

THE  
MORALITY  
*of*  
MONEY



Remove Fear and Discover Financial Freedom

Through Simple Economic Principles  
and Universal Truths

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Renee E. Bryan

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<https://www.amazon.com/dp/B0DFHBT1TY>

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## **BEFORE YOU READ THIS...**

**What if everything you've been taught about money is incomplete?**

You can follow all the rules—  
save, budget, invest—  
and still feel uncertain... or even afraid.

**Because money decisions are never just about numbers.**

They are shaped by fear...  
by beliefs...  
and by systems most people never question.

**This book will challenge how you think about money—  
and change the way you make financial decisions.**

**And once you see it, you can't unsee it.**

# INTRODUCTION

You might wonder, “Who is this lady, and why should I listen to anything she says about morality and money?” Let me start with the easiest of the two—I’m an expert in financial matters.

If you have a financial advisor, they have likely attended the type of classes I created and still instruct. I train them and have spent my entire 35-year career in the financial services industry—first as a sales representative and then as a marketing director for an investment firm. I helped brokerage houses and their representatives understand how certain investment products fit into their clients' portfolios and the various tax benefits or consequences of specific trades, transactions, and liquidations.

I also had these fabulous financial professionals, true gurus in the field, share their knowledge with me. Over the last two decades, this synergy of information and experience with licensed agents has helped them remain relevant to their clients and enlightened me about the global need for financial literacy.

I know money and investments, and how to protect them. Equally impactful, I worked through bear and bull markets, recessions and prosperity, and high- and low-interest-rate conditions. I have researched and seen how legislation, tax changes, and economic impact have helped or hindered middle America. I have also seen the effect of the national debt, chronic deficit spending, and a growing disparity between the rich and the striving middle class.

Over the years, I have also changed my mind about the best course of action and the most moral choice, which brings me to the faith component of my approach to managing money morally.

In 2012, I began to explore a faith-filled life. Even though I was at the height of financial success, many of my relationships were not going well. I was a single mom with teenage kids. While they faced typical challenges, I wanted to ensure a balanced success for them. My family and friends were less than helpful in achieving this goal. As you explore the pages of this book, you’ll discover that many of these relationships were harmful.

If I look beyond these external causes and consider my true motivator for faith, I realize I wasn't living my authentic life. At the time, I was not living the way GOD had intended for me, and something was missing. My life lacked wholeness and contentment. I was miserable and struggling.

I started attending a local mega-church, where I tried to connect by volunteering and other forms of involvement in the ministry. I noticed an interesting and painful correlation. The deeper I dove into my faith, the lower my bank balance tanked. The more I committed to spiritual principles, the fewer my financial returns. Fewer customers started a new relationship with me as I began my new life. It seems overly dramatic, but it is nonetheless true. When I made this change, my business sales dried up, and my financial security collapsed. It was like living in a barren desert.

I knew this was coming. I ran a successful insurance continuing education business for over a decade, and I knew legislative changes in 2010 would dramatically impact my business model. The prior two years' sales dropped, so I adjusted and hoped for a leveling off. Instead, my modest six-figure income fell to one-sixth of what it had been before. Yes, ONE-SIXTH!

I was freaking out and in a fearful free fall. I had lived my entire adult life with a comfortable income. I had a sizable mortgage and clear, achievable savings goals. My two kids were college-bound with graduate studies in mind. I was, I am, the quintessential poster child of the person who hopes to achieve success in the face of many obstacles. A divorced single mom who left an abusive relationship and started a successful women-owned business. Except it was falling apart.

When I had every worldly reason to turn my back on all this Christian nonsense, I knew GOD was taking me on a tour of faith-filled finances. The correlation between my commitment to faith and the instantaneous drying up of my financial world was too grand a parallel to miss. I was about to learn lessons that probably few in a boardroom would share, grasp, or conceive. I sensed GOD saying, "You've learned many financial lessons, but it's time to see this through Our lens. Let Us show you a few things."

Show me, They\* did.\*\*

Many who have suffered profound tragedy frequently say, “It was one of the best things to happen to me.” I am one of those people. I would not have this new perspective and enlightened faith without this loss. This book explores the lessons I’ve learned because they work. I’ve transitioned from the depths of financial loss to financial recovery. I once again have clear, attainable goals and a plan to achieve them. Like my kids, I’m living a life I couldn’t have imagined back in 2012.

No, I didn’t win the lottery or marry a sugar daddy. My parents didn’t leave me a million dollars. I don’t think they ever owned a million. I applied the simple strategies we’ll explore in this book. These concepts, if used consistently, will bring you financial security. You, too, will have a plan that can bring you to a life you have not yet conceived, and all it takes is commitment to a few simple choices.

