

CHRISTIAN MONEY \$ENSE

BBC FOUNDATION • CLARKS SUMMIT, PA

Stewardship Counseling

Mark Robbins, CPA

"How can I help you?" I ask as a couple enters my office for financial counseling. Their faces are noticeably distressed. "Well, we need some help. I'm sure you have never seen a case as bad as ours. We heard what you preached last night about biblical finances. We completed the budget sheet, and it doesn't look good," the wife states as she sobs. "Well," I said, "I've seen some pretty bad situations. The Bible has answers for your situation no matter how bad it is. Let's take a look at your budget sheet."

We spend about thirty minutes examining their budget sheet. The sheet is called the 10-70-20 budget system. It is a one-page sheet that helps people organize their income around permanent savings (10%), spending (70%), and debt reduction (20%). As we talk, I notice that this couple struggles with the same issues that most of my counselees do. Their spending is too high because of dining out, groceries, clothes, and their mortgage payment. The amount they are paying on debt is also too high because of their two cars and their three credit cards with large balances. After we looked at their sheet, I gave them some ideas on how to practically reorganize their spending and make their budget work.

Am I done counseling this couple? Did they get what they wanted? Possibly. Did they get what they needed? Before I answer that, let me give you a key phrase for biblical living: "You do what you do because you think what you think." In other words, actions come from thinking. Think right, live right. Think wrong, live wrong. If you are having financial problems, you are probably not viewing life biblically. The Bible says more about how to handle our money than about our need for faith and our need for prayer combined. This couple is not following those principles. Why? Because they are not viewing life and

finances like God does. Their financial problems are symptoms of some spiritual needs in their lives.

Now let me ask you, am I done counseling this couple? No. If I do not take this couple to the Scriptures and help them view their finances like God does, I have not given them help for the long term. I have noticed that many individuals who are experiencing financial problems are also not in the Scriptures regularly. I want to help people use the Scriptures for answers. Here are some key passages that we focus on.

- Stewards Understand Roles (Psalm 24 - God owns, we receive)
- Stewards Avoid Debt (1 Tim. 6:6-10 - contentment)
- Stewards Grow Savings (Proverbs 13:11 - starting small)
- Stewards Practice Giving (2 Cor. 9:6-15 - sowing and reaping)

It is up to this couple whether they will follow their newly developed budget and change their thinking on finances. But now they have real hope. They realize that God cares about their situation and has answers.

The situation described above is typical of counseling I do at local churches during our Stewardship Weekend ministry. This is an educational ministry that helps a congregation know how to apply biblical finances. If you would like information on this ministry, contact our office for a free information folder including lesson outlines.

BBC Foundation has been ministering to churches and individuals regarding biblical stewardship since 1992. Send your questions on finances and stewardship to: BBC Foundation, 538 Venard Rd., Clarks Summit, PA 18411. Phone: (800) 451-8668, website: bbcfoundation.org; e-mail: info@bbcfoundation.org