

Stewardship Forum

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Stewardship Tools for Individuals : Lifestyle Issues

Title: Biblical Answers to some of the Most Common Questions About Money

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Introduction

Over the past twelve years, I have spoken extensively about money issues. Often the same questions seem to appear afterwards. It would seem that Christians feel guilty about money if they have some, and equally guilty if they don't.

This article has thus been written as an example of some of the questions covered in my forthcoming book "Answers to Biblical Questions about money". I have written this to hopefully stimulate thinking and give some guidelines on important financial issues. The way we handle our money and possessions needs to be prayed about regularly, just as we would pray about other important issues in our lives. In these areas God may well be saying different things to different people. After all, there is no verse in the Bible telling us we should all earn £20,000 a year and live in a three-bedroom semi-detached house! But, the principles by which we should live are constant and it is these that I want to draw out in this article.

Attitudes towards money

Question 1- We are very concerned about the relative affluence in this country. Should we not be selling everything and living simply so that we can help the poor?

In the Bible there are numerous references about concern for the poor. For example, Psalm 82:3-4 says "Defend the cause of the weak and fatherless, maintain the rights of the poor and oppressed. Rescue the weak and the needy." Our relative wealth can make it difficult to appreciate how many others have so little to survive on. It is much easier to think about people who have more than we have. We can picture them as being the "rich" people that Jesus so readily condemns in the Bible whilst at the same time secretly be coveting their wealth.

Yet, this is a good question and shows Jesus' heart. Today, for Mr and Mrs Average UK, there are approximately ten poorer people for every richer person. So this does mean that some of those verses in the Bible about the rich might well apply to me! We do therefore need to hold on to things lightly and be prepared to give up things as God asks us to do so. But we need to avoid guilt here. The question is not "how can I live like the poorest people on earth?" but rather "how am I going to live given that so many poor people exist?" I happen to believe that God wants Christians at every level in our society so we can witness to those around us and therefore nobody is excluded from hearing the Gospel either because they are too rich or too poor.

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God, undoubtedly, does call some to live more simply. However this is a question of attitude. Someone with nothing in the bank can be more selfish than a millionaire. I believe that God has no problem with relative affluence as long as it is used to help others and honour Him.

Budgeting

Question 2 - Why should we budget and how do we go about it?

BUDGETING is simply a way of working out how you are spending money and comparing it with income. It is an essential part of living. If you are struggling with money a budget will help show ways in which things can be improved. But struggling or not all Christians should budget for failing to do so inevitably will mean that money is wasted and therefore good stewardship is not being practised. The best way to produce one is to start by having every spending family member of the family having a notebook and pen and recording everything they spend over a four weekly period. This then needs to be collated with all household bills etc. to get an accurate financial picture.

Although budgeting might seem restricting it actually is very freeing. Proverbs 16:9 says “the mind of a man plans his way but the Lord directs his steps”. So as we apply practical ways to improve our handling of money God provides perfect wisdom. A budget should free you from worrying about whether you can afford to buy your children’s clothes for example. It should also start to help eliminate all the interest you are paying on credit and store cards. If these are not problems for you, you are among the fortunate few.

Proverbs 27:23 says “know well the condition of your flocks and pay attention to your herds”. For those of you whom do not have these God may well be saying “know well the condition of your bank balance and pay attention to your budget.”

In families a budget needs to be discussed between husband and wife. There will be family priorities but there will also be individual priorities as well, which will need agreeing. At the end of the day a budget is very simple. It shows you that you have a given amount of money to spend and enables you to decide how it is going to be spent, given or saved.

Giving

Of all the subjects I get asked about giving is by far and away the most common. As can be seen from the range of questions it is a subject that many Christians do not understand fully and are perhaps reluctant to face up to. Yet generous giving is one of the greatest gifts we can possess and hopefully the following answers will encourage more of us to step out in faith. In doing so we could well be making an impact that will last throughout eternity!

Question 3 - Handling money is a very private subject and even Jesus told us to give secretly. Surely, we should not be disclosing our giving to others or even filling in Gift Aid forms as this means we are letting others know how much we give?

We need to remember that Jesus is as concerned with our motives and attitudes as He is with our actions. So perhaps we need to start thinking about our motives behind this particular question! Are we asking it because we do not want people to see how much we give or to see how little?

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In the passage referred to [Matthew 6:2] Jesus said “ when you give to the needy do not announce it with trumpets as the hypocrites do in the synagogues and on the streets to be honoured by men. They have received their reward in full...but do your giving in secret.” However in Mark 12:41-42 we read “Jesus sat down opposite the place where the offerings were put and WATCHED the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny.”

