

The Pastor & His Money

-by Pastor Rob Buhl, MBA

3 Budget Shifts to Improve your Stewardship

I want to be your financial coach and cheer from the sideline that you can face this stewardship problem! It's valuable to make three shifts in your budget thinking.

Your budget: it's mathematical, it's relational, it requires work.

Shift to Admit Your Budget is Mathematical

Money is countable. Expenses are addable. Income is measured by numbers. The budget not only allows you to tell your money what it is going to do for you, it permits you to leverage the number of dollars you earn. Think of water as an example. Channeled through a hose and sprinkler you can localize the water's attention on, say, one raised garden bed. Especially in times of drought, your less necessary lawn may turn brown while your prize-winning zucchini receives the water it needs to flourish. My budget mathematically tells me, "eat out less this month so you can sprinkle some dollars on getting the mortgage paid down".

Shift to admit that math can help you make important budget decisions.

Shift to Appreciate Your Budget is Relational

We surely feel affirmed when we receive a raise. We feel excitement around budgeting (yes, yes, I am a budget nerd), or we feel anxiety. We have feelings for that worn out old item no one else values. It means something to you. That is *relationship*.

You already know that stewardship reflects your relationship with God. But when we ignore our budget it's often a sign that we're not relating well with our income and the stuff it can let us manage. Isn't that a problem with our stewardship?

Shift to appreciate that budgeting is relational, and it tells you about your relationship with God, *stuff*, and with other people.

Shift to Accept Budgets Require Work

My fellow pastor – budgets are ***not*** easy – they are hard work. Yes – mathematical, yes – relational, and yes – for many it represents regrettable decisions or income deficits. All of this adds to the work that is your budget. Pastor – you preach stewardship – you want budgeters in your church because they not only give more, but they also give regularly. Shift to accept your budget requires upkeep and understand that budget upkeep will reap financial benefits.

It's like you've always said, "*Wealth gained hastily will dwindle, but whoever gathers little by little will increase it*" (Proverbs 13:11 (ESV)). Now you know, that "little by little" can be the outflow working the budget.

Pastor Rob's Financial Tip:

A financial coach's toughest job is not navigating a volatile stock exchange – it is helping people to habitually create and live by their budget. This month, ask others what they do to budget and how they keep on top of their household financially.