
God's Best Way is through Inner-Circle Biblical Relationships

Aging Well
Surviving Financially

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- 1. Become content with the economic lifestyle Jesus has assigned you** for your later years. Don't get caught up in the world's idea of glorious retirement, fantastic travel and recreational experiences if the Lord has not given you the "okay" and the resources. Listen to Jesus very carefully in order to live out these last years just as He wishes. (See *Together Be Led by Jesus Christ* at ChristiansTogether.org)
- 2. As much as you are able as a senior,** serve other Christians with no motive other than love. However, when you have a dire financial need, many will come to your rescue. They will want to return to you the generosity you have shown them, whether that be service or financial assistance. Some will not, but leave that problem to the Lord. (See *Serve One Another* at ChristiansTogether.org)
- 3. Join God in His work.** Your senior years are your last chance to serve God in a hurting world where He is trying to do good. After death, this great way to worship Him will be gone forever. You will serve God in heaven, but not in a painful world where people are continually harmed. Make your last years count more than ever. Save money and serve God rather than spending excessively on recreation. (See *Serve God Together* at ChristiansTogether.org)

4. **Meet often with other Christians to do service** and enjoy inexpensive fun. Let the joy of your fellowship be satisfying. Remember that every time you get together is a Christian meeting and can be enjoyable with little need for extravagance. (See *Meet Together Regularly* at ChristiansTogether.org)

5. **If you are in critical need of money**, let other Christians know. The church can be your safety net if you urgently need things. And if your needs are more than can be met by charity, such as requiring expensive medical help, accept that God may be bringing you to heaven a little sooner. But don't hold back the opportunity for other Christians to be of financial help, for that is their duty and worship. (See *Meet One Another's Needs* at ChristiansTogether.org)

6. **Freely accept invitations to meals and activities** that you cannot reciprocate financially. Others will find much joy in giving you experiences you cannot afford. Do not take advantage of people, but do let them give to you as they offer. (See *Be Hospitable with One Another* at ChristiansTogether.org)

7. **Save much money by sharing possessions** with other Christians, particularly those in your inner circle. Don't buy things for occasional use if another person can lend it to you. This could even extend to sharing one car and its expenses, if necessary. (See *Share with One Another* at ChristiansTogether.org)

8. **Publicize your needs** in case they could become a ministry for a Christian family, couple or friendship group. Instead of risking your financial well-being for some critical home repairs, see if any Christians want to volunteer labor, and even supplies. (See *Spur One Another on to Love and Good Deeds* at ChristiansTogether.org)

9. **Pool your knowledge about spending money**. Tell each other how to cut corners, where the sales are for basic necessities, and what is really unnecessary even though it seems like a "must have." See *Counsel One Another* at ChristiansTogether.org)

10. **Others are watching your example**, so practice biblical stewardship with your money. Avoid extravagance and overdoing things. Remember that you influence other people positively or negatively. Show individuals, couples and families how you spend your money with godly virtue. (See *Disciple One Another* at ChristiansTogether.org)

11. **Watch the spending habits of those in your inner circle of believers.** Ask them to analyze your financial decisions, too. Satan introduced sin in the garden of Eden by offering Adam and Eve something God did not want for them. They forgot to warn each other, but you don't want to repeat that mistake. Let each other know when you sense the enchantment of extravagant things and mention that it might be an attack of the evil one. (See *Warn and Admonish One Another* at ChristiansTogether.org)

12. **With your inner circle of Christian people,** battle financial temptations and vanquish financial seductions with biblical reminders or spiritual reason. Most of us spend money on unnecessary things because we were not created to be strong against sin alone. Making spending decisions in private is not so wise. (That is the lesson we can learn from the horrible garden of Eden disaster.) (See *Battle Temptation Together* at ChristiansTogether.org)

13. **Be spiritually smart** when you or one of your Christian friends or relatives declares that "God told him or her" to make a purchase. We are instructed to test the spirits together rather than trust in our individual understanding of God. Autonomous and independent Christianity cannot be supported by Scripture even though it is our default lifestyle. (Think of King David's sinful appetite on the rooftop when he saw Bathsheba.) (See *Test the Spirits Together* at ChristiansTogether.org)

14. **Don't spend money to relieve stress.** Instead, get with your Christian inner circle for support. Prayer, encouragement, empathy, counsel and fun can help more than buying yourself something. Stress is real, and we need to be wise about how to handle it without spending money. (See *Endure Trouble and Hardship Together* at ChristiansTogether.org)

15. **Have your Christian inner circle watch that you turn away** from purchases that would create bigger financial problems for yourself. We all sometimes fail to turn away, so if our Christian brothers and sisters looked over our shoulders, and we invited them to do so, we would save a ton of money. (See *Look Out for One Another's Good* at ChristiansTogether.org)

16. **Within your close circle of Christian friends and relatives**, keep one another from thinking too highly of money. Make sure that no one lives to make as much money as possible. If someone's drive for money is cloaked in righteous promises regarding its purposes, make sure that extravagance does not sneak in or that the "Christian talk" is not deceit for selfish ends. (See *Keep One Another from the Love of Money* at ChristiansTogether.org)

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