

beyond Jordan

a biblical perspective on budgeting



introduction

When Jesus talked about building a tower or going to war he was not of course talking directly about our household budgets. But he was speaking a piece of timeless, practical wisdom: planning and preparation are essential to achieve our goals and this is never more true than in the area of money.

“For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? Otherwise, when he has laid a foundation, and is not able to finish, all who see it begin to mock him, saying, ‘This man began to build, and was not able to finish.’”

Luke 14:28-29

We should notice two things. Firstly, Jesus’ stress on planning and completing a task is a timely warning given today’s concerns about financial capability. Being mocked for failing to budget properly contrasts with our reluctance to get to grips with our finances, the more so the younger we are. Secondly, Jesus uses a financial analogy to illustrate discipleship reminding us that how we manage money is intimately related to the integrity of discipleship.

Beyond Jordan considers the foundational discipline of budgeting from a biblical perspective. As well as being a practical tool for managing our money a budget is a spiritual tool which helps to exercise faithful (1 Cor 4:2) and accountable (Lk 16:1-2, 10-12) stewardship of all God has entrusted to us.¹

affluenza

Affluenza is a word commonly used to describe the unpleasant side effects of affluence upon our well-being and mental health. Increased affluence in the UK in the last 50 years, in large part due to second incomes, has resulted in an ever-increasing availability of material possessions and experiences. Advertising presents a world of possibilities designed to create discontent with what we have. Choice between competing products contributes to stress in decision-making. The explosion of credit skewed the relation of waiting and wanting. Instant gratification is the name of the game. These pressures affect people of all income levels but not all can engage. Sociologist Zygmunt Baumann suggests that in a consumer society the poor are redefined as flawed consumers.

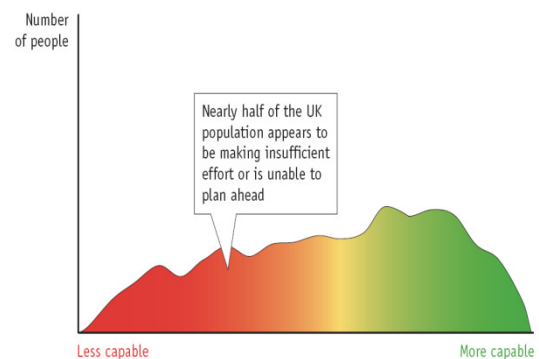


This is the world in which Christians are called to exercise financial discipleship. We experience the same stress, the same gravitational pull of wealth in our lives. Yet beyond the borders of this world is another world where billions live on less than \$2 a day. Given that just 8% of people in the world own a car we are rich – and those awkward bible passages are about you and me! A budget is a spiritual tool which helps us make careful, informed decisions about our lifestyle choices.

¹ For more on the importance of budgeting, practical guidance and a budget planner search the resource library at www.stewardship.org.uk/money for ‘Painting by Numbers: a personal budget planner’,

financial capability

Low levels of financial capability are a serious concern. According to the FSA the large majority of people are capable of making ends meet in the present. The concern indicated by the chart below is lack of future planning.² TNS Omnibus (August 2009) found that if made redundant 32% of people would fail to meet their current living expenses in the first month, with one in six defaulting immediately. Less than half (43%) of working adults questioned had sufficient funds in place to survive more than three months. In September 2009 over a quarter (26%) of consumers saved nothing at all with less than half (46%) saving regularly while 60% admit to saving less than they need to.



Research from the FSA indicates that an improvement in financial capability has a psychological pay off in increasing well-being and decreasing depression and anxiety. Conversion does not immunise or inoculate against affluenza and Christians share these experiences. Money anxiety is barren soil for a growing faith. Learning trust, gratitude, contentment and generosity is a lifetime journey of discipleship around money. A budget is a spiritual tool which serves financial discipleship.

budgeting as a commitment strategy

We all operate commitment strategies in different ways, such as the tricks we pull to stay on a diet. A pension is an imposed commitment strategy because we cannot get at it. Locking away savings in a bond for three years can be a commitment strategy. Putting money in a pottery jar that must be broken or the credit card in a tin in the freezer are also commitment strategies!³

A budget is a commitment strategy. It removes our decisions from the immediacy of the moment and from the emotional impulse to spend. There is a budget decision outside of the moment that helps us to stay in control when so much of our spending is spontaneous, driven by emotion and exaggerated by plastic cards. A budget is an aid to the obedience which discipleship requires. (Mt 21: 28-31).



