**Stewardship, Class 4**

*The Economics of Today: Spending and Budgeting*

**Introduction**

Good morning and welcome to our core seminar on money! Last week we focused on the money we give; today we’ll be thinking about the money we spend. But before we get into our material for this morning, I’ve got a question for you:

How should the gospel change how we spend our money? When you answer, give me both the outcome and motive. So give me an example of a change in our financial lives that the gospel brings and what about the gospel brings that change. How should the gospel change how we spend our money?

[get 2-3 answers]

In many ways, those answers are our goal for the class this morning. We want to understand how our use of money should look different because of the gospel. I think that Proverbs 30:8-9 does a good job of summing up Scripture’s approach to money. “Give me neither poverty nor wealth; feed me with the food I need. Otherwise I might have too much and deny you, saying, ‘Who is the Lord?’ or I might have nothing and steal, profaning the name of my God.” Give me neither poverty nor wealth. Scripture is remarkably indifferent toward the moral value of money. It can be used for enormous good in this life—good that will last until eternity. And yet, as Paul writes to Timothy, the love of money is a root of all kinds of evil (1 Tim 6:10). Money is a wonderful tool and a terrible master.

So today we want to figure out how to master money rather than the other way around. We’ll start by reviewing some principles from the last few weeks. Then we’ll discuss how much we should spend—with a focus on God calling each of us to a certain lifestyle. We’ll cap that off with a discussion of budgeting—and then finish by thinking about stewardship as a church.

**Basic Principles**

1. *Everything* you have belongs to God. This is more than just your money. I think that many of our problems as Christians arise because we think about money in isolation from the rest of God’s calling on our lives.
2. God has made you a steward of all that you have. And you will be called to give account for your stewardship. There are as many ways to act out this stewardship as there are Christians in the world. But we all have the same goal: to make the most of every opportunity for the glory of God.
3. Hoarding is spiritually damaging. As James mentioned last week, God’s given you a certain amount of money. Some you need to spend. Some, if you have opportunity, you should probably save for the future. That might be as simple as a savings account, or as complex as money invested in your business. But the rest you need to give away. Keeping for yourself what you don’t need is an attempt, Jesus says, to serve two masters. To serve both God *and* money. So . . . spend, save, give. Last week was giving. Today is spending. Next week is saving.
4. And fourth, also a repeat from last week. In answer to the question “how much should we give,” the answer was that we should give until the next dollar we *would*  have given away would actually bring more glory to God if we spent it on our own needs. It’s all about showing off God as good.

**How much should I spend?**

And that brings us to spending. How much money does a wise steward spend on himself? Certainly not all of it. Imagine for a moment that you entrusted your retirement money to a financial manager and he took a cut of your money to cover his expenses. A year later you discover that the money’s all gone. His cut was 100%. What’s your reaction? That’s crazy! That wasn’t why I gave you that money! You were to invest it for *me*—not spend it all on yourself. But how many Christians have done exactly that to God?

So how much should you spend as God’s investment manager? Well, as much as you need, right? That’s how Proverbs 30 answers that question: “feed me with the food I need.” But even that can be a challenging question to answer. Need to avoid starvation? Need live comfortably? Not as simple as it appears.

So let me reframe the question again. Let’s ask ourselves “what lifestyle has God called me to?” I think our tendency is often to answer the “what do I need” question at the most granular level possible. Do I need the Big Mac or the dollar menu burger? Do I really need to fly home for Christmas or just drive? And so forth. But that doesn’t provide us with much of a framework for decision-making—and we get tied up in knots. Instead, I think we’re better off starting from the top level and working our way down. What lifestyle has God called me to? Which then answers the question “how much do I need”—which in turn allows us to figure out “how much should I spend.”

By “lifestyle,” I mean the spending habits you become accustomed to. Where you live, whether or what you drive, how you dress, how you vacation, how you eat, and so forth. What are the spending habits that you become accustomed to? And to translate back, our lifestyle determines what our needs are. If you buy a house, then you *need* to pay the mortgage each month. If you decide you’re going to be the kind of family who take out-of-town vacations, then you *need* transportation to get there. Lifestyle determines needs.

