Your Money and Your Life

Dave Ramsey is the best-selling author of "Financial Peace" and "Total Money Makeover.

Dave Ramsey knows that firsthand. By the time he was 26, he was making $250,000 a year and had a net worth of a little over a million dollars. But when he lost it all and had to start over, he realized that he needed to look at money from a different angle. Since then, he’s become an expert in helping people get out of debt and handle their money wisely. He is the author of a book called “Financial Peace,” and he has a nationally syndicated radio show covering financial topics. Inside Journal interviewed Dave to see what financial advice he would offer to our readers.

I: What are some of the most frequent mistakes people make with their money? What do the most common misunderstandings?

Dave: The most common mistakes people make with their money is they don’t pay attention to their money, you’ll wander through life, and then wake up at some point and wonder where it all went. One of the biggest myths people believe about money is that debt is a tool they can use to prosper. My argument is that debt brings on enough risk to offset any advantage that could be gained by using debt. I used to believe this lie myself. Only after losing everything I owned, and finding myself bankrupt, did I start factoring in risk.

I: What does it take to start handling money wisely?

Dave: One of the biggest factors that keep people from winning with money is not realizing they are the problem with their spending habits. I’ve found over the years that personal finance is 80 percent behavior and only 20 percent head knowledge. What to do isn’t the problem; actually doing it is the problem. If you can control the person you look at in the mirror every day, you can win with money.

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Your Letters

‘Stopping the Shooting’

Being a criminal myself serving 15 years for armed robbery, here in Florida, let me tell you I’m not about to go out and try to buy a gun from a gun shop. Why spend the money and time and effort, when if I want at any one time I can take one from your - ‘the legal citizens’ - house or car. I will get just as much time in prison for possession a bought gun as a stolen one. Time is time. So no amount of regulations or background checks is going to matter.

- R. M., Florida

Jesus Christ is really the answer to everything, but we have to be honest with the only one who truly loves us. I saw a young man walking around acting and talking tough. This one guy called him and hugged him like a true friend, and you should have seen the change come over this tough young man, it was cool.

- J.D.M., California

The adultery, the drinking, the spending money. It was just a mess...

Pefee prays with his mentor, Ron, who taught him how to live the Christian life.

Pefee is O.K. with whatever comes his way. “I’m letting God drive,” he says.

- N.A.A., California

Your Money

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U: What does God say about handling money?

Dave: The Bible has more than 800 scriptures about money and personal finance. It gives lessons for taking care of your household, staying out of debt, doing a budget, and much more.

U: What’s the first step to staying out of trouble?

Dave: If you’re going to win with money you have to be intentional, and that means having a budget. The word “budget” has gotten a bad rep, but it’s really just a written plan for your money. When people start spending their money intentionally, they actually experience more freedom!

U: What about after release? Starting out on a minimum-wage job, how can an ex-prisoner stay out of financial trouble?

Dave: It’s easy to fall back into old habits, especially with money. You can win with money, but it will take sacrifice and it will cost you. You’ll have to learn how to say no. “No.” You have to make a commitment to yourself to get control of your money and never go back into debt. It will be hard, especially if you’re making minimum wage. But if you will make the sacrifices now that most people aren’t willing to make, later on you will be able to live as those folks will never be able to live.

Subscription Info

At Inside Journal® (IJ), we receive many letters each week from inmates asking for subscriptions to our newspaper. We are grateful for the interest and support of our readers – however, because of limitations on our staff and budget, it is only available in bulk shipments to your chaplain, programming coordinator, or a volunteer who visits your facility. Chaplains, to set up these shipments for free, please contact our editorial staff at P.O. Box 1790, Ashburn, VA 20146-1790 or insidejournal@pmf.org.

‘Prayer Warriors Corner’

This quarter please pray for the prison ministry across the country:

- Pray for the growth of new seminary-level courses being offered in facilities across the country.
- Pray for mentors to come alongside brothers and sisters of the Church inside the walls as they prepare to reenter society.
- Pray for churches as they minister to many children of prisoners through Angel Tree.

