Saving

"Earthly goods are given to be used, not to be collected. In the wilderness God gave Israel the manna every day, and they had no need to worry about food and drink. Indeed, if they kept any of the manna over until the next day, it went bad. In the same way, the disciple must receive his portion from God every day. If he stores it up as a permanent possession, he spoils not only the gift, but himself as well, for he sets his heart on accumulated wealth, and makes it a barrier between himself and God. Where our treasure is, there is our trust, our security, our consolation and our God. Hoarding is idolatry." — Dietrich Bonhoeffer, The Cost of Discipleship

Saving is a particularly difficult area of biblical finance because it requires us to live out the delicate balance between God's sovereignty and our own responsibility. This process will bring with it a constant tension as we seek to trust in God as our provider while also seeking to fulfill His will to provide for our families in the future[1] through the discipline and work of saving. Unfortunately, if we fail to keep our focus on God, the temptation to trust in ourselves will increase along with our account balances.

In order to illustrate this balance of saving while trusting, scripture provides us with two examples in creation that are at completely different ends of the spectrum and then tells us to be like both. Proverbs 6:6-8 calls us to be like the ant, which stores away its food in the summer so that it will have food to eat during the winter months when food is scarce.[2] Alternatively, Jesus teaches us in Matthew 6:26 to be like the birds of the sky, who don't sow or reap or store up any food and yet God feeds them.[3] They don't worry about their next meal, but rather trust that God will provide what they need when they need it.

While seemingly contradictory, we need to understand how to be like both the ant and the bird. This requires us to be wise and not consume everything in times of excess[4] and trust that God will provide for our needs even when we don't know how we'll make it through tomorrow. This is what it looks like when we properly balance God's sovereignty and our responsibility. Saving is not done out of a lack of faith, but rather as a demonstration of our faith through work while still trusting in and praying to God as our ultimate provider.

The discipline of saving with a biblical mindset should be a spiritually enriching exercise of trusting in God's sovereign grace and seeking the wisdom found in His Word. As we explore scripture and strive for obedience, we will begin to see our own sinfulness revealed. This sinfulness is often exposed through our fears, anxieties, and even our anger. We need to understand these spiritual warning signs because dealing with them will determine our success in this area of finance.

Fear and Anxiety

Edward Welch points out in his book, *Running Scared*, that most of our fears are related to the issue of control and says that "Fear and worry reveal what we treasure. They show where we want control but lack it."[5] "Any time you love or want something deeply, you will notice fear and anxieties because you might not get them… Any time you can't control the fate of those things you want or love, you will notice fears and anxieties because you might lose them… Control and certainty are myths."[6]

Think back to the last thing you feared or were worried about and you'll probably find that it was caused by a concern for losing something you valued or not getting what you really wanted. It was fear driven by a lack of control over the outcome you desired.

Human sinfulness craves certainty and control. When the world denies the existence of a sovereign God, it seeks to create a false god that can give them control. Just as the Israelites created the golden calf when they started to doubt the God that had delivered them from Egypt, our generation is guilty of buying into the lie that money can solve their problems and fulfill their dreams. In reality, while more wealth may eliminate some of our existing problems and fears, it only replaces them with different fears and bigger problems. As we move up the financial ladder, we go from fears of provision to fears rooted in personal failure because we now have more stuff to manage and worry about.[7] This is why Henry Ford said "I was happier doing a mechanic's job."

Anger is often a byproduct of fear. For example, we want and don't have, causing our passions to go to war within us to the point that we fight and quarrel with others.[8] We often think of greed as a sinful desire for more, but we fail to recognize that its source is a fear of not having enough money to get the things we ultimately want. That frustration could be in not earning enough to create the lifestyle we want for our family. It could even be resentment of not getting the position, power, or money you think you need to earn the respect of those you want to impress. Often anxiety and anger are rooted in a selfish desire to build up treasures on earth. The problem is that everything we build in this world will be under constant threat of loss, so there can be no peace.

Some of our anxiety is also time-related. We make plans for the future and then let our imagination run wild thinking up all the possible things that could threaten those plans. We fear the future because deep down we know we can't control it. Jesus told us to avoid this sinful fear when He said "…do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble."[9]

The common theme throughout the Bible is that God gives us what we need when we need it. Just as He provided manna for the Israelites one day at a time, God still provides His sufficient grace for us on a daily basis too. It's all we need to get through whatever trials today may have for us. When we bring tomorrow's troubles into today, we're subjecting ourselves to unnecessary suffering before God has given us the grace to overcome it. We need to trust that God is good and that He will direct our paths in the way that is best for us even if that is counter to the plans we have made.