\*If you have concerns or questions about “THEY” as a pronoun for GOD or Higher Power, please see Appendix I at the back of the book.

\*\*If you are not a person of faith, please don’t run away from the content of this book. Even though my journey includes a deep reliance on Jesus, whom I met in the Gospels, you are not required to share that faith or any faith to explore the financial concepts in this book. The “Preface” on the following pages will explain further.

# PREFACE

*“Faith does not need to push the river because faith is able to trust that there is  
a river.*

*The river is flowing. We are in it.” —Richard Rohr*

This is not a traditional financial planning book. You probably figured as much, given that the title contains "morality" and "money."

I never intended to write six chapters that appeared in the first draft. I started with an outline and a computer. As I began to peck out the key strategies I planned to share, Creative Energy seemed to take over. Ideas that I hadn't planned began to Flow. Helpful strategies and suggestions that were not part of the original plan were incorporated into the text. I would question this new material: "Will people want to read about that?" Then, the Universe would answer through a friend. They'd ask how they should decide their next steps. My response? "I just wrote a chapter about that. Would you like to read it?"

The first few editors told me, "I think this should be multiple books." I toyed with that idea, knowing that authors who publish more than one book typically achieve financial success and broader readership more quickly. Upon reflection, I realized the unexpected chapters were just as important, if not more so, than the planned content.

When I reviewed everything for a final edit, I realized two chapters deserved further exploration. They are a helpful part of my strategy and will likely be expanded in a second book designed to nurture our ability to seek and find answers. Both offer guidance on better solutions for your life. Sure, that includes money, but many of the things we do or choose to do can affect our financial health. If we don't consider and maybe even confront these thoughts and behaviors, any plan we adopt will have little success.

My journey to these principles was unique. My faith became intertwined with my view of financial concepts; hence, this book attempts to merge them. This merger, however, is challenging. The text jumps back and forth between faith and finance, or focuses on money, and then moves on to morality. In my experience, the two are neither mutually exclusive nor do they naturally intersect.

Like two magnets that repel on opposite sides, one must actively seek the areas where a connection can form. Once attached, it takes a significant force to separate them again. They become one while touching, but reconnecting them may require turning and twisting when separated. I've experienced this when faith is combined with finances or morality is sought in money.

Of course, these two magnets never need to be connected. This is how most of the world operates, or so it seems. This would even be the case in faith-based circles, where principles appear to be left in the pews. One can seemingly attach a magnet to their finances and the other to their faith, never trying to pair them. The magic begins when the magnets' strength is intensified by correctly aligning both. It is the same for us when we orient ourselves (and our magnets) toward the Flow, operating in formidable synergy.

Some editors tried to correct my view of tapping the Flow. They were Christian with a more traditional view and thought this book should adopt that tone. They further believed my market for this book would be fellow Christians. I see it differently.

Devout Christians can benefit from the Spiritual principles offered in this book when they open their minds beyond a black-and-white, binary, rule-based religious system and seek greater reliance on what is sensed but unseen. The Flow relies on Spirit, or if you prefer, the Flow is Energy. This requires flexibility, responsiveness, and buoyancy—not rigidity, pronouncements, or dominance. We go with the Flow. We can never control or contain it.

If you are squeamish about religious concepts or feel that the widely accepted notion of GOD has been twisted into something to run from, I understand. I've been there. Having experienced horrid behavior from those who claim to be faith-filled people, I was also skeptical of those professing a Higher Order in the Universe. The first time I stepped back into a church after my hiatus, I felt like an interloper. Having questioned GOD, experienced anger

at a Creator, and voiced frustration with the Church, I felt like a hypocrite sitting in a pew. I did not feel comfortable being there. I get it, and I won't force any belief on you.

Whatever Spiritual place you are in or not in, you are welcome here. You can be an atheist, agnostic, or current believer of any doctrine and fully tap the Flow. The Flow will be your guide to many decisions, and anyone at any time can step into the deep purpose of the River. All that is required is an open and willing mind for your heart and spirit to connect.

This is why the Spiritual principles in this book are essential. Every day, at nearly every moment, we must make choices about what to do with our time, money, and talents—which people we should connect with and rely on, which job to take, who to vote for, where to live—the list goes on and on. Our financial stability depends on these choices. When we have the Flow as our guide, our measure of success changes and becomes easier to find.

