

Stewardship – Lesson 4: Spending and Budgeting

I. Introduction

In our last lesson, we looked at what it means to give money generously and faithfully. Today, we turn to something equally important (something that hits just as close to home) and that's how we spend. But before we begin unpacking this lesson, I want to ask you a simple but weighty question: *“How should the gospel change how we spend our money?”* I want you to answer that with both the outcome and the motive in mind. In other words, what specific difference does the gospel make in how we handle our finances, and what about the gospel drives that change? This isn't just a warm-up question. It's actually the heart of what we're exploring in this lesson, because in many ways, the answer to that question is the very goal of this lesson: to understand how the gospel reshapes the way we use the money God has entrusted to us. The gospel is not an add-on to our financial decisions, it is the very foundation and filter through which all our stewardship should be viewed.

One passage that beautifully captures this gospel-shaped mindset is Proverbs 30:8–9, **“Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, lest I be full and deny you and say, ‘Who is the Lord?’ or lest I be poor and steal and profane the name of my God.”** Do you hear the heart behind that prayer? It's not about finding balance for balance's sake, it's about wanting just enough to keep us dependent on and honoring to God. The request is humble: “Lord, don't give me so much that I forget You, and don't give me so little that I dishonor You.” Scripture shows a remarkable neutrality toward the *amount* of money we possess. God's Word does not automatically assign moral value to being rich or poor. Instead, it calls us to be wise, godly, and generous stewards, whether we've been given a little or a lot. Money is not evil. But loving it is. Paul makes that clear in 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.”** Money is a tool, it is neutral in itself. But it makes a terrible master and an unreliable source of security. In this lesson, we're going to think deeply and biblically about how to master money instead of letting *it* master us.

We'll begin by reviewing some key principles from our earlier lessons. Then, we'll dive into the practical question: “How much should I spend?” And we'll consider that with special attention to the idea that God has called each of us to a particular lifestyle. After that, we'll get into the practical nuts and bolts of budgeting. And finally, we'll zoom out and look at stewardship from a broader lens, what it means for our church as a whole.

II. Review: Basic Principles to Anchor Us

1. Everything you have belongs to God. Psalm 24:1 says, **“The earth is the Lord's and the fullness thereof, the world and those who dwell therein.”** This isn't just about your money. It includes your time, your home, your influence, your abilities. In other words: everything. And when we forget that, we start compartmentalizing our faith. We think we can be generous givers and still... careless spenders. But God's ownership of everything demands more than that, it calls for holistic stewardship.

2. God has entrusted His resources to you—and He will call you to account. Romans 14:12 reminds us, **“So then each of us will give an account of himself to God.”** That might sound intimidating, but it's actually liberating. It means your life has *meaning*. God didn't randomly hand you a bank account and hope for the best. He entrusted you with His resources on purpose, for a purpose: to bring Him glory in every transaction, every decision, every dollar.

3. Hoarding is spiritually harmful. God may give you money for spending and saving, but not for storing up selfishly. In Luke 12:15, Jesus warns, **“Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.”** When we hold on too tightly to what we don’t need, we risk falling into the trap of serving two masters: God and money (Matthew 6:24). That’s not just unwise, it’s idolatrous.

How Much Should I Spend?

So then, how much of my money should I spend on myself? Let’s attempt to answer that with an illustration. I’ll give you a picture. Imagine you’ve entrusted your retirement savings to a financial advisor. You expect him to invest it wisely on your behalf. But a year later, you learn he took the entire amount for himself and used it all to cover his own expenses. How would you react? Outraged, of course! That wasn’t his money to use that way. And yet, how many Christians do that very thing with what God has entrusted to them? God didn’t give us money simply for personal consumption. He gave it to us to manage faithfully, to reflect His character, and to serve His kingdom. And that means spending should always be a gospel-driven activity, not just a convenience, but a calling. It’s not about guilt, it’s about purpose.