Prayer requests can be sent to prayer@ijonline.org.
A Future King Is Born

by A. R. Quinn

On July 22, 2013, a baby boy was born at St. Mary's Hospital in Paddington, England. He weighed 8 pounds, 6 ounces, and he was a normal, healthy child. Well, maybe not quite normal...

The baby was the child of the Duke and Duchess of Cambridge, and one day, he will be the king of England.

After the baby – named George Alexander Louis, or His Royal Highness Prince George of Cambridge - was born, a formal announcement was put on an easel outside of Buckingham Palace to inform the public. Gun salutes marked the great event in Bermuda, London, New Zealand, and Canada. Church bells rang. Important buildings were put on an easel outside of the hospital to welcome the littlest member of the royal family. Outside the hospital, thousands of people gathered outside.

The Royal Mint put out a lullaby. The Old Testament was given, and the first people to hear were soldiers. There were no gun salutes or commemorative coins, and the first people to hear about the birth were some smelly shepherds hanging out in the hills with their sheep.

But even though the circumstances surrounding the birth were very different, this baby boy would also be a king one day. His parents named him Jesus.

The Rescue Plan

To understand how this baby could be a king, we have to go back a little bit farther in history. The Bible tells the story of how God created the world and people to be perfect, whole, and happy, enjoying a close relationship with Him. But people rebelled. They did not want to do things God's way, and the result was chaos, pain, and, ultimately, separation from God. But God, who loved the world and all the people He made, couldn’t let things stay that way. He came up with a plan to rescue people - to bring them back into a close relationship with Him, where once again they could be whole, happy, and at peace:

When the time was right, He would send His Son to earth as a messenger, to show lost and hurting people the way back home to God, and to pay the price for all the wrongs they had done. He would be called the Chosen One, or “Messiah.”

God told people in ancient times what to look for, so they would recognize the Messiah when they saw Him. For example, the Jewish prophet Isaiah wrote, “For to us a child is born, to us a son is given, and the government will be on his shoulders. And he will be called Wonderful Counselor, Mighty God, Everlasting Father, Prince of Peace” (Isaiah 9:6). Other places in the Old Testament - or first part of the Bible - indicated where the Messiah would be born and what would happen during his life.

But by the time Jesus, God's Messiah sent to save the world, was born, most people didn’t recognize that He was a king. They were expecting somebody flashy, somebody more powerful, somebody more... king-like. They wanted somebody who would overthrow the oppressive government with military muscle. They definitely weren’t expecting an ordinary-looking baby with poor parents.

When Jesus grew up, He did everything the Old Testament writers predicted. He taught people the way to God. He healed people. He performed miracles. But still, most people weren’t convinced He had what it took to be a king. The religious leaders actually came to have Him put to death by the government, and before He was executed, the guards put a crown made of sharp thorns on His head. “Hail, King of the Jews,” they mocked, as they beat Him and spit on Him. Then they killed Him.

The man called Jesus was a different kind of king. He wasn’t there to gain power, money, or influence. He wasn’t there to take it easy and have other people serve Him. He came to save people from their sins. When He died on the cross, that’s what He did - He paid the penalty for our sins so that we could be forgiven and have a close relationship with God, just like at the beginning when God made the world. And when God raised Him from the dead three days later, He defeated death, so that we could have life with Him forever.

The Servant-King

We’ve all known people who use power for their own advantage. But Jesus is a different kind of authority figure. He gave up the glory of Heaven to live among people and suffer everything that people suffer. He allowed Himself to be put to death. When He was hanging on the cross, He didn’t ask God to rescue Him, because He knew it was the only way to rescue us.

It doesn’t matter what you’ve done or what’s been done to you. Jesus the King gave up all the perks of His position to die for you, to forgive you, to put meaning and purpose back into your life, and to bring you back into His family.

God won’t force you, but He invites you to accept His free offer of forgiveness. You can do that with a simple prayer from your heart, like this one:

God, I’ve been trying to live my life my way, but it’s not working. I’m sorry for the way I’ve messed you up. I want to do things Your way. Thank You for sending Jesus for you and me. Accept me! Free offer of salvation. Help me to know You better and live for You from now on.