While I have faith and my own beliefs, I respect your autonomy to choose yours. On occasion, I might offer a Bible verse or two. Most of those verses are attributed to Jesus—those in red from the four gospels. I offer these simply because I think, and so do a lot of other people, that Jesus was an awesome dude. I quote various sources, too. The Flow taps everyone regardless of religious affiliation or doctrine. When we cultivate our ability to sense the Flow, it becomes evident that the Creative Energy of the Universe is a magnet pulling us ever closer wherever we choose to orient ourselves to connect to it.

I know some people who have struggled with religion and concepts around faith. If this is your journey, below are some suggestions that I know have helped friends navigate faith-filled writings to gain the essence of the story without getting bogged down in the GOD question.

- View the word GOD as an acronym for Good Orderly Direction, Great Out-Doors, Glimpse One's Destiny, Great Omnipotent Designer, Gift Of Defense, Guard On Duty, Grace Over Doubt, Giver Of Delight—GOD. Whatever you prefer. I will ALL CAP GOD in the future paragraphs to help you.

- Replace "GOD" with something universal we can all feel good about, like LOVE, PEACE, HARMONY, GRACE, GOODNESS, CREATIVE ENERGY—you get the idea. GOD and GOOD are close. Maybe that is something you could try.
- Develop your concept. Common ones I'll use are Universe, Source, or Creator. If you prefer, you can use FATHER TIME or MOTHER EARTH. In the book *The Shack*, GOD is Papa, or you could use Momma. Anything that feels good to you is perfect.
- A special friend of mine used an option I love. Each time he encountered the word GOD, he would replace it with NOT {your name}. So, if I were doing this, I would replace GOD with NOT RENEE to reinforce my reliance on something other than me.
- A pet-loving friend who had difficulty conceiving a GOD but saw deep, unconditional love and acceptance in her DOG would envision her cute little pup's face when she hit that word, and all was well.

The important thing is to avoid getting bogged down in words, the need to label, or even the need to understand the Flow. We only need to acknowledge that there might be a Loving Power out there that can assist and guide us and that everyone, regardless of their history or experiences, can tap into it. That's it.

## CHAPTER ONE

# START SAVING NOW

## ASSETS = SECURITY

*“A part of all I earn is mine to keep.’ Say it in the morning when you first arise. Say it at noon. Say it at night. Say it each hour of every day. Say it to yourself until the words stand out like letters of fire across the sky.”*

*—George Clason, The Richest Man in Babylon*

### PAY YOURSELF FIRST

**W**hatever you do, start saving now. This concept is so vital to your financial plan that I rearranged the entire book to address it first. Before the Flow became integral to this book, I initially planned to start with extensive evidence showing that carrying debt is less costly to your financial future than waiting to save would be. My indignation was aimed at one author and one book, Dave Ramsey—“*Financial Peace University*.” For those unaware, he’s made multimillions, marketing to churches with his one-size-fits-all philosophy of financial planning. I even acknowledged that contempt with my working title, “What Dave Ramsey Got Wrong.” My list of grievances about his plan and his approach was so long I might have filled a three-volume set. I’ll tell you more about my concerns with his approach in later sections.

I spent some time on pages of that, which promptly got thrown into a folder I created called the “Chopping Floor” after the first few friends who read it said things like, “Who is Dave Ramsey?” or “Why so negative, Renee? Is that the tone you want?” There was even an, “You seem angry. That’s not like you.” I’m surprised she didn’t add, “Are you okay?”

As much as I oppose almost all of the advice offered by Dave Ramsey and pundits like him, I want this book to be hopeful, helpful, and inviting. Your financial future is promising. This book will help you; I want you to feel comfortable in this space. Feedback and insight are ways the Flow can guide us. There are plenty of reasons to be ticked off about how others' greed can negatively affect our financial future; putting our energy into a positive construct is more helpful. This book will offer advice on detecting bad actors and avoiding their schemes, as these skills are crucial for a secure financial future. It’s also my belief that when tapping the Flow, such ploys become apparent. When our magnetized connection to a Greater Good is fully synced, this type of undertaking becomes less appealing—even repellent. More about that sixth sense later.

While I typed those first few “Chopping Floor” chapters, I kept thinking of you, the reader: Spending time on that information first would rob you of greater financial security later. You might wonder, “Renee, how can reading pages offering sound financial advice rob someone of security? It seems the opposite would be true.”

You would be right: investing our time, money, and effort in endeavors that build something we value is beneficial, not a waste. Of greater importance, however, is the loss of compounded value. Every day, we fail to set aside money in an interest-bearing account, thereby robbing ourselves of free money. This missed opportunity delays or diminishes our future wealth and security. The time spent on those pages would be costly to your future if it delays establishing the habit of saving.

