Capping Your Lifestyle

How much is enough? That's a question we should all take time to explore. When studies have asked this question to individuals in different income ranges, the common response is always slightly more than they're making today, regardless of their current level of income. Those making $50,000 a year thought $55,000 would make life a lot easier. Others making $150,000 thought $160,000 is what it would take to make them happier. In the end, they all proved the point that no amount of income brings satisfaction with it because we always want more.

There's nothing inherently wrong with the things we buy. They can be wonderful tools used to glorify God. Technology can help us be more efficient and communicate better, vacations give us special time with our family and rejuvenate our mind and body for the work we are doing. At some point our lifestyles and possessions can cross over from being beneficial to actually hindering our service to God. The danger is that they can ultimately compete for our hearts.

Capping our lifestyle boils down to a conscious decision to be satisfied once our level of spending (lifestyle) hits a certain point and not increasing it from there, regardless of our ability to do so. As we've discussed, our natural tendency is to increase our spending as income goes up and it takes a deliberate effort to keep that from happening. The best way to win that battle is to measure our spending through the use of a budget.

Capping our lifestyle doesn't mean we shouldn't enjoy nice things or have wealth. That is not the case at all. It's simply a way to protect us from spending an increasing income stream on an ever-rising lifestyle. Eventually, we will have spent enough on ourselves. At that point, there will be better uses for our money. Following are some reasons why I think capping your lifestyle makes sense. Even a non-Christian can find value in aspects of this practice.

Finding Contentment

Contentment is not a common trait in our world today. When is the last time you heard someone say they had all they needed? You may hear it occasionally, but it's not an easy conclusion to draw when we're constantly being bombarded with advertisements trying to convince us to not be happy with the things we have and that we deserve something better. The Bible holds contentment in high regard.

Hebrews 13:5 – "Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you."

1 Timothy 6:6-7 – "But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world."

Capping our lifestyle is a wonderful way to practice contentment. By denying ourselves some luxuries we have the means to purchase, we're telling God that He is worth more than the things of this world.

Aligning with New Testament lifestyles

As you read through the New Testament, you will see two different types of lifestyles represented.

1. **The Travelling Missionary** – The apostles are a perfect example of the missionary lifestyle. Jesus called them to leave their current lives and possessions to follow him. The apostles wouldn't have been able to follow Jesus very well if they had attempted to load up all their belongings and bring them along. It's the same with the missionary of today. This is what Randy Alcorn would call the Pilgrim Mentality. The more things we try to take with us, the harder it is to travel and do the work we were called to do. That doesn't mean the apostles sold everything. It appears that many of them returned to their possessions following the crucifixion. Regardless, the lifestyle of a traveling missionary is typically built around the necessities and any possessions are based on their ability to aid the work of the missionary.

2. **The Believer That Stays** – Most of the new believers didn't leave their possessions behind and go to the mission field. Instead, they went back to their normal lives, but as changed individuals. Take the Gerasene Man in Mark 5 for example. After being healed of his demon possession, he begged Jesus to allow him to go with him, but Jesus told him to go home and tell the people what the Lord had done for him instead.

God's calling will not be the same for all of us. Some of us will be called to go to the mission field and leave our possessions behind. Most of us will be called to stay where we are, doing the work we're already doing, but with eternal motives. As a result, we need to be seeking ways to use our jobs, our opportunities and our possessions to glorify God. One way we can do that is by setting our lifestyle and freeing up any additional income for Kingdom purposes, which includes funding the travelling missionary. Both of these lifestyles work well together and play an important role in glorifying God.

Alcorn is quick to note in "*Money, Possessions, & Eternity*" that "There is not, however, a third kind of disciple, who does whatever he or she feels like with money and possessions and fails to use them for the kingdom. Such people are common today, but by New Testament standards they are not disciples."

Additional reasons for capping our lifestyle

If we're thinking logically, we would conclude that capping our spending is ultimately the path to our greatest happiness as well. Here are some reasons why:

- **It gives us flexibility** – When you don't spend as much as you make, you are able to absorb an unexpected expense or decrease in pay without it becoming a crisis. This flexibility removes a lot of potential stress from everyday life.
- **It makes our goals attainable** – If you're looking to pay off debt, buy a house or save up for your next car, those goals will be much easier to attain if you have discretionary income. You can't save what's already spent.
  Retirement is also more feasible when you only live on a portion of what you make. The person making $100,000 and living on $50,000 only needs to replace half their income and has a tremendous ability to save for that goal. The person making the same amount, but living on all of it not only has to save twice as much to replace their income, but they don't have any uncommitted income to set aside.
- **It protects us from materialism** – When we indulge our materialistic side, our desires will only grow. As Jesus said in Luke 12:15, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."
- **It's strategic** –In WWII, when fuel was a precious commodity needed for the war, billboards often asked "Is this trip necessary?" Scripture says we're in the midst of a spiritual war. We should be wisely using all our available resources to fight the battle.
- **The love of money is futile** – In Ecclesiastes 5:10, Solomon wrote, "He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity."

Conclusion

A God-honoring lifestyle isn't about living the life of an ascetic and believing that holiness is tied to poverty. I believe John Wesley had it right when he said "Earn all you can, save all you can [for Kingdom purposes], and give all you can." He modeled that life well. Following a moment of conviction, Wesley capped his lifestyle at £28 (28 pounds) at a time when his annual income was £30. He maintained this lifestyle and at one point earned over £1,400, but was still living on £30. His lifestyle was so unusual that he was audited because they couldn't believe a man of his prominence didn't have more possessions than he reported for property taxes. Whether we have little or much, we should strive for a heart that's motivated to use everything we have for the glory of God. Capping our lifestyle is just one way to keep our hearts in check.