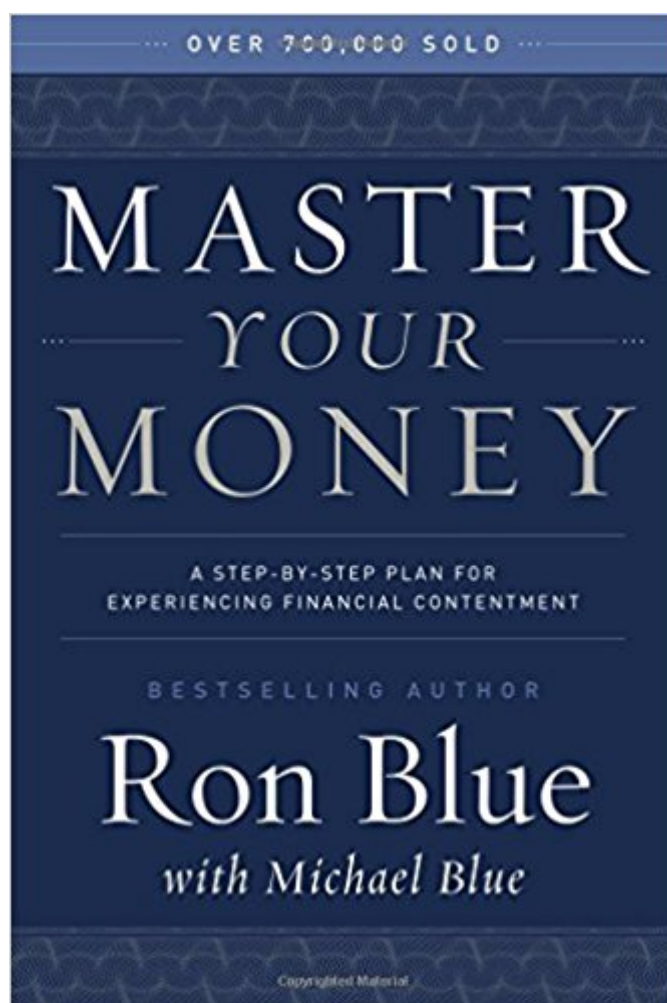


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# Master Your Money: A Step-by-Step Plan For Experiencing Financial Contentment



## Synopsis

A step-by-step guide to financial freedom Do you know if you have enough? Do you know how much is enough? If you can't answer these questions, Master Your Money is for you. In this book, Ron Blue extracts principles from God's Word and applies them to your financial portfolio. Learn how to: Avoid the most common financial mistakes Apply biblical principles for money management Save, invest, and give wisely Create a long-term financial plan that works Plan for your taxes and estate needs Get out of debt Ron's professional experience in financial planning will ease your anxieties over money and be an asset to you and your family for generations to come. Learn the tools and techniques you need to move forward toward true financial freedom. This new edition includes important updates and new content, making it timely and relevant.

## Book Information

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## Customer Reviews

Many times over the years I have turned to the writings of Ron Blue. His books have been a source of great insight and practical counsel. Both the man and the books are of great value. - Max Lucado, pastor and bestselling author Long before Dave Ramsey was encouraging people to live like no one else, Ron Blue was out blazing new trails as one of the great pioneers of Christian stewardship. Through his writing, speaking and teaching, Ron has been an unwavering voice for God's ways of handling money. - Dave Ramsey, New York Times bestselling author and nationally syndicated radio show host Twenty-five years ago Master Your Money profoundly impacted the way I viewed money and financial planning. Twenty-five years later, the principles that

Ron so eloquently lays out continue to form the basis for my personal money management. This is a timeless resource. - Andy Stanley, Senior Pastor, North Point Community Church

When it comes to money management, Ron Blue is the gold standard. Few people have accumulated more wisdom, and that wisdom is communicated with so much grace. - Mark Batterson, New York Times bestselling author of *The Circle Maker*, Lead Pastor of National Community Church

