

## New Title Offers Framework for Personal Finance and Giving

*Managing personal finances in light of Kingdom priorities; how two Harvard graduates decided to focus on new rules for life and spending*

Los Angeles, California – American Christians collectively enjoy an annual income of more than \$5 trillion. Paradoxically, giving to churches has steadily declined in the past fifty years while personal wealth has risen. The good news is that Churchgoing Christians give proportionally more than either rich or middle class Americans.

The authors of [God and Money: How We Discovered True Riches at Harvard Business School](#) (Rose Publishing), say generosity is strongly and clearly associated with a sense of purpose in life, personal happiness, and overall personal health. John Cortines and Gregory Baumer explain how they came to view wealth differently – “Modern personal finance teaching tends to reside somewhere between spending and saving well, while failing to recognize the ‘third axis’ of Servanthood.”

Baumer and Cortines distill the often sensitive issue of giving into simple terms and questions while offering their own stories and the case studies of others. “We began to coalesce around the insight that a faithful reading of Scripture leads not to the question ‘How much should I give?’ but rather to ‘How much should I keep?’” The book begins with the characteristic warnings about storing up wealth but concludes with specific ideas for making strategic investments in the kingdom of God. “A proper attitude toward wealth prioritizes treasure in heaven over treasure on Earth,” they explain.

In *God and Money*, the authors suggest three giving goals: Gospel-centered, Personal Ministry Calling and Maximum Effectiveness. “The best giving manages to satisfy all three of these criteria” they say. The bigger struggle emerges throughout the book – how do we define a proper attitude toward spending? “A proper attitude to consumption,” say Cortines and Baumer “is a prerequisite to a proper attitude toward giving.”

In an era when market-driven messages assault us daily, Christians are called to keep an eternal perspective; remembering that we are stewards of what God has given us. With more than 2,000 verses in the Bible about wealth and money, this topic is not a new challenge. Instead, as the authors remind us, it is part of being on mission for Christ.

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