III. How Much Should I Spend as God’s Investment Manager?

So again, how much should you spend? As God’s appointed manager over His resources, what’s the right amount? The simplest answer might be: *As much as you truly need*. That seems to be the heart of Proverbs 30:8, **“Feed me with the food that is needful for me.”** That is, Lord, give me what I truly need. Not more. Not less.

But the tricky part is this: what exactly *is* needful? What does Scripture mean when it says **“the food that is needful for me”**? What’s included in “need”? Is it just bare survival? Or does it include meaningful relationships, modest enjoyment, and rest? That’s not always easy to define. So, let’s look at it from another angle.

Instead of asking, “What do I need?”, a question that can quickly lead to anxiety and endless self-justification, let’s ask something richer and more grounded: “What lifestyle has God called me to?” This is a better starting point. Because once we understand the kind of life God is calling us to live, we can better discern what we *need* to support that life. And once we know our needs, we can rightly determine how much we should spend.

What Do We Mean by “Lifestyle”?

By “lifestyle,” I simply mean the pattern of spending you become used to. It’s your normal. It’s the daily rhythm of financial decisions that shape how you live (your housing, your clothing, your food choices, your entertainment, your travel, even your generosity). These things form the habits that shape your sense of what’s *necessary* and what’s *optional*.

And here’s the kicker: your lifestyle directly shapes your needs. If you choose to live in a home with a mortgage, then that monthly payment becomes a need. If you buy a car, the insurance, gas, and maintenance become part of your budget. If you commit to regular family vacations, then reliable transportation and saving for travel become real obligations. So instead of trying to discern needs one item at a time, “Do I buy a Double-Deck Taco from Taco Bell, or do I cook dinner at home?” (obvious answer) or “Do I go on vacation this year or have a stay-cation?” Instead of those types of questions, we

need a broader filter. We need to ask, “*Is this part of the lifestyle God is calling me to live?*” That question reframes everything.

Two Dangers in Determining Lifestyle

There are two major pitfalls we need to guard against when we try to determine what lifestyle God has for us.

1. A Lifestyle That Exceeds Your Income

This is a common temptation in our culture. We live in a world that constantly whispers, “*You deserve more.*” And if we’re not careful, we begin to normalize a life that costs more than we earn. Let’s be clear: outside of a temporary hardship like a job loss or health crisis, God is not calling you to a lifestyle that requires more income than you actually have. That’s not stewardship, that’s slavery. Proverbs 22:7 says, “**The borrower is the slave of the lender.**” God wants you to walk in freedom, not debt bondage.

If you find yourself overwhelmed (if the money runs out before the month does) don’t suffer in silence. Schedule a time to sit down with a trusted Christian friend, someone who can walk with you through your finances and help you prayerfully consider what needs to change. Don’t wait until you’re drowning. Seek wisdom now. Proverbs 15:22 reminds us, “**Without counsel plans fail, but with many advisers they succeed.**”

There’s an old Saturday Night Live skit that’s both funny and painfully accurate. Steve Martin is in an ad for a fake one-page book called *Don’t Buy Stuff You Can’t Afford*. The advice? Simple: “*If you don’t have any money, you shouldn’t buy anything.*” Steve Martin stares blankly: “*I don’t get it!*” But in reality, it *is* that simple. God hasn’t called you to fund your lifestyle with credit and stress. He’s called you to live within His provision.

2. Our “Needs” Rise in Parallel with Our Income

The second danger is more subtle, but equally damaging: letting your sense of “need” rise with your income. In other words, as you earn more, you start spending more, because now it seems reasonable. Interestingly, research shows that the most generous people in terms of percentage giving are often either the very wealthy or the working poor. The middle class tends to give less. Why? Because perceived *needs* grow faster than actual income. Things that once seemed like luxuries slowly morph into necessities. A second car, cable TV, streaming services, private school, premium grocery stores, none of these are bad in themselves, but they can quietly entrench themselves in our budgets as non-negotiables.

