

the generosity ladder

YOUR NEXT STEP TO
FINANCIAL PEACE

n e l s o n s e a r c y
WITH JENNIFER DYKES HENSON



BakerBooks

a division of Baker Publishing Group
Grand Rapids, Michigan

© 2010 by Nelson Searcy

Published by Baker Books
a division of Baker Publishing Group
P.O. Box 6287, Grand Rapids, MI 49516-6287
www.bakerbooks.com

Printed in the United States of America

All rights reserved. No part of this publication may be reproduced, stored in a retrieval system, or transmitted in any form or by any means—for example, electronic, photocopy, recording—without the prior written permission of the publisher. The only exception is brief quotations in printed reviews.

Library of Congress Cataloging-in-Publication Data

Searcy, Nelson.

The generosity ladder : your next step to financial peace / Nelson Searcy with Jennifer Dykes Henson.

p. cm.

Includes bibliographical references.

ISBN 978-0-8010-7276-5 (pbk.)

1. Generosity—Religious aspects—Christianity. 2. Christian giving. I. Henson, Jennifer Dykes. II. Title.

BV4647.G45S43 2010

241'.4—dc22

2010016790

Unless otherwise indicated, Scripture is taken from the *Holy Bible*, New Living Translation, copyright © 1996. Used by permission of Tyndale House Publishers, Inc., Wheaton, Illinois 60189. All rights reserved.

Scripture marked NIV is taken from the Holy Bible, New International Version®, NIV®. Copyright © 1973, 1978, 1984 by Biblica, Inc. Used by permission of Zondervan. All rights reserved worldwide. www.zondervan.com.

Scripture marked NKJV is taken from the New King James Version. Copyright © 1982 by Thomas Nelson, Inc. Used by permission. All rights reserved.

10 11 12 13 14 15 16 7 6 5 4 3 2 1

Nelson Searcy, with Jennifer Dykes Henson,
The Generosity Ladder: Your Next Step to Financial Peace,
Baker Books, a division of Baker Publishing Group, © 2010. Used by permission.

contents

| | |
|----------------------------------|-----|
| Acknowledgments | 5 |
| Welcome to Your New Reality | 7 |
| 1. Shifting Perspectives | 9 |
| 2. Stepping toward Excellence | 21 |
| 3. Mastering the Basics | 39 |
| 4. Being Obedient | 53 |
| 5. Living a Life of Extravagance | 79 |
| 6. Taking Your Next Step | 95 |
| Notes | 109 |

welcome to your new reality

Dream with me for a moment. Relax and imagine a reality in which:

- You don't live with financial strain.
- You don't struggle to make ends meet each month.
- You are completely out of debt.
- You aren't bound by the ties of materialism.
- Your needs are consistently met.
- You have the ability to save for your children's education and your retirement.
- You have the desire and ability to help people in need.

welcome to your new reality

- You have the resources to give to causes much bigger than your own concerns.
- You live a life full of generosity, joy, and peace.

The principles contained in this little book have the potential to turn these dreams into a reality. Whether or not they will depends on what you decide to do with them. Your next step to financial peace begins with discovering how to scale the generosity ladder. As we get started, I make you this promise: the view from the top rung is well worth the climb.

Are you ready?

1

shifting perspectives

The way we see things is the source of the way we think
and the way we act.

Stephen Covey

Have you ever experienced a paradigm shift? You know, that moment of clarity when you realize there's an entirely different way of seeing things than the way you've always seen them?

The first step in experiencing a paradigm shift is to acknowledge that you currently see the world through a certain set of lenses. These lenses have been created by a number of factors—your family, your upbringing, your education, and your social circle, to name a few. Based

on your life experience, you understand the world in a specific way. Or as Shakespeare penned, “Such as we are made of, such we be.” I would take the liberty of adding “and such we see” to the great writer’s assertion.

The concept of a paradigm shift first came on the scene in 1962 with Thomas Kuhn’s work *The Structure of Scientific Revolutions*. Kuhn exposed the reality that nearly every noteworthy advancement in science is, at its core, a break with an old way of seeing the world. His revelation proved that to make strides toward any kind of advancement, we must first recognize our current paradigms and then open ourselves up to the possibility of a new way of thinking.

Perhaps the best way to illustrate this phenomenon is with an actual illustration. Go ahead and take a look at figure 1.1 on the next page.

Depending on your perspective, you may see a beautiful young woman shyly turning her face away from the artist, or you may see an old, hunched woman with a large nose and downcast gaze. Which woman do you see? Whichever one it is, another reality exists.

If you see the young woman in the picture, I have news for you: this is a picture of an old lady. But to see her, you have to shift your perspective. Here are some clues to

help you see things a new way: the young woman's ear is the older woman's eye. The curve of her chin is the tip of the old woman's nose. Do you see her yet? One more hint: the choker necklace around the younger subject's neck is the opening of the old woman's mouth. (If you first saw the older woman, just work backward from these clues until you see the younger woman's image.)

Pretty amazing, huh? I have seen people get angry with one another over this exercise. Sometimes those



Fig. 1.1. What Do You See?

who see the old woman first are so convinced they are right that they think those seeing something else are crazy. And vice versa. We all tend to think we see things as they really are, but obviously that's not the case. This image is a trivial example, but it illustrates a profound truth: when we are able to open our minds to a new reality, we give ourselves the opportunity to experience life-changing, growth-spurring paradigm shifts.

