



## Christian Workers – Finance for Living Series

# how much is enough?

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## how much is enough?

The question 'how much is enough?' has been around for ages, and is not just a question for missionaries or 'Christian workers'. In Proverbs 30:7-9 we read:

*"Two things I ask of you, Lord; do not refuse me before I die: Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' or I may become poor and steal, and so dishonour the name of my God."*

If we have way more support than we need we can become complacent and lose sight of God as our provider. But if we have way less than we need, while we might not resort to theft, we may be tempted to take back control of our provision from God, become anxious and do things our way without reference to what God wants us to do.

So how much is enough?

It can depend on the answers to a number of questions: what ministry God has called you to; how many dependants you have; what debt you may be carrying from the past; whether you need to cover your ministry costs as well as your basic living costs; your family lifestyle choices; whether you have independent resources to help cover costs when you and your supporters are much older; how long you are planning to live on a support basis, and many other factors.

In this paper we aren't setting out to answer the question, 'how much is enough?' What we are trying to do is offer some Biblical guidelines along with practical suggestions to help you ask the right questions of yourself. Given Stewardship's experience with Christian workers, there are many more people at the 'not enough' side of the spectrum than at the 'too much' end, so the comments will be slanted in that direction.

Some of these Biblical principles may seem to sit awkwardly alongside some of the others, but they all form part of God's word on the issue. Each was written or spoken in a specific context that is unlikely to be the same as yours but do what you can to bring your life onto the foundation that these principles offer. Of course there are many more passages we could look at, so please add the results of your own study to the ones we've chosen.

Before we look at these, just a reminder of why this is important. Some of the most materialistic people I have ever met are missionaries with low support – their minds are consumed with material issues, sometimes even worrying where the next meal is coming from. Guilt can also kick in with questions like: "shouldn't I be able to live more frugally?", "shouldn't I be able to trust God more for my provision?", "maybe my ministry isn't really worth supporting" and "who am I to enjoy luxuries in life?"

The consequences of this can range from fear for their family's future, loss of joy, worrying about where the next meal is coming from, distraction from the work God has called them to, reduced effectiveness in

their work for God because they have minimum money and sometimes stepping out of God's primary calling on their lives because they didn't have enough.

Whose fault is it? Is it the fault of the supporters who should have given more? Maybe, but then missionaries aren't always that good, or comfortable, about communicating their needs. So we can't lay all the blame on the supporter. We, the missionary community, need to take responsibility ourselves as far as it is possible to make the right decisions and do the right things in resourcing God's call on our lives.

## the principles

So, let's look at the principles:

### 1. You have a responsibility to your family

In 1 Timothy 5:8 Paul says to Timothy, *If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.* The immediate context is talking about the caring for elderly relatives, but the foundational principle is that God expects you to care for those he has entrusted to you. The consequences of not doing so are serious. A colleague who has helped me lead support seminars used to start by saying that there were five reasons he raised support. Then he would pass round a photo of his wife and four children and then read 1 Timothy 5:8.

### 2. Don't get caught up with asset accumulation

In the very next chapter Paul says, *But if we have food and clothing we will be content with that* (1 Timothy 6:8). He makes this comment in contrast to those who *think that godliness is a means of financial gain* (6:5) so he is making a strong point to those who were hoping that their commitment to Christian faith would bring them material wealth. Given that *we brought nothing into this world and we can take nothing out of it* (6:7) his point seems to be, what's the purpose then of accumulating a pile of material goods that we can't take with us? Paul's main argument in this section from 6:3-10 is that if you want to pursue godliness you cannot love money. He doesn't say that money is bad, but rather that the pursuit and love of money causes you to be distracted from following God.

### 3. Don't worry

Much of Matthew 6 is given over to how we respond to worry about money. It is interesting to note that immediately after Jesus' comment that you cannot serve God and Mammon, he says: *Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear.* (Matthew 6:24-25). This whole passage says that we have a choice. We can serve God, in which case we shouldn't worry about material goods or we can serve Mammon, in which case we will worry about material goods.



#### 4. Put God's kingdom first

Near the end of Matthew 6 Jesus tells the disciples that their primary focus should be on God: *seek first his kingdom and his righteousness, and all these things will be added to you as well (6:33)*.