On the surface there appears to be a contradiction here but Jesus is actually dealing with deeper issues. What He is saying about giving secretly is aimed at those people who struggle with the sin of pride. Jesus is confronting our attitudes.

Jesus is saying to those who give publicly in order to be recognised and thought of well as a result should actually give anonymously. One only has to think of corporate sponsorship and the altruistic reasons behind this to see what Jesus is getting at. But the vast majority of us should be giving openly. Given that speaking about money is such a taboo in our society this is actually a great witness to others and challenges the very priorities that makes up our consumer society.

Taking full advantage of the generous options that the government has provided for churches and charities to reclaim tax on gifts given to them should be fully utilised. This is not something underhand but an option actually encouraged by the government. Failing to use Gift Aid is therefore a failure of stewardship. Even though in most cases it is simply a question of filling in a basis form and signing it the main reason most people do not do so is because of laziness.

Question 4 - Surely giving the tithe was an Old Testament rule, which has been replaced by the grace of the New Testament, and therefore we should just give, as we feel led?

Sadly, this question is not often asked by anyone who wants to give more than the tithe! Tithing [giving 10% of one's income] appears throughout the Bible and in fact Abraham gave the first tithe some 430 years before the Mosaic Law was revealed. If the tithe was Old Testament law why did Abraham tithe before the law? The reason he did so was, as recognition that God was sovereign and owned everything and that Abraham just wanted to acknowledge that and thank God for His goodness.

However, as far as I can see there are no punishments mentioned in the Bible for not tithing so it was more of a voluntary act even then. Since this is the minimum amount mentioned in the Bible it is probably safe to assume that it is the MINIMUM amount we should be thinking about returning to God. Failure to do this probably indicates that we have never fully surrendered everything to Him.

In the book of Malachi the prophet warned that the people said they loved God but when it came to their giving they did not show it. They had actually been “robbing God”. Then two verses later in chapter 3:10 comes this vital verse that we all need to sit up and pay attention to because God says “Bring the whole tithe into the storehouse so that there may be food in

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My house and test Me now in this if I will not open for you the floodgates of Heaven and pour out so much blessing that you will not have enough room for it.”

This is the ONLY time in the Bible where God ever invites His people to test Him. In addition, this passage makes the principle of the tithe clear. It is an outside indicator of our inward spiritual condition. We are acknowledging that God owns everything in our lives.

So the very least that anyone earning should do is tithe. But for many of us on good incomes it is not enough to be doing so and feeling rather self-satisfied about it or even critical of those [who are probably earning far less] who are not. I strongly believe that God looks at what we keep not at what we give. That He expects us to make a sacrifice. That is why a person relying on state benefits may give only a small amount [as in the case of the widow's mite] and be sacrificing whereas some-one on £100,000 a year may be tithing and yet it is having little or no impact on their life.

Question 5 - How do you store up treasures in Heaven?

Many people ask this question and the answer is easy to say but more difficult in reality. You store up treasures in Heaven by doing God's will on earth. So you are storing up treasures in Heaven that will last for ever every time you give a thirsty person a drink, a hungry person some food, a homeless person some shelter. When you baby-sit for a single mum or take some shopping to an unemployed person. When you wipe away a tear or put your arm around some-one. When you lead a person to Christ. When you give generously to others, your church and charities doing God's will. When you give people love. When you give them time. When you put other peoples needs before your wants. When we live out our faith in action.

Conclusions

There is no better question with which to end this article. The way we handle our money demonstrates clearly just how deep our faith really is. As I have the great honour to speak at churches of many different denominations I meet many Christians who long to find more ways of living out their faith. Hopefully, this book will answer some of the key questions that many of you have about handling money God's way.

Money can buy you all the books in the world but not common sense, all the drugs in the world but not health, all the cosmetics in the world but not beauty, the most beautiful bed in the world but not a peaceful sleep. Money can in fact buy everything material but it cannot buy peace of mind and it cannot buy eternal life as they only come by acknowledging Jesus as our Lord and Saviour.

At this time we are God's hands and wallets on earth. Let us show to a lost lonely and hurting world His love, grace, forgiveness and compassion. We will literally have forever to be glad that we have!

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About the Author - Keith Tondeur is Director of Credit Action, a national Christian education charity. He often preaches and teaches on all aspects of handling money.

Keith's new book "**Answers to frequently asked questions about money**" is available [£2.50 including p&p] from: Credit Action, 6 Regent Terrace, Cambridge CB2 1AA