

The Freedom of Enough

Learning to Handle Money with Wisdom, Contentment, and an Open Hand

A Little at a Time

My first memory of earning money comes from Goose Bay, Labrador. I was five or six years old, and my sister Sharon and I shoveled our neighbors' walks for what I remember being about fifteen cents. I did most of the shoveling. Sharon, somehow, kept most of the money. Even then, it would have helped to understand the arrangement before we began.

I was always finding something to sell. In fourth grade, I went door to door selling light bulbs that were guaranteed for life. A local bank partnered with my elementary school to offer a savings program. As I recall, we could deposit as little as ten cents a week. The balance was small, but I loved watching it grow. I never received an allowance, so every deposit felt earned. Compound growth meant nothing to me then. I simply enjoyed putting a little money away and seeing that I still had it the following week.

By junior high, I was delivering newspapers and selling magazine subscriptions. I also ran a little candy store in our garage. I bought candy bars for three cents and sold them for five. It was a fine business model until I ate the profits.

The newspaper route showed me that saving could eventually put something worthwhile within reach. By the time I was in high school, I had set aside enough to buy my first car, a 1962 Mercury Comet. I was also selling Fuller Brush products door to door and working as a dishwasher in a restaurant.

Throughout high school and college, work filled many of my days. I ran a cash register, cooked short orders, and worked various

restaurant jobs. During the summer after my freshman year, I held a daytime job and managed a restaurant at night. For four summers, I dug ditches and helped install gas pipe. After I gave up my ROTC scholarship, I cleaned buildings as a janitor, worked in a library, served as a parking lot attendant, and spent time in a baby-carriage manufacturing plant. I even tried my hand as a garbage collector, but one day was as long as I lasted on that job.

Those years gave me a strong work ethic, and I could save when there was something I truly wanted. What I had not developed was steady discipline with the money I earned. Even after I became a Christian, I often spent every dollar and sometimes more. In high school, I had saved enough to buy an old car. Later, I went into debt for a brand-new one. I also borrowed money for household items. My habits were not always consistent.

Over time, I began to see that money spent today can reach forward and take hold of tomorrow. Debt gives us something now, but it also places a claim on income we have not yet earned. That realization changed the question I was asking. Instead of asking only, "What can I afford?" I began asking, "What has God entrusted to me, and what does He want me to do with it?"

Scripture says, "The earth is the Lord's, and everything in it" (Psalm 24:1). God owns it all. We are not owners in the final sense; we are stewards.

That truth made financial stewardship deeply personal. Beneath all our financial decisions lies an even more searching question:

Do I have money, or does money have me?

Jesus said, "Where your treasure is, there your heart will be also" (Matthew 6:21). The way we use our money shows what we value. It also influences what we come to value. If getting and keeping more becomes our focus, money can slowly take a place in our hearts that belongs to God.

Jesus also said plainly, "You cannot serve both God and money" (Matthew 6:24). Money can do much good in its proper place, but it

was never meant to rule our lives. Learning to handle money faithfully begins not with a budget or an investment strategy, but with recognizing who owns everything and whom we ultimately serve.

Bread Burgers and the Meaning of Enough

My understanding of stewardship began at home. My parents carried lessons from the Great Depression throughout their lives. Going into debt was not part of their thinking, and waste made little sense. If something still worked, they saw no reason to replace it. Like all parents, they had shortcomings, and our family story was not without difficulty. But in the way they stewarded what they had, they gave me an example worth carrying forward.

After my father retired from the Air Force, our family lived on a modest retirement income. He and Mom raised six children on that income. I do not remember feeling deprived, but I recall the quiet ways Mom stretched what we had. Sometimes she mixed bread into the ground beef and called the result “bread burgers.” She presented them as a delicacy, and we ate them that way.

Dad repaired almost everything himself and kept cars and household items running for years. He bought land when he saw an opportunity, and he bought and sold other things along the way. Above all, he consistently lived beneath his means. When he died, he left a sizable estate.