Yes, we need to take our support seriously;

Yes, we need to do what we can to provide for our families;

Yes, we are called to the work of the King of Kings and need to give the resourcing of that task our best attention;

But in the end, we focus on God's kingdom and his righteousness. Our trust is in him. He is our provider, not our supporters. And as we live out the reality of this in the light of our support target, we should do all that we can to ensure that we have the support we need, confident that he will do all that we can't do.

#### 5. Those who start something they can't finish will look stupid

In illustrating the need to be sure you are aware of the cost of following him, Jesus tells the story of a man who started to build a tower but ran out of money before he could finish it. It made him look stupid. (Luke 14:28-29). So when deciding how much is enough, it is important to factor in expenses that you may be tempted to leave out to keep your support need seemingly lower. Being able to have a family holiday, changing a car when needed, continuing to live at a realistic level when your supporters are retired or dead, paying for the future education of your children and similar expenses are realities, so funding for these should be included in the amount you raise over the long term. Otherwise you might end up not being able to pay for some critical expenses that could have been anticipated with some careful budgeting at an earlier stage.

#### 6. Paul was content with whatever situation he was in

Paul tells his supporters in Philippi: *I have learned the secret of being content in any and every situation, whether being well fed or hungry, whether living in plenty or in want (Phil 4:12)*. He had clearly lived in plenty and also in want, but he didn't say that one was better than the other. He was willing to go with the flow of the resources that were available to him at any given time, sometimes a lot, sometimes not. But Paul didn't appear to have any family dependant on him and his calling was to a travelling, itinerant ministry, not a life settled in one place. I wonder if that made this comment easier for him?

#### 7. God gives us things to enjoy

Following on from the last one, peace or enjoyment is one of the tests of good decisions. 1 Timothy 6 v 17 talks about . . . *God, who richly provides everything for our enjoyment* . . . and many of the Psalms emphasise the abundance and tender goodness of God. This is not to say there will not be seasons, as there were clearly for Paul, when being 'in want' was the experience, but if there is a long-term nag of discontentment or 'lack' then this is a warning sign that should not be ignored.

## 8. You are a prince or princess in the family of the King of Kings

Peter tells us that we are a chosen people, a royal priesthood, a holy nation, a people belonging to God, that you may declare the praises of him who called you out of darkness into his wonderful light (1 Peter 2:9-10). None of this is deserved and all of it is bought for us on the cross. What a privilege! You are a prince or princess in God's kingdom, with all the privileges of that position, with the riches of his glory lavished on us (Eph 1:8), and with a request from the King of Kings to work for him to explain to other people how they can come into his wonderful light. So why, in this massively important task, do we so often ask ourselves "what's the least I can raise and still survive" instead of, "what is a realistic amount of resources that I need to do this task to the absolute best of my ability?"

### so, how much really is enough?

You have enough when you:

- Can meet the needs of your family
- Aren't trying to build assets just for the sake of it
- Don't worry
- Seek God's righteousness and kingdom first
- Can finish what you start
- Are content
- Can enjoy what you do have
- Are able to follow God's call on your life to the maximum
- Recognise that there are ebbs and flows in support and you plan accordingly
- Have thought through and planned for the long-term implications of your decision to live on support

As I said at the beginning, there are no clear answers and each person will interpret these points differently, depending on their own situation, and will probably add some of their own from other passages. That is fine, so long as it is God's word you are building on, not your own emotions or fears; not the preconceived ideas of supporters about how missionaries should live and not a limited view of God's abundant resources for his work. Remember, whether you are a missionary with an income from supporters or a supporter with an income from an employer, God is the provider for everyone and these principles apply equally to both. However, sometimes those who live from others' gifts can feel under pressure because they think they are living on supporters' money. They aren't. They, like the supporters, are living on God's money and it is his principles that need to guide them, not the expectations of the supporters.



