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If you had told me 20 years ago—fresh-faced, working, and only just beginning to learn the rhythm of life as a wife—that I would not return to corporate America and I would, one day, homeschool our kids, write a book, and mentor other women to walk boldly in their God-given calling, I probably would have laughed. Not because I didn't have big dreams of being capable. But because I had been quietly fighting against the influence of culture and certain church traditions to believe that money, leadership, and long-term vision weren't really "my lane."

Now, after 20 years of marriage, seven kids, and countless moments of joy, failure, laughter, and tears, I see things so differently. I've learned, sometimes the hard way, that God never intended for me or any other woman to feel small. We're not called to shrink into the background of our own lives. We are caretakers, stewards, leaders, givers, planners, and visionaries. We've simply too often believed the lies that those titles are not good enough or that they belong to someone else.

That's why *Women of Worth* is such a breath of fresh air—and such a necessary resource. This book doesn't just tell you what to do; it reminds you *who* you are. And sometimes, as women, we need that reminder more than anything else. We need someone to say, "You

have what it takes. You're not late. You're not behind. You're right on time, and God is still calling you forward."

Bethany writes not like a distant expert (although she has been doing this work for nearly 20 years), but like a trusted friend. She doesn't throw jargon at you or expect you to have it all figured out before you begin. Instead, she walks with you, chapter by chapter, breaking down finances in a way that's practical, approachable, and infused with God's heart. This book isn't just about money. It's about courage. It's about calling. It's about standing up in your life, however messy or uncertain it may feel, and saying, "Yes, Lord. Use me here. Use me now."

Whether you're single, married, widowed, divorced, working, homeschooling, navigating an empty nest, or feeling like you're still trying to find your footing—this book is for you. It's for the woman who has been playing it small. It's for the woman who is ready to rise but unsure where to start. It's for the woman who has been quietly carrying the weight of her family, her dreams, and her doubts, who just needs a little light to see the next steps.

So here it is. Light for your path. Strength for your heart. Truth for your journey.

You are a woman of worth.

And it's time the world knew it.

Kirsten Watson

Wife of 20 years, mommy to seven, and still learning every day

Author of *Sis, Take a Breath*



Introduction

The You You Long to Be

As Melissa, a dear friend and kingdom-minded financial advisor, slid into the booth across from me, she seemed calm and put together. She was completely at peace and ready to be fully present as we sat down to enjoy tacos and talk finances. As always, she looked elegant, dressed in a professional (and I must add, very cute) dress, blazer, and boots. Guacamole and chips were already on the table, begging to be devoured. Despite the plethora of responsibilities in Melissa's life, she was genuinely attentive whenever we spent time together, unhurried and unguarded. She seemed perfectly confident in who God created her to be. She gently laid her laptop tote down and reached across the table to clasp my hand. The joy and assurance she exuded—simply in knowing who she was in Christ—was palpable. As a colleague in my industry, she was ready to dig into business *and* dive deeper to see how I was really doing, because she truly cared.

Melissa is a life-giver. Now, her life clearly wasn't perfect, but she was living out of who God said she was—she knew her identity, and she walked like she knew.

On the other side of the booth was, well, just plain old me. Hurried.

Questioning. Biting my lip in a constant state of anxiety. Always feeling like it must have been an accident I was invited to a seat in any meeting room. Continually wondering when everyone would realize I was a complete disaster—exposing the fact that I actually had no idea what I was doing—and then deciding I wasn't fit to be the (you name it): mom, Blue Trust employee, wife, friend, or pastor's wife I was thought to be.

"Well, how have you been?" Melissa dipped her first chip into the guacamole.

I floundered inside as I tried to respond with the truth, but not the whole truth. "Oh, I've been great," I said. "You know, always figuring out the juggle. Kids, husband, work, church...and repeat." I picked at the napkin in front of me, wondering how much to share. "It's a joy," I added, "but boy, it's hard. I feel like I can never 'win' in any of these areas. I keep trying and trying, but I never excel in any one role because I'm trying my hardest to do so many things at once." I looked up at her, holding my breath. Could she relate to what I was feeling?

Melissa slowly and thoughtfully nodded as my words soaked in. When she responded, her reply both encouraged and surprised me. "Wow, I feel that," she said. "It was a real learning curve for me to figure out what it looks like to do my best and rest in who Jesus says I am."

Whew! The good news was that I wasn't alone. Melissa admitted she has struggled too. But that learning curve was what had me stuck. How is it possible for some women, like Melissa, to exude peace and confidence, and for others, like me, to take each step unsure if they were worthy to be present?