Here’s what I’ve seen in my business as I speak with both clients and potential clients: Business owners and professionals whose incomes are well above the average Canadian. I often hear them say the same thing: “*Money is tight.*” Why? Because their lifestyle expectations have risen dramatically. A fancy car isn’t just a reward, it’s now part of their identity. A cottage in Muskoka isn’t just a bonus, it’s a social obligation. The expectations attached to their lifestyle have redefined what they consider essential. But here’s the truth: your “needs” are more subjective than you think. They are shaped by your assumptions, your culture, your community, and your habits. That’s why this question matters so deeply: What lifestyle is God calling you to? Not *what lifestyle do you desire*, or *what lifestyle do your peers expect of you*, but *what lifestyle will glorify God, reflect contentment, and allow you to live with joy and generosity?*

1 Timothy 6:6–8 says it well, “**But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.**” That kind of contentment doesn’t come from deprivation. It comes from freedom: freedom from always needing more, freedom from keeping up, freedom from slavery to

spending. So again, ask yourself not just “*How much should I spend?*” but rather “What lifestyle has God called me to, and how can I steward that lifestyle for His glory?”

Summarizing the Two Dangers

To summarize: your lifestyle should never exceed your income, and at the same time, increased income doesn't require a corresponding increase in lifestyle. More money doesn't always mean more spending, it might mean more generosity, more ministry, or simply more margin. God is not trying to get you to live a joyless life. The goal here is gospel-shaped intentionality. It's about living wisely, not fearfully. It's about choosing a path that best reflects the glory and goodness of God in *your* life circumstances.

How Do You Choose a Lifestyle?

This isn't about guilt or comparison. It's about faithful discernment. Here's where we start:

- **We saturate our hearts and minds in Scripture.**
God's Word has to shape our values, not culture or comparison. Romans 12:2 says, “**Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.**”
- **We pray for wisdom.**
James 1:5 reminds us: “**If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.**” Don't try to figure this out on your own. Ask Him.
- **We seek counsel.** Don't underestimate the value of wise Christian friends and mentors. Proverbs 19:20 says, “**Listen to advice and accept instruction, that you may gain wisdom in the future.**”
- **And we use the good sense He's given us.** God created us with minds capable of reason and discernment. It's not unspiritual to think through decisions carefully. What's unspiritual is when we ignore God's truth in the process.

All of this is under the larger goal of Matthew 6:33, “**Seek first the kingdom of God and his righteousness, and all these things will be added to you.**” Do you have children? Spend your money to love and provide for them, *not extravagantly*, but *intentionally*. Do you enjoy cycling? Maybe a bike is a good use of your funds, allowing you to refresh your body and enjoy God's creation. That's not waste, it can be worship. 1 Timothy 6:17 reminds us that “**God... richly provides us with everything to enjoy.**” The goal is never misery. The goal is clarity: What lifestyle will make the most of your life on this earth for *His* glory? The point is: *seek to live the life that best amplifies God's goodness with the resources, gifts, and opportunities He's placed in your hands.*

Six Principles for Choosing a Lifestyle

1. Big decisions define the bulk of your lifestyle.

Where you live will impact how much you spend on housing, transportation, education, even groceries. Choose these big things with care. Once they're set, your financial path often follows. Proverbs 21:5 reminds us, “**The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.**”

2. Lifestyle tends to slide upward over time.

It's often the small upgrades that do this, fancier clothes, better coffee, tech gadgets. These may seem trivial, but they condition our expectations. And over time, they can crowd out margin and mission.

3. Use a budget.

A budget helps you push back against the drift. It's not a prison, it's a plan. It lets you align your spending with your values. Proverbs 27:23–24 puts it plainly, **“Know well the condition of your flocks, and give attention to your herds, for riches do not last forever...”** Translation: Pay attention. Be deliberate. Be wise.