There was no secret formula. He spent less than he made and kept doing so for a long time. What he did not consume remained available for the future. Land increased in value, and one opportunity sometimes opened the door to another.

Proverbs describes this quiet process: “...whoever gathers money little by little makes it grow” (Proverbs 13:11). It is the rhythm of sowing and reaping. A farmer prepares the soil, plants the seed, tends the field, and waits for the harvest. He cannot neglect the field for years and then demand a crop when he suddenly needs one. Money often grows that way too—a little at a time, tended patiently.

I also learned that having money is not the same as having a rich life. Money is a useful tool. It helps us take care of what has been entrusted to us. It can give us opportunities to enjoy life and help other people. But money cannot give us what matters most. It cannot form our character or make our relationships healthy. It cannot give us peace with God or peace at home. It can buy a house, but it cannot make a loving home.

Jesus told of a man whose barns were full while his life was poor toward God (Luke 12:16–21). A balance sheet can tell us how much money we have. It cannot tell us whether our lives are rich in the ways that matter most.

Jesus made a similar distinction when He said, “Whoever can be trusted with very little can also be trusted with much.” He then asked, “So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?” (Luke 16:10–11). Here, worldly wealth means money and possessions. True riches are something deeper. Money is not the goal. It is one of the ordinary places where our faithfulness can be seen.

Faithfulness begins with what we have in our hands right now. For me, that lesson moved from childhood observation to adult practice when Denise and I began building our life together.

The Life Denise and I Built Together

When Denise and I married, we wanted our finances to reflect our shared commitment to God and to serve the purposes He had for us.

We prepared diligently and brought wonderful hopes and plans into our marriage, but we still had some debt. I owed money on several household items and a new car. Denise owed money on land. Neither of us wanted those obligations following us very far into our life together, so we agreed on a direction and worked steadily to pay them off.

We did use mortgages for the two homes we have owned, and we worked diligently to pay them down ahead of schedule. In Los Alamos, we lived in a small manufactured home between two trailers.

We loved that little house, and living there kept us from reaching beyond our means. A smaller home filled with gratitude gave us more freedom than a larger payment would have. We also kept our cars for a long time. These were simple choices, but together they left us with more room to live and give.

Scripture warns that “the borrower is slave to the lender” (Proverbs 22:7). Denise and I took that warning seriously. We were willing to borrow for a home, but we did not want debt to become a normal way of life. Our goal has always been to be free from debt.

That desire was never merely about keeping more money. We wanted room to use what God entrusted to us for purposes beyond ourselves. Freedom from debt could create freedom for generosity, service, and wise choices.

Early in our marriage, we managed our money with envelopes. We set aside agreed amounts for each part of the household and tried to stay within them. It was not sophisticated, but it was clear. When an envelope was empty, we had to stop and talk. We could not quietly allow one decision to take money from everything else we hoped to do.

That simple practice helped us live within our limits without losing sight of generosity. Tithing was part of our marriage from the beginning, and the local church was where we gave regularly. Through the years, we have also supported missionaries and tried to keep money available for other good works. For us, the tithe became a starting place rather than a finish line. Giving first reminded us that everything passing through our hands had come from God and was not meant to end with us.

One of the foundational decisions in our marriage has been to seek agreement on major financial matters. We have not viewed every detail in exactly the same way, but we have shared a direction. Making those decisions together has helped us live out the commitment we made at the beginning of our marriage.

Our experience did not make us experts, and we have not made every decision perfectly. We have had to learn through mistakes, losses,

missed opportunities, and observation. Two lessons in particular shaped the way we think about investing, saving, and the temptation to spend more whenever income increases.

Two Lessons I Had to Learn

Around 1987, I was putting money each month into a tax-deferred retirement account. I chose an aggressive investment, and one day I lost about one thousand dollars. At that point in my life, it felt like an enormous amount. The loss frightened me and made me cautious about investing for many years. Looking back, that fear may have kept me from investing as wisely as I could have.

It also showed me how easily greed and fear can cloud our judgment. I came to believe that if I could not explain an investment plainly, I should wait until I could—or let it pass. If something seems too good to be true, it probably is.

