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Money on Purpose: Finding a Faith-Filled Balance

Shayna Lear
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Money is the ubiquitous stressor of our day. Some have got money. Everybody wants more. This desire drives fervent questions: “How can I cut my expenses?” “How should I invest what I earn?” “Should I give money to charity even though I don’t have much?” To tackle today’s money woes, Lear begins with an even more elemental question: “Why do we have money?”

Lear’s answer outlines the four purposes of money—spend, save, give, and invest—and these purposes give shape to her book. She defines and explores each purpose individually and at length. Readers will be surprised just how much vital substance there is to each of these ideas. Her advice is well-organized, methodical, pragmatic, and faith-based. The basis of her guidance is simple enough for a five-year-old to understand (as she shows in the introduction), but throughout the book she shows how base-level concepts play powerfully in a wide variety of financial situations.

Lear’s fundamental information for setting a healthy financial mindset is based in her personal experience, other people’s real-life stories, and Christian values. She explains, using scripture, how to discern and live by God’s priorities for Christians’ finances. While non-Christians can also find practical help in the book, Lear doesn’t shy away from the connection between faith and finances. By helping Christians find a foundation for their money habits beyond simply “I want more!” Lear paves the way for a peace-filled, balanced financial life.

As an African American, Lear believes it’s important to engage with the cultural aspects of money management. In the section on spending, for instance, the author discusses how consumer products like cigarettes and hair products are predominantly targeted toward African Americans in lower income neighborhoods. In this way, she helps readers understand the pressures and potentially manipulative messages that threaten to take control of readers’ spending habits.

After an in-depth look at why we have money and how to use it, *Money on Purpose* helps readers identify their financial personality using a short questionnaire. This blend of instruction and self-knowledge equips her audience to make the most of their financial decisions.

Lear has more than ten years of experience as a Certified Financial Planner. Her friendly tone caters to young adults or others who are just considering their finances for the first time, which isn’t surprising considering her book came about because of her interactions with teens. Readers with financial experience or large financial problems like debt may find the book too elementary, but it fills a valuable niche in the crowded financial market.
MELISSA ANNE WUSKE (February 21, 2012)

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