4. Time and money are interchangeable.

Your lifestyle decisions will often involve trading one for the other. When you hire someone to mow your lawn or clean your home, you're turning money into time. And sometimes, that's wise stewardship, especially if it opens time for relationships or rest. Ephesians 5:15–16 says, **“Look carefully then how you walk... making the best use of the time, because the days are evil.”**

5. Relationships are built (or sacrificed) through both.

You might use money to bless your spouse, take your kids on meaningful trips, or give hospitality to others. Or you might trade time with loved ones for career advancement. There's no formula, but you must weigh these trade-offs carefully. Luke 12:34, **“Where your treasure is, there will your heart be also.”**

6. Flexibility is a spiritual virtue.

James 4:13–15 warns us not to presume we know the future. Don't build a lifestyle that traps you. God may call you to something radically different tomorrow, a ministry role, a career change, a health need. **“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.”** (James 4:14) So choose a lifestyle that lets you follow God wherever He may lead.

Keep the Long View in Mind

As we wrap up our discussion on lifestyle, let me encourage you to keep the long view in mind. Your goal is not short-term perfection or a flawless financial year. It's a *lifetime of faithfulness*. A lifetime of putting Christ first, of stewarding His resources with wisdom and joy. That's the race we're running. Sometimes, that means choosing a lifestyle where you can not only *survive*, but *thrive*. If your current life pace is sustainable only because you're burning out or barely holding your household together, then maybe something needs to change. Not just for your sake, but for the sake of those you love.

This is especially important for those of us with families. You may be doing fine. You may feel like you're being prudent, frugal, even spiritually faithful. But *is your family thriving in this lifestyle too?* Are they flourishing? Or is your pursuit of frugality turning into a burden that they carry? You can sabotage your family's future either by *underspending*, which can breed resentment or teach your children to be stingy, or by *overspending*, which can spoil them or normalize an unsustainable appetite for luxury. Proverbs 13:22 says, **“A good man leaves an inheritance to his children's children.”** That includes more than money. It includes wisdom, habits, and a view of money that is shaped by grace, not greed, and not guilt.

Consider the Weaker Brother

We also need to remember that our lifestyle isn't lived in a vacuum. Your choices affect others, especially in the body of Christ. In 1 Corinthians 8:9, Paul writes, **“But take care that this right of yours does not somehow become a stumbling block to the weak.”** Yes, you have freedom. Yes, you can spend your money in a variety of God-honoring ways. But not every good decision is *wise in context*. Paul reminds us again in 1 Corinthians 6:12, **“All things are lawful for me, but not all things are helpful.”** Maybe

for you, hiring a cleaner or a personal chef makes sense. It saves time, it helps you serve more people, it aligns with your calling. But if you're in a community where that kind of decision might stir up jealousy, confusion, or even quiet bitterness among others in the church, then your freedom comes with a cost. This doesn't mean you live in fear of every opinion. But it does mean you live with sensitivity and awareness. Philippians 2:4 reminds us to **“look not only to [our] own interests, but also to the interests of others.”**

Consider Your Unique Opportunities

And here's something I hope you'll reflect on seriously: What if God has placed you in a position that's *strategic* for the sake of His church? Maybe your job is unusually stable. Maybe you can live simply and stay rooted long-term. Maybe you're single, and that gives you a unique availability. Maybe your love for this community gives you a reason to plant deep roots here. If that's true, *then lean into that calling*. Not everyone can stay in one church for decades. But churches *need* people who can. They need anchors, people who show up consistently, disciple others, carry institutional memory, and pray for revival year after year. If you can be that person, consider it a sacred trust. Not everyone has that opportunity. But don't make this assessment alone. Invite counsel. As Paul writes in Romans 12:3, **“I say to everyone among you not to think of himself more highly than he ought to think, but to think with sober judgment...”** Let others speak into your life, especially those who aren't as impressed with you as you might be with yourself.

