

Sometimes it is prudent to go back to the “basics.” That’s what we are doing this month – talking about the basic facet of sound, Biblical financial stewardship:

## The Spending Plan.

My college degree is in construction management. After graduation, I worked for five years as a project manager for a large general contractor building high schools, shopping centers, and the like. Then for the next nine years, I was a self-employed contractor specializing in residential and commercial remodeling. During those fourteen years and then some years later, when I had the opportunity to serve as project manager for the construction of our church’s new facility, blueprints and specifications were critical parts of my life. Those plans and specs would tell me how each of those buildings were to be built – how big each room would be, where the windows are located, the locations of electrical and mechanical systems, and a myriad of other things. **There is no way to correctly construct a building without a plan.**

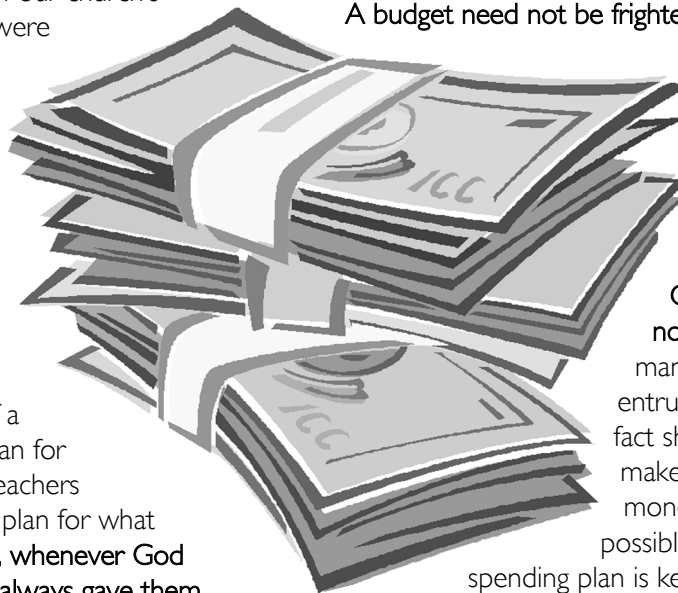
Right now our country is in the middle of a presidential race. Each candidate has a plan for getting to the White House. Every day teachers everywhere begin their day with a lesson plan for what they will teach their students. **In the Bible, whenever God was giving instructions to His people, He always gave them detailed plans – building the tabernacle, the ark, and the temple.** And of course, God gave very specific laws to the Israelites they were to follow while living in the Promised Land. Lots of examples in the Bible indicate the importance of planning. Two verses in particular stand out when thinking about **the importance of planning...**

Proverbs 21:5 says, *“The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty.”*

And, Luke 14:28-30 tells us, *“For which one of you, when he wants to build a tower, does not first sit down and calculate the cost to see if he has enough to complete it? Otherwise, when he has laid a foundation and is not able to finish, all who observe it begin to ridicule him, saying, ‘This man began to build and was not able to finish.’”*

So, if plans are so important, then why does less than one percent of the American population use a written spending plan as part of how they manage their finances? Why do so many of us think we can really practice sound stewardship without a plan?

One reason is that people often have a negative response even when they hear the words spending plan or budget. They think living on a spending plan will be too rigid, too legalistic, taking all the fun out of life. **What they don’t realize is that a budget actually can bring peace in their life and be the first step to financial freedom, breaking the bonds of being a slave to money.**



**A budget need not be frightening.** It is simply a plan

– a plan for how to spend the money with which God blesses us. As Christians, we must realize that **everything we have is a gift from God.**

**He is the owner, not us.** We are simply

managers of what He entrusts to us. Realizing that fact should encourage us to make sure we handle His money in the best way possible and a written,

spending plan is key to that.

**Not knowing where your money goes each month can create great fear and anxiety.** Financial issues are one of the main causes of stress in marriages. We certainly see that played out in many families in our work at Living Well. Creating and utilizing a spending plan can provide confidence that your bills can be paid, that you will have funds available for emergencies, and you will know how much you can spend for the things you need and want.

**God blesses each of us with His resources so we can use them to fulfill His purposes and plans for our lives and His kingdom.** Just as it is impossible to construct a building correctly without good blueprints, not having a spending plan can make it difficult, if not impossible, to reach the goals God has for us and to experience true financial freedom. So, do we really need a spending plan? We not only need one – it’s essential !