Reading this book, if you have ever doubted yourself, you are welcome here.

If you've ever wondered why a manager or colleague invited you into an important meeting, then this is the place for you.

If you've ever tried to stay within a budget but failed, hitting the

reset button repeatedly just to try again for the millionth time, please have a seat right here next to me.

If you've ever tiptoed into your own bedroom closet with a Reese's peanut butter cup while hiding from your children, please know, I have too.

If you've ever hoped you'd have the energy to make your husband a priority after a long day of giving to everyone else, and yet, once again, you just sat on the couch like a zombie, you are one of my people.

If you've ever thought of investments and financial planning as a "man's world," complicated and enigma-like, rest assured and settle in—you are fully accepted in this space.

If you sincerely and desperately desire to trust God to allow you to make a difference that only you can make in this world, then you, my dear friend, are not alone.

If faith, identity, finances, and professional or at-home roles seem to be a challenge as you doubt your own capability and worth, you have arrived in a place where you can simply take a deep breath.

No, really, let's take a deep breath together.

Imagine a safe place of encouragement and equipping, of fellowship and learning. And imagine that's here. Now. Together. Are you ready for the journey?

You are welcome here. Every part of you! Not just the parts you put on display for others to see. Dig down in your heart and find those parts you usually keep stuffed away—feelings of unworthiness, anxiety, incompetence—yes, those are the parts that are most welcome as we begin our voyage together.

I truly have been—and sometimes still am—the woman across the table who hurried, questioned, doubted my worth and value, and wavered regarding my competency in financial matters and even my ability to understand those matters. You see, I'd been the Friday bagel-bringer in my administrative assistant role at Blue Trust, and I found it unfathomable that God had something else in store.

He had more.

And thankfully, God didn't give up on me. He took me through a most unlikely journey of challenge and encouragement. Heartbreak and redemption. Gentle learning and dependence on Him.

Guess what? God doesn't give up on you either. He quietly waits. He speaks through His Word. He places people in the body of Christ with us at just the right moments to speak life.

To help us to see and believe we are women of worth.

To show us we are fully competent and help us recognize we have the potential to learn, understand, and even become experts in our fields of interest—including financial matters!

To transform us from feeling lost, hurried, and anxious to being confidently known, valued, and loved by the One who matters most.

He has a plan for you. He has a purpose for you. You are not an afterthought, and you never were.

And it's a powerful transformation. There's so much to come. So much hope. If we don't step out to seize what God has for us and step into the unique plan He's crafted for each of us, not only do we miss out, but others miss out as well.

What if it only took a small shift in perspective to see your own worth? What if through the most unlikely of opportunities, you recognized your identity in Jesus, and it flat out changed everything?

Hang with me. Just...what if? What if you are on the verge of a breakthrough—in faith, in finance, or in whatever God has called you to in this season?

Dear friend, God has so much ahead for us—in faith, in finance, and so much more—all so He can reveal the worth He's created in us to change everything for His glory.



You Can Thrive

The Power of God Owning It All

Hurricane Katrina. For me, Katrina creeps up in odd places. Strange times when I haven't thought about her in forever, and then suddenly, she's on me. She finds me when I'm cooking a meal for my family or when I'm driving home on the long commute from the office. She even finds me during the holidays. I'll be surrounded by so much joy, only to be reminded of a time filled with sorrow.

Christmas ornaments are one of my very favorite things. A myriad of memories all in one box. Some heartbreaking, some joyous, and some reminders of mile markers in life. All memories. All part of our family's journey. Carefully pulling them out of the box each year is a joy. My husband Landon's task is to haul the extremely large, nine-foot Costco artificial Christmas tree down from the attic and piece it together in the corner of our living room. Then, our two boys, James and Silas, and I make it our mission to decorate the tree together. I relish every single ornament that comes out of the box.

In early January one year, as I pulled each ornament off the tree to pack it away for the next Christmas, I paused to hold one of my

most special ornaments gingerly in my palm. I lingered as I rolled it around in my hand and thought about how precious this particular ornament is to me. Not because it's a Precious Moments ornament, though as a child of the '80s, I do love some Precious Moments pieces. But instead, because of what it symbolizes—survival through Hurricane Katrina and the reminder that God owns it all.

