

Christian Finance: Walking in Faith versus Living in Reality

We often hear the saying that we need to live by faith or live out our faith, but how do we do that in a practical way in our finances? Do we just live by faith alone and trust God to provide for all our needs and even our wants too? Or do we depend on ourselves to make all the money, pay all the bills, and be wise decision makers? The true answer is a balance.

We need to begin by being wise stewards. We need to know the difference between a need and want. We need to understand that we are to provide for our families first, and then if we have extra left over for something special, perhaps we can spend our money there. We need to know that we should be generous givers yet not to the point of harming our families, and that we need to plan ahead by saving for large purchases, and that we need to work to get ourselves out of debt.

We also need to walk by faith. Sometimes this means not fully understanding what our Heavenly Father is up to and how He is going to provide. Sometimes this means obeying now and understanding later. It is a constant walk of faith followed by obedience. If I truly believe something, I will then live it out as reality. Our Father is just that – our father. He wants the best for us. He wants to see us succeed and gives us everything we need to do so. We do not always understand His ways since we are human and limited in our knowledge...this is where our faith comes in.

We must also be practical. I need to know what I am spending each month, how I am spending it, and what I am getting in return. We often refer to this as our spending plan! And with that spending plan comes a way to track our spending such as a paper diary, software, or envelopes – whatever works best for you and your lifestyle. I then make my decisions based on all the knowledge I have by understanding my finances practically as well doing my best to be wise in how I make decisions and at the same time trusting and walking by faith. That can be quite the balance to keep! To help us, we must realize that we are physical, mental, and spiritual beings.

So just as we have those three aspects, finances have all three as well – physical (the practical numbers), mental (wisdom), and spiritual (faith). Therefore walk by wisdom, faith, and reality this day!