I will show you the value in real-life examples later, but it is critical that you start packing away every penny you can. Financial security is achieved through assets that pay us, and the only way we can get those assets is by starting to save now.

## BUILD ASSETS

*“Rich people acquire assets. The poor and middle class acquire liabilities that they think are assets.” —Robert Kiyosaki, Rich Dad, Poor Dad*

It starts with “Pay Yourself First”. This phrase comes from one of my favorite financial planning books, *The Richest Man in Babylon* by George Clason, quoted in the prior section. Still, it probably gained most notoriety through another excellent wealth-creation book by Robert Kiyosaki, *Rich Dad, Poor Dad*. Today, the phrase “PAY YOURSELF FIRST” is frequently used in financial planning circles.

The concept is simple: PUT MONEY IN SAVINGS BEFORE YOU DO ANYTHING ELSE—pay yourself first. This is how a 401(k) contribution works. It comes from one’s paycheck before the net deposit is made to their account. (A 401(k) is an employer-sponsored retirement plan. In later chapters, we’ll discuss the basics of retirement accounts and more.)

PAY YOURSELF FIRST is so critical that I rearranged the entire book so that you could start saving NOW. Settle on an amount you can save immediately and start putting it away. We’ll discuss how to find more money to save and where to put it in this chapter and then explore these topics further throughout the book. If you are wondering how to find the money to do this, given your tight budget right now, I understand—I do. Remember, I’m the lady whose income dropped to one-sixth of her previous earnings. I tucked money in savings every month, no matter what—and didn’t touch it. These pages explain precisely how I did it; you can do it, too.

Before getting into the “how,” I want to drive the PAY YOURSELF FIRST concept home with something that blew my mind in *Rich Dad, Poor Dad*, Kiyosaki tells us that RICH DAD was so tied to the PAY YOURSELF FIRST concept that he would put money into savings before anything else got paid: the mortgage, the electricity, the car payment, the food, and even the taxes. Building assets is so profoundly fundamental to a secure financial future that RICH DAD paid himself before absolutely anyone else.

Please do not interpret this as a suggestion to neglect your other financial responsibilities. There is no morality in failing to pay our debts. Taking care of our responsibilities is the right thing to do—we can't consider our approach “moral” if we don't honor our commitments by paying what we owe. RICH DAD explains it this way (paraphrased), “After I pay myself first, if I don't have enough money for my other obligations, then I have to figure out a way to pay for them.”

Granted, RICH DAD is an entrepreneur, which means he might have more latitude to “figure out a way,” but to some degree, I want you to adopt that same attitude. If you don't have enough income to PAY YOURSELF FIRST with enough money to create the financial security you wish, what should you do (or even what might you consider changing) to make that happen? We will dive deeper into this idea later in the text as well.

For now, start putting money away. If you are unsure how to begin, keep reading, and we'll devise a plan.

## YOU CAN'T AFFORD NOT TO

*“Do not save what is left after spending; instead, spend what is left after saving.” —Warren Buffett*

Sometimes, people will say (and it could be true), “I can't afford to save.” The truth is actually, “You can't afford NOT to.” To have real financial security, you must build up long-term savings. It is the number one thing to do.

There are many mathematical and logical reasons for saving in this book, but consider this: “If you had enough money saved and invested so that you could pay off all your debts and generate enough income to pay all your expenses, wouldn't you feel financially secure?” The response, of course, is, “Yes!” This is the definition of financial security.

The lack of financial security is a source of fear, and decisions we make out of fear are rarely good choices. Let's consider Dave Ramsey, the author of “*Financial Peace University*,” again. He filed for bankruptcy because of too much

debt. This experience, his fear, is the primary reason he advocates for everyone to get out of debt first. Instead, I think he should consider other contributing factors for his bankruptcy, such as why he took on the debt, his education, discernment regarding this choice, and whether he had other assets or income to cover it. It's not the debt that's bad. It's the circumstances in which debt is created.

The idea of paying off all my debts and then focusing on saving means I MUST work longer to generate income to keep money moving first to debts and then to savings. The person who saves the money first creates an asset that works for them. People retire with debt all the time. It is NOT the end of the world. If we do this properly, it might create a bigger and better world for our future.

When I instruct our financial classes and discuss the pros and cons of paying off a mortgage early, people in the class will say, "There is a warm fuzzy feeling when you own your home debt-free." Absolutely, without one ounce of doubt, that is very true.

You know what else? I also get a warm, fuzzy feeling when I see tens of thousands of dollars in a savings account. It is particularly cozy if the balance in that account exceeds my mortgage payoff amount and increases by more than the monthly installment. That is impactful. That is security.