Hurricane Katrina sweeping through our home in 2005 is seared in my memory. We'd owned our home for three months, and then *bam*, the hurricane arrived when Landon had only just attended his first two weeks of seminary. At the time, seminary in Louisiana was to be a whole new journey...or so we thought. God had paved the way. He moved swiftly, surely, and incredibly to show us He wanted us to move to New Orleans. So, of course, after Katrina, all of this left us asking one question: Why?

God began to reveal His plan two years before Katrina hit. We were in our Crestview, Florida, bathroom as Landon and I brushed our teeth before bed one late Wednesday evening. Only three months into our marriage, I'd just witnessed my brand-new husband share Jesus with the youth of our church that night. And I was floored. Landon's degree was in surveying and engineering from the University of Florida. And he was surveying. You know, doing the thing he received a degree to do. His career path looked solid. That is, until that Wednesday evening.

Our trajectory seemed much less certain after that. I'll never forget standing in our 1990s hunter-green Formica countertop bathroom with a pink toothbrush hanging out of my mouth when Landon blurted out, "I think I'm called to preach. I think I'm supposed to be in ministry."

Whoa now. Let's take a minute and get the toothbrushes out of our mouths and just think about what he was saying here.

And we did. We thought and prayed about it and sought counsel from wise men and women around us. And God made it clear

that New Orleans Baptist Theological Seminary was the path He had ahead for Landon and me.

It was May 2005 when we pushed the “go” button. God worked literal miracles that seemed impossible. He set up an ideal living situation for us in Slidell, Louisiana, a town right outside of New Orleans. We bought a home—with no mortgage, mind you, which only God could have orchestrated. And we pulled out of Crestview in a U-Haul moving truck, headed west on Interstate 10 to a new chapter: seminary.

I began work as a bank teller and Landon readied himself to begin his master of divinity studies in the fall. We started to settle in, until the end of August, when the weather forecast showed a hurricane was headed our way.

As a brand-new employee of the bank, on the Friday before the hurricane hit, I asked my supervisor, “I see this hurricane looks like it’s moving in our direction. What should I do if I can’t make it to work on Monday morning?” My supervisor didn’t know me from a stranger down the street yet, and it seemed she thought I was trying to get out of work. I’ll never forget her disdainful look when she said, “That hurricane is not going to hit here. You need to plan to be here Monday morning.”

As we continued to follow the probable track of the storm, we prepared as best we could—boarding up windows (as we had done in Florida with hurricanes we’d become used to all our lives) and gathering important documents. Then we headed home, back to the panhandle of Florida, to watch the news and wait for the storm to blow through.

And blow through it did. Early Monday morning, as we sat in my parents’ living room and watched The Weather Channel, our Slidell ADT alarm notified us that our back door had been breached. At the time, we weren’t sure what that meant. Wind? Rain? Flooding?

We soon found out. In the early days after the storm, we knew

nothing. No one knew anything. We found an AM radio station with reports of what homeowners were finding as they attempted to return to their properties. And just shy of a week after the storm, Landon and I returned—with both of our dads joining us for the day trip—in my dad's Chevrolet truck, carrying our own gas to ensure we could safely return to the panhandle that evening.

As we crossed from Alabama into Mississippi on I-10, the most horrid odor I've ever smelled—to this day—entered the truck. I still not so fondly refer to this smell as "Slidell mud." The stench of the hurricane. Of the flooding. Of the destruction and loss. And the mold. Mainly, the mold.

We dodged downed power lines and various dangers to finally, thankfully, pull into our Slidell driveway. The scene was absolutely apocalyptic and still seems surreal to even think about.

Our home was a total loss. It was still standing. And the water had receded. But we could see the water line had reached around five feet high. Mud was everywhere—mud on the floor, mud on the furniture, a thin coating of mud throughout everything. The refrigerator toppled over. Dressers lay sideways on the floor with drawers broken and clothes spilling out. The roof in our bedroom closet caved in, opening straight up to the blue and sunny sky, ruining every piece of clothing we owned.

And we began to question.

Only months earlier, we'd had no doubt. Absolutely no doubt. Not one iota.

But then, three months later, after God paved the way, our new chapter was wiped out by Katrina? Why?

Left with muddy and moldy everything and sobbing in my parents' driveway while I exhaustedly hosed off fine china, dark nights followed. I was bleaching Christmas ornaments in the kitchen sink. We tried our hardest to save special moments and memories. Yearbooks, letterman jackets, an entire library given to Landon by a spiritual

mentor, all my beloved piano books and more—gone. All our worldly belongings fit into less than ten boxes in my parents' foyer, and the rest of our worldly goods were piled out by the road of our shell of a house in a moldy, wet, smelly mountain. And it looked like all might be lost. It looked confusing. It looked like we had zigged when God told us to zag. But did we?