Following God is about much more than a prayer you say one time. It’s something you do every day. It changes every part of your life as you come to understand God’s plan for our hearts, our minds, and our lives. If you’ve decided that you want to know Jesus the Servant-King better, let’s work to help you. Write to “A King Is Born,” c/o Inside Journal, P.O. Box 1790, Ashburn, VA 20148-1790. We’ll connect you with a partner who provides a free correspondence Bible study and a Bible, if you don’t already have access to one through your facility.

Doing HIS Time: Meditations and Prayers for Men and Women in Prison

By James C. Vogelzang with Lynn Vanderzalm

“Doing HIS Time” is a daily devotional written in your language, about your real-life situation, and it’s available free of charge to inmates and chaplains.

To receive a FREE case of books (English, Spanish, or both) or your own individual copy of “Doing HIS Time: Meditations and Prayers for Men and Women in Prison” please have the chaplain or religious services director contact:

Doing HIS Time Prison Ministry
PO Box 91509
Santa Barbara, CA 93190

What are other inmates saying about this book?

“Man! This is the best devotional book I’ve read. It’s in my language. I can totally understand it, and some of the pages, it seems like this author knows me, or had me in mind when he wrote them!” - Codie

“These of us behind bars wonder in despair about how we can pull our lives back together. God will give us a meaningful life. This book shows how God will give us a meaningful life.” - Cynthia, incarcerated for 21 years

“I cannot tell you what a blessing this book is. Jim’s insight into our desolate world behind bars is filled with the Holy Spirit.” - Bill, serving life without parole
From a Cell to the Supreme Court

by A. R. Quinn

S EATTLE, WASH. — It’s an unlikely story, to say the least.

Shon Hopkins, 36, showed early athletic promise as a basketball player and earned a bachelor’s degree from Bellesa University, a private college in his native Nebraska. In his early 20s, however, Shon gave into the allure of some easy money. Five separate times, he and his accomplices would walk into banks in rural Nebraska, wave guns, make threats, and run out with cash.

No one was hurt during these robberies, but a federal judge sentenced Shon to 12 years in 1999. Behind the bars of a high-security federal prison, Shon struggled to adjust to prison politics, gang violence, and limitations on his freedom. But he won some respect due to his skills on the basketball court, and soon he was assigned to the prison law library. Shon didn’t know anything about the law at the time, but that assignment was about to change his life forever. In 2000 Shon began working as a legal writing and research assistant, and he found that he enjoyed the process, and he quickly became wholeheartedly.

Shon knew the petition was a long shot. According to an article in The New York Times, the Supreme Court granted just 7,209 petitions that year from inmates and others who could not afford the filing fee. The Court would hear just a few of those.

But one day, out of the blue, Shon got the news: the Court had granted his petition. Later, after an attorney argued the case, the Court ruled in John’s favor. 9-0.

“I felt elated,” Shon remembered during a recent phone interview with Inside Journal. “It was a long shot. I knew things would be different after that, and they were.”

Shon began to dream about a new life after a prison as a paralegal, or even as a lawyer. In the meantime, news of his legal talents spread quickly among other inmates. He wrote many additional legal briefs on behalf of his fellow prisoners, helping them win victories in cases in federal courts all over the country, including another Supreme Court brief in 2005.

Shon was released to a halfway house in 2008, and was released from custody in 2009. He considers himself blessed with God, as well.

He knew that he needed God’s help to be the husband and father he hoped to be. Looking back, Shon marvels at the grace he believes he has received in his life when he wasn’t looking to acknowledge God or do the right thing.

“The reception has been nothing short of amazing,” Shon marveled. “The book has been out over a year. I get emails from people weekly who have enjoyed it — especially from parents of teens and young adults who have gotten locked up, looking for any sort of hope to latch onto.”

Shon has made some other big changes since being re-released. He’s found a relationship with God, as well.

“God grew up in a Christian home,” he explained, “but I rebelled against God every chance I could get. ... My mom was sending me Christian books in prison, but I wasn’t ready to make the change.”

Shon finally went over the edge and became a Christian before he got married to Annie. He knew that he needed God’s help to be the husband and father he hoped to be.

Inside Journal and Prison Fellowship do not provide legal advice or assistance. Please do not write to Inside Journal asking for help with a legal case.