Think about everyone practicing the Dave Ramsey plan over the last few years (2019 to 2023), with mortgage interest rates in the 2 percent range and the stock market increasing by sizable double digits each year. It is absurd to advise someone to take their extra money to pay off debt at 2 percent instead of capitalizing on a 20 percent gain. The fact that he has NOT come out and corrected his advice as the market has changed is where morality comes in.

You might think, "Yeah, but those market gains disappeared with the 2022 volatility." Yes and no. It depends on when you start. We will discuss this and more in future chapters.

That is why I want you to start this savings strategy NOW. If you wish to return to a philosophy like Dave Ramsey's after seeing the value this book offers, you can apply the money you have saved to your debt. This brings me to another important point:

## SAVING IS NOT AN EXPENSE

*“Someone’s sitting in the shade today because someone planted a tree a long time ago.” —Warren Buffett*

When you take the money from your checking account, where you usually spend it, and put it in a savings account where you don’t use it, it is still your money, right? It is there for you whenever you choose. It’s more powerful if you leave it there and let it grow, but saving money is NOT an expense. It’s just putting it in an account where you don’t spend it NOW.

If you are unconvinced, let me tell you a little story about my mother. She worked for a school district in the Minneapolis area. She had to pay union dues and contribute to the pension as part of her employment contract. She would say, “I hate that they make me put this money away. I could use it now.” My response: “But mom, you will NEED it later.”

The same applies to all of us. We will need it later. Please don’t fall victim to the urge to spend it now. Benjamin Franklin had it right when he said, “A penny saved is a penny earned.” That one penny becomes many more pennies through the power of compounding. We gain the greatest benefit from the power of compounding when we have more time to let our pennies multiply. It is essential to start sooner rather than later.

Perhaps you are sitting there thinking, “Sure, Renee, all that sounds great, but my ‘earlier’ is past me. I’m (pick whatever age you are), and I didn’t do this savings stuff when I was younger. It’s too late for me.” Oh, no—no, no—no, it is NEVER too late. If the earliest you can begin saving is today, you will be far better off having done it than continuing to put it off. Believe me, your future self will thank you.

## A PENNY SAVED

*“A penny saved is two pence clear.”*

—Benjamin Franklin, 1737 *Poor Richard's Almanac*  
(Often paraphrased as “A penny saved is a penny earned.”)

I'm hoping you are on board with SAVING NOW. If you are, you might be thinking, “Where the heck am I going to get this extra money to tuck away, Renee? I'm barely scraping by.” While I have no idea about your current financial situation, there are a couple of things you can do right now to find the cash.

First, if you have been following Dave Ramsey's philosophy and allocating all your extra money to pay off debt, stop. Take that money and save it instead.

Pay your bills, and if you have any credit card debt that is not at some low special financing rate, pay it off or consolidate it to a loan with a lower interest rate. This is one of the things that Dave Ramsey got right. If we have a balance on high-interest-rate credit cards or any loan, that is a bad financial situation. But because of his fear of debt, he doesn't suggest moving to a lower-interest-rate loan. Doing so saves you money immediately, and Ben Franklin would be proud. This accelerates your path to financial freedom simply by reducing interest costs.

This is true of any debt charging above the current lending rate or the interest rate for which you can qualify. If you've had a rocky road to a good credit score, move that debt again to reduce the cost of interest as it improves. This is debt management: We need to periodically evaluate whether we can save a few pennies by moving our debt to a more favorable option. Ben would be proud!

To decide the best option for you, I want you to consider the cost of the loan, not so much the rate. Although the interest rate is essential, the term (the time it will take to pay off the loan) and other fees are also crucial. We'll discuss all this in more detail later, but in the meantime, move that debt to lower interest rates and shift any 'extra' dollars you were allocating to debt reduction under Dave's system into your savings pocket.

## WHAT DID JESUS DO

*“...give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you.” —Jesus of Nazareth, Luke 6:38*

If you also practice the Dave principle of tithing 10 percent to the church each month, you might also be able to stop that. Notice that my tone here is not as emphatic. I am not in any position to dictate to you what GOD wants you to do with your financial capital. That is NOT my place, or Dave Ramsey’s. That is between you and our Creator—that decision comes from the Flow.

I can tell you that Jesus did not mention tithing in the Gospels. He also said nothing about abortion, homosexuality, or a whole host of things that many Christians point to that somehow followers must adhere to. If these things were most essential to Jesus, I believe He would have discussed them...yet not a word.