IV. Managing a Budget

After you've done the hard work of landing on a God-honoring lifestyle, let's assume your goal is to maintain that lifestyle even as your income fluctuates or increases. What now? You need a budget. A budget helps prevent overdraft fees and bouncing cheques, but that's the bare minimum. A budget is so much more than a financial tool. It's a spiritual tool. A good budget is:

- **A contentedness tool**
- **A communication tool**
- **A discipleship tool**

Let's start with contentment. 1 Timothy 6:6–8 says, **“But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content.”** A budget guards your heart. It helps you say “enough.” It helps you live gratefully instead of greedily. And it protects you from two traps: false guilt and financial fear. Let's say the furnace breaks, and it's a few thousand dollars to replace. That's frustrating, but it's not a crisis, because it's *in the budget*. The budget reminds you: “God has already provided. He saw this coming.” It also allows you to spend joyfully. You don't need to feel guilty about a modest vacation or a date night with your spouse, because those things were prayerfully planned and intentionally saved for.

A Budget is Also a Communication Tool

If you're married, a budget allows for proactive conversations instead of reactive arguments. It moves financial discussions out of the landmine zone of emotion and into the safe zone of planning. Without a budget, every purchase becomes a *test of character*.

- “Why did you spend *that* much on groceries?”

- “We don’t *need* name-brand peanut butter!” (Yes you do)
- “That’s not what Jesus would do!”

But with a budget in place? You’ve already agreed on your spending as a team. So if your spouse buys the name brand (*and it fits within the grocery budget*) then praise God and pass the Kraft PB! Romans 14:19 encourages us, “**So then let us pursue what makes for peace and for mutual upbuilding.**” A budget helps you do exactly that.

V. Stewardship as a Community Project

So far, we’ve talked about how a budget helps us steward our lifestyle and spending wisely. But as we’ve walked through these topics together, you’ve likely noticed something: these decisions are often complex. They aren’t black and white. They require wisdom, humility, and prayer. And because of that, here’s a final encouragement as we close this lesson:

These are not decisions we’re meant to make alone.

God never intended for Christians to walk through financial discipleship in isolation. We are members of a body (Romans 12:4–5), living life *together*, with Christ as the Head and each other as mutual encouragers and accountability partners. As a church, we have an incredible opportunity to normalize conversations about money, not as a taboo subject, but as part of what it means to follow Jesus together. Think about it. We’re often willing to open up about our struggles with anger, pornography, food, pride, anxiety. And that’s a beautiful work of grace. But money? That’s where many people draw the line. Talking about how much we give, or how we spend, or whether we’re generous? That’s far more uncomfortable.

And yet Jesus had *more* to say about money than nearly any other subject. Nearly a third of His parables deal directly with wealth, possessions, and stewardship. How strange it would be to follow the One who taught so much about money, while keeping our own financial habits locked away in secrecy. “**Let each of you look not only to his own interests, but also to the interests of others.**” (Philippians 2:4) We need to talk about money in discipling relationships, in small groups, and among trusted friends. Not to judge one another, but to *grow together in wisdom and fruitfulness*. We should be able to share openly: “Here’s how I’m spending. Here’s what I’m giving. Here’s where I feel stuck.” And we should also be willing to *receive* hard conversations when needed. If a brother or sister lovingly points out an area where our heart seems gripped by materialism more than Christ, let’s be open, not defensive. But of course, this requires discernment. There are two dangers we must actively avoid:

1. The Danger of Judging

We are often far too quick to judge someone else’s financial choices. Why? Because we instinctively assume that our background, our preferences, our values, and our situation are “normal”, and anything different must be wrong. Imagine a young couple in marital counseling. The wife grew up in a home that prioritized quality groceries. The husband’s family poured resources into music education. Now they’re married, and clashing. He thinks her grocery bill is excessive; she thinks his expectations for piano lessons are ridiculous. Each quietly concludes the other is *selfish*.

