



INTRODUCTION

How should the gospel change how we spend our money? Consider both the outcome and motive. Think about an example of a change in your financial life brought about by the gospel and what it was about gospel that brought change.

Proverbs 30:8-9 does a good job of summing up Scripture’s approach to money in this specific regard.

Remove far from me falsehood and lying;
give me neither poverty nor riches;
feed me with the food that is needful for me,
lest I be full and deny you
and say, “Who is the LORD?”
or lest I be poor and steal
and profane the name of my God. Proverbs 30:8-9 (ESV)

BASIC PRINCIPLES

- A. **Everything you have belongs to God.**
- B. **God has made you a steward of all that you have**
- C. **Hoarding is spiritually damaging**
- D. **How much should I give**

HOW MUCH SHOULD I SPEND?

How much money does a wise steward spend on himself?

The verse from Proverbs 30 answers the question “how much should I spend” with the question “how much do I need?” **“feed me with the food I need.”** But even the question “how much do I need?” can be difficult



particularly due to lack of understanding of “need” versus “desire”. Needs are necessary for life: food, shelter, clothing, and transportation. Desires are anything else.

Let’s ask ourselves “what lifestyle has God called us to?”

By “lifestyle,” we mean the spending habits you become accustomed to. 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 a lifestyle that determines a set of needs exceeding our income.
- But there’s another danger, which is that our needs seem to naturally rise with our income.

So . . . how do you choose a lifestyle? 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.” And so we do need to keep our goal clearly in mind: to use every gift, every opportunity, every relationship, every dollar we have to proclaim the glory of God with every minute he gives us on this earth.

1 Timothy 6:17 says, “As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.”

SIX PRINCIPLES FOR CHOOSING A LIFESTYLE

A. Obligations

B. Time and money are interchangeable

C. Flexibility is a virtue

James 4:13-17 warns:

Come now, you who say, “Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit”— yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say, “If the Lord wills, we will live and do this or that.” As it is, you boast in your arrogance. All such boasting is evil. So whoever knows the right thing to do and fails to do it, for him it is sin.”

D. Keep the long view in mind

E. Consider the weaker brother

But take care that this right of yours does not somehow become a stumbling block to the weak. (1 Cor. 8:9, ESV).



F. Consider which opportunities seem unique to you

MANAGING TO A BUDGET

What's the best way to manage to your lifestyle? A budget, an allocated spending plan, and tracking your expenses. Some definitions.

A budget is a monthly plan for your anticipated income and expenses. Expenses are organized by categories, such as giving, saving, housing, utilities, food, clothing, transportation, medical/health, insurance, personal, recreation, and debts, with each of these having sub categories. The key is that the total anticipated income minus total expenses should equal zero. This ensures every dollar has a home and a purpose.

The allocated spending plan is based on your monthly budget, but shows **by paycheck** how you will meet expenses, and ensures whatever leftover you have carries over to the next pay period so you have enough for those big expenses, like the rent or mortgage.

And lastly, tracking expenses is just that—a way to **track every dollar** to ensure **it's spent the way you intended** according to your plans. This could be with a checkbook ledger, cash envelopes, an app such as Every Dollar, or a combination of these.

A budget and the rest are primarily contentedness tools. And they're a communication tool—wise if you're single and critical if you're married. 1 Timothy 6:8-10 tells us

But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

Before I move on to the next and final point, let me just say applying these concepts consistently over time is not easy. If you haven't taken a Financial Peace University course, I highly encourage it. And after you've completed it, if you don't have someone holding you accountable to stick to applying these tools, I highly encourage. In fact, this is a good segue into the next point.

STEWARDSHIP AS A CHURCH COMMUNITY PROJECT

We have considerable opportunity as a church to have conversations about how we spend money as a normal part of life. Isn't it interesting 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**. Two suggestions to help you avoid wrong judgements of others’ finances:

1. Don’t assume motives.
2. When you do speak to someone about their financial decisions, make sure that your motivation is one of compassion and not disdain.

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.

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.