



The Christian family budget

Undoubtedly most readers will be quite interested in the present topic. The word "budget" comes from the French *bougette*, which means "money bag" or "wallet," and experience has proven that whenever our wallet is the object of discussion, we are all deeply involved and vitally interested. One of the major activities in life is the making and spending of money, and our financial weal and woe is of prime concern to each one of us.

I do not want to deal with money or budgets in general in this article, but specifically with the budget of the *Christian family*. A Christian family has a different budget than a non-Christian family. At least, it will be the purpose of this article to demonstrate that difference.

The need for a Christian budget

It appears to be a sad fact that most Christians hardly show a different pattern of consumption than non-Christians. Most consumers in the Western world all spend their money in much the same way on the same things: food, appliances, housing, transportation and vacations. There is not really a recognizable Christian consumer.¹

For this reason Christian families are also subject to many financial problems and woes. Many are not managing their finances as they should and subsequently cannot meet their commitments. This, in turn, leads to a host of other problems. Statistics may vary from time to time, but it may well be expected that money problems lie at the root of 50-70% of marital conflicts.² This is especially true for young couples who have not yet accumulated many assets and have little experience to make responsible financial decisions. There is a pattern of chronic overspending and an inability to distinguish between needs and luxuries. In most of these cases, there is no operating on a Christian budget!

It is therefore necessary that Christian families establish a budget which is in keeping with the Word of God, sets the right priorities, and determines the proper goals.

The basis of a Christian budget

The question needs to be asked: on what basis does a Christian family build its budget? Certainly there can be no other basis than what is asked in the law of God: the love towards the Lord and the neighbour!

A Christian does not budget in order to become rich. The Bible is clear and explicit in its warning for a striving after riches. We are reminded of the apostolic teaching,

"If we have food and clothing (shelter), with these we shall be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and hurtful desires that plunge men into ruin and destruction. For the love of money is the root of all evils ..."

(1 Timothy 6:8-10)

A Christian budgets in order to serve the Lord and to meet his needs. The Bible does not forbid us to make a profit, and we may in our budget, if possible, also make room for the increase of our possessions, as we will see later. But we may not be motivated by greed, for then our healthy economical affairs become idolatry.

The Christian family budget will therefore show a good measure of *sobriety* and a keen sense of *priority*. We shall not live in extravagance, but place first things first. Also in our budget we shall seek first the kingdom of heaven, in the faith that all other things shall be ours as well.

God and gold

There is always the question whether we should first determine what we need for ourselves and our family and then give of what is "left" to the Lord, or whether we should first give to the Lord and then live from "the rest." The same question has often been raised in connection with the fee for Christian education. Do I put the expenses for church and school at the top of my family budget, or does this come last, after all other items have been attended to?

This question is not difficult to answer. Whatever we receive, we receive from the Lord. We are only stewards of His manifold gifts. Our first purpose in life is to glorify the Lord and to worship Him. Thus the maintaining of the ministry and the church is indeed a priority. And if we are parents, our first task as parents is to teach our children the fear of the Lord. Thus the maintaining of the schools is also of great importance for a Christian family. The *spiritual needs* are never to be relegated to a place of lesser importance than the *material needs*. Our Lord warned us not to live by bread alone, but by the Word of God.

The gold also belongs to God and must be used for His service and for the instruction of covenant generations. Whatever we give to God, we give out of His hand. It is a complaint of the LORD that Israel did not want to give or gave wrongly for the service of the LORD. It is also evident that unwillingness to give, means that the Lord's blessings are forfeited. There is often a relation between material poverty and spiritual deformation!

Churches and schools were built only because people saw these as a priority. Christians were prepared to live from what was left, and have been blessed immensely with increasing prosperity.

The Apostle Paul wrote in this connection, *"he who sows sparingly will reap sparingly, and he who sows bountifully will reap bountifully."*

(2 Corinthians 9:6)

Therefore, at the top of the budget, the Christian family will place church and school as necessary items for true Christian living. Every week or every month these matters come first; it is the hallmark of a Christian budget!

Giving cheerfully

It is at this point necessary to make some remarks on how we are to give for church, school, and other important causes or charities. If we do not give cheerfully, joyfully, and happily, our giving is in vain.

The key to giving is love. Whoever loves, gives gladly. Whoever loves, gives the utmost, even the last penny, if required. Whoever does not love, gives grudgingly, and will have to be reminded time and again. It has rightly been said that our giving is the barometer of our faith.