But the truth? Neither is necessarily wrong. They’ve simply inherited different assumptions and they’re applying moral labels where none are needed. Paul reminds us in 1 Corinthians 13:7 that love “**believes all things, hopes all things, endures all things.**” We must be slow to judge and quick to seek understanding. Here are two practical ways to guard against this:

- **Don't assume motives.**

If someone's financial decision confuses you, don't jump to conclusions. If your relationship allows, ask. If it doesn't, let it go and assume the best.

- **Speak with compassion, not condemnation.**

If you do need to confront a financial decision, follow Galatians 6:1, "**Brothers, if anyone is caught in any transgression, you who are spiritual should restore him in a spirit of gentleness.**" Let your tone be redemptive—not righteous. Gentle—not superior.

2. The Danger of Pride

It's also easy to swing the other way. Maybe you manage your money well. Maybe you give generously. That's great. But be on guard: your stewardship is not a stage for applause. In Matthew 6:1, Jesus says, "**Beware of practicing your righteousness before other people in order to be seen by them, for then you will have no reward from your Father who is in heaven.**" Pride creeps in when we want to talk about our budget not to be helped, but to be *admired*. So maybe before you talk numbers, you need to talk motives. Ask: *Why do I want to share this? Am I hoping someone will be impressed? Do I need to feel "better" than someone else?* And if that's where your heart is, take it to the Lord first.

Stewardship as a Community Project: Cultivating Grace-Filled Transparency

What would it look like for us to cultivate grace-filled transparency as a church? I think it starts with talking specifically and living graciously. Too often, we confuse specificity with legalism. But legalism is trying to earn righteousness through rule-keeping; specificity, when bathed in grace, is just discipleship. It's not legalistic to say, "I think you might be overspending here," or "You might consider giving more there" if we're motivated by love and filled with gospel-centered grace. In fact, vague encouragement can sometimes lead to vague obedience. But specific, Spirit-led accountability is how iron sharpens iron (Prov. 27:17). That kind of clarity is a gift, not a burden. Let's consider seven specific ways we can walk this out:

1. Budget Your Savings Like You Budget Your Spending

Saving is biblical (Prov. 21:20), but it must be intentional. Don't just stockpile for vague "someday" goals. Assign every dollar you save a kingdom-conscious purpose (an emergency fund, future giving, a mission trip, or your children's needs) (1 Tim. 5:8). Ask yourself: *How does this saving help me serve Christ more freely?* And remember Jesus' warning in Luke 12:16–21, about the man who stored up goods for himself but was not rich toward God. The goal of saving isn't safety. It's stewardship.

2. Give Every Dollar in Your Budget a Biblical Job Description

Your budget is a theological document. Every line should answer this question: *How does this expense help me follow Jesus?* Does your grocery bill reflect care for your household (Prov. 31:14–15)? Does your giving reflect generosity (2 Cor. 9:7)? Does your entertainment spending allow for rest and joy (Ecc. 3:12–13), or is it an escape? When Paul wrote, "**Whether you eat or drink, or whatever you do, do all to the glory of God**" (1 Cor. 10:31), he meant everything, including your money. Discipleship isn't just spiritual. It's practical.

3. Let Excess at Year's End Go Toward Giving, Not More Saving

Most people live by the phrase: *If there's money left over, save it.* But what if you lived by: *If there's money left over, give it?* That reframes your choices: Not “Should I spend or save?” but “Should I spend or give?” 2 Corinthians 8:14–15 reminds us that God provides in seasons so that **“your abundance at the present time should supply their need.”** Extra is rarely just for you. It may be someone else’s answered prayer.

4. Budget Off the Husband’s Income Alone (If Possible)

This is not a universal command, but a helpful goal when feasible. In many seasons, dual incomes are necessary. But making it your aim to live on one income (especially the husband’s) can provide flexibility, create margin, and allow for future gospel freedom. In 1 Timothy 3 and Titus 2, Scripture places a unique emphasis on a husband’s leadership and provision. This principle can reflect that design, while also allowing the wife greater freedom to serve the home, church, or community as she is called (Prov. 31:27). Again, this is not law. It’s a wise ambition to consider.

