

## How Much Money Is Enough?

*This column, appearing every other month, provides practical advice on managing your money—how to earn it, how to spend it and how to give it away.*

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How much has money influenced your career decisions? For most Americans, Christians and non-Christians alike, the answer is "significantly."

How much money is enough? In American culture the answer is, "Just a little bit more than what you currently have." The convenience of credit, the enticement of advertisements, and the prosperity of friends all contribute to a nagging desire to "make more." In the midst of these influences, how much should money determine a Christian's choices? When you ask yourself this question, consider the following biblical principles:

■ **There is no righteous income level.** The Bible gives no clear-cut indication of what amount of money, possessions and overall wealth is adequate. Less affluent Christians tend to emphasize the need to help the poor and oppressed. They are quick to suggest that "If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him?" (1 John 3:17).

On the other end of the Christian spectrum are believers who advocate the doctrine of prosperity. After all, Jesus said, "I have come that they may have life, and have it to the full" (John 10:10).

Yes, Christians are free to desire possessions. No, Christians are not called to pursue austerity as an end in itself.

But where does this leave you as a Christian who's trying to answer the question, "How much is enough?" When it comes to money, God gives you two things to consider. First, he gives you the financial resources you need. Second, he presents you with the opportunities to share those same resources with others. Abundance and sacrifice. You need to consider both extremes in order to answer the Christian's money question, "How much money is enough?" You'll have to reach your own decision, because there's no single "righteous" income level.

How often do Christians consider a job because it pays more? What do our career decisions say about how we perceive the "abundant" life?

■ **The abundant life is not contingent on finances.** Paul said it best when he told the Philippians, "... I have learned to be content whatever the circumstances ... I know what it is to have plenty" (Philippians 4:11-12). While money is a necessity, it should not be the Christian's primary focus.

Remember Jesus' words: "So do not worry, saying, 'What shall we eat?' or 'What shall we wear?' ... But seek first his kingdom and his righteousness, and all these things will be given to you as well" (Matthew 6:31-33). The message is clear: if your joy, security and sense of worth is tied to money, then you will miss the abundance that God has for you.

Despite the boldness of this passage, Christians can easily become preoccupied with raises, benefits and pensions when considering a career. How often do Christians consider a job because it pays more? What do our career decisions say about how we perceive the abundant life?

When it comes to acknowledging your source of contentment as a Christian, the Bible makes it clear: "For where your treasure is, there your heart will be also" (Matthew 6:21). It's time to reconsider the abundant life by seeing how God defines it. Here are two ideas to think about.

First, the abundant life is built around a commitment to sacrificial living, not convenience and entertainment. After all, what did Jesus say about commitment? "... and anyone who does not take his cross and follow me is not worthy of me. Whoever finds his life will lose it, and whoever loses his life for my sake will

find it" (Matthew 10:38-39).

Second, the abundant life is not dependent on an abundant world, but God, who wants to give himself to you.

■ **As a Christian you have the responsibility to share your resources with others who are in need.** Bill and Judy were competent professionals, good citizens and regular churchgoers. They led very full lives of hard work and expensive leisure. Unintentionally, the task of "getting theirs" had become all-consuming. Periodically they felt compassion for the unemployed people in their church, the shut-in down the street, and the starving masses in India. But one thing always kept them from reaching out—time.

What was missing in Bill and Judy's lifestyle? The writer of Hebrews suggests an answer when he reminded his readers, "And do not forget to do good and to share with others, for with such sacrifices God is pleased" (Hebrews 13:16). What was missing for Bill and Judy and others like them is the deep, personal satisfaction of meeting the needs of others, and thus, pleasing God.

You can capture God's spirit of sharing by considering these four suggestions:

*Take the time to sit down and look at your financial needs and wants.* You might be surprised at the amount of discretionary money you have left over after all the bills have been paid.

*Take a good, hard look at your lifestyle.* Does it seem that money "is always tight"? If so, examine your spending patterns. Next, take some practical steps to begin living within your means.

*Look for ways to share your abundance with someone else.* When the opportunity arises, take advantage of it. The decision to give to others doesn't just happen. Giving is a conscious choice you make. When practiced regularly, it can become a permanent part of your lifestyle.

*Escape from dreamland.* Don't keep deluding yourself by saying, "When I get more money, then I'll start sharing." That time never comes. Wake up to the reality that a giving lifestyle starts when you put your faith in action. ■

Adapted from Interchrist's Career Kit. Interchrist is a nonprofit organization dedicated to helping Christians integrate their faith and work. For more information, call 1-800-428-1242 or 206-467-7320, or write Interchrist, 19303 Fremont Ave. N., Seattle, WA 98133.