Ron Blue has inked the gold standard for financial wisdom. Like advice from an old friend who loves us, Ron coaches us with biblically grounded “Why didn’t I think of that?” insights. Not only does Ron’s book give us the view from 30,000 feet, he pilots us along at treetop level with useful worksheets and practical “how-to” tips. *Master Your Money* presents “You can take it to the bank” answers for every conceivable money-related question you can think of. Must-reading for the financially challenged. - Patrick Morley, author and CEO, *Man in the Mirror*

I know Ron Blue to be a man who loves Jesus and desires to serve people. Ron is wise, and he has a heart for what stirs God’s heart. Readers will find much to learn and benefit from in *Master Your Money*. - Randy Alcorn, author of *Heaven and Happiness*

If you are looking for solid, wise counsel on managing your finances, you’ve found it. Ron is a rare mix of a leader who has spent a lifetime helping people, couples and families, not just manage their finances well, but do it in a way that honors God and His work. - Dr. Dennis Rainey, President and CEO, *FamilyLife*

As Americans, we’re a walking contradiction. We’re wildly affluent and yet buried in debt. I’m convinced if we had listened to Ron Blue thirty years ago, the lessons of *Master Your Money* could have saved us untold grief. Thankfully, this revised and updated edition reminds us that it’s never too late to take good advice. - Michael Hyatt, New York Times bestselling author

An all-in-one guide to financial contentment

Over the last thirty years, this bestselling guide has given readers everything they need to manage their money with wisdom and confidence—and without the headache.

Combining the Bible’s timeless principles on money and stewardship with trusted, comprehensive advice for getting your finances in order, Ron Blue teaches you how to:

- Understand your current financial situation
- Avoid the most common financial mistakes
- Design a long-term, workable financial plan
- Spend, give, save, and invest wisely
- Get out of debt—and much, much more

Ron’s professional experience in financial planning will ease your anxieties and be an asset to you and your family for generations to come. Updated with current facts, figures, and examples, this 30th-anniversary edition of *Master Your Money* holds the same promise as ever: clear, biblical, and practical guidance for financial

contentment. "The gold standard for financial wisdom answers for every conceivable money-related you can think of." Patrick Morley, author and CEO, Man in the Mirror "Updated from the original, and still the principles Ron so eloquently lays out form the basis for my personal money management. This is a timeless resource." Andy Stanley, senior pastor, North Point Community Church "Ron is wise and has a heart for what stirs God's heart. Readers will find much to learn and benefit from in Master Your Money." Randy Alcorn, author, Heaven and Dominion "I've never met anybody who communicates God's financial principles more clearly and in such a practical way. Master Your Money is a classic that every Christian should read and regularly reference. This book will be enormously helpful to everyone, regardless of their financial situation." Howard Dayton, author, Your Money Map, CEO, Compass

We have many books about money management as we often teach/mentor others on this topic. This is a clear biblical and practical book for all.

Solid information in developing a clear path for financial health.

Excellent book. I am going to use this in the workplace in conjunction with Larry Burkett's "Business by the Book"

Good book for financial management

Great information and wisdom!

Do you feel like your money is in charge of you, instead of you being in charge of your money? Do you ever wish that you knew how you could master your money? Entrepreneur and accountant Ron Blue has a few ideas in his new book Master Your Money. This is a re-vamped version of a previous edition published in the late 80s. This time, he's made some updates, adding personal reflections to the end of each chapter. He's also added a special writing partner, his son Michael Blue, to add commentary at the end of each chapter. Master Your Money offers a decidedly Christian perspective with a heavy emphasis on the spiritual aspect of money management. Probably the biggest takeaway from this book is the idea of stewardship: that God owns it all and that people don't truly own their