Therefore we should not give reluctantly, as if the money is wasted, or under compulsion, because we fear the consequences of not giving. But we should give with joy because the Lord has enabled us to be fruitful for His kingdom (2 Corinthians 9:7).

The Christian family budget is built on the faith that the Lord will (continue) to provide, and that we may expect His blessing over the work of our hands.

Setting up a budget

There are various ways of setting up a responsible Christian budget. We can distinguish between long-range and short term budgets, the latter often used to get out of immediate debts, the former often applied to achieve specific goals. The two can even be combined to meet the situations in which the family finds itself.

Above each budget we should write an important reminder: *control your spending!* The greatest single cause of family bankruptcies is uncontrolled spending and impulse buying. Connected to this is another important point: *know your needs!* The failure to distinguish between what is really necessary and what is not, has contributed to much financial distress in many homes. Combine the two: spend your money only on that which you really need. This is the basic principle of stewardship.

Some people have a built-in budget. They know exactly what is coming in and what is going out. Others will have to set up a written budget and keep accurate records. For many this is the only way to oversee their financial situation properly.

Both husband and wife should be involved in the planning of the family budget. The husband should, however, as head of the family, limit the spending and keep control of charge accounts. This remark is important in view of the fact that most spending is done by women, sometimes responsibly, sometimes not. Husband and wife communicate freely and openly with each other about money matters, but there must be one person with the final say. According to the Bible, this person is the husband.

As far as our "needs" are concerned, we may distinguish between our routine needs, our special needs, and emergency needs. To deal with these needs, many families have three bank accounts: a checking account, a savings account, and an emergency fund. Some combine the last two into one: an account for special purchases or emergency situations. It is suggested that this account contain at least three months' salary. It may take some time to establish this account, but it will certainly prove helpful in keeping a family from poverty.

A Christian budget will give attention to three major areas: our spiritual, material, and social needs. Under spiritual needs we may include church and school. Under material needs we must list food, clothing, housing, medical costs, insurance, and also some savings. Under social needs we will place taxes and charities. A budget which is lacking in any of these vital areas, is not truly a Christian budget.

Most of the budget will have to do with our material needs. Some figures estimate up to 60%. It is important that we seek a proper balance.

Saving some money

It is the idea of a budget that we balance income and expenses. Actually it is important even to try to save. There is nothing wrong with seeking some financial security, also for the future. This, too, belongs to Christian stewardship.

Saving begins with small quantities and should be planned over a long period of time. Saving must be taught in the home, for example by opening accounts for each child and encouraging them to bring some money there regularly. In this way a sense of responsibility and pride is instilled in the children.

Remember the regular, small amounts! Those who wish to save too much at one time, easily become discouraged and give up completely.

Time is an important factor in the family budget. We do not live for our riches, and our goal as Christians is not to gain great wealth. We need not accumulate all our possessions in a few years. We need not have everything right away. If the Lord grants us His blessing, we will in time accumulate many gifts.

Therefore we need not buy a ticket in the lottery game or seek a job with a get-rich-quick formula. The Lord blesses faithfulness. Faithfulness in working, in giving, in saving. We will find that we are able to meet our needs and commitments, and still have something left over. That is the experience of God-fearing families.

Financial problems?

Christian families, too, will at times have financial problems. There is often so much that needs to be paid: mortgages, transportation, education, etc. It is not always easy to make ends meet, especially when church and school must also be maintained. It requires constant diligence and careful management, keeping the priorities straight always. There is no easy way out. Sometimes there are lean years. Sometimes we will need help from relatives or the communion of saints. The Lord has also made His will known in this respect that we shall care for each other.

Most financial problems, however, are not caused by the cost of our spiritual needs. Our churches and schools run on carefully planned budgets, and the cost is kept as minimal as possible. If all families would participate fully, the cost would be even less per family. No family has gone broke because of the costs of the Kingdom!

Financial problems in the home are mostly the result of poor stewardship and outright mismanagement. Overspending and charging to a credit account are the main culprits which cause family bankruptcy. It is precisely because of our greater commitments that we, as Christians, must live soberly and carefully, taking care to stay out of financial woes.

A Christian budget alone will not solve the problems. To go about with our money and possessions in a Christian manner is the beginning of a lasting solution.

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¹ J. Douma, *Vrede in de Maatschappij*, Kampen, 1985, p. 154

² Carole Gift Page, *Let Not Money Put Asunder*, B/P Publications, Denver, 1974, p. 14ff.