

Kipling wrote "As surely as water will wet us, as surely as fire will burn..." and in that spirit, I offer ten enduring "laws" to strive to adhere to as you cultivate good stewardship of God's gifts:

- 1. Budget.** Tell EVERY dollar where it's going and stick to it. Everything else affects the budget (and yes, budget offerings first!).
- 2. Emergency Fund.** Goal: \$1,000. Then, as you're able, grow this to 3-6 months' worth of living expenses in case of emergencies.
- 3. Forecast Financial Goals.** Plan ahead by budgeting for car replacement, home improvements, baby furniture, and so on.
- 4. Credit Cards.** If you can't pay it off entirely every month, it may be worth asking whether you should have a credit card!
- 5. Start Saving!** And start early! Put the power of compounding interest to work for you—it can make 100,000s of differences!
- 6. Loans.** Know your ability to own a home (~25-35% of monthly income). Include insurance, taxes, and utilities in your budget. Try to avoid long car loans, and make extra payments when you can!
- 7. Insurance.** Understand key terms in your policies: deductible, co-pay, in-network vs. out-of-network, HSAs vs. HRAs, and so on.
- 8. Last Will and Testament.** Provide for your spouse and children.
- 9. Retirement.** Whether employer-provided or personal savings, plan ahead to make sure you have enough when the time comes.
- 10. Time is money!** Your time has value—invest and spend as wisely as you do your money. Spend time with your family and invest in what matters most. (Church, too!).

**(11. Include LCC in your good stewardship with a gift today!)**

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AD FONTES  
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## THE MODERN-DAY SHREWD STEWARD

BY MR. JEFFREY SNYDER

Jeff is the Business Manager of the Wyoming District, LCMS, and a District Vice President of the Lutheran Church Extension Fund, overseeing Wyoming and Montana.

### I AM CONTINUALLY AMAZED AT HOW MANY PASTORS AND TEACHERS GRADUATE WITH MONUMENTAL STUDENT LOAN DEBT.

One teacher recently graduated with \$57,000 in student loan debt. We've helped several pastors who had a wide range of school debt, some even over \$175,000! It's heartbreaking to hear a pastor say he may have to declare bankruptcy because of debt, or he can't afford to have children living on a church worker salary because of debt. This should always remind us that some financial literacy and planning can help keep us from hardship.

How many books are available on Amazon under "personal finance?" Over 40,000. If you ask Google AI how many books have been written on personal finance, the answer is either too big to know or estimated in the tens of thousands. Book titles cover a wide range: Mastering Personal Finance, Personal Finance for Your 20s, The Psychology of Money, I

Will Teach You to Be Rich, Stop Chasing Broke, The Total Money Makeover, Personal Finance for Dummies, and The Infographic Guide to Personal Finance to name just a few. The next question is, why so many? Because personal finance is, truly, a daily occurrence. It affects almost everything: lunch, toothpaste, car repairs, engagement rings, paychecks, taxes, offerings, rent payments, and more. The average person makes over 200 personal financial decisions every day!

We get the English word "economy" from the Greek *oikonomia*, which means "household management," combining *oikos* for "house" or "household" with *nomos* for "law" or "management." It referred to the prudent management or "law" of a family's resources, from food and labor to wealth and investments.

When we think of "law," we tend to think of a set of dos and don'ts. When driving, speed limits and other traffic laws are given to provide order for traffic. And order in turn provides accountability and reasonable expectations. If I speed and get a ticket, it holds me accountable (by imposing a fine) and shows the expectation to correct my behavior! Laws also govern the natural world: we have the law of gravity, laws of physics, and even the laws of arithmetic. 2+2 will always equal four, and if it doesn't, there is no chance for reasonable expectations or outcomes (that's called chaos!). Of course, we Christians also know God's written Law, summarized in the Ten Commandments. And God gives law, order, for our benefit. Deuteronomy 4-6 and Ephesians 6 have a recurring phrase that often follows a stated law: "so that it may go well with you."

As Christians, we may wonder what God's Word has to say about our own economy, money, debt, and so on. There is plenty! It's not always as detailed and concrete as some of the books that were mentioned above, but God does give us certain directives. When it comes to the topic of household economy, a good starting place is 1 Timothy 5:8: "Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever." That's quite the admonition, and it is one of the reasons we make the case for good financial responsibility. To describe this responsibility, we as Christians often use the word "stewardship."

A steward is someone who cares for someone else's resource. Since everything given to us is given by God, we are His managers, His stewards. Jesus addresses this in, for example, the Parable of the Shrewd Steward (Luke 16) and the Parable of the Rich Fool (Luke 12). We are directed to be good stewards of that with which God has blessed us. Good stewardship involves financial literacy—knowing your finances is part of your earthly vocations! It doesn't matter if you are a son or daughter, husband or wife, father or mother; financial literacy and the exercise thereof will be with you your entire life. Furthermore, your financial situation will change over time, and this requires awareness and diligence. Being financially literate also enables great blessings beyond your home, especially to your church and to your neighbor. Having the basic knowledge and skillsets to manage money well can be fruitful in many ways for your congregation—perhaps you will serve as treasurer, president, or elder, where such things are regularly discussed as the congregation "stewards" God's gifts.