

really need is a basic car that will cost less to maintain. If you do an inventory of your purchases, you may notice that many times you have bought things you wanted but didn't need. *"There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spends it up"* (Proverbs 21:20, JUB).

BUILDING A LASTING LEGACY

Many people hesitate to sit down and confront their finances—fearful of what they might uncover. We say we want the truth, yet the possibility of discovering just how bad things are can feel paralyzing. On the other hand, some convince themselves it's not that serious, hoping the situation will improve on its own. But hope alone is not a plan. Wishing things will get better without making real changes only leads to greater stress

and disappointment. While the truth may be uncomfortable, when combined with intentional action, it becomes a catalyst for transformation.

Facing your financial reality isn't just about improving today—it's about building a legacy that impacts your children, your grandchildren, and generations to come. As Exodus 34:7 reminds us, our choices ripple forward, reaching even to the "third and fourth generation."

Proverbs 13:22 tells us, "A good man leaves an inheritance to his children's children, but a sinner's wealth is stored up for the righteous." A wise person not only leaves behind resources but equips their children with the wisdom to manage them well—ensuring that even their grandchildren are blessed.

So let's make the choice to be proactive. Let's lead with faith, not fear. Let's create a plan, take action, and trust God to guide our steps. As we do, we'll find the peace, security, and enduring legacy that He longs to give us.



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THE STEWPOT

A POTPOURRI OF PRACTICAL IDEAS TO HELP YOU BECOME A BETTER STEWARD

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The Unexpected Crisis

A Practical Spending Plan

By David Long

Many people have tried budgeting, only to give up after repeated failure. Deep down, we know that having a financial plan brings order and emotional relief. Yet too often, this structure is dismissed as tedious or ineffective. Instead of creating a clear path forward, many respond to bills with frustration or indifference. I prefer the term "spending plan"—it feels more empowering than "budget" and encourages us to take control instead of surrendering to chaos.

When we fail to live with intention, the loudest voices—often debt collectors—can dominate our decisions. But loud doesn't mean wise. Just because something feels urgent doesn't mean it's in our best interest. When we take the reins and intentionally plan our spending, we often realize we have far more power than we give ourselves credit for.



HELPLESS VICTIMS OR EMPOWERED PLANNERS?

Too many people see themselves as victims of their financial circumstances. In their minds, they're like cattle headed to the slaughterhouse—powerless, passive, and overwhelmed by debt. Instead of sitting confidently "at the table" of planning, they end up "on the table" of passivity, consumed by circumstances.

The debts feel insurmountable. Past failures and broken attempts at financial order have led to discouragement. The beautiful dreams once held now feel like a living nightmare. There seems to be no way out—no light at the end of the tunnel.

STEWARDSHIP IS REVOLUTIONARY GENEROSITY. IT INVOLVES THE 7 T'S:
TIME, TEMPLE, TALENT, TREASURE, TRUST IN GOD, THEOLOGY, AND TESTIMONY.

It's like being on a hamster wheel: spinning faster, working harder, but making no progress.

THE "UNEXPECTED" CRISIS

Ironically, many so-called "unexpected" financial crises are anything but. We *knew* they were coming—we just didn't plan for them. Whether it's annual car registration, the property tax and house insurance payment, seasonal clothing, or emergency repairs, many of these expenses are predictable. We often tell ourselves we'll set money aside *next* month. But next month becomes next season, and the bill eventually shows up—followed by late fees and stress.

Another root of crisis is self-pity. We tell ourselves we deserve something from our paycheck. And while this article doesn't



argue against self-care, it warns us not to put the cart before the horse. Buying new things before paying rent/mortgage, tithes, or utilities is like building walls before laying a foundation. Self-care is crucial—but without financial priorities, there might not be much of a "self" left to care for. Gratification must not sabotage long-term stability, both on earth and in preparation for eternity.

THE SUPPOSED CULPRIT

While it's easy to blame banks and credit card companies, they're not the true culprits. They benefit from financial disorganization in our personal "spending plan," but they didn't create it. Yes, laws now limit excessive fees and interest rates—but institutions still profit handsomely from the public's casual approach to money.

To their credit, many offer tools like personal finance coaching or debt consolidation. But these services are rarely used as they should be. The deeper problem isn't access—it's the fear of facing financial reality. Hopelessness often prevents action, trapping people in cycles of despair.

THE POWER OF A SHIFT IN PERSPECTIVE

Hope begins with a shift in perspective. Look at the following examples:

- Gideon experienced this when the angel called him, "*Mighty man of valor*" (Judges 6:12).
- Mary, the mother of Jesus, was transformed by the greeting, "*Highly favored one... the Lord is with you*" (Luke 1:28).

- Timothy was empowered by Paul's words: "*Let no one despise your youth*" (1 Timothy 4:12).
- And to each of us, Jesus promises: "*I am with you always, even to the end of the age*" (Matthew 28:20).

When this mindset shift happens, we no longer fear what lies ahead. We face challenges head-on with the assurance that with God's help, victory is possible. Planning doesn't eliminate every storm—but it ensures we're not destroyed by them. As Jesus said, "*The house built on the rock did not fall*" (Matthew 7:25).



Sidebar

QUESTIONS TO PREVENT UNNECESSARY FINANCIAL CRISES

Consider these reflection questions as tools for prevention and growth:

- Are you honoring God with your tithes and offerings?
- Do you have a designated space for your bills?
- Do you know how much debt you owe?
- Are you actively seeking God's wisdom in your finances?
- Are you transferring money to savings each month?
- Have you increased your monthly investments?
- If married, do you consult your spouse on major purchases?
- Have you requested lower interest rates on high-interest credit cards?
- What steps are you taking to increase your income?
- Can you differentiate between a WANT and a NEED?

"WEALTH CONSISTS NOT IN HAVING GREAT POSSESSIONS, BUT IN HAVING FEW WANTS." EPICTETUS



Poor money managers have a problem differentiating between a need and a want. They think they need to go out to eat, when all they need is to buy and cook their own food; it is less expensive and better for your health. People think they need a luxury car and pay more for registration and insurance, when what they