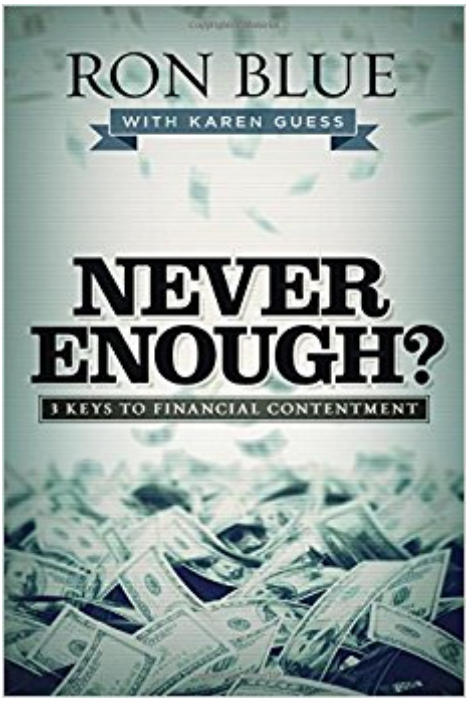
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Never Enough?: 3 Keys To Financial Contentment



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Synopsis

Have you ever worried that doubling down on your debt repayment is robbing your family of memories and fun? Or had a major appliance fail, right after splurging on an expensive purchase or vacation? The tension between giving to church or charity and paying for your kidsÃ¢â ¬â„¢ tuition or sports equipment is real. Ã Â Money and life are inextricably linked. They donÃ¢â ¬â„¢t run on independent tracks but rather continually exist together, both of them somehow needing to be handled with steady applications of wisdom and biblical integrity, even when they seem in direct competition. Ã Â Veteran financial counselor and trusted author Ron Blue helps you navigate the seeming incompatibilities of money management. His liberating, simplifying analysis breaks down all your financial options to a basic four, then shows you how to adeptly keep them spinning alongside each other without leaving you consumed by confusion or regretÃ¢â ¬â •in fact, with all your dreams, plans, and principles still intact.

Book Information

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Customer Reviews

After spending his early career on Wall Street and as an entrepreneur, Ron Blue became a Christian in his early 30s. Since 1979, he has held a God given passion to help Christians plan and manage their finances in order to be able to maximize Kingdom giving. Over time, Ron has pursued this passion in several ways. He is the founder of Ronald Blue & Co., the largest fee-only Christian financial planning firm in the country. He has authored twenty books on biblical financial stewardship, including Master Your Money, The Complete Guide to Faith Based Family Finances, and Surviving Financial Meltdown. In 2003, he helped to establish Kingdom Advisors, a ministry that trains financial advisors to integrate biblical wisdom into their client advice. In 2012, Ron partnered

with Indiana Wesleyan University to establish The Ron Blue Institute for Financial Planning, dedicated to multiplying the message of biblical financial wisdom in the public and academic sectors through curriculum development and thought leadership. Ã Â Ron holds a BS and an MBA from Indiana University. He and his wife Judy live in Atlanta, Georgia. They have five children and thirteen grandchildren. Ã Â Karen Guess is an educator and writer. She graduated with a B.A. in History from Wake Forest University and spent the next twelve years teaching middle and high school in Japan, inner city Richmond, and suburban Atlanta. For the last eight years, she has worked closely with her father, Ron Blue, both editing and creating content for Kingdom Advisors and The Ron Blue Institute. This is their first book together. Karen and her husband have three children and reside in Clarkston, Georgia, a city that is home to several thousand refugees from all over the world. They are passionate about neighboring in their community and sharing its beauty with others.Ã Â

I have read several financial planning books over the years but I think I can honestly say that none have ever had the impact that Never Enough has had on my thinking. This isn't a mega book, in fact it comes in at only 213 pages. But those pages pack a punch.Ron Blue's plan is simple yet complex. He uses the words Live - Give - Owe - Grow to show you how your money works in your life. In fact even if you aren't actively managing it these are still the areas that your money lands in.During this tax season I particularly appreciated Ron's take on paying taxes. He presented it as a privilege rather than a burden. I honestly have never looked at it in that light but he's absolutely right. I pay taxes because of God's abundant provision in my life.The other concept that is resonating is that of making more margin in our financial lives. And guess what, he encourages doing it without adding a second job! He uses a pie chart to show you how your money decisions aren't linear but rather circular. For instance you can't overspend on something and just continue on down the line. Instead when you overspend it comes out of the overall pie taking away from another area of your finances. It's an easy concept that makes perfect sense.If you are looking for a book that will relieve the stress and guilt of money management then this is the one to get. The gentle reminders that God is in control of it all and that you can trust Him in every area of your life are a lovely way to begin setting your financial house in order.I received a copy of this book to facilitate my review.