Absolutely not.

Because, in the next few months, the Father clearly (just as clearly as He sent us to New Orleans) paved a new road. An unimaginably beautiful road for us to move to Woodstock, Georgia. For me to find a career with the firm I'm still with today, nearly 20 years later. He orchestrated a plan for Landon to attend an extension of his New Orleans seminary in Atlanta, and He provided an incredible opportunity for Landon to mentor with our new pastor in Woodstock. We could have given up. We could have said, "Just forget it," and stayed in Florida. Landon could have gone back to work as a surveyor and we could have settled back into our old life.

Staring at the bleached-out Precious Moments Christmas ornament in my hand reminded me, once again, that God owns it all. He doesn't just own what I think I've "allowed" Him to own. God is sovereign and, as His children, just as Proverbs 16:9 tells us, He directs our steps. At the very moment that all looks lost, it's actually beginning. It's a new fire kindling, the start of new life. I learned then, and I've continued to learn over these past twenty-or-so years, that when God allows death in my life, it brings forth more life than I could have imagined.

As I began to learn and embrace the knowledge that God owns it all, through Katrina, I began to see that money and worldly goods were not everything they were cracked up to be. The trappings of this world are fun and comfortable, and they feel like a necessity until God allows them to be stripped away. And He began to teach me what it truly meant for me to believe that He does own it all.

What Money Is

So what does that lesson tell us? Understanding God owns it all means I have developed a healthy, biblical view surrounding money. What money is and, as equally important, what it isn't.

As I often share with my Blue Trust clients: Money is a tool; money is a test; and money can be a testimony.

Money Is Neutral—It Is Simply a Tool

Philippians 4:11-13 says, “I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.”

I wish I could say I've easily embraced what Paul shares here—living contentedly whether overflowing with worldly possessions or looking in the rearview mirror at my Slidell home with all my belongings covered in black mold and sitting by the road in a messy pile. But I'm a work in progress, and as God continues to gently remind me, I can be content in Him. He's the one who provides. He's the one who has the plan. He's the one who will wisely show me how to handle this tool.

Money Is a Test

Luke 16:13 says, “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

I know most of us have experienced this testing—this pull—because the world tells us that more is good. More is the right way. Just get more, and you'll be secure and satisfied. You have a thousand dollars? You'd better get two thousand. You have two thousand? You'd better get three. You have ten thousand? You'd better get twenty

thousand. And why? The world whispers the lie, “Build bigger barns. So you’ll be worth something. Build those barns. Don’t consider the eternal. The right now is all there is.”

Money Can Be a Testimony

If you pull up the Frymire family’s credit union checking account, you can see what our priorities are (and a good bit of eating out between sports practices). I can talk a lot about giving and generosity, and those may be my intentions, but my true actions—the choices I’m making—are laid bare if you type in that username and password and look at my bank transactions. I don’t say that as a judgment. Or an indictment. I say it as a first step. We must evaluate ourselves and ask the Holy Spirit to show us. Show us how our lives can be a testimony of God’s love and faithfulness through our time, our talents, and our treasure. Are we going to place our hope in the uncertainty of riches? Do we look any different from the world?

What Money Is Not

Just as money is a tool, a test, and can be a testimony, something else I often share with my financial planning clients is that money is *not* a measure of self-worth, a guarantee of contentment, a reward for godly living, or a measure of success.

Money Is Not a Measure of Self-Worth

A lie of the world is, “You’re only worth something if you drive a nice car, if you don’t wear the same work outfit twice in one week, or if you have the top-of-the-line (fill in the blank).” The world tells us, “Everyone is watching you. They will all notice. They’ll think you’re nothing if you don’t buy the bigger home, carry the designer bag, or purchase the platinum edition of your vehicle instead of the plain-old basic model.”

Ephesians 2:10 says, “For we are His workmanship, created in

Christ Jesus for good works, which God prepared beforehand, that we should walk in them” (ESV).

Dear friend, I know you want to walk in those good works just like I do. As Jesus followers, our heart’s desire—because this is how He’s created us—is to pursue Him, to pursue eternal things, and to pursue the things that really matter. But the gosh darn world just gets in the way. The last thing I want to happen—and I desperately mean this—is to reach the end of my life and realize that God prepared good works for me, and I chose not to walk in them. I chose not to walk in them because I believed lies. I was sucked into the mirage that my whole identity—who I am—is tied up in what I do or do not own.

