

UNDERSTANDING GOD'S PLAN FOR YOUR FINANCES

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What are we to do?

Seems like everyone today, from the news media to our grandmother, wants to give us advice about our financial troubles. Sometimes their advice is basic and remindful, yet at other times the advice is something they would not take themselves. Their advice ranges from being frugal with our spending, to working extra jobs; from work-at-home ideas, to investing in real estate or the stock market; however, sometime it is condescending. Even the government has been drawn into the resolve-our-problem game with the 2008 stimulus plan that attempted to “stimulate the economy.” Yet with oil prices on the rise, food and basic essentials pinching our budget, jobs threatening to be outsourced to foreign work-forces, and other financial crisis the question still remains, “What are we to do?”

Many organizations are attempting to address or answer the topic of personal finances, but, unfortunately, to limited or no avail. They talk about diversifying, cutting back, stock-piling, saving, etc. Even one web “advisor” says he can help your finances in as little as 60 seconds, yet all he really addresses is for the average American to check their credit and curb spending. Is this really helpful advise?

With the average American over \$9,200 in credit card debt (www.money.com) and ultimately living outside

their means, how is all this pseudo-advice going to help? It seems everyone has advice, it's like the nose on your face, however, no one has a *complete, definite, and lifelong* solution. Therefore, we are left each month scantily scraping by hoping basic essentials do not increase in price next month.

And while all this is going on around us the question continues to linger, "What are we to do?"

I do not wish to imply the answer is easy or obvious, because honestly that would be ill-mannered. For me to give you a single "headline" answer or a ten step solution to your financial problem would be foolish. Obviously, I do not know your family's financial situation or your long term and short term goals, along with any future outlooks you might have. However, to help you *conquer* your financial strain and become financially responsible, for that I can give you an answer. Sounds like double talk—to give advice on overcoming your financial troubles but not advise you on your finances?

You are probably asking yourself the same question most people ask, "How is that possible? They are connected."

Yes, they are connected. But the connection is not how you have been reared to reckon it. The reason why we are unable to reckon the connection with the trouble of our finances is because we only address the money end, not the problem.

Some will say, "That's not true, the problem is being addressed by cutting cost and living a more responsible life."

OK, if that is the answer, then why is it not working? Why doesn't cutting back and living a financially responsible lifestyle actually work? Why are we as Americans, the most successful industrialized nation in the world, in more debt per person, and with a

continuation of the debt saga growing deeper annually, than any other country?

First I want to say, I am *not* a financial advisor and I cannot tell you what you need in your portfolio for retirement. Yet, with all that said, I teach a financial seminar called *Back to Basics*. But it is not what you think. *Back to Basics* is a free seminar that I teach in apartment complexes, churches, or wherever I can gather a crowd. This seminar rests on one magnificent argument, "Everything is spiritual!"

The Rule Book

*The grass withers, the flower fades,
but the word of our God stands forever.*

Isaiah 40:8

Imagine if you will, a football game played without a rule book. Or maybe a trial conducted without any law. That would be kind of chaotic, also kind of foolish. However, we live our lives, for the most part, without addressing the only rule book that matters—the Holy Bible. I once heard it said that the letters of the BIBLE stood for *Basic Instructions Before Leaving Earth* (I kind of like that acronym). Nevertheless, it is also the *basic instructions for living today on earth*. The Bible has direct answers for many life situations as well as indirect answers for situations that are new to our society, i.e., cloning, gambling, etc.

To initiate the dynamics of the Bible in our lives, I am going to take you on a perspective journey. A journey to see if events and objects, in your life, are in order with God's purpose for your life—as we often allege they are. The paradigm and standard for this journey only comes from the Bible. Passages used will be in context to what the passage asserts (this will end the health, wealth, and prosperity heresy that is being preached today) so as not

Application

Warning! If you skip the first part of this book and move on to this section of *Application* without putting *God first*, then you might as well go to any worldly financial program for advise, because this will not work unless you put God first!

The application section is written in bullet style. Most areas do not need an explanation. Some explanations are provided where the author wishes to clarify.

Three ways to have more money:

There are three methods that will give you more money. Two of those methods are guarantees while the last will give you more money but can put you into more debt.

1) Cut expenses - This shows immediate results

Food - #1 culprit

Take your lunch instead of buying your lunch

Cut the times you eat out in half

Don't buy name brands

Make your coffee at home not Starbucks,

McDonald, etc.

EXAMPLE

Developing a Debt Eliminating Plan

Creditors (List least owed to most)	Balance Due	Required Payment	Additional Payment	Remaining Balance (Less Interest)
J.C. Pennys	75	15	60	0
Sears	200	17		183
Visa	2800	78		2722
Hospital	3500	100		3400
Ford	15,000	395		14,605

Month 1

Creditors (List least owed to most)	Balance Due	Required Payment	Additional Payment	Remaining Balance (Less Interest)
J.C. Pennys	0	0		0
Sears	183	17	75	91
Visa	2722	78		2644
Hospital	3400	100		3300
Ford	14,605	395		14,210

Month 2

Creditors (List least owed to most)	Balance Due	Required Payment	Additional Payment	Remaining Balance (Less Interest)
J.C. Pennys	0	0		0
Sears	91	17	74	0
Visa	2644	78	1	2565
Hospital	3300	100		3200
Ford	14,210	395		13,815

Month 3

Eliminating Debt

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Creditor _____
Account # _____
Address _____

Phone # _____
Amount Owed _____
Payment _____

Developing a Debt Eliminating Plan

Creditors <small>(List least owed to most)</small>	Balance Due	Required Payment	Additional Payment	Remaining Balance <small>(Less Interest)</small>	Month 1
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	

Creditors <small>(List least owed to most)</small>	Balance Due	Required Payment	Additional Payment	Remaining Balance <small>(Less Interest)</small>	Month 2
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	

Creditors <small>(List least owed to most)</small>	Balance Due	Required Payment	Additional Payment	Remaining Balance <small>(Less Interest)</small>	Month 3
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	
_____	_____	_____	_____	_____	