

The Pastor & His Money

-by Pastor Rob Buhl, MBA

Reducing Financial Stress During the Holidays

I once sat in a coffee shop with two other pastors, both older than me. One was a middle aged bi-vocational pastor (whose wife also worked full time) and one a full-time pastor who put the *senior* in senior pastor. I heard the two of them lament the commercialism of the holiday season and I listened further as they planned how they might lead their church's attention to the Advent of Christ and away from commercialism.

It's been years since that coffee house conversation, so I don't precisely recall how it came out, but eventually they both admitted that in recent years most of their Christmas gift purchasing was on their credit card. They admitted it took them about half of the following year to pay off those Christmas debts.

Internally, I was shocked, "Isn't that the definition of commercialism, spending money you don't have". I couldn't match their spiritual desires for their congregation with their own financial decisions.

I already had a desire to make Christmas special for my family without derailing our financial hopes and budget, but this conversation persuaded me to be additionally diligent.

It's with that spirit I offer you a few ideas about how you can manage your finances during the holiday season to keep a handle on your spending.

Stash Cash

You're right, this might be better for next year, however, in our household we have envelopes for Christmas gifts. We stash cash all year long. Each month we have a budgeted amount that we withdraw, in cash, in preparation for Christmas. Seriously, January 1st I will withdraw cash and stash it in an envelope. This way, the budget isn't smacked only in November & December, and we don't feel pressured to take on debt.

Give a Personal Item

Three of my four grandparents have passed away. I deeply appreciate the generous and thoughtful gifts I've been given by them. I also realize now that it would also be meaningful to have a tool, or gun, or item from their home that was once theirs that they wanted me to have. Maybe you could "save money" by effectively, giving a part of you to them – before you pass.

Tells Others

If you're in the habit of giving gifts and your finances are requiring a shift, it is necessary to talk about it. It would be meaningful to share with others something like, "we're trying a new way of managing our finances this year and it means some changes in how we are giving gifts". The fact is most people find their finances under intense pressure this time of year and your change will be helpful to you and might inspire change in other's stewardship too.

Be Creative

I know you're creative and you could give a long list of ideas. We've drawn names with the cousins to reduce the number of gifts we were purchasing. The creative and crafty can make or build a gift. Speaking of building, if you're handy, maybe you give the gift of a few hours of your skills to someone. You can also give an experience and your time. One day of baking with you, a day of fishing, or a drive to a special place.

Be a Faithful Steward

You've heard it all, "don't take the *Christ* out of Christmas", "Jesus is the reason for the season", "it's not the gift, it's the thought that counts", and still, it is an emotional strain to keep our spending in check because we want to be someone who gives special gifts. And, in the end, is it the end of the world to take on a little debt? Well, I'll turn that question to you. Is your holiday spending draining joy from this time of year or is it hurting you financially?

Colossians 3:15 (ESV), says, "And let the peace of Christ rule in your hearts, to which indeed you were called in one body. And be thankful".

May gratitude and thanksgiving be yours in abundance!