5. Include a Line for “Generosity” in Your Budget

Don’t just give *from* your leftovers, plan to give *with* your first fruits (Prov. 3:9). Designate a line in your budget specifically for generosity. Whether it’s \$10 or \$1,000 a month, this trains your heart to see giving not as a burden but as worship. Paul said in 1 Timothy 6:18, **“They are to do good, to be rich in good works, to be generous and ready to share.”** That doesn’t happen by accident. It takes planning.

6. Know When to Break the Budget, But Let the Budget Help You Recover

Budgets are not cages. They’re tools. There will be emergencies, unique opportunities, and Spirit-led exceptions. But instead of tossing the whole plan, let your budget guide you back to course. Think of Joseph in Genesis 41, budgeting for the famine in Egypt. When the crisis hit, Egypt didn’t panic, they had a plan. You’ll face unexpected car repairs, family needs, or moments of generosity that break your budget. That’s okay. But walk back through the implications with humility, repentance if needed, and wisdom going forward (Prov. 24:16).

7. Talk Through Your Budget with a Christian Friend

This might be the most radical suggestion, but also the most fruitful. James 5:16 says, **“Confess your sins to one another... that you may be healed.”** Why not also confess your spending patterns? If the love of money is a root of all kinds of evil (1 Tim. 6:10), why do we act like it’s off-limits in discipleship? We talk about purity, pride, and prayerlessness, but we stay silent about greed. That’s backwards. Imagine sitting with a trusted brother or sister and asking, “What do you see in my budget that helps (or hinders) my pursuit of Christ?” That’s maturity. That’s growth.

A Picture of Grace-Filled Community

I would love to see mature believers gently walking with others (especially the young or struggling) not just with *advice* but *practical support*. Imagine a church where financial hardship is never a barrier to fruitfulness. Where older members quietly help someone afford seminary, or mission trips, or just pay the bills that month. That’s Acts 4:32–35 in action, **“Now the full number of those who believed were of one heart and soul... and great grace was upon them all... There was not a needy person among them.”** (Acts 4:32–34, ESV) We’re not called to communism, we’re called to *community*. One that shares, sacrifices, and seeks first the kingdom of God (Matt. 6:33).

The world says money is private. The gospel says money is a discipleship issue. And when we handle it with humility, grace, and gospel transparency, our conversations about finances can become places of profound spiritual growth. So let's pray for this. Let's work toward this. Let's live this. Together.

Father in Heaven,

We come before You today with grateful hearts, acknowledging that every good and perfect gift comes from You. Thank You for entrusting us with time, money, relationships, and opportunities, all gifts to be stewarded for Your glory. Lord, we confess that we often struggle to spend wisely. Sometimes we spend too freely, other times we clutch too tightly. But Your Word reminds us that You are not a God of scarcity, but of abundant grace and provision.

Help us, Lord, to seek first Your kingdom in every financial decision. Teach us what it means to live with contentment, generosity, and joy. Guard us from both pride and judgment. Free us from the love of money, and anchor our hearts in the love of Christ.

We ask that You would make us a church that is honest and open in this area—not to boast, and not to control, but to build one another up in love. Help us to walk with one another gently, encouraging and correcting with grace, always remembering how much we've been forgiven.

Lord, for those among us who are burdened by financial stress, bring peace and provision. For those who are prosperous, remind them that all they have is Yours. For all of us, we ask for wisdom to choose a lifestyle that brings You honor and opens the door to fruitfulness and faithfulness for years to come.

Shape us to be more like Jesus, who though He was rich, became poor for our sake, so that through His poverty, we might become rich in You.

We pray this in the strong and sufficient name of Jesus Christ,
Amen.