Note from Dr. Pam

“Loving Jesus with our money”

For the most part, I give advice about church planting. That's fine. However, when I have been thinking about my friends in Student CPx over the long winter break, I felt that the Lord kept highlighting something else. So, I am offering some motherly advice about money that was passed on to me when I became a student in college. It was passed on to me in the moments after the church meeting was over, and it changed my life. So, hidden in this message is a reminder that sometimes “real church” happens before and after church.

So, this is not an essay about financial peace, although all of that is true, too. Here’s my advice: *Don't get into debt.*

Live within your means. Be suspicious of credit cards. This is more about what it means to be generous. Without giving a long, Biblical exposition on the teachings of Jesus, just let me say that I think Jesus wants us to be generous. My friend and I were wrestling with what that meant. Did it mean that, in light of a starving world, that it was wrong to be a rich Christian? Did it mean that we couldn't spend any of our money on entertainment and other superfluous things while others were starving to death?

My friend Jon gave me a piece of advice that day. He said, *"I live by the 10-5-5 rule. I give 10% to my local church, 5% to world missions, and 5% to domestic missions and other worthy projects in my community."* Jon was challenging me to give away 20% of my income! And yet, somehow it felt right. I couldn't implement it right away, but I began to pray that God would make it possible for me to do so, and eventually He did.

But, there was still the nagging problem of the music I wanted to buy, and the new clothes I wanted (but didn't need), the movies I wanted to see. Was it OK for me to do those things or not? Eventually, in prayer, I heard the words "matching grant." To me, that meant that it wasn't wrong for me to spend money on entertainment, but each time I did, I give away the same amount of money. So, if I spend $10 on a movie, then I give away another $10. If I download $12 of new music, I give away $12. To me, it was a way for me to have a little fun and not forget the needy while I did it.

I offer this bit of advice not as a Biblical truth or the only way to think about money as a follower of Jesus. I offer it as one of the practical ways we can work out a practical way to apply Jesus in the real world. I hope that you are constantly working out practical ways that Jesus makes your life and the world around you a better place. We need to offer a practical Jesus that transforms the world around us right here, right now - not just in heaven. What answer does Jesus have for a broken relationship, a failed test, a time of grief, joblessness, or being poor? My Jesus offers practical advice for everyday living, but most of the time I only learn those through prayer.

What does Jesus say to you and your friends about real world problems? Start a dialogue. Some of your friends might not realize that Jesus is real in the here and now. Most of all, talk to Jesus about how He wants to manage your money!

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