There’s two dangers we need to be aware of as we frame the question in terms of lifestyle.

The first is that our lifestyle determines a set of needs that exceed our income. This is a very American problem, isn’t it? I can assure you, with the exception of unusual and temporary circumstances—such as a period of unemployment—God is *not* calling you to a lifestyle that requires an income greater than yours. If you can’t support your most basic obligations, he *may* be calling you to look for a job that pays better. But he is *not* calling you to a lifestyle that costs more than you make. It reminds me of a skit from Saturday Night Live. Steve Martin is in a fake ad about a revolutionary money-management book called, "Don't Buy Stuff You Can't Afford." To Steve Martin, it’s complicated and confusing, as he asks: “But what if I want something and I don’t have any money?” The announcer tells him: “it’s in the book; the book’s only one page long”. “If you don’t have any money, you shouldn’t buy anything.” And Steve Martin’s left scratching his head. “I don’t get it!”

But it *is* simple, isn’t it? God is not calling you to need more than you make. If you feel your needs exceed your income, make a point by the end of the day on Monday to have scheduled time with a Christian friend to talk through your finances together.

But there’s another danger, which is that our needs inexorably rise with our income. I ran across some interesting research on this a few years ago. If you look across the American public, the group that is the most generous with charitable giving is the very wealthy. Makes sense—they have more than they need. But the next most generous isn’t the middle class—it’s the working poor[[1]](#footnote-1). I find that fascinating. Apparently as one moves from poor to middle class, perceived needs actually rise faster than income and people become less generous. The difference between the poor and the middle class isn’t so much that the middle class think of themselves as more stingy and the poor as more generous—both groups think of themselves as being as generous as possible. The difference is what is perceived as need. To one group, a second car is a luxury. To another, it’s a need. Same with cable TV, and private education. My younger brother works at a company with people who make three or four hundred thousand dollars a year. And he says the lunchtime conversation is always about how tight money is. Because when you add up what they feel is necessary given their station in life—the car that looks respectable in the company lot, the private school in mid-town, the place to entertain in the Hamptons—“needs” have risen to an astonishing level. Your lifestyle largely consists of what you consider to be necessities—but the key is to realize that what you consider “necessary” is actually highly subjective. Which makes our question so important. What lifestyle is God *calling* you to?

So, to summarize these two dangers: lifestyle should not be more than income. But increases in income shouldn’t necessarily translate into increases in lifestyle.

So . . . how do you choose a lifestyle? Occasionally, God will speak supernaturally. “John the Baptist! Go live in the desert and eat grasshoppers and honey.” OK. But for most of us, his calling doesn’t come that way. We steep our values in the Scriptures, pray for wisdom, get the counsel of others, and use the good sense he’s given us to seek first his kingdom. In all that we keep our goal clearly in mind: to use every gift, every opportunity, every relationship, every dollar we have to proclaim the goodness of God with every minute he gives us on this earth. So you have kids? Spend your money to provide for them. You enjoy bicycling? It might be a good use of your money to buy a bike so you can refresh yourself and enjoy what God has given you. After all, as 1 Timothy says, God “richly provides us with everything for our enjoyment.”

Your goal is to determine what lifestyle will make the most of your life on this planet for God’s glory. Is it a lifestyle of penny-pinching so you can live in a strategic place? A life with long hours at work but plenty of money? A life of subsistence? Of generosity? In a comfortable country like America? Or in the developing world? How do you figure that out?

Let me give you six principles to use when choosing a lifestyle.