Deuteronomy 8:17-18 says, “Otherwise, you may say in your heart, ‘My power and the strength of my hand made me this wealth.’ But you shall remember the LORD your God, for it is He who is giving you the power to make wealth” (NASB). Interestingly, the Bible never says it’s a sin to have wealth. The problem is that when we do have wealth, it’s insanely difficult *not* to get our identity tied up in that wealth. And there’s the rub.

No matter the size of our wealth, we always want to be asking God, “What would You have me do with *Your* wealth today? How can I grow *Your* kingdom today and not my own?” Our prayer should be, “Lord, show me what lasts for eternity, and give me wisdom to see through the lie that my self-worth is derived from my net worth.”

Money Isn’t a Guarantee of Contentment

There has been—and continues to be—instance after instance in my own life where I’ve saved up for something. Maybe I saved for months. Maybe for years. And then I got what I was saving for. *Yes*, I finally got it! What happened next? You guessed it. The very next day I think of something else that I don’t have. Solomon speaks directly to this cycle in Ecclesiastes 1:8, “All things are wearisome;

no one can tell it. The eye is not satisfied with seeing, nor is the ear filled with hearing” (NASB). Wow, what an “encouragement” (I hope you sense my sarcasm). *So I’m never going to be satisfied while on this earth? I’m going to feel a constant tension between the next thing I’m convinced will bring me contentment versus feeling content with what I already have?* Yes.

I have a dear friend who has battled this for years. On the surface, she is calm and appears confident and content in her life choices. But underneath, she flounders in finding her identity in Christ, believing money will finally bring her contentment. I can almost see her breathe a sigh of relief as she builds yet another home, time after time.

From a modest home to a vastly larger home with delightful builder upgrades. That was surely it. This was going to solve all her problems. Family dysfunction would be *poof*—gone. Marital strife would be healed if she and her husband just had that special coffee bar and a fireplace in their bedroom. Two dishwashers would clearly make life easier—one always clean and one always dirty. And space for the kids to spread out. And at first, after closing on the larger home, it felt good. My friend seemed settled and calmer. But within the first few months, it was clear that she was back to her old, discontented thoughts, ways, and attitudes of the heart.

Suddenly, the house was simply too big. It was too big to allow for family time. There was too much room to spread out. The house was too big to clean. It was too expensive to hire a housekeeper. You get my drift. This precious sister in Christ then moved in the opposite direction. In the next couple of years, her family sold the larger house and moved into a drastically smaller home. Siblings were sharing rooms and bathrooms. There was a tiny living room with everyone crammed together for quality time. But still, the same theme remained. Discontent.

You can probably identify with my friend, and so can I. Numerous times a day I have thoughts like, *Man, I want a new couch. Our*

kids have destroyed our couch, and I really want a new one. It would make me so happy to have a new couch. Or, If only I could afford a Peloton. I really would be in shape if I just had a Peloton—I'd bet it would change everything. I just know I'd want to work out then.

Your thoughts may not center on a new couch or a Peloton, but there is something. We are all human, and this is a battle we all fight. Do you hear Jesus whispering over us? “Dear One,” He says, “Rest in Me. Take a breath. Stop paddling under the surface where no one else knows you’re struggling. I am the one who brings contentment.” I know you desire, as I do, to simply rest. It takes daily—sometimes moment by moment—communication with the Holy Spirit to remind us of who we are. And whose we are. And where our value, identity, and worth all lie.

Money Is Not a Reward for Godly Living

When Landon was on the surveying track for his career, I was pumped. Early on in our marriage, I envisioned his career track—maybe owning his own surveying company one day—really digging in and pursuing the next career goal and the next after that. Like duh, we all know that if you check off the boxes and live a godly life, God will reward you. *Right?*

Did you check off boxes on your offering envelope when you were a child? I sure did. I attended a Southern Baptist church—First Baptist Church of DeFuniak Springs—and let me tell you, I received a box of offering envelopes each quarter that had my very own name on them. One envelope per week. I would walk into Sunday school with my offering envelope in hand. There were literally checkboxes printed on the envelope to mark off, and someone was tracking them. Items like, “Read my Bible each day,” “Studied my Sunday school lesson,” and so on.

Now, there were many, many wonderful things about the years

growing up in my church and becoming a Christian at eight years old. That beloved environment helped to build my foundation in trusting Jesus with my life, for *all* my life. But I will tell you, checking off those boxes really helped play into the lie that if I could just check off the boxes in life, my life would go well. It would be fairly easy, and I would be rewarded with, well, rewards, and one of those rewards would obviously be money.

