



LIFESAVERS

A Life Group of the Tusculum Church of Christ

www.MyLifeSavers.org

mylifesavers@yahoo.com

The 2007-2008 LifeSavers "Homebuilders" Study Series

"Treasures in Heaven, Part II"

Spending money can often become an addictive behavior similar to alcoholism or gambling. With compulsive spending, the true enemy is within. We need to replace our preoccupation with short-term gratification and make our spending decisions from the long-term perspective. We must replace our self-indulgence with self-control, which is a fruit of the Holy Spirit's work in our lives. "Like a city whose walls are broken down is a man who lacks self-control" (Proverbs 25:28). Without self-control on the inside, our lives are made vulnerable to an infinite variety of assaults from the outside. The following guidelines are designed to help you exercise self-control in your spending, that you may become a better steward of God's resources and free more funds to use for kingdom purposes:

1. Realize that nothing is a good deal if you can't afford it. \$150,000 sounds like an excellent price on a house worth \$200,000. And \$175 seems like a great deal on barely used skis that cost \$400 new. But if you can't afford them, it simply doesn't matter. Nothing is worth going into financial bondage.
2. Recognize that God isn't behind every good deal. But suppose you can afford to buy this terrific item. Does that mean you should buy it? Not necessarily. Self-control often means turning down good deals on things we really want because God may have other and better plans for His money.
3. Understand the difference between spending money and saving money. Money that is saved stays in your wallet or the bank and can be used for other purposes, including your needs or the needs of others that arise. On the other hand, money that is spent leaves your hands and is no longer at your disposal. Hence, when you buy a \$55 sweater for \$35, you do not save \$20 - you spend \$35. Whether the sweater was worth \$35 or \$200 is irrelevant. The point is, the \$35 is gone, and you have saved nothing.
4. Look at the long-term cost, not just the short-term. When you buy a nice stereo, you will end up buying lots of CDs. When you are given a "free" puppy, immediately you are spending \$12 a month on dog food and the next thing you know you are paying \$250 to the veterinarian to stitch up his wounds from a dog fight. Count the cost in advance - almost everything ends up much more expensive than it first appears.
5. Pray before you spend. When something is a legitimate need, God will provide it. How often do we take matters into our own hands and spend money impulsively before asking God to furnish it for us in some other way? Waiting eliminates the most impulsive buying. Furthermore, the waiting period gives God the opportunity either to provide what we want, to provide something different or better, or to show us that we don't need it and would better use the money another way.
6. Examine every purchase in light of its ministry potential. Every time I spend money, I gain something and lose something. What I lose is not merely money but what could have been done with the money if used in another way. When I spend \$100, I must weigh the value of my purchases against what the same amount of money could have done if used in another way - for instance, to feed the hungry or evangelize the lost. This is especially important if your giving has not yet reached the level of the tithe.
7. Understand and resist the manipulative nature of advertising. Responsible spending says yes to real needs and no to most "created needs." Advertising thrives on instilling discontent. Its goal is to create a sense of need, to stimulate desire, to make you think you need and deserve more. We must consciously reject its claims and counter them with the Word of God, which tells us what we really do and do not need.

"I have held many things in my hands and have lost them all. But, whatever I have put in God's hands, that I still possess" –Martin Luther