1. Lifestyle is often defined in big pieces—but can slide incrementally over time. So once you’ve figured out where you’re going to live, you’ve probably defined most of your spending because with it comes your choice of house, whether you need a car or a second car, education for your kids, and so on. So take that decision seriously. But recognize that the upward pressure on your lifestyle as your income grows will come through the small things. And while that might not add up to a lot of money, it might be significant spiritually. My advice? Use a budget. More on that in a moment.
2. Time and money are interchangeable. How do you take time God’s given you and turn it into money? (wait for an answer) And how do you turn money into time? You hire a plumber to fix your toilet, you pay someone to cut your grass, and so on. And to a lesser extent, money and relationships are interchangeable. You can build into relationships with money—by buying flowers for your wife, for example. Or you can trade off relationship for money—by working that second shift instead of spending the time with your roommates. Much of your lifestyle choice will involve determining where your limiting factor is—money, time, relationships—and then turning one into the other. Some “luxuries” that Godly men and women purchase—a house cleaner, for example, or a nice vacation—fall into this category—turning money into time and relationships. And some sacrifices that Godly men and women make also fall into this category—my grandmother supplementing social security by selling handmade quilts so she could give to missions, for example. Money can turn into time; time into money; both can build into relationships.
3. Flexibility is a virtue. James 4 (v. 13-17) tells us not to presume the future. Don’t presume that God will do in the future exactly as he has in the past. So don’t construct a lifestyle that would keep you from being able to take a lower-paying job, or move overseas as a missionary, or shift to a single income—if God should make good opportunities available to you in the future.
4. Keep the long view in mind. A lifetime of faithfulness is your goal. Not just faithfulness in this coming year. And so if you’re able, a lifestyle where you can thrive and not just survive will probably enable more fruitfulness in the long-term. I think that for those of us with families, this is an especially important question to consider. You may be thriving on this lifestyle. But is the rest of your family? You can spoil the future both by underspending (say, making your family resent you or teaching your children to be stingy) or by overspending (say, by spoiling your children or building a taste for luxury you shouldn’t sustain).
5. Consider the weaker brother (1 Cor. 8:9). You do have tremendous freedom in where to invest your money for God’s kingdom. But some choices will lead others into temptation more than others. For example, the calculus might work out for you to hire a cook and a cleaner. But if no one else in your church body could ever come close to doing that—and if many of them might misunderstand why you’re doing it, the benefit of you serving the Lord better may not be worth the cost to others of additional struggle and temptation. As Paul says in 1 Corinthians 6:12, “’Everything is permissible for me,’ but not everything is beneficial.”
6. Consider which opportunities seem unique to you. To take one example that I think about often: not everyone is able to plant their lives on Capitol Hill long-term. But as a church, we need people like that. If you honestly think you can—because of the nature of your job, or your ability to live very simply, or your love of the city, or your gift of singleness, or something else—I think you have a strong obligation to consider that possibility very seriously. This church may feel full of mature believers. But if you go through the membership directory and count up the number of people who could conceivably be in this church twenty years from now, you’ll realize how few there really are. Of course, we’re often in danger of overestimating our “uniqueness.” So make these kinds of assessments in counsel with others who aren’t as impressed by you as you are.

**Managing to a budget**

OK. So you’ve determined your lifestyle. And hopefully it won’t change as your income rises over time. What’s the best way to manage to your lifestyle? A budget.

We often think of a budget as a financial tool. Something to make sure your checks don’t bounce. I think that’s shortsighted. A budget is primarily a contentedness tool. And it’s a communication tool—wise if you’re single and critical if you’re married. 1 Timothy 6:8-10 tells us that “if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains.” Your budget can safeguard your contentedness and protect you from this ruin and destruction.

So how is your budget a tool for contentedness?

* It helps to restrain overspending. I think that’s the first thing we often think of
* It helps protect you from false guilt or anxiety when you *spend* money. Oh no! The furnace broke! That’ll be several thousand dollars. But it’s in the budget, isn’t it. OK. No problem. The budget shows how God has already provided for us.
* It makes sure that your spending is based on what you need rather than rising with your income.

And it’s a communication tool.

* It makes financial conversations strategic and proactive—when you’re putting your budget together—rather than constraint-driven and reactive—like when hubby comes home with a new toy for the kids and wifey flips out.
* It helps to protect against judging your spouse. So your wife buys Skippy instead of generic peanut butter. How ungodly! Doesn’t she know we have better things to do with those 15 cents? But we’re sticking to our grocery budget, aren’t we? So lay off. Leave those conversations at the macro, budget level.

