcare sales, he was able to implement a two-year plan to do what he'd always dreamed of doing: teaching school.

The most important step to take as you consider your Dream Work is to acknowledge that the God of the Universe knows how you are wonderfully and uniquely made.

And, He wants you to serve and be used in accordance with how He made you. Therefore, seek Him as you build your plan.

If you're in a season in which you sense you may not have this option because of your age (ages 45-65, for example), I encourage you to think differently. Under the broken, typical work model in our country—working every day just to be able to quit someday and retire—your assumption might be correct.

But wait a second. If you love and are fulfilled by your Dream Work, why would you want to stop just because the calendar is changing? Imagine yourself getting paid for doing something that's rewarding and fulfilling! So, health-permitting, why wouldn't you want to pursue the work of your dreams?



P. Kevin Shahan serves as Crown Financial Ministries' area director for Tulsa and eastern Oklahoma. Before joining Crown, Kevin worked more than 20 years in the financial services industry helping families manage their resources.

College: Better odds for a better life

By Gordon Wadsworth

Even in today's economy, people with college degrees still hold the key to new career opportunities and higher earnings as the job market becomes more dependent on specialization.

The U.S. Bureau of Labor Statistics says college graduates can and do make substantially more than other workers.

Teachers with bachelor's degrees will earn an average of \$54,000 per year. Those with master's degrees may earn more than \$65,000 per year, with a comfortable two-month summer break.

Even in today's economy, people with college degrees still hold the key to new career opportunities and higher earnings as the job market becomes more dependent on specialization.

According to the U.S. Census Bureau, high school graduates average \$1.2 million in earnings during a lifetime while people with bachelor's degrees average \$2.1 million.

People with some high school education average \$23,400 in earnings per year, and those with a high school diploma average \$27,000.

For college graduates, average annual earnings are as follows: associates degree, \$33,000; bachelor's degree, \$49,000; and master's degree, \$60,000 or more.

"College can't guarantee anybody a good life, but it sure ups the odds substantially," said Michael McPherson, →

an economist who runs the Spencer Foundation in Chicago.

Some of you have already done your homework and know that people trained for the healthcare field are in great demand. Among healthcare jobs requiring college degrees, physical therapists and registered nurses earn in the \$40,000 range and physician's assistants earn from \$70,000 to \$80,000. Pharmacists often start at \$90,000.

Other workers receiving high wages are those in the computer software business. Many computer software engineers earn well over \$70,000, and systems analysts earn as much as \$80,000.

What does all this mean if you're just now graduating from high school or you're already in college?

1 Today is a great time to be in college as you wait for the economy and job market to make a course correction in the next two to three years.

2 You need to fine tune your career planning (check out Crown's *Career Direct*® assessment at CareerDirectOnline.org).

3 You need to become a super money manager while you're in college and avoid huge debts that can put you into financial bondage when you graduate, regardless of how much you're going to earn.

If you're just coming out of college, both the Army and the Navy have an enlistment program that will erase up to \$65,000 in student loans for three years of active duty service. If you're looking to go to college but don't have the money, the same two military branches have increased their college fund programs, which now provide students with more than \$83,000 at the end of their military service.

For more on how to avoid college loans and massive student debt, order *The College Trap* by visiting TheCollegeTrap.com.



Gordon Wadsworth is the author of *The College Trap* and is a veteran Crown seminar instructor.

Nonprofit
Organization
U.S. Postage
Paid
Crown
Financial
Ministries



**CROWN FINANCIAL
MINISTRIES**

601 BROAD ST SE
GAINESVILLE GA 30501

1-800-722-1976