But then, Landon and I started down the ministry track. And goodness knows that no one goes into ministry for the money. While there were times I've been unsure how God would provide throughout the ministry journey we've been on, He has always been faithful, and we have never, ever lacked for anything we needed. As we've made ministry transitions and faithfully served the people God called us to serve during each assignment, it has become clearer and clearer that there are no checkboxes. No one is waiting to take my offering envelope where I've checked off all the things I did "right" during the week. Life can be hard. Like, *really* hard. Even when you are living a godly life and closely walking with the Lord day by day. Those new mercies? Good grief, I need them.

Money Is Not a Measure of Success

We live in northeast Georgia and drive home to the panhandle of Florida several times each year to visit our families. I know this drive like the back of my hand, as we've been making it now for nearly 20 years. And, I love to ride in the car. My very favorite thing to do—as a reward—when work is stressful or life just gets to be too much, is to ask Landon to drive me around to look at houses on country roads while I sip my venti hot white mocha from Starbucks. And maybe enjoy a birthday cake pop.

As Landon drives us home for family visits, many times I look out the window as we pass through towns and neighborhoods. We stay on

the interstates through Atlanta, but once we get south of Atlanta, there's an exit near the Kia plant with a huge flyover. Silas, my ten-year-old, loves the flyover because it makes him feel like we're on a racetrack.

Once we leave the interstate, we are immersed in small-town life for the remainder of the six-hour journey. Different small towns. One after the other. All the same, yet all a little different. But there's usually something each town has in common. I wonder if you have noticed it where you live? In the towns on our drive, normally, there's a great big house on the outskirts. Maybe it is owned by a lawyer, or a banker, or just a guy or girl with a lot of money. Then, after leaving that town, you come to the next town. There's a McDonald's, maybe a Chick-fil-A if the town is fancy, and then the outskirts and that same (but slightly different) great big house. The great big house where this particular town's lawyer, banker, or person with a lot of money lives. And there's nothing wrong with living in a big house. We've already established that money is a tool—it's not good or bad. But it's wise to recognize the same pattern. The same thing over and over and over. It's called the principle of limited sphere.

Likely, the big-house person in the first town doesn't know the big-house person in the second town, and those two big-house people don't know the big-house person in the third town, and so on. If I make it my ambition and heart's desire to amass as much money as I can, as many worldly goods as I can, so what? How many people am I actually going to impact? Maybe 200 people? We all live in a limited sphere. It's because of this principle that we absolutely cannot allow ourselves, as Christians, to believe the lie that money makes us successful. I pray the Lord will open my eyes to see what is eternal—what does *not* have a limited sphere—and allow me to join Him where He's working.

Success in this life is a function of being obedient to what God has called each of us to. It has nothing to do with a monetary measurement. A verse that is familiar to many, Psalm 139:14, says, “I

will praise you, for I am fearfully and wonderfully made” (NKJV). And Jeremiah 29:11 teaches us that God has a plan for each of us—to prosper us and not harm us, to give us hope and a future. Also, Romans 8:28 reminds us that God is working all things for our good and His glory. As we digest what money is and isn’t, and as we attempt to allow those truths to soak in and reveal *the* truth to us, I pray you will remember and know beyond a shadow of a doubt: God has a plan for *you*.



When you seek to understand, remember, and live out the truth that God owns it all, you can live securely. With or without great wealth. With or without a pool. With or without a coffee bar. And, for me, with or without that Peloton bike. God has called each of us to something great. Vital to our identity is building a strong and biblical foundation for what money is and what it is not. This foundation gives us the confidence to take the next steps as we walk in His plans for us.

My precious Christmas ornament still smells like Slidell mud. And it is a gross, grayed-out color from soaking it in dish soap and bleach water. It holds the marks of what it’s been through. And so do I. I wear the imprints of this life—all the joy, all the pain, and all the hard things. God is weaving the tapestry of my life beyond what I know and can see. And I’m counting on it. Because sometimes, the hard stuff in this world doesn’t make sense. I can’t understand it. *And it just keeps coming.* And I try. Oh, I try. I pull up my bootstraps and keep pushing forward, committing to just try harder, again and again and again. That’s my jam—just trying harder. But my ornament. It reminds me that I’m not in control. God owns it all. I need to let go. There’s a plan, and I’m not the leader. He brings beauty from ashes, life from death, and beautiful Christmas ornaments from Slidell mud.