money or possessions, but are simply caretakers of the things they have. The second takeaway is the huge emphasis placed on giving. Blue talks about giving and goes beyond emphasizing tithing as important, but states that is the first purpose money should be used for in a budget (even before taxes, and states that tithing should be done from gross instead of net income). He discusses estate planning for charity and making faith pledges beyond what you think you can give (to help your city, the world, orphans, the poor). There are some changes that could have been made to this book to make it stronger. There are two big issues that people in this country are suffering from financially that aren't addressed at all in this book, which could have been updated: student loan debt and health care costs. Blue talks about types of debt, but leaves student loan debt completely out of the picture, which is concerning given that student loan debt cannot be discharged in a bankruptcy. This is a critical issue given that so many students have defaulted on their student loans and are overextended. Another issue that needs further addressing is rising health care costs. The sample budget given for health care costs seems low given that families are experiencing increased costs in the areas of premiums, drug costs, etc. This is not a political issue but a financial one, and to not address it doesn't give an accurate picture of what everyday families are up against in their personal finances. Another strange part about this book is in the sample budget, there's a line item for "margin" • category is the author's way of saying "savings", but it seems odd that a financial expert wouldn't urge people to be intentional about creating an emergency fund of some kind, when so many people probably do not have one. Furthermore, I'm not sure why the author wouldn't encourage people to save more than two percent of their budget when he is urging them to give 10 percent to others. The Biblical mandate is to provide for your own household or you are worse than an unbeliever | how can a wise person prepare for the hard times that will inevitably come in the future without making plans? FTC Disclosure: I received a free copy of Master Your Money from the publisher, Moody Publishers, in exchange for my honest review.

Why I Choose this Book: Money is an important part of life and I want to make sure I use my money

in a way that brings God glory. What I Thought About this Book: Master Your Money is thorough, helpful, and practical. It's clear the author knew what he was talking about and that he really wanted to help others manage their money well. I especially appreciated the many times the author referenced the Bible and used God's Word for his guide while writing the book. As God's children, I believe that Christians are going to be held accountable for how they make and spend money and this book can help people figure out how to get out of debt, stay out of debt, and use their finances to live life the way God wants them to. There were quite a few times where I felt like the book was above my head, but that's not surprising as taxes and investments are still something I find quite confusing. Reading books like Master Your Money helps me learn a little bit more though, and for that I'm thankful. (I will note that Your Money Map by Howard Dayton was more at my level and covered a lot of the same information. I highly recommend both Master Your Money and Your Money Map.) Being free to earn and spend money is a blessing I'm very thankful for. I'm also thankful that money can, and should, be used as a tool. When we learn to master our money it no longer "masters" us, and that's a very good thing. We can't serve both God and money, but that doesn't mean we shouldn't have money, it just means that money shouldn't be our god or an all consuming issue in our life. This book can help bring that balance about, which makes it a very useful book. Although I don't remember the book discussing it, statistics show that there's a lot of friction regarding how people handle finances when it comes to marriage and I'm pretty sure the same is true with other relationships (such as business partners). I highly recommend people who are sharing finances to read this book and work through it together. Conclusion: Yay! Read it. Learn. Don't spend more than you make. Use God's Word as a starting point. Money can be a blessing when used the right way. Rating: I'm giving Master Your Money four stars and recommend it to anyone 18 and older. (Although I suppose it's really geared more toward those who are already running a household, it doesn't hurt to get a good foundation started early on.)\*I received this book for free from Moody Press in exchange for an honest review\*

"Master Your Money" by Ron Blue is an easy to read and follow title on the topic of financial contentment from a decidedly Christian perspective. The book is around 250 pages and some of the subjects addressed include: 1. 4 biblical principles of financial management (much different from the world's perspective!). 2. Being careful of getting into debt. 3. Setting faith financial goals. 4. Common financial mistakes. 5. Planning for taxes, investments, and other aspects of financial management. 6. Giving your money to charities for eternal impact. 7. Having an eternal perspective towards your finances. 8. Evaluating your present financial situation. The narrative flows smoothly from chapter to

chapter and keeps the reader's interest. I have used Ron Blue items in the past and learned a great deal about financial management, particularly in my early years of marriage and while serving as an active duty US Air Force Officer. As then, the principles mentioned are still relevant today, especially in today's economy and job market. Highly recommended and will be an excellent future reference. I was given a review copy by Moody Publishers in exchange for a fair and honest review.

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