Jesus told us to pray for our daily bread, not for tomorrow's bread too. If God provides more than we need for today, we can be thankful that He gave us even more than we asked for and then seek to use it faithfully. If He only gives us enough for today, we can be content in seeing His faithfulness in providing for our needs just as He did for the Israelites in the wilderness and rest assured that He will do it again tomorrow.

Finding Peace

Philippians 4:6-7 – "do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus."

God tells us to not be anxious but to draw near to Jesus and bring our requests to Him with thanksgiving. In exchange, He will give us peace. This fearlessness, thankfulness, and trust in prayer can only be possible through a solid faith in God's sovereignty. We can rest not because we have control, but because we can trust in the One who has absolute control and is working all things for our good.[10] This is what it looks like to "Set your minds on things that are above, not on things that are on earth.11 We are all going to experience fear and uncertainty at various times in our lives. It's how we respond in those times that matters. Do we rely on and trust in our own abilities as we struggle to gain control for ourselves or do we act as the psalmist, who said "When I am afraid, I put my trust in you"?[12]

Jesus demonstrated this contentment and peace on the Sea of Galilee. When waves from the storm were crashing against the boat and threatening to sink it, even the experienced fishermen were terrified. Jesus wasn't afraid. In fact, He was asleep in the bottom of the boat.[13] He knew He had nothing to worry about because He was the one in control of the storm and He proved it to everyone in the boat when He woke up, spoke to the winds and the sea and they obeyed. It's only in Christ that we can ever hope to find the rest we all desire. "Come to me, all who labor and are heavy laden, and I will give you rest."[14]

"When you know that the kingdom is God's alone (though He gives it to us), that is the only thing that can lead to peace and rest. Owners are the ones who do all the worrying; stewards simply listen to the owner's desires and work to implement them. Owners are responsible for the outcome; stewards strive to be faithful."[15]

Application

As we look to apply our theology to this area of saving and investing, we want to be faithful in our work while also demonstrating an unwavering belief and trust in God as our provider. Following are some ways to help navigate these dangerous waters and avoid common pitfalls.

- **Save with a purpose and an open hand** – Since we're choosing to store up this money, every dollar we save needs to have a purpose (emergency fund, car, retirement, etc). We can then calculate an amount and a timeframe for each goal, which will help us steward it well and avoid "laying up treasure" for ourselves.[16] While it is good to have a plan, we also need to remember that God may have another purpose for that money, so we need to hold it in an open hand and be ready to adjust as He leads.

  Example: You recently made the commitment to avoid new debt and have already accumulated almost $1,000 in your emergency fund. Suddenly, your car breaks down and the repairs are going to wipe out your savings. It is only natural to respond in despair and frustration. Why would God repay your faithful efforts by taking it all away? However, in God's kindness, you can hopefully see that He has provided once again. He moved your heart to save and gave you enough time and resources to build up the balance needed to pay for all the repairs in cash, helping you successfully avoid additional debt. This should be encouragement to continue saving for whatever God has planned next.

- **Do not have the goal to get rich** – The desire to get rich is spiritually dangerous.[17] God alone is the maker of the rich and the poor,[18] so our goal is not to control our circumstances. Good

stewards don't chase get-rich-quick schemes[19] or gamble with God's resources in an effort to make their name great.

It's easy to be attracted to shortcuts. There will be "investments" that offer the hope of oversized returns, but faithful stewards shouldn't take unnecessary risks with God's money. He knows your situation and has only asked you to be faithful while trusting in Him for the results.

- **Do not hoard** – Hoarding is a form of idolatry because it replaces our trust in the Lord with a reliance on our investments. If we aren't willing to give up or lose possessions for the sake of Christ it is a good indication that we may love our possessions too much. We see this warning in the Parable of the Rich Fool. We don't want to be found laying up treasures for ourself and not being rich toward God.[20]

  In an effort to evaluate your heart for hoarding, you should periodically review your Personal Financial Statement and ask if there's anything on it you would struggle to give up if God asked you to. Would you give up your car, your retirement accounts, or even your home if God placed that on your heart? If not, you may have identified something in your life that has the potential to become an idol.

