

# CHRISTIAN MONEY \$ENSE

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## Just A Little Bit More

*Mark Robbins, CPA*

"Thank you so much for your ministry this weekend in our church," said the counselee. He and his wife were meeting with me privately to discuss some budgeting questions after I preached in their church on Biblical Stewardship. He followed, "We have a few questions. We have made the commitment to become debt free, but are having some problems with cash flow."

"Let's see how I can help," I replied. "Tell me, what debts do you have?" He proceeded to tell me about smaller loans: a personal loan from a family member and a credit card with a small balance. "I am a building contractor," he said. "We have been married about twenty years and decided early to start small on houses and build up to a larger house as we could afford it."

"Great plan," I retorted. "Where do you live currently?" "Well," he said, "that is the problem. A few years ago we decided to upgrade for the second time, using the profit on our house as a down payment. We bought over 100 acres of land hoping to sell off a portion and live on about ten acres. We have already excavated the basement and are living down there, but we are getting some water in the basement and need about \$7,000 to put on the roof. We borrowed about \$30,000 from a friend and the loan is due next month. It has really been a stretch to make the payments. And now if we sell the land, we will only be able to pay off about \$20,000 of the loan."

"How big a house are you building?" I replied. "Over 3,000 square feet," he said. I thought for a minute. "I'm confused about something. You have stated two desires to me that seem to be going in opposite directions. First you told me that you want to be debt free. You realize that to accomplish this you must learn to be content with what God gives you. However, you are also telling me that you want to continually purchase bigger houses. Even if you sell

the land, you won't have enough to make the loan payment. Do you agree with me that these two desires are in conflict with each other?"

The above conversation really happened while counseling a couple after a Stewardship Weekend ministry. I proceeded to discuss the idea of focus. For any goal to be successful, our big picture strategy must fall in line with the actual decisions that we make.

Listen to the Apostle Paul, "And if we have food and covering, with these we shall be content" (1 Tim. 6:8, NASB). We often want just a little bit more: more food, more clothes, faster car, bigger house, and a larger bank account. Wanting just a little bit more often leads to having a lot more in the way of debt. God also wants us to have a little bit more, but His desire for us relates to contentment, not possessions.

What is your long-term goal for your finances? Did your daily decisions last week match that goal? What is God's long-term goal for your finances? The effects of past financial decisions haunt many people. You can't change the past, but you can move on and make better decisions today. Financial wisdom ultimately comes from God. When He judges our finances, He will be using the Bible as the standard, not your favorite financial publication. The Book of Proverbs has relevant financial tips for 2002. Start reading a chapter a day and line up your daily financial decisions with God's long-term goal for your finances.

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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](http://bbcfoundation.org); e-mail: [info@bbcfoundation.org](mailto:info@bbcfoundation.org)