Spending

"Can a man be poor if he is free from want, if he does not covet the belongings of others, if he is rich in the possession of God? Rather, he is poor who possesses much but still craves for more." - Tertullian

Money is often presented as a neutral tool. We know that mankind is not. Therefore, money loses all neutrality when placed into the hands of the sinful person. Since sin entered the world, man has sought a way to corrupt God's blessings for sinful pleasure. Money is no exception as we use it to get whatever our heart desires. As a result, our spending is a very reliable indicator of our spiritual health. This is why we need to understand sin, how it has corrupted the way we spend our money, and how it can be redeemed for God's glory.

The Sinful Heart

Sin entered the world through the acts of Adam and Eve. In Genesis 3, we see Satan's first recorded conversation with man and woman. In that exchange, he tempted them to pursue what God had forbidden by diminishing the character of God through a lie. Satan's words led them to believe that God had kept the best from them. Adam and Eve fell for the lie and when Eve looked upon the fruit, it delighted her eyes and so they ate it.

This pattern of sin was still present in Paul's time - *"…they exchanged the truth about God for a lie and worshiped and served the creature rather than the Creator…"* (Romans 1:25). And we still fall for the same trap today - *"But each person is tempted when he is lured and enticed by his own desire. Then desire when it has conceived gives birth to sin, and sin when it is fully grown brings forth death"* (James 1:14-15).

The course of this fallen world is a consumer's life spent chasing the passions and desires of the flesh. Just like Adam and Eve in the garden, we have chosen to be ruled by a life seeking "what I want" rather than a life following "what God has said". We too have fallen for Satan's twisted words that promise life but deliver death. However, despite our sinfulness, God remains faithful. He has saved us from this life of sin by making us alive with Christ, providing us with a new heart, and indwelling us with the Holy Spirit.

Two Temptations

People can be very creative in the ways they use money to sin, but it will be more helpful to look at two common categories of temptation we will likely experience in our journey:

1. **Discontentment** - Just like Adam and Eve, Satan is going to tempt us to believe that God is withholding something good. We will look at the lives of others and wonder why God has blessed them and not us. Regardless of our income or our wealth, there will always be someone else with more. Discontentment can quickly turn into doubting God's

power and character. We may question why God would allow us to have financial struggles if He is truly sovereign and in control of all the details of our lives. Or perhaps, we will even doubt His goodness when we see the wicked around us prosper and enjoy material blessings we can't afford. We will be tempted to try to change our circumstances rather than trusting in God and pursuing contentment in the situation He has ordained for us. This is why get-rich-quick schemes and the lottery are so popular. They both sell the hope of a better life to those who fail to find their satisfaction in the Lord.

2. **Self-Sufficiency** – When we're not being tempted to question the character of God, we can be tempted to forget Him altogether. There may be no bigger threat to our faith than the idea of self-sufficiency. Look at the warning He gave the Israelites as they were finishing up their time in the desert and preparing to enter the Promised Land where they would finally be able to settle down and accumulate possessions of their own.

   "Take care that you do not forget the Lord your God, by failing to keep his commandments, his ordinances, and his statutes, which I am commanding you today. When you have eaten your fill and have built fine houses and live in them, and when your herds and flocks have multiplied, and your silver and gold is multiplied, and all that you have is multiplied, then do not exalt yourself, forgetting the Lord your God, who brought you out of the land of Egypt, out of the house of slavery, who led you through the great and terrible wilderness, an arid wasteland with poisonous snakes and scorpions. He made water flow for you from flint rock, and fed you in the wilderness with manna that your ancestors did not know, to humble you and to test you, and in the end to do you good. Do not say to yourself, "My power and the might of my own hand have gotten me this wealth." But remember the Lord your God, for it is he who gives you power to get wealth…" - Deuteronomy 8:11-18

   God was warning them of the spiritual danger that awaited if they began to trust in their possessions and lose the reliance they had built over the prior 40 years as they wandered the wilderness. During that time, they had very few possessions and they counted on God to provide them with food (manna) every day. He knew that having plenty could cause them to forget all He had done.

The best weapon against both of these temptations is going to be a steady diet of God's Word (reminding us of truth), constant prayer (admitting our reliance on God), and fellowship with a community of other believers (walking this life of faith together).

