

8 Reasons For Capping Standards of Living (or Preach Spiritual Vitality)

John Wesley is the inspiration for this article. I first learned about how Wesley capped his own standard of living from David Platt’s book “Radical”. “He identified a modest level of expenses that he was going to live on every year. The first year his income surpassed that level by a small amount, and he gave that excess away.

The next year his income increased, but he kept his standard of living the same, so he had more to give away. This continued year after year. At one point Wesley was making the equivalent of about \$160,000 a year in today’s terms, but he was living as if he were making \$20,000 a year. As a result he had the equivalent of more than \$140,000 to give away that year.”



I am convinced that as long as we believers allow our standards of living to perpetually creep upward, we will never experience the spiritual vitality God has in store for us. I have therefore listed some reasons we should cap our standards of living.

1. We will be better givers.

If someone has enough money to live well and sees a brother or sister in need, but shows no compassion—how can God’s love be in that person? 1 John 3:17

The more we keep for ourselves, the less we can give to others. This verse pointedly tells us that when we live so well that we have nothing left over to help a brother or sister in need, God’s love is not in us. The long term benefit of capping that standard of living is that year after year we will be better and better equipped to show that compassion.

2. We will never be concerned about tithing again.

Do you ever get tired of the “to tithe or not to tithe” debates so prevalent in Christian circles? I doubt if tithing was an issue with John Wesley when he was giving away nearly 90% of his income. It won’t be with you either, because you will find yourself asking “how much can I give?” instead of “how much can I spare?”

3. We will get out of debt.

Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law. Romans 13:8

When every penny is crucial, we will purge debt from our lives. Why? Reason one is we can't afford to be paying out money to lenders, but reason two is the really good news: we will be so intent on giving that the thought of borrowing money will never enter our minds.

4. We will learn diligence.

Know well the face of your flocks; and pay attention to your herds. Proverbs 27:3

When you commit to living on the same budget year in and year out, we will, as this verse admonishes us, pay attention to every detail of our finances.

5. We will develop a deep trust in God.

Don't love money; be satisfied with what you have. For God has said, "I will never fail you. I will never abandon you. Hebrews 13:5

How many Americans truly look to God for their daily provisions? Probably not very many. But as we learn to be satisfied with what we have, we will simultaneously be learning to trust in God. Obviously, that is a good thing because He promises to never fail us or abandon us.

6. We will learn contentment.

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. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. 1 Timothy 6: 7-9

Isn't the bible totally counter-intuitive to our 21st century mindset? While we think, "more and more wealth is the path to the good life," the bible tells us we should be content with food and clothing. Why is this true? Because true contentment is based on a relationship with God, not chasing the almighty dollar. As we learn to maintain the same standard of living, we will discover a deep contentment.

7. We will purge materialism from our lives.

For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows. 1 Timothy 6: 10

Although loving money is just as much a temptation for the poor as it is for the wealthy, a great antidote is to intentionally live on a fixed income. It is difficult to love money and give it away at the same time.

8. We will be better role models for our children.

If we are always striving for that bigger house and newer car, our children are learning a self centered lifestyle. On the other hand, if we are content with little while constantly seeking ways to bless others, our kiddos will learn the values of integrity, a generosity and a heart toward God. Which do you want for your children?

One more thought: Please understand that nowhere in this post did I ever hint that we should NOT strive to earn a lot of money. John Wesley, after capping his standard of living, proceeded to earn well into the six figure range (in today's dollars). His motives were simple: the more he earned, the more he could give away.

I hope we can learn that same lesson.

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