



## If God Did Performance Appraisals How Would His Stewards Fare?

by Rita D. Mintmier

Last year a friend mentioned a financial seminar her church was sponsoring. They were using a program by Dave Ramsey, a Christian Financial advisor who admittedly hit rock bottom (twice!) before being led out of debt. Although he was a Christian he was not applying biblical truths to his life. I was intrigued with some of the course content, especially one phrase Ramsey uses: “*What the people of God could do for the kingdom of God if they were debt free.*” I began to wonder what NCYM could do if we had all the interest our members accrue each year from indebtedness, and what amazing things we would be able to do for God’s kingdom.

Newspapers are filled with stories of crime resulting from financial desperation and a need for material “things,” home loan foreclosures, and Americans with huge credit card debt. I did not want my young adult children to fall into this trap, so I began looking for a sound financial reference for them. Dave Ramsey credits Larry Burkett and Ron Blue’s teaching on biblical finance for changing his life. Their four-part financial plan is simple:

1. Spend less than you earn
2. Avoid the use of debt
3. Maintain liquidity (keep funds available/ accessible)
4. Set long-term goals

In *Your Money After the Big 5-0*, Burkett and Blue say they are often asked, “Shouldn’t Christians depend totally on God instead of doing financial planning?” Their response is that while

we depend on God, our faith requires action and we should not just sit back and do nothing. “Planning is essential in any life but especially in the lives of Christians. God is an orderly provider. He expects us, even exhorts us in Scripture, to have an attitude and aptitude of doing our best and planning ahead in our decisions. Our plans should remain flexible because God may redirect our paths.” Their Ten Principles of Financial Decision Making are:

1. *Evaluate your motives (Psalm 139:23-24)*
2. *Run the numbers and keep your finances current (Luke 14:28-29)*
3. *Consider your witness (I Thessalonians 5:22)*
4. *Avoid “get-rich-quick” mentality (Proverbs 28:22)*
5. *Give to the needs of others (II Corinthians 9:13)*
6. *Never co-sign a loan or act as surety (Proverbs 6:1-5)*
7. *Avoid indulgence (I Timothy 6:7-8)*
8. *Prepare for decreases (Philippians 4:12-13)*
9. *Seek godly counsel (Proverbs 11:14)*
10. *Seek God’s peace (Proverbs 10:22)*

We have all been given great wealth, whether monetary or spiritual gifts. How we choose to manage and use this wealth is what matters. As we near the end of the year, it is a great time to ask, “What are we giving back to God’s kingdom?” In the past few years the concept of giving a gift that “keeps on giving” has become quite popular. One company, “Heifer International,” gives livestock to poor families around the world. These animals provide food, as well as income for school tuitions. We have all heard the story of Oseola McCarty, who gave \$150,000 to the University of Southern Mississippi to start a scholarship fund for African-American students. She earned the money, nickels and dimes at a time, washing and ironing other peoples’ clothes. She will surely earn an “Exceeds Expectations” on her performance appraisal. In the words of an anonymous pastor: “Why would you settle for such brief, short-term, inadequate, low-yield dividend pleasures offered by the world when eternal pleasures—tens of thousands of years of pleasures—await?”

—NCYM Stewardship & Finance Committee