² Financial capability in the UK: establishing a baseline. The chart is on page 14.

³ On commitment strategies see Avner Offer, *The Challenge of Affluence*. (The card goes in a tin in the freezer so you cannot use the microwave!)

three biblical models

We should not expect the Bible to teach us how to prepare a modern budget. But it does offer important principles with a cutting edge. A snapshot from the book of Proverbs includes:

- The avoidance of speculative, hasty income (13:11) illegal gain (10:2; 15:27) or bribes (17:23)
- The practice of generous giving as a priority (3:9-10; 14:31; 19:17)
- Refusal to guarantee loans for a stranger (11:15)
- Avoiding a lifestyle that disguises our real income (13:7), keeping up with the Jones' (16:19) or over spending on luxuries (21:17) or gluttony (23:21)
- Provision for family and children (13:21)
- Avoiding the bondage of credit (22:7)
- Over-estimating or being preoccupied by creating wealth (23:4)

Other principles with practical implications can be gleaned from scripture⁴ but our focus here is on three biblical models which offer a biblical perspective on budgeting.

1. The role of a steward

The first model is well-known, that of a steward. The responsibilities of a steward varied according to the position held, from a domestic post (Lk 12:42) to extensive financial responsibility (Lk 16:1). The right handling of money has spiritual significance. In 1 Cor 4:2 Paul steps nimbly from a 'steward of the mysteries of God' to the requirement of a steward to be faithful with things that can be judged by others. Again, steward is used of the grace of God in 1 Peter 4:10 while bishops are the stewards of God in Titus 1:7. There are two characteristics of a steward. The first is faithfulness in managing (1 Cor 4:2). The second is accountability; in Luke 16:1 *ff* the steward is called to give account for his service.

A budget serves both these stewardship responsibilities. In a world where self is at the centre and money represents power, status, identity and achievement, a budget helps us remain faithful with what has been *gifted* and *entrusted* to us. Such faithfulness is shown not only in the resistance to the blandishments of a consumer society but also in our enjoyment of what has been given, the practice of gratitude and learning that contentment which celebrates what we have, not longs for what we don't.



⁴ Caution is needed, however, on the use of Proverbs for money principles. Search the Resource Library for 'Remember the Lord: money as gift, obligation and temptation'

2. beyond Jordan

The second biblical model is found in the book of Deuteronomy. At the end of their desert wanderings Israel stops at the Jordan river. The book of Deuteronomy is a collection of the sermons, story-telling and law-giving of Moses as they pause before entering the land. The Jordan is a spiritual boundary.

In the scarcity of the desert Israel learned to trust God daily through the precarious gift of manna (Ex 16). It fell in abundance *for the community* so that none went hungry. But it could not be hoarded by individuals from fear or faithlessness or the desire to profit.

None fell on the Sabbath. A day of rest from gathering, working, earning was at the heart of God's economic purpose for his people.

But now scarcity is behind them and across the river is a land flowing with milk and honey. The paradox of a Promised Land given to *all* God's people is that now some will prosper and others fall into debt, even slavery. The story asks a vital question for us in an affluent culture: *can a satisfied, prosperous people remain faithful in a place of abundance?*⁵ The social laws in the Law of Moses *restore* and *redeem* the integrity of God's gift of a good and prosperous land to all his people.⁶

A budget, then, is more than a practical money management tool. It becomes a spiritual discipline whether we are experiencing scarcity or affluence.

