



LET'S TALK ABOUT

FAITH & FINANCES:

A BIBLICAL GUIDE TO WISE
MONEY MANAGEMENT

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ABOUT SHAUNTAINE



Shauntaine Hollingshed

Hi, I'm Shauntaine Hollingshed, a licensed financial coach with a passion for empowering women and families. As a single mom, I understand firsthand how overwhelming managing money can be. But when I made the decision to align my financial choices with God's principles, everything changed.

This journey has not only transformed my finances but has also deepened my relationship with God. That's why I'm so passionate about helping others—especially moms—take control of their financial futures. Through this e book, I hope to share the wisdom I've learned so that you can experience the same peace, purpose, and freedom that comes from being prudent with your resources.

Financial freedom is possible, and it starts with intentional choices, faith, and action. Let's walk this path together.

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CHAPTER I

WHY FAITH & FINANCES?

In today's world, financial decisions can feel overwhelming. But did you know that the Bible offers timeless wisdom on money management? God calls us to be wise, or prudent, with our resources. This isn't just about being frugal—it's about being intentional with every dollar, trusting in God's guidance, and using what we have in ways that honor Him.

Understanding Financial Stewardship

God's emphasis on stewardship throughout the Bible calls us to care for and manage all He has entrusted to us. Financial stewardship, then, becomes a way of aligning our values with God's plan, placing His purpose above our own ambitions. When we embrace this perspective, we recognize the importance of making responsible money decisions that reflect gratitude for the resources God has provided—and show that we can be trusted to manage them well.

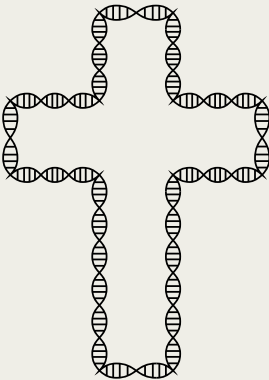
In this way, every financial decision becomes an act of faith, a reflection of our trust in God above all else. Viewing money as a tool to fulfill God's purpose and honor His ways opens us to choices that bring both peace and purpose—not just profit. Profits come, but in the right order, ensuring that money never becomes our god.

Recognizing Common Financial Challenges

Money is a common source of stress and struggle. Many people today face challenges like debt, lack of savings, and anxiety about providing for their families. While these struggles are real, they are not hopeless. By inviting God into our finances, we can shift our perspective—our financial challenges are no longer just problems to solve but opportunities to practice faith and resilience. This guide is here to help you transform your mindset and give you the courage to tackle these challenges with a heart aligned to God's wisdom.

Trusting God Over Wealth

In a world where financial security is often equated with success, it can be difficult to find balance between trusting God and pursuing material security. Yet the Bible tells us, “You cannot serve both God and money” (Matthew 6:24). This doesn’t mean money is bad; it means that wealth alone can’t provide true security or fulfillment. By placing our trust in God as our provider, we gain a source of strength and peace that no amount of money can offer. The journey of faith encourages us to let go of our financial anxieties, replacing them with trust in God’s abundant care.



Finding Peace in Faith-Filled Financial Decisions

Surrendering our financial concerns to God brings an incredible peace. With faith, we can make financial decisions based not on fear, but on purpose. As we rely on God’s wisdom and guidance, we make choices that not only strengthen our financial well-being but also nourish our spiritual growth. Faith provides a calm, clear mind, enabling us to approach our finances thoughtfully and without anxiety.

What’s Ahead in This Guide

In this book, we’ll explore the journey of approaching finances with both faith and wisdom. Together, we’ll dive into topics such as budgeting with purpose, giving as an act of worship, and building a financial legacy rooted in responsibility and generosity. Each chapter will reveal principles that lead to a life of financial peace, purpose, and freedom. By the end, you’ll have a new perspective on finances—one that brings you closer to God’s plan and opens up a path to lasting fulfillment.