How Sin Affects Our Spending

As mentioned earlier, money is often a great indicator of the heart. We see this in 2 Timothy 3:1-5 when Paul was warning Timothy about the difficulty he would encounter in these last

days. He told him to look out for people in the church, who "have the appearance of godliness" and should be avoided. In this list he mentions those who are lovers of self, lovers of money, proud, arrogant, ungrateful, unholy, unappeasable, without self-control, not loving good, swollen with conceit, lovers of pleasure rather than lovers of God (and much more).[1]

Let's consider some of the sins contained in Paul's list and how they play out in our spending:

- **Lovers of self** – A person that loves themselves will spend money chasing things that feed their desires for power, pleasure and possessions. Their financial lives will be characterized by consumption as they seek their own glory with little regard for God or others.
- **Lovers of money** – Scripture tells us that "the love of money is a root of all kinds of evils".[2] It is a gateway to many sins and through it some have wandered from the faith. Lovers of money live a life of futility trying to satisfy a craving that can never be satisfied.[3]
- **Proud, arrogant, ungrateful** – The proud and ungrateful fail to recognize God's sovereignty. They constantly question God by asking "Why have you made me like this?".[4] They are discontent and feel they deserve better. This is one of the reasons why so many people struggle with debt generated by a lifestyle that costs more than they make. Humility, thankfulness, and contentment are the marks of a true believer.
- **Lovers of pleasure rather than lovers of God** – Augustine famously described sin as love that is attached to the wrong things. Those who place their love in the pleasures of this world rather than in the God of their salvation have made money their provider and idol.

Just like Romans 1:25, the common sin in all of these is that they have exchanged the truth about God for a lie that has them worshipping creation instead of the Creator. Sin would have us take God's blessings and pervert them for pleasure apart from Him. God tells us that pure and lasting enjoyment will only be found in the way He has designed it.

Enjoying Money Faithfully

God has made us stewards, or managers, of His resources and we can start by recognizing that all we have is His. As with any job we would perform, we want to honor the one who has entrusted the work to us by doing the job faithfully. In the role of steward, we want to carefully avoid the pitfalls of the materialist and the ascetic. Those two extremes involve either spending to satisfy worldly cravings or pridefully denying ourselves even basic pleasures in an attempt to appear righteous. As with most aspects of the Christian life, faithfulness is often found in the middle. But how exactly do we go about making faithful spending decisions?

We need to start by moving away from the world's budgeting approach which focuses on consumption alone, to one built around the idea of investing for God. As stewards, our goal is to manage what God has provided to honor Him. This includes making investments that proclaim the Gospel and further His purposes. So, just like a strategic investor, we need to look at how to best use our limited resources with those goals in mind.

Let's start by considering a few types of spending we should avoid.

- **Sinful Spending** – We absolutely need to avoid spending that is characterized by sin or provides an open door to temptation or addiction in the future.[5] Just like sin, spending can be progressive with one bad decision leading to another. While many spending decisions may be permissible, we need to remember that not all will be helpful.[6] Our hearts are deceitful and we will attempt to justify expenses we would be better off avoiding. This is why it's helpful to involve others in our spending decisions. Seek wise counsel and have open conversations with others who can help us see things more objectively.

- **Indulging the Sinful Heart** – Scripture says not to "love the world or the things in the world"[7] and Jesus told us to deny ourselves, take up our cross, and follow him.[8] That means there should be things the world commonly spends money on that we don't. With more money comes a greater list of temptations and every purchase can lead us down a slippery slope. It's easy for a few harmless splurges to trigger an appetite we then struggle to turn off. We need to be watchful and identify our own weaknesses so we can share them with others who will hold us accountable.

- **Presumptive Spending** – Scripture reminds us that we don't know what tomorrow brings.[9] Since we don't know what God has planned for us in the days and years ahead, we should be working to free ourselves from financial obligations that would make us less available to go where He is calling us.[10] This includes avoiding a lifestyle that presumes we will always have the same income we have today.

It's not uncommon for Christians to feel guilty spending money because we've been conditioned to view spending as a selfish action and feel convicted that we're not giving it away instead. However, if we can start to make spending decisions out of a desire to honor God, we have no reason for remorse. A faithful steward of God's resources will be proud to give an account for every spending decision. When done well, our investments will be converting an earthly asset that will one day pass away for eternal ones that will last forever. Here are a few examples of ways we can glorify God through our spending:

1. **Provide for our families** – The most basic purpose for God's money is to provide for those in our care. Anyone who fails to meet this obligation "has denied the faith and is

worse than an unbeliever".[11] God has promised to meet our daily needs and that is often through spending His money to provide for those in our household.