A few years later, around 1993, a market assessment brought a significant pay raise to employees in the AsBuilt program. Some who had been earning a little over eleven dollars an hour moved to about fourteen dollars and fifty cents.

I gathered the people who worked for me and encouraged them to decide what the additional income would accomplish before it became part of their normal spending. They had already been living on the lower wage. If they saved the difference, invested it, or used it to reduce debt, the extra money could begin changing their financial future.

Before long, I noticed newer cars and other substantial purchases. More money was coming in, but there was little more left over. The higher salary had simply become part of a higher standard of living.

I do not tell that story to criticize them. The same pull lives in nearly all of us. Unless we decide what added income is for, it has a way of disappearing.

What I hoped they would preserve was margin—the space between what comes in and what goes out. Margin gives us room when an

unexpected expense arrives. It also allows us to help someone in need or respond to a new opportunity. Joseph stored grain during seven abundant years so Egypt could survive the famine that followed (Genesis 41:25–36). The wise household does not consume everything it has (Proverbs 21:20).

Saving helps us prepare for responsibilities ahead. Investing can help us steward resources over time, but it requires humility, patience, and understanding. Our security, however, is in God, not in what we have set aside.

We can work hard, avoid unnecessary debt, and save carefully, yet still miss the heart of stewardship if we never learn to be content with what God has provided.

Learning Contentment

Looking back, contentment is what holds all of this together. Without it, saving can turn into hoarding, investing can become greed, and enjoyment can become excess.

Paul said he had learned to be content in need and in plenty because his sufficiency rested in Christ (Philippians 4:11–13). He called godliness with contentment “great gain” (1 Timothy 6:6).

An old story tells of a very wealthy man who was asked how much money would be enough. His answer was, “Just a little more.” That is what discontentment does. It keeps moving “enough” beyond our reach.

Contentment is not laziness, and it does not mean squeezing all the pleasure out of life. Some of our happiest memories were made around a table or while visiting a place together. At other times, the greater joy came from giving something that delighted another person. We never wanted financial discipline to make us afraid of the good things God placed in our lives. Scripture says that He “richly provides us with everything for our enjoyment” (1 Timothy 6:17).

We have learned to receive God's gifts gratefully without asking them to establish our worth. We want to enjoy what He provides, hold it loosely, and remain willing to share it.

Contentment also gives saving and giving their proper purpose. We save because we want to prepare responsibly for the future, not because we believe money can secure it. We give because what we have is already God's, not because we are trying to earn His favor. We enjoy His provision without allowing it to own us.

As our years have passed, we have begun to think less about accumulating and more about what we will leave behind.

What We Hope to Leave Behind

As Denise and I have grown older, we have begun to think differently about money. In our early years, we were establishing a home, paying off debt, and beginning to save. Now we think more about how what we have can serve others beyond our own lives. We hope it will bless our children and grandchildren, strengthen ministry, and help meet needs we cannot yet see.

We have also had the privilege of sharing these lessons with young people in our home. I believe they learn as much from watching us as they do from anything we say. They notice when we are willing to wait for something we want. They see whether we enjoy what we already have and whether we are willing to share it.

Proverbs says, "A good person leaves an inheritance for their children's children" (Proverbs 13:22). I hope our inheritance includes more than money. I want it to include faith, wisdom, character, useful skills, and the example of living with an open hand. Money without wisdom can become a burden. In wise hands, it can become a blessing.

Dad and Mom left us both, and I hope Denise and I can do the same.

After all these years, I do not believe financial freedom comes from finally having enough. Money can give us choices and allow us to do much good, but it cannot give us peace. We want to receive what God

provides, enjoy it, and use it well without allowing it to own us. Our security rests in God, not in what we have accumulated.

We are not simply trying to accumulate more. We want to be faithful with what God has placed in our hands and, one day, to hear the words, “Well done, good and faithful servant!” (Matthew 25:21).