Money Matters

Most of us have grown up with a skewed understanding of money and possessions. Based on misinformation, poor examples, and our own desires, we have unconsciously developed a certain paradigm for understanding and managing our income—from the first \$5 bill we were given in a birthday card to our first paycheck, and everything we've received since. Unfortunately, for most of us, our financial paradigm has led us into trouble. Our collective wrong perspective has landed us as a society in major debt and contributed to broken families and high levels of stress and anxiety.

Our intentions to handle our resources well may be good, but money in our culture has gone bad. Too many people feel they have to go into debt just to meet their basic needs. Every day is a struggle. Others simply want to go on a nice vacation or give their kids a good education. We want to take care of our aging parents or save for our retirement. But we can't get around to doing these things because we lack the funds.

The majority of us—incredibly wealthy by the world's standards—are locked in a battle with the constant desire for more. Don't think you are wealthy? If you make more than \$2 a day, you are among the top 2 percent of the wealthiest people in the world. Yet even in our abundance, we have internalized the “buy now, pay later” mantra of our culture. We live above our means.

As my friend and financial guru Dave Ramsey says, “We buy things we don't need with money we don't have to impress people we don't even like.” Have you ever been there? Money has become a way of keeping score. It's as if we are in competition with each other to see who can get the most stuff, live in the biggest house, and wear the most expensive clothes.

While different people experience different levels of financial need, money is a continual struggle for us all.

No matter how much we have, we always seem to need more. Financial stress is a shadow that never seems to leave us.

Most of our money problems boil down to bad financial decisions—financial decisions that are the result of a distorted perspective. In fact, we are often so rooted in our own paradigm of money management that we don't even realize we are making poor decisions. Like a fish in water, we can't see the reality of the environment around

Most of our money problems boil down to bad financial decisions—financial decisions that are the result of a distorted perspective.

us. We are just doing what we know to do, wondering why we continually live under the thumb of financial oppression.

To get back on the right track, we need a good dose of self-examination. Take a look at your own financial life. Here are a few signs that you are not making wise financial decisions:

- Your debt is growing each month.

- You are making only the minimum monthly payments to your creditors.
- If you miss one paycheck, you can't cover your mortgage/rent and bills.
- You and your spouse fight about money regularly. (By the way, money problems are the number-one cause of divorce in America.)
- You are not able to put money into a savings or retirement account every month.
- You are constantly stressed about money.
- Because of your financial situation, you feel like you can't live the life you were created to live.

Can you relate to any of these warning signs? If you are like most people I talk with—most people I've met—you can relate to practically all of them.

By and large, we live in a place of financial uncertainty. We aren't able to do all the things we should do, much less the things we want to do, because we are bound by money-colored handcuffs. But why? How did we create a world in which financial stress and unrelenting scarcity are the new norm? By operating out of our own financial paradigms. I'd say it's time for a shift in perspective.

What Is the Generosity Ladder?

If you've ever changed a light bulb or painted a house, you know that a ladder is simply a tool to get you from your current level to a higher plane. Things that are out of reach before we step onto a ladder are easily in our grasp after we climb to the top.

The generosity ladder, like any ladder, is a tool. Right now you are standing at the bottom of the ladder, ankle deep in the financial stress of debt, anxiety, and frustration, looking toward the top rung, the place from which you'll be able to wrap your hand around a life filled with financial peace (see fig. 1.2).

From that top rung, the new reality you've been dreaming of will be fully within your reach. But before you can start the climb toward a better future, you have to do two things:

1. Acknowledge that your current way of viewing and managing your money isn't getting you where you want to be financially.
2. Commit to questioning your own paradigm and beginning to see your financial life through a different lens.



Fig. 1.2. The Generosity Ladder:
Your Tool for Financial Peace

The journey toward financial peace begins with a paradigm shift. Just as you had to change your perspective to see the old woman (or the young woman) in figure 1, you need to change your perspective in regard to the dollar bills in your bank account.

Perhaps right now you feel like money has control over you. That's because your paradigm is giving it con-

*Doing more of what you've always done will
only get you more of what you've always gotten.*

trol. Perhaps you are convinced that you'll never have enough. That's because your paradigm has led you to this false belief. Maybe you are so far in debt that you can't see a way out. Your paradigm got you there.

When you shift your perspective, you will experience a financial transformation. But the key is to allow yourself to see your money in a different light. As you read this book, let me encourage you to stay open to the ideas I am presenting. You will have to step into some uncomfortable territory. Change is never easy. When you've been operating by one set of beliefs for a long time, it can be difficult to open yourself up to a new

set. But just remember—doing more of what you’ve always done will only get you more of what you’ve always gotten.

Here’s what I can guarantee: if you take this climb up the generosity ladder, you will experience life as you’ve never known it before. You will finally be able to replace financial stress with financial peace. You will be free to live the life you’ve been created to live, without the weight of constant worry. But you have to be willing to let the lens of truth clarify your perspective, starting with one big, underlying, paradigm-shifting truth: God owns it all.

Everything was created through him and for him.

Colossians 1:16