Case in point for Jesus’ thoughts on giving, in Mark 12:43-44, He says, *“this poor widow put in more than all the other contributors to the treasury; for they gave out of their surplus, but she, out of her poverty, gave all she owned, all she had to live on.”* This demonstrates tremendous faith. Especially as a widow in ancient Israel, she had limited ability to earn a reasonable income. She felt compelled to give and gave it. When I say, ‘compelled,’ I mean something we sense when we ask GOD what we should do, and we feel a nudge in a specific direction.

Please notice, however, that Jesus didn’t say, “She gave more than her tithe.” He didn’t say, “The other contributors stuck with their tithe.” There is no mention of a tithe, and this woman’s act of faith reflects the lack of fear we should all strive for in our financial decisions. She gave this without concern for her other needs.

Does Jesus call us to be generous? Yes. Would the Universe work much better if we all only kept what we needed and gave the rest away? I think it would be. After all, if this were the principle we all practiced, we’d all have the security

of housing, and no one would be hungry. Yet, Jesus offers no mandate for either of these, so I won't tell you what you should do with your charitable giving.

If we genuinely believe in Spiritual guidance, then what GOD calls us to give will differ. We should search our hearts, pray, and seek advice from those we admire. The answers will come if we seek them and are responsive regarding what we should do for gifts, giving, and charity.

In Mark 10, Jesus tells the rich man to give it all and follow Him. When this young man could not do so, Jesus remarked, "It is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of GOD." [Here in the United States, our poor are wealthier than half the world's population. We'll spend some time discussing that in this book because you already are more affluent than you may believe.] What does this story say about what we do with our financial resources? On the one hand, Jesus says to give it all away, and on the other, to give freely.

Both can be true. If you are a person of faith, and even if you are not, we all see that each of us has different talents, gifts, passions, and callings. Maybe you will be asked to give monetarily, or your gift could be of time, talent, or experience. The important thing is to be receptive to what the Flow would have you do.

## **IT'S NOT A SLOT MACHINE**

*"One person gives freely, yet gains even more; another withholds unduly but comes to poverty." —Proverbs 11:24*

Generosity does not mean money will 'flow' back to us. Some consider this the Prosperity Gospel; Jesus gave it all away. He refused every opportunity to cash in on his position. In Matthew 8:20, Jesus says, "Foxes have dens and birds have nests, but the Son of Man has no place to lay his head."

When I first recommitted myself to faith, I was giving 10 percent to the church at a time when I could least afford it. I believed it to be obligatory. I

cheerfully gave, and even now, I do not regret it, but underneath it all, I felt as if I kept giving the 10 percent, GOD would reward me in some way. During my financial struggle, I even remember praying in the pew one Sunday, “GOD, if you reward me financially, I promise to give all the extra to charity. I commit to being generous with what you’ve given me.

That didn’t work. It seemed GOD had other plans for me. It turns out that I always seemed to have just enough, no matter what I gave or didn’t give financially. This is GOD’s economy, and we’ll spend some time on it in the next chapter.

This is why I say that if you are tithing 10 percent and need to find a place to tap into to begin saving, I encourage you to look at these contributions and search your heart for what GOD would like you to do. As you consider this, I want to emphasize that there is no mandate to allocate all your charitable resources to the church or other religious organizations. GOD may have laid other charities and social needs on your heart. This is how all the necessary work gets done.

As I searched my soul in this area, I discovered other ways to give—through volunteering. I don’t donate as much in cash as I used to, but I volunteer in all sorts of areas, and I believe this is what GOD wants me to do with my resources. Your time, talent, gifts, passions, education, and experiences are all a part of the resources GOD has blessed you with and calls us to share. If you tap into all this wealth, chances are your giving will exceed 10 percent. I know mine did.

Whatever you do, pray, soul-search, contemplate, ask for advice, and try some different things. See what feels right for you.

## **REDUCE EXPENSES**

*“He who buys what he does not need, steals from himself.”*

—*Swedish Proverb*

As with the other points before this, I cannot tell you the perfect way to reduce your expenses because we all spend our money differently. However, reducing your expenses is a surefire way to find money to save.