[If time, discuss the practical tips on the back on the handout. If not, point them out. At least explain the importance of #2: unless you can value each dollar in the same currency (the degree to which it works to bring glory to God), you’ll tie yourself up in knots trying to trade off between giving, saving, and various types of spending.]

**Stewardship as a Community Project**

So those are some thoughts on how a budget helps us be strategic and proactive in our spending and our lifestyle. But as we’ve gone along, you’ve probably noticed how complex and challenging many of these decisions are. So before we finish our time together, let me take us to one last thought: that these are not decisions we should be making on our own.

We have considerable opportunity as a church to make conversations about how we spend money a normal part of life. We’re willing to be open about struggles with pornography, with anger, with food, with pride—but so rarely talk about a love of money, or how much we give, or where we spend our money. That seems strange. Why would you be transparent about everything else in your life *except* your money—especially when money is something that Jesus taught so much about. We should talk about money as a church. In discipling relationships. With friends. In our small groups. We should bring others in to see where we’re spending and giving, and we should be willing to have hard conversations with brothers and sisters who, we fear, are acting more out of a love for money than a love for God. Of course, there are some well-known dangers here. Let me walk through two of them:

The first danger is one of judging. We’re so quick to judge the financial decisions of others, aren’t we! We’re so self-centered that we often assume that everyone else has *our* reasoning, *our* motives, and *our* circumstances. And so we quickly apply *moral* categories to things that are merely differences in preference. This is something I talk about a lot during premarital counseling. A new wife grew up with parents who spent freely on groceries. A new husband grew up with parents who spent freely on music lessons. They get married, and the husband is appalled at the wife’s grocery spending; the wife is appalled at the husband’s expectations for educating their kids. Both quickly accuse the other—in their hearts at least—of being selfish and ungodly. But in reality what’s happened is that both have merely assumed their own family’s habits. Is it OK to skimp on food to fund lessons? Or to eliminate lessons to buy better food? Of course. It just shows us the danger of becoming judges in our hearts. Let me offer two suggestions to help you avoid wrong judgments of others’ finances:

1. Don’t assume motives. When someone does something you don’t understand, don’t presume *why* they did it. Instead, if your relationship with it allows, ask them. And if it doesn’t, drop the matter and assume the best, as Paul tells us to in 1 Corinthians 13.
2. When you do speak to someone about their financial decisions, make sure that your motivation is one of compassion and not distain. Not “how dare they do that! I’m going to show them how wrong they are” but the attitude we see in Galatians 6:1—“Brothers, if someone is caught in a sin, you who are spiritual should restore him gently.”

But there is also the danger of pride. Remember Matthew 6:1, where Jesus says that our motive in giving should not be the praise of men. His focus, of course, is not secrecy for the sake of secrecy, but a desire for right motives. So maybe your discussion of your budget begins with a discussion about how much you want to impress others with your giving. Or maybe due to where your heart is, you don’t even get to the budget, but begin by talking about your struggle with pride.

So what can this look like from a positive perspective? Like so many other areas of our life together as a church, I’d love to see us learn to talk in specifics about our financial choices even while our relationships exude the grace that they should. So often the moment someone becomes specific with their criticism of us, we are quick to cry “legalism.” That’s ridiculous—and not at all how the Bible uses the term. There is no reason why we cannot be highly specific in our encouragement and exhortation *and* at the same time overwhelmed with the grace of God toward us. I’d love to see mature brothers and sisters helping those who are new or weak in this area—both with advice but, when appropriate, with loans and gifts so that lack of money would not constrain anyone’s fruitfulness for God’s kingdom. And I’d love to see us quick to confess areas of struggle and quick to encourage in this area of our lives. After all, the world loves to brand finances as merely private and personal. There is a culture of Godly transparency that I think can revolutionize our approach to money. And I think we should pray and work to that end.

So those are a few thoughts on how we can spend our money to the glory of God. As always, if you’ve got questions, my e-mail address is on the back on the handout. Let’s close in prayer.

1. Charles T. Clotfelter, Federal Tax Policy and Charitable Giving (University of Chicago Press, 1985) [↑](#footnote-ref-1)