

Monday, November 14 — Read 1 Timothy 6:6. Most of us love social media. We use it to keep up with friends to stay connected and sometimes we use it for our jobs. But at other times, it can send us into an unhealthy spiral of discontentment. We let a picture of someone else's vacation ruin the marvelous time we have on ours. We see posts of another person's renovation project and suddenly our house needs updating. If we are not careful, we will start comparing rather than celebrating. We need to remember that many of the "perfect pictures" on social media are enhanced. They are just a public display of our 'best self' and not necessarily reality. Have you ever noticed that no one ever posts a picture of their rusted, paid for, 1992 Camry with #blessed tag? When we compare on social media we are really comparing ourselves to make believe - and nothing ever seems good enough. That's why Paul told Timothy that godliness combined with contentment produces incredible benefits. Contentment helps keep our focus where it belongs - on our relationship with God.

Tuesday, November 15 — Read Philippians 4:11. 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 we believe it's tied to social media. Many of us grew up hearing the phrase, "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. Now, comparisons come with a swipe of a finger. Our phones and apps are little windows into the lives of everyone else, and they spark a comparison game that nobody wins. 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 comparisons and put it back on things that matter most. Paul understood this. He was under arrest and waiting for a trial - 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." He didn't spend time comparing his situation to others. He just trusted God and moved forward. Of course, being content is a lot easier said than done. It starts with a heart of gratitude because discontentment can't survive where a grateful spirit grows. And that kind of gratitude requires a humility that appreciates our talents without losing control of our egos. It's a tough balancing act, but the payoff is worth it. Contentment lets you live with joy and satisfaction and produce a peace that stops anxiety dead in its tracks. Financially, it allows you to save more money and to give generously.

Wednesday, November 16 — Read Romans 13:8. What is debt? It is owing anything to anyone for any reason. Credit cards? Debt. Car loans? Debt. Student loans? Debt. It's all debt. And it's all stuff you need to get rid of if you're going to love your life. 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 is love. Beyond that, we need to be debt-free - really, truly debt-free. 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. But it doesn't have to be that way. You can change your habits by changing the way you think about debt. You can make some temporary - though possibly painful - changes right now that will let you live and give like no one else later. By saying no in the moment, you'll be saying yes to an awesome future and a life you can love.

Thursday, November 17 — Read Proverbs 27:23. Budgets get a bad rap sometimes. Many people think they are restrictive. Do you have a budget? It can be a challenge sometimes, but a budget doesn't limit your freedom. A budget gives you freedom. It's actually a plan that gives me 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. For them, financial security depends on keeping track of their stuff. It's no different today. If you want to love your life, you've got to manage what you have. That starts with a zero-based budget at the beginning of every month. If you want to happen to your money instead of letting your money happen to you, you have to create a plan. You need a budget.

Friday, November 18 — Read Genesis 2:24. You've heard opposites attract. And in marriage, that truth really plays out in handling money. 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 ok 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. That 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 that God made Adam and Eve. The bible says when God brings two people together they become "one flesh." That means every part of the relationship comes together — including your finances. So we need to talk about it. Talking about money can actually make marriages stronger because you will be acting like "one flesh." Married couples 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.