CHAPTER II

WHAT IT MEANS TO BE PRUDENT WITH MONEY

“The prudent see danger and take refuge, but the simple keep going and pay the penalty.” — Proverbs 22:3

The Bible describes a prudent person as one who is thoughtful, careful, and mindful of the future. This approach translates into how we handle our money, encouraging us to plan, save, and think long-term rather than acting on impulse.

- **Plan Ahead – Budgeting** is a powerful way to align our spending with God’s priorities for us. Proverbs 21:5 says, “The plans of the diligent lead to profit.” When we create a budget, we’re taking control of our money instead of letting it control us.
- **Avoid Unnecessary Debt** – The Bible doesn’t ban debt but advises caution. Proverbs 22:7 reminds us, “The borrower is slave to the lender.” Prudent money management includes thoughtful decision-making about debt, ensuring it doesn’t become a burden.
- **Avoid Financial Burdens on Loved Ones** – Life insurance can prevent our families from taking on unnecessary debt in the event of our passing. Proverbs 13:22 says, “A good person leaves an inheritance for their children’s children.” By securing life insurance, we’re following this wisdom by creating a legacy that reduces financial strain on our loved ones and helps them maintain stability.
- **Save for the Future** – Saving is a key part of prudence. Proverbs 6:6-8 speaks about the ant who stores provisions in the summer to prepare for the winter. In the same way, setting aside savings equips us to handle life’s uncertainties and honors God’s call to be prepared.

CHAPTER III

WHY GOD CARES ABOUT OUR MONEY DECISIONS

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much." — Luke 16:10

The Bible teaches that everything we have comes from God, and we are stewards of His resources. When we approach our finances with wisdom and responsibility, we honor God and reflect our faith. Here's why this matters:

- **Trust** – Prudence with money reflects trust in God's provision. By being wise with what we have, we show faith that God will meet our needs and that we don't need to rely on worldly practices to achieve security.
- **Impact** – When we manage our resources well, we can be a blessing to others. God calls us to love our neighbors and serve those in need. Sound financial choices allow us to contribute to our communities and support ministries.
- **Freedom** – Money worries can be a heavy burden. God wants us to experience freedom, not bondage. By practicing biblical financial principles, we reduce stress, increase our ability to give, and live in greater peace.

CHAPTER IV

PRACTICAL STEPS TO FINANCIAL PRUDENCE

Putting biblical wisdom into practice can start today, regardless of your current financial situation. Here are a few steps to consider:

- **Create a Budget** – List your income and expenses, and set priorities. Aim to align your spending with your values and long-term goals.
- **Start Saving** – Begin with a small emergency fund. Even if it's just \$10 a week, consistency is key. Over time, this habit can grow into a cushion for life's unexpected events.
- **Protect Your Family** – Consider life insurance as a way to safeguard your family's financial future. Life insurance can help ensure that your loved ones are cared for, even if you're no longer there to provide for them. This practical step aligns with biblical stewardship by preparing for the unexpected.
- **Invest for Retirement or Future Goals** – Investing allows us to prepare for the future, whether that's for retirement, education, or other goals. Proverbs 21:20 says, "The wise store up choice food and olive oil, but fools gulp theirs down." By investing wisely, we ensure that we're storing up resources for the years to come, creating stability and peace.
- **Pray Over Your Finances** – Invite God into your financial decisions. Ask for wisdom and guidance, and trust Him to lead you in ways that honor Him.
- **Give Generously** – The Bible encourages generosity as an act of faith. Start by giving what you can, and watch how God provides as you prioritize giving.

CONCLUSION

START TODAY WITH SMALL, INTENTIONAL STEPS—EVERY WISE CHOICE BRINGS YOU CLOSER TO FINANCIAL PEACE AND PURPOSE.

Being prudent with our finances is about more than just money; it's about living out our faith in practical ways. By aligning our financial choices with God's wisdom, we not only build security for ourselves but also prepare to impact others. Embrace God's principles of faith and stewardship, and discover the freedom and purpose that come from managing your money God's way.



"By wisdom a house is built, and through understanding it is established; through knowledge its rooms are filled with rare and beautiful treasures." — Proverbs 24:3-4