- For Christians struggling with money a budget is the focus of trust and confidence in God when times are hard and money is scarce. A budget is a practical prayer for God's provision that takes seriously Jesus' promise: *your heavenly father knows that you need all these things* (Matt 6:32). God does indeed know; but without a budget we don't know what we actually need to live. We will always have that sense that we don't have enough and that God is not providing adequately.
- For Christians with enough a budget is a focus of faithful stewardship, gratitude and accountability in our affluence. Despite recent economic difficulties we should not forget that we are affluent beyond the wildest dreams of billions in this world. A budget is a statement of intent, of purpose. It sets out how we will live responsibly and faithfully before God with our wealth; how we will prioritise grace-filled generosity to our churches, to Christian ministries and to the poor; how we will make decisions about our lifestyles; how we will remember and practice the obligations of wealth.



⁵ The insight though not the application to budgeting is from Walter Brueggemann *The Land, Place as Gift Promise and Challenge in Biblical Faith* 2002.

⁶ The Sabbath principle is at the heart of the cancellation of debt (Deut 15:1-6) the release of economic slaves (Dt 15:12-18); the land left fallow (Exodus 23:11) and the Law of Jubilee (Lev 25). Note also the forbidding of interest (Ex 22:25; Dt 23:29)

3. The ambiguity of land

The third model, briefly, is related to the second: the ambiguous nature of the promised land. Chapter 8 of Deuteronomy is perhaps the most complete and insightful of the many biblical passages about money. While celebrating the rich and prosperous land as a *gift* from God to his people the text also recognises that it's very fruitfulness can be a temptation to faithlessness: "...when all that you have is multiplied do not exalt yourself, forgetting the Lord your God" (Dt 8:14). The challenge, therefore, is to obedience, to keep the covenant obligations that come with the gift: *therefore keep the commandments of the Lord your God (Dt 8:6)*⁷



- The land God gives to his people is a gift. A budget therefore reminds us that we are not managing "my money" but a *gift* entrusted by God; a gift to be enjoyed and celebrated with gratitude (1 Tim 6:17). A budget reminds us that we are handling the things of God.
- The land can be a temptation. A budget helps us resist the *temptations* of wealth. A budget marks a spiritual boundary between our own desires and the challenge to honour God with 'our money'. Reviewing our bank statement reflects on the *actuality* of our spending; a budget focuses on our *intentionality*. A budget identifies where our money is going and so reveals our hearts (Mt 6:21)
- The gift of land brought covenant obligations to personal and community holiness. A budget enables us to put trust, gratitude and generosity into practice by making giving a budget priority. Generosity cannot grow if it is casual, last minute, unplanned (1 Cor 16:2; 2 Cor 9:4-5). Giving must be connected with lifestyle and lifestyle with Gospel choices.

conclusion

The apparent contradictions within the book of Proverbs are in reality insight into our complex relationship with money. Proverbs 10:15 says,

'The wealth of the rich is their fortress; the poverty of the poor is their ruin.'

The proverb recognises the pain of poverty and that adequate wealth allows us to flourish as human beings. A budget is a practical tool to guard and manage what God has entrusted to us and will pay dividends in our emotional well-being.

Proverbs 18:11 reads,

"the wealth of the rich is their strong city; in their imagination it is like a high wall'.

⁷ For more on these three themes search the Resource Library for *Remember the Lord: money as gift, obligation and temptation*



The seduction is to wealth without accountability, gift without obligation or gratitude; possessions as the focus of identity and status. A budget is the spiritual tool that keeps us accountable to God, alert to the temptation of money and generous as we reflect the likeness of a generous God.

Stewardship sees budgeting as a foundational discipline and essential to all aspects of money management and personal financial discipleship.⁸

Our website (www.stewardship.org.uk/money) provides some practical tools for individuals and for churches.

next steps

- ➔ Search the Resource Library for *Painting by numbers: a personal budget planner and guidance notes*
- ➔ Search the Resource Library for *Budget challenge* for a budget to distribute to congregation and community
- ➔ Search for *What is a Personal Budget Coach* to read more about this distinctive ministry
- ➔ Click the Take Action tab to find out more about our Personal Budget Coaching training and the Training and Events tab for training near you

⁸ See the section 'Three key objectives' in *The Abundance of Everything* from the Resource Library