On the short list of Christian financial experts, Ron Blue is always going to be near the top. With nearly a half century of experience as a financial advisor and a shelf full of books he's written, Blue

is definitely the go-to guy for Christian financial planning. In his new book, Never Enough?3 Keys to Financial Contentment, Blue, with coauthor Karen Guess, introduces simple principles to apply for financial sanity, stability, and commitment.Blue tells plenty of stories and anecdotes to illustrate his points, but the principles he teaches are so simple that they can be summed up in a page or two. Responding the the question of the title: what is enough? Blue writes, "Scripture teaches that the answer to the 'how much is enough' question is what I have right now." I hadn't thought about contentment quite like this before, but he's right. No matter what my status is, the only right attitude is contentment. That's a good word.Whatever our financial condition, Blue has provided some principles to follow: Spend less than you earn because every sucess in your financial life depends on this habit. Avoid debt because debt always mortgages the future. Give generously because giving breaks the power of money. Plan for financial margin because the unexpected will come. Set long-term goals because there is always a trade-off between the short-term and the long-term.If you are already doing all of these things, you probably don't need to read this book. OK, even if you are doing these things, you will benefit from Blue's insights. If you are not doing these things, well, you are Blue's target audience. He doesn't go into a ton of details procedural depth with these goals, but gives some guidelines to help you get there.I liked his pie chart method to see where your money is going. There are basically four places our money goes: live, give, owe, and grow. One slice of the pie, usually the largest, goes to living expenses. The next slice, which Blue encourages us to make bigger than it probably is, is give. He believes in a lifestyle of giving to church, to other causes, to help out friends and family. Third is owe, both debt and taxes. Finally, grow, saving and investing for the short-term and long-term future. I know most people need this slice to be larger.The first step in growing slices of the pie that we want to be larger, like give and grow, is to work on making the live and owe slices smaller. Blue helps with that, and gives examples of clients and others who have applied these principles. This is actually the part of the book I didn't like. One the one hand, it's inspiring to read about families who give sacrificially, and then receive abundantly later on. Blue talks about giving to a ministry even though it meant giving up a summer vacation that year. Well, "God in his grace provided not one but three all-inclusive vacations . . . We did not pay for a vacation for years after that experience." The problem is making something like this normative, where we give expecting God to deliver like that. It's dangerously close to the "health-and-wealth," vending machine type of gospel. I believe God blessed the Blues, and he can bless my family, but I'm uncomfortable with a theology that teaches this as the norm.There's no question in my mind that, whatever your view of God's provision for your life is, if you follow the basic principles in this book, you will be financially better off. And trusting in God, being content in his provision for your

life, is never a bad idea. Never Enough? is a good kick-start for you to make sure your financial life is on track and focused on God.Thanks to NetGalley and the publisher for the complimentary electronic review copy!

"Never Enough?: 3 keys to financial contentment" is an excellent book for anyone who feels like they need a fresh approach to their finances and where their money is going. Ron Blue and Karen Guess do an excellent job with presenting the key points to this book. The principles are very straight-forward and simple and the authors add in stories to further explain and really get the points across. I love the pie chart that is utilized showing how money is divided (should be divided) and paying careful attention to the size of each wedge in the pie. I really like how the "give" section is discussed and how we are encouraged to make this a bigger wedge of pie as we all learned as a child "God loves a cheerful giver." In all seriousness, giving to our church, giving to missions, having a giving heart is important and will be rewarded and needs met. This book is such a great read and a great reminder and also new tidbits to think about as far as how I approach money and how I need to reprioritize things.*Thanks to the B&H/Lifeway Bloggers Program for the complimentary copy of this book.*

Over 20 years ago I picked up a book by Ron Blue on finances that changed my life.When Ron writes a new book, I buy it. There are just some people that have the gift to equip you with the right mindsets and skill sets to change everything... and his latest book is no exception.Excellent read!

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