Conclusion

Our goal is to walk daily with the Lord and faithfully travel the path He lays out for us. If we seek to control our own destiny, we can expect that God will not bless the results. Even in times when it seems as though we are succeeding in our efforts, in the end we will be left with nothing.[21]

God demonstrated the futility of chasing our desires apart from Him in the Book of Haggai. The Israelites were given the task of rebuilding the temple but instead chose to spend their time and effort making money and working on their own homes. Here is what God revealed to them:

> "You have sown much, and harvested little. You eat, but you never have enough; you drink, but you never have your fill. You clothe yourselves, but no one is warm. And he who earns wages does so to put them into a bag with holes… You looked for much, and behold, it came to little. And when you brought it home, I blew it away. Why? declares the LORD of hosts. Because of my house that lies in ruins, while each of you busies himself with his own house." -Haggai 1:6,9

We see two outcomes in the lives of the Israelites that still apply to us today if we choose to chase our own goals and only attend to our personal needs:

1. We may get the riches we desire, but not the ability to enjoy them.
2. God may give us pockets with holes so that no matter how hard we try, we never get the wealth we desire.

If our circumstances aren't working out as we had planned, it's not because God is withholding good, but because He has something better in store for us. In His grace, He is protecting us from our dreams that are too small compared to His plans.

This world has nothing to offer us greater than the gift we already have in Christ. Pray that your heart will be content in the circumstances God has provided and that your life will declare these words of the psalmist:

“Nevertheless, I am continually with you;
you hold my right hand.
You guide me with your counsel,
and afterward you will receive me to glory.
Whom have I in heaven but you?
And there is nothing on earth that I desire besides you.
My flesh and my heart may fail,
but God is the strength of my heart and my portion forever.”

– Psalm 73:23-26

Questions:

1. Give examples of how our saving is different because of…
    1. our salvation.
    2. our understanding of God’s sovereignty.
2. How would you encourage a friend that is struggling with guilt because they haven’t been able to save?

Endnotes: Scripture References

1) 1 Timothy 5:8 - But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever.

2) Proverbs 6:6-8 - Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.

3) Matthew 6:26 - Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they?

4) Proverbs 21:20 NIV - The wise store up choice food and olive oil, but fools gulp theirs down.

5) *Running Scared* by Edward T. Welch, p. 182

6) *Running Scared* by Edward T. Welch, p. 28

7) Ecclesiastes 5:12 - Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep.

8) James 4:1-4 - What causes quarrels and what causes fights among you? Is it not this, that your passions are at war within you? You desire and do not have, so you murder. You covet and cannot obtain, so you fight and quarrel. You do not have, because you do not ask. You ask and do not receive, because you ask wrongly, to spend it on your

passions. You adulterous people! Do you not know that friendship with the world is enmity with God? Therefore whoever wishes to be a friend of the world makes himself an enemy of God.

9) Matthew 6:34 - "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

10) Romans 8:28 - And we know that for those who love God all things work together for good, for those who are called according to his purpose.

11) Colossians 3:2 - Set your minds on things that are above, not on things that are on earth.

12) Psalm 56:3 - When I am afraid, I put my trust in you.

13) Matthew 8:24 - And behold, there arose a great storm on the sea, so that the boat was being swamped by the waves; but he was asleep.

14) Matthew 11:28 - Come to me, all who labor and are heavy laden, and I will give you rest.

15) *Running Scared* by Edward T. Welch, p. 133

16) Luke 12:13-21 - Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." But he said to him, "Man, who made me a judge or arbitrator over you?" And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry."' But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God."

17) 1 Timothy 6:9 - 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.

18) Proverbs 22:2 - The rich and the poor meet together; the LORD is the Maker of them all.

19) Proverbs 28:22 - A stingy man hastens after wealth and does not know that poverty will come upon him.

20) Luke 12:13-21 - Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.” **14** But he said to him, “Man, who made me a judge or arbitrator over you?” **15** And he said to them, “Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions.” **16** And he told them a parable, saying, “The land of a rich man produced plentifully, **17** and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ **18** And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. **19** And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”’ **20** But God said to him, ‘Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’ **21** So is the one who lays up treasure for himself and is not rich toward God.”

21) Ecclesiastes 2:11 - Then I considered all that my hands had done and the toil I had expended in doing it, and behold, all was vanity and a striving after wind, and there was nothing to be gained under the sun.