

CHRISTIAN MONEY \$ENSE

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Wealth is a Tool to Advance God's Kingdom

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There never seems to be enough money for what we perceive to be our needs. It may be helpful to remember a couple of key points. God wants us to give but first, God is not telling us that we are to give away all that we have. Instead, we are to use what we have to advance God's kingdom (1 Cor. 16:1-3). And second, no one is born a giver. It is a learned, practiced, and disciplined behavior that reflects the priority of God in life.

So, how does a Christian begin to reprioritize spending? Here are some steps to consider:

- Evaluate your expenses against cash flow, savings, and investments. Are you satisfied with the amount you give to advance the Great Commission?
- Develop a conservative budget that encourages small successes and leads to God-honoring habits. If you are not giving to your local church, start now. If you are currently giving, stretch to increase the amount by a small percentage and plan to revise it at least one time per year. Also consider giving to other ministries that support your church.
- Be sure to study God's timely truths with your family. Caution, the budgeting process will likely cause some frustration and may take several days or weeks of effort to accomplish.
- You may want to keep a running tab in a small spiral binder of all cash spent out of pocket. Also, be sure to save every receipt in a central location. You will use this information when it comes time to work on the next year's budget. Ultimately, this exercise will help you understand where you are spending significant dollars in almost unnoticeable amounts.

- Have each member of your family consistently pray for the strength they will need to break old habits. The likelihood of failure is high unless each family member is fully committed to the effort.
- Do not lose hope. A good budget and a disciplined lifestyle come only after several years of practice and refining a budget. This is not a sprint. This is a marathon with eternal consequences.

Remember, God's primary plan for our pilgrimage on this earth is to prepare us for the next life, not to prepare us for a comfortable retirement. Randy Here are three biblically based steps to reframe your thinking:

- Earn all you can earn through God-honoring means and methods.
- Live contentedly with a less consumptive lifestyle than you do today.
- Increase your giving to advance God's kingdom through small and consistent changes applied through your annual budgeting process.

Set yourself up for success. Slow but sure is the rule of the day to create a reasonable budget that leads to joy, contentment, and greater intimacy with God. We have a number of self-help resources and financial counselors on staff that would be happy to share with you ways to improve your stewardship.

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