I can tell you a few things I do regularly:

- **Pack a lunch**—I met a friend at an outdoor coffee shop and brought a sandwich. When traveling for work, I pack a cooler with a few meals. I packed a salad mix, a sandwich, grapes, beverages, and some leftovers on my last trip. I still ate out a little during the two-day trip, but I significantly reduced the expense by grabbing a few things from my fridge before I left.
- **Walk or ride**—It's part of why I moved to the city. I walk or ride as much as possible. I bike fourteen miles to church on Sunday. (Thank GOD for e-bikes!) As I write this, I'm at a park, four miles from home, with my bike behind me. Yesterday, I had to get in the car for the first time all weekend to drive to a party 30 miles from my home, which is not the norm. Many days go by with the car in the garage and precious gas saved.
- **Eliminate cable and the landline**—If you live in an area like mine where you can tap antenna TV and the cell coverage is good, get rid of those other expenses if you still have them.
- **Check your food budget**—Are there things you can eliminate or reduce? I know this will sound unbelievable, but I usually spend only about \$40 on groceries each week. Granted, I live alone and eat out a few times a week, but I no longer buy junk food. I invested in a freezer to stock up on sale items. In the summer, I garden, then can and freeze in the fall. I also don't eat three meals a day. I am grateful for the science of intermittent fasting because my natural pattern is one to two meals per day.
- **Thrift stores and secondary markets**—It goes without saying that buying something used in good condition can provide natural savings. Recently, I've been doing this more and more for my clothing. Americans buy so much in excess that the second-hand clothing market has practically new items.
- **Reduce beauty, electronics, coffee, happy hour drinks, nicotine, you name it**—We all have things we might spend our money on that we can tap into to kick this off. For me, in the early days, it was the beauty stuff. I spent about \$100 per month to get my nails done. I could not justify continuing to

do that when my income went down. Do I miss it? Yes. As I typed this section, I looked at my stubby, imperfect nails and missed those manicures, but—and this is an important BUT—I like vacations, time off, events with family, and my new e-bike a lot more than those pretty nails. I can't afford it all, so I must prioritize.

This is by no means a complete list. Consider your budget, invite GOD in, listen, and see what you can and should rearrange to afford a little cushion in your finances.

One last thing: Be patient with yourself and do your best to stay on track. Early in my journey, I knew GOD wanted me to quit smoking and drinking. Both were a significant drain on my budget. One was killing me, and the other was utterly unnecessary, BUT it took me a while to let them go. Old habits die hard. If you feel the pull to let an item go but are afraid or have some difficulty, that's okay. Stay the course, ask GOD for help, and follow the path toward healing and freedom. You'll get there.

## WHERE TO PUT YOUR PENNIES

*“If you're saving, you're succeeding.”—Steve Burkholder*

In this book, we'll discuss strategies to find a financial advisor and get better educated about savings options to help you determine where to put your pennies and create an investment mix that helps build wealth through all sorts of market trends. For now, here are some simple strategies to get started.

1. Start with your 401(k) first if you are not taking advantage of the maximum employer match in your work-related retirement plan. Each matching dollar your company puts in that account is FREE money—in every sense of the word, FREE. If you go this route, you will not be able to return to the Dave Ramsey plan and use these dollars to pay off debt without penalty. In the end, please believe me, you will not regret your contribution to this account. Your future retired self will thank you.

2. If you are already taking advantage of the full employer match in your retirement plan, I would put the money in a Roth IRA. Consider making the maximum contribution here as well. For 2026, the annual limit is \$7,500, or about \$625 monthly. Those ages 50 or older can add an extra \$1,000 per year, or \$8,500 (\$708 monthly). If you've been told your AGI (Adjusted Gross Income) is too high for a Roth, Google BACKDOOR ROTH IRA and follow the directions. The IRA limits are indexed for inflation, so be sure to check the current amounts.

I recommend establishing a monthly, weekly, or per-pay-period contribution. This has an advantage for two reasons:

1. You don't know your finances at the end of the year. Coming up with \$7,500 or \$8,500 in a lump sum is more complicated than \$310.00 twice a month. Routine contributions mean you can DOLLAR COST AVERAGE. We'll discuss this in more detail in the fifth chapter, "Tools & The Trade Off." To summarize, instead of trying to time the market and invest at the lowest price to maximize gain, you 'average' this risk by buying routinely. Sometimes, you will buy high, and sometimes, you will buy low, but by buying regularly, you will reduce the risk of buying high with a large sum.

If you cannot afford the full Roth contribution, that's okay--contribute what you can. However, I encourage you to stretch your budget to find every penny you can. Remember, you are PAYING YOURSELF FIRST, and YOU are your MOST IMPORTANT outlay. Each extra penny you can get into your savings helps your future security.

As you decide on your contribution amount, I also encourage you to consider possible fluctuations and your financial needs. For example, my business is seasonal. Like most of us, insurance agents like to have their schedule freed up during the holidays, so my sales go down in November and December. As a result, I contribute \$850 (one-tenth of the current \$8,500 catch-up contribution limit) per month to my Roth IRA from January to October (ten months) and then nothing for the last two months of the year. This also means my budget isn't as tight when I have all the holiday spending.

