

Stewardship Forum

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Stewardship Tools for Individuals : Budgeting & Saving Tips

Title: How to Handle a Surplus

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A Christian businessman asked a very pointed question, "I have a surplus of money each year. What am I to do with it? Give it away? Invest it? Put it into a retirement plan? or What?" For Christians with a surplus of money that has been provided by God to meet future needs, good stewardship of that surplus requires that some or all of it should be invested.

Prerequisites for investing

The number one prerequisite is attitude. Why are you investing, and how will the surplus be used? Investing for selfish reasons breeds greed, covetousness, and pride. The results are anxiety, frustration, and eventually a deadening of spiritual values. To protect against worldly attitudes, the best weapon is a specific plan for returning the excess to God's Kingdom.

Scriptural motives for investing

1. To further God's work. Investments are a way to preserve and multiply a surplus that has been provided for a later time. In Acts 4:34, the believers sold their assets (investments) and surrendered the proceeds to meet the needs of other believers.

2. Family responsibility. We are admonished to provide for those within our own households (1 Timothy 5:8). This provision was never limited to only the life span of a father. It extended to providing for (not protecting) his family even after his death.

3. Future needs. If parents believe God wants their children to go to college, is it more spiritual to expect the government to educate them than to store for the eventual need? The parable of the ant in Proverbs 6:6 says to "*Observe her ways and be wise.*" One of her ways is to plan ahead by storing. In an inflationary economy, even storing requires investing to maintain value.

How much to invest?

Once a Christian has accepted the purpose of investing (to serve God better) the crucial decision is how much to invest. Obviously, there is no absolute answer. It is an individual decision made by a Christian (or couple) after much prayer. There are some initial choices to be made that will greatly simplify the decision about how much to invest.

1. Give to God's Work. Give until you know that all the needs God has placed on your heart are satisfied. It is better to be wrong and give too much than to ignore God's direction and give too little. "*Therefore openly before the churches show them the proof of your love and of our reason for boasting about you*" (2 Corinthians 8:24).

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- 2. Control personal spending.** Too much spending by a family can rob surplus funds as surely as bad investments. Each Christian family must decide on the level God has planned for them and stick to it, in spite of available surpluses. Remember that balance is essential. *"Whatever we ask we receive from Him, because we keep His commandments and do the things that are pleasing in His sight"* (1 John 3:22).
- 3. Develop a written plan.** Have a plan for the use of your potential surpluses. It is important to settle on a plan for distributing the profits from investments before they arrive. *"Because of the proof given by this ministry, they will glorify God for your obedience to your confession of the gospel of Christ, and for the liberality of your contribution to them and to all"*(2 Corinthians 9:13).

Conclusion

Many Christians firmly believe that there is no scriptural justification for investing while others have a lack. That simply is not true. The justification for investing is that we have given what God asked us to give. We have met the reasonable needs of our families and still have surplus.

This material was first published in the Crown Financial Ministries website www.crown.org. Crown Ministries are an international Christian ministry that aims to educate Christians about money management and other stewardship related issues from a biblical perspective.