The principles that follow are not a formula for earning God’s approval or a guarantee of financial success. They are simply practical ways to live out these convictions.

A Simple Family Budget

A family budget does not need to be complicated. Begin with your gross household income, give each dollar a purpose, and adjust the percentages to fit your family’s responsibilities and season of life.

Category	Suggested Range	Sample Budget
Tithe	10%	10%
Additional Giving	5–15%	5%
Taxes	Actual Amount	18%
Housing and Utilities	20–30%	20%
Food and Household Needs	8–12%	9%
Transportation	5–12%	7%
Insurance and Healthcare	5–15%	5%
Emergency Fund and Major Purchases	5–10%	7%
Long-Term Investing	10–15%	12%
Debt Repayment	As Needed	0%
Enjoyment and Personal Spending	3–10%	5%
Uncommitted Margin	2–5%	2%
Total	—	100%

These ranges are guides, not rules, and the sample is only one possible approach. A young family paying off debt may make different choices from a family nearing retirement. Taxes will vary, and families

with higher medical or housing costs will need to adjust other categories. Whatever percentages you choose, they should add up to 100 percent.

Denise and I have understood giving God the first portion to mean tithing on our gross income, before taxes. I offer that as a personal conviction, not as a measuring rod for someone else's faithfulness.

A few simple practices can help:

- Set aside your tithe, giving, saving, and investing before discretionary spending begins.
- Build an emergency reserve gradually. Begin with a modest amount and work toward three to six months of essential expenses.
- Save separately for major purchases and irregular expenses, such as a car, home repairs, travel, insurance premiums, or annual bills.
- If you have debt, reduce other categories for a season and direct more toward repayment.
- Include enjoyment in the plan. A healthy budget should make room to enjoy God's provision without spending beyond your means.
- Leave some margin whenever possible. It can help you meet an unexpected need, respond to an opportunity, or give when someone needs help.
- Review the budget together each month and adjust it as your income, responsibilities, and season of life change.

A budget is a tool to serve your family. Treat the percentages as a guide rather than a rule. The real aim is to give generously, meet your responsibilities, prepare for the future, and enjoy God's provision without allowing money to take a place it does not belong.

Biblical Financial Principles

- God owns it all. Everything we have is entrusted to us, and faithfulness begins with what we have in our hands right now (Psalm 24:1; Luke 16:10–13).

- Work diligently and provide responsibly. Work allows us to care for those entrusted to us and have something to share with others (Proverbs 10:4; Ephesians 4:28; 1 Timothy 5:8).
- Live on less than you make. Save steadily, plan ahead, and allow time to work in your favor (Proverbs 13:11; 21:5, 20).
- Treat debt cautiously. Consider the full obligation rather than only the monthly payment. Avoid debt for things that depreciate, and do not co-sign casually (Proverbs 6:1–5; 22:7, 26–27; Romans 13:8).
- Give God the first portion. Support the local church, those carrying the gospel, and people in need. Give willingly and cheerfully (Proverbs 3:9–10; 2 Corinthians 9:6–8; 3 John 5–8).
- Invest with wisdom. Understand what you are investing in, seek good counsel, and know the character of those with whom you enter financial partnerships. Some people choose to invest only where they can directly influence the outcome (Proverbs 15:22; 27:23–27; Luke 14:28–30).
- Practice contentment and enjoy God's provision. Use money with gratitude, but do not trust it as the source of your security or identity (Ecclesiastes 5:18–20; Philippians 4:11–13; 1 Timothy 6:6–10, 17–19).
- Deal honestly and pay what you owe. Integrity applies to wages, agreements, business dealings, and taxes (Proverbs 11:1; Mark 12:17; Romans 13:6–8; James 5:4).
- Think beyond your own lifetime. Leave the next generation more than money. Leave wisdom, faith, and an example worth following (Proverbs 13:22).

Companion Resources

Four Invitations of the Heart considers how God leads us toward surrender, openness, and wholehearted living.

A Better Measure of Success asks us to measure a meaningful life by more than achievement or accumulation.

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