**NOTE:** The bonus with this seasonal method is that historically, the year's final quarter often sees a rise in the stock market. It's not guaranteed, of course, but it also means I have a greater likelihood of buying low through the year with a bump in value by year's end.

Consider something similar, depending on your financial needs. The important thing is to start saving and do it consistently. If these two bundles are full, that is, you're taking complete advantage of the employer match at work, and you have the total allowed contribution to a Roth IRA, then take the extra amount you've established and put it away. Save it, and don't touch it. The other thing I'd like you to do is pat yourself on the back. Good gravy, you are doing more for your financial future than most Americans.

## A PENNY FOR YOUR THOUGHTS

*“One penny may seem to you a very insignificant thing, but it is the small seed from which fortunes spring.” —Orison Swett Marden*

The final consideration is where to put your pennies. For now, I suggest you put them in an S&P 500 INDEX FUND. The S&P 500 is considered a good gauge of large-cap US equities and represents about 80 percent of the US equity market by capitalization. As of October 2025, the index had an aggregate market cap of over \$57 trillion.

We'll discuss different investment options and basic diversification strategies later in the book. You could put the pennies in a money market or savings account, but traditionally, a large-cap index fund will outperform a savings account over the long term. While the Dow Jones Industrial Average is a viable option, the S&P 500 offers greater diversification. Conversely, the NASDAQ may present higher volatility.

**IMPORTANT POINT**—even though the S&P 500 might be less volatile than the NASDAQ, that does not mean you will not experience any volatility. Your account will fluctuate in value. That is the nature of the beast, BUT the

S&P 500 averaged a gain of about 10 percent per year over the 30 years from 1992 to 2021. You can also go back to the 1950s and the turn of the last century to see the same trend. If we adjust that for inflation, that is about 7 percent per year—again, not bad.

These are AVERAGES. For example, I wrote this section during the summer of 2022—the market had been down about 20 percent since January. Many people were whining, and some were even acting as if the world might end. I was editing this about two years later, in September 2024, and the previous 2022 value of about 3,700 had risen to a record high of almost 5,800, representing a gain of over 55 percent. I'm working on another edit in October 2025, and the value is at 6,552 with a 12-month yield of 11.65 percent. Not quite as good as the prior two years, but a nice gain nonetheless.

It is essential to put this into perspective. The last ten years of the S&P 500 have produced tremendous gains, with double-digit returns in the 20 percent range over a couple of years. Sure, there were some minor losses during those years, and it matters when you invest, but most people who have had some money invested in the market in the last few years are way ahead.

Importantly, none of us knows what the future will bring, and another major correction could be on the horizon at any time. This can cause anxiety, but fear is your enemy in creating a peaceful and prosperous future. Don't worry or fret—take the most significant amount you can afford, put it away, and don't think about it. Don't look at the value every day. Don't concern yourself with the value except a few times per year when it's time to determine if your plan is still the best for you. More on that in the chapter regarding investment strategies entitled "More FREE Pennies". It's time to discuss planning the direction of your life by considering "GOD's Economy".

## CHAPTER TWO

# GOD'S ECONOMY

## A SPIRITUAL GUIDE TO TRUE PROSPERITY

*“Follow your instincts. That’s where true wisdom manifests itself.”*  
—Oprah Winfrey

### THE PLAN IS IN YOU

**F**ear is the enemy in all sorts of endeavors. It can stop us from pursuing a dream, chatting with that person we are attracted to, trying for that new job, starting a business, making a significant purchase, and all sorts of opportunities GOD might be calling us to do or be. Fear can also rob us of peace, joy, serenity, and financial security.

One of the best ways to eliminate fear is to have a plan and be confident in it. The mechanics of making wise financial choices will be discussed in the later chapters of this book. These include paying off debt or savings, selecting investments, and deciding whether to buy this insurance policy or that one. I promise to offer you tools to navigate all that, but before we get there, it's vital to discuss methods for tapping into your own inner wisdom.

Financial planning is not one-size-fits-all. Just as we are not all equally productive or capable in the same career, the financial strategy that works for me may not work for you. Some principles govern how money, interest rates, and economic trends generally apply, but there are always exceptions. What is far more valuable is for you to know and understand how these things work and hone the sense to determine the best choice—an intuition, if you will. As

important, the best financial choice can vary over time. It is essential to be able to determine when a change is needed and apply a strategy to carry out that change.

**Continue Reading The Morality of Money:**

<https://www.amazon.com/dp/B0DFHBT1TY>

To learn more about Renee E. Bryan and this book, “The Morality of Money,” visit her author website: <https://reneelizbryan.info>