## some practical tips that may help

1. **God has made us all different, so we will make different choices in many areas.** As Paul outlines in Romans 14, we are called to give an account of ourselves to God and we are called to trust God and each other's relationship with Him with the consequence that we do not judge others by our choices and are not afraid of being judged by others. (The exception to this would be acting outside of scriptural teaching in which case we do need to speak to each other clearly).
2. **Being more open with your supporters—especially those close to you—can help.** If supporters know your situation then they are able to help in making some of these decisions with you. Sometimes they may even make the decision for you in order to share blessing in the way they feel themselves to 'be blessed'. For example giving specifically so you can take not just a 'well-earned break' but a more major and expensive holiday or to help fund retirement.

This transparency isn't the same as feeling obliged to disclose to your supporters every last penny you spend, which can lead to unhelpful thinking about having to have supporters' permission. In practice, a support or accountability group can be of real help in working through 'what is enough' as they stand outside of our own desires and fears and can objectively look at our needs.

Remember: supporters aren't primarily about the money – their relationship is one of involvement, sharing and a good degree of trust.

Even if your supporters still don't really understand that, make sure that you communicate to them in a way that calls them to the privilege of involvement in the King of Kings' work. It is too important to short-change.

3. **If you are married, talk to your spouse about your finances.** At the risk of stereotyping, husbands can feel the pressure of being the provider and get confused when God doesn't seem to provide what the family needs. So they can revert to 'don't worry, God will provide' and not actually do anything about it. Meanwhile, the wife faces the challenge of buying food today without the luxury of saying to the person at the checkout, 'don't worry, God will provide'. It's not that one approach is more correct than the other, it can just be the result of viewing finances (or lack of) from different perspectives. Be open and honest with each other and, if it helps, involve a trusted friend (possibly a supporter?) to help you talk through your differences of perspective in the issue of your finances.
4. **Prepare a budget: every home should have one!** Knowing what you spend your money on, and what you should be planning to spend money on, is a useful exercise. It gives an overview of your finances over the medium-term and can help you identify where money is needed, not just on a day-by-day basis. It isn't a tool that removes faith in God, but it is one that helps practical prioritisation of what we spend and sometimes it is the very exercise of budgeting that means we see what we need to do. (There are many ways a budget can be prepared but you can download a copy of Stewardship's practical budget tool specifically designed for Christian workers 'Painting by numbers for Christian workers' from their website. See <https://www.stewardship.org.uk/cwbudgeting>)

5. **Do not get into debt.** It is easy to slip into but a nightmare to get out of. It is so easy to think that because there isn't the expected money now that somehow it will be there in the future – it can be 'an easy way out'. By debt I mean an amount owed that you can't repay, or where you can't keep up with a planned schedule of repayments. A balance on a credit card, a couple of months late with house payments, unable to repay a loan to a friend, a deficit run up with your mission, Bible college fees still not all paid and so on.

In the case of missionaries, debt doesn't usually happen because of wasteful spending, but rather because they underestimate how much they need or because they hope that, somehow, money will arrive when it is needed – it might not. The key to the first of these is to have a realistic budget that covers all expenses, not just the immediate daily costs, and includes an amount for unplanned emergencies. The key to the second is to raise enough regular support to cover the budget and not assume that money will just appear when a bill arrives. If you do get into debt, even a small amount, talk to somebody about it at the very start. It is too easy to let it slide, hoping that it will somehow get sorted. Often all that gives you is more debt. Talk to someone in your mission, your pastor or a trusted friend or supporter. There are also some good Christian-based organisations who can offer advice.

6. **If the amount your mission says you will need is more than you think you need, believe them.** Support targets set objectively are often a lot more realistic than one you set by yourself. If you don't have anyone to guide you on how much you need, Stewardship would be more than willing to help you set a realistic support figure for your life and ministry.

The Finance for Living series of papers forms part of Stewardship's resources for Christian Workers. With contributions from a panel of advisors each of whom has significant experience within the area of mission, the series draws on their expertise to offer biblical teaching and practical guidance on issues affecting those living on personal financial support. The papers are available to download from the Stewardship website see <http://www.stewardship.org.uk/christian-workers>

This paper has been written by Myles Wilson and edited by Stewardship. Myles works with a wide range of mission agencies and Christian organisations with a special emphasis on training people in raising support. He is also the author of Funding the Family Business, see [www.ftfb.org](http://www.ftfb.org) and delivers personal support-raising training for Stewardship.

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