2. **Invest in Relationships** – We are created for fellowship and we need to intentionally invest in our relationships. What good would it be if we gave all our money away, but neglected our kids, our marriages, our church and our neighbors? This investment will often come with new expenses, but these relationships are critical for Christian community, discipleship, and evangelism.

3. **Multiply our Talents** – God has blessed each of us with skills and abilities that we can develop and multiply through education and training. This is also true for our children as we try to grow them into the next generation of faithful stewards. Stewardship is a lifelong endeavor and it's okay to invest money that will maximize our service to the Lord.

Conclusion

The world tells us that spending money on our own desires will bring happiness, but sinful and wasteful spending often leaves consumers disappointed and empty. After all, the writer of Ecclesiastes proclaimed that he denied himself nothing his eyes desired and refused his heart no pleasure[12] only to conclude that "He who loves money will not be satisfied with money, nor he who loves wealth with his income".[13] Rather than wasting time learning this valuable lesson for ourselves, let's accept it from the one that tested it to the extreme.

The goal of a faithful steward is to be able to review expenses at the end of the month and understand how each one was a strategic investment for the Lord. In the beginning, there will be a lot of expenses that may seem to have no spiritual importance. If they are sinful expenses or ones that are self-glorifying, cut them out right away. Others may need more time to evaluate properly, so have patience in this process. As we attempt to refine our spending, we need to have open conversations with other faithful believers and see if we are rationalizing expenses or if they are actually serving a faithful purpose. Over time, you will develop a better idea of what is faithful and what is not and the whole process will be easier to understand. The important thing is to know where your money is going and evaluate whether your spending decisions are reflecting your testimony of faith.

Remember, God does want us to enjoy His gifts, but we always need to find that enjoyment with Him as the focal point, not ourselves. This is why it's so important to understand the difference between sinful and faithful spending. Also, while it is a good thing to invest God's money through our spending, there is a point where we will have spent enough and God will be more glorified if we use any additional funds in a different way.

Questions:

1. There are two dangers in spending. We can either spend without consideration for the Lord and look like the world or we can be burdened with guilt every time we spend money out of fear of being poor stewards.
    1. How do we flee the spending pattern of the world to better reflect our faith in Christ?
    2. How does the guilty spender find freedom and joy in spending their money in a way that glorifies God?
2. Since we're still sinners, we're never going to be perfect in our spending, but how can the tools of scripture, prayer and community help us to grow in the discipline of faithful spending?

Endnotes: Scripture References

1) 2 Timothy 3:1-5 - But understand this, that in the last days there will come times of difficulty. For people will be lovers of self, lovers of money, proud, arrogant, abusive, disobedient to their parents, ungrateful, unholy, heartless, unappeasable, slanderous, without self-control, brutal, not loving good, treacherous, reckless, swollen with conceit, lovers of pleasure rather than lovers of God, having the appearance of godliness, but denying its power. Avoid such people.

2) 1 Timothy 6:10 - For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.

3) Ecclesiastes 5:10 - He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.

4) Romans 9:20 - But who are you, O man, to answer back to God? Will what is molded say to its molder, "Why have you made me like this?"

5) 1 Thessalonians 5:22 - Abstain from every form of evil.

6) 1 Corinthians 6:12 - "All things are lawful for me," but not all things are helpful. "All things are lawful for me," but I will not be dominated by anything.

7) 1 John 2:15-17 - Do not love the world or the things in the world. If anyone loves the world, the love of the Father is not in him. For all that is in the world--the desires of the flesh and the desires of the eyes and pride of life-

-is not from the Father but is from the world. And the world is passing away along with its desires, but whoever does the will of God abides forever.

8) Matthew 16:24-25 - Then Jesus told his disciples, “If anyone would come after me, let him deny himself and take up his cross and follow me. 25 For whoever would save his life[g] will lose it, but whoever loses his life for my sake will find it.

9) Proverbs 27:1 - Do not boast about tomorrow, for you do not know what a day may bring.
James 4:13-16 - Come now, you who say, "Today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit"-- yet you do not know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead you ought to say, "If the Lord wills, we will live and do this or that." As it is, you boast in your arrogance. All such boasting is evil.

10) Ephesians 2:10 - For we are his workmanship, created in Christ Jesus for good works, which God prepared beforehand, that we should walk in them.

11) 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.

12) Ecclesiastes 2:10 - And whatever my eyes desired I did not keep from them. I kept my heart from no pleasure, for my heart found pleasure in all my toil, and this was my reward for all my toil.

13) Ecclesiastes 5:10 - He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.