

Ten Suggestions for Choosing a Godly Standard of Living

1. **Set your priorities.** Put God's kingdom and God's righteousness first.
*But seek first his kingdom and his righteousness,
and all these things will be given to you as well. (Mt 6:33)*
2. **Determine to be "rich towards God."** Commit to storing up treasures in heaven. Think about, meditate on, the kind of character, relationship, and principle matters which God truly values—and how you can use material possessions to pursue those matters.
But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. (Mt 6:20)
3. **Meet your responsibilities.** Understand that the commitments you have made (e.g., to marry, have children, incur debts) have an impact on how you handle money. As Christians, we need to be responsible with our past commitments and careful about future ones.
We were not idle when we were with you, nor did we eat anyone's food without paying for it. On the contrary, we worked night and day, laboring and toiling so that we would not be a burden to any of you. (2Th 3:7-8)
4. **Support the Kingdom.** Make your consistent, significant support of God's work in this world a financial habit. Tithes and offerings, sustaining ministries and ministers, sharing with your brothers and sisters is not optional for a godly budget.
*Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?'
In tithes and offerings. You are under a curse—the whole nation of you—
because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this, says the LORD Almighty, and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it. (Mal 3:8-10)*
5. **Make room for generosity.** Give yourself the financial freedom to be a good Samaritan, to show mercy to those in need, to break a jar of perfume every once in a while. Often, our stinginess comes not from a lack of heart but from a lack of planning. So plan to be generous.
*You will be made rich in every way so that you can be generous on every occasion,
and through us your generosity will result in thanksgiving to God. (2Co 9:11)*
6. **Trust God to provide.** There ought to be some "risk" involved in the way we use money. A budget that covers every contingency and provides for every need leaves no room to rely on God. On occasion, step out on a limb that requires you to trust in God's care.
*Command those who are rich in this present world not to be arrogant
nor to put their hope in wealth, which is so uncertain, but to put their hope in God,
who richly provides us with everything for our enjoyment. (1Ti 6:17)*

7. **Deny yourself.** Find ways to exercise the discipline of saying “No.” Learn to master your wants, reserving your resources for nobler and higher things.

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions." (Lk 12:15)

8. **Practice contentment.** Learn the joy of being satisfied with what you have. Value the old rather than always craving the new. Best of all, learn that the things which really satisfy are never material. Don't look to material things to provide the kind of fulfillment, gratification, and joy that comes only from God.

But godliness with contentment is great gain.

For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. (1Ti 6:6-8)

9. **Refuse to worry.** Worry is the opposite of trust. We worry when we don't count on God to provide, when we are not confident in his provision, when we're unsure whether he really cares or will really act on our behalf. God knows what we need (Mt 6:32) and has promised to take care of us.

Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? (Mt 6:25)

10. **Set your standard of living accordingly.** Take your priorities, commitments, responsibilities, generosity, trust, self-denial, and contentment ... and pour it all into a budget that reflects a Kingdom mindset. Create in your budget margins for generosity and tithing. Set a life-style and financial plan that puts kingdom matters first. Structure your spending so that riches toward God rather than investment in self has the precedence. Take care of your responsibilities (that's one of the reasons God gives you material blessings in the first place). But don't let your responsibilities multiply to the point that there is no longer room for your greatest responsibility—seeking first the Kingdom of God.

No one claimed that any of his possessions was his own, but they shared everything they had.... There were no needy persons among them. For from time to time those who owned lands or houses sold them, brought the money from the sales and put it at the apostles' feet, and it was distributed to anyone as he had need. (Ac 4:32-35)