

Should You Give While Getting Out of Debt?

Tim Conway | illbehonest.com

Question: Here's the first question. "I have a question about giving. I will use myself as an example, but the question can be taken more generally. What is a good attitude to have when it comes to giving? When it comes to church, charity, supporting ministry efforts, or missions, etc., but you also have debt? We are about \$400 behind on the rent. And it will take months of small, affordable payments here and there to pay it off while staying afloat. I recently became a Christian..."

You see these different factors here. You see the kind of debt - that's something that we might want to give consideration to. The kind of debt. He's a brand new Christian. A brand new Christian is probably going to look different than someone who is more of a seasoned Christian, or walked with the Lord longer anyway. Because you recognize as I recognize, when I first got saved, I had a mess of debt. The financial situation of lots of lost people is just a wreck. And then you get saved, and oh, now you have to start putting pieces in place.

So, "...I recently became a Christian and acknowledged truths like not storing up treasure on earth, not being anxious for tomorrow, not idolizing your money or trusting in riches, trusting in God as a provider, etc. And I do not think giving is optional. Well, as a Christian, it is something you want to practice. You want to be able to give. And I think there's a text which says God provides or increases in order that we may be able to give more. So with these in mind, what is a good attitude to have considering your debts when giving. Should you give a small amount? Or does that show a lack of faith in God to provide from His own hand? Does that show more of a self-trust? Or should you give as you would like to give, as if you did have the means, trusting in Him for your financial situation. Or is that a lack of wisdom and lack of stewardship for your wife and kids? I've heard you say that as a church you have tried to intend to give more than your abilities as a matter of faith. Is this is wise or biblical concerning your home and family as well? Can you shed some light on the issue? Thanks."

Discussion: So, what principles do you think? That guy came to you and asked you about your thoughts on this. What are your thoughts? I mean, the Scriptures speak a ton about money. And so, what do you say? And this is real. I have had people come to me repeatedly who say, I'm in debt, I want to give, where do I draw the line? How do I balance that? What do I do? What's the best approach? Should I, one, continue to give generously? And trust the Lord? Or, should I basically put my giving, either totally on hold or reduce it significantly and attack this debt over here? What is the most God honoring way? That's really the issue here. What is the most God honoring way? What do you think? Any thoughts?

(from the room) Would it be to pay off the debt first, and then to be freed from that debt, so you wouldn't be like a slave to the lender?

Tim: OK, now there's a verse coming up right there. A slave to the lender. The borrower is servant or a slave to the lender. OK. Now that's a reality. You know, one of the things that could come up in a conversation like this is whether debt is even permissible to the Christian. But, if you get saved and you already have debt, and you don't have the ability to pay it off immediately, you're obviously in a situation that you have to deal with. Whatever your convictions are concerning whether a Christian ought to get further in debt, or whether it's permissible for a Christian to take out wise debt? Or a business loan? Or what exactly is forbidden in Scripture? What is permitted in Scripture? Some people would go to Romans and basically say, well, owe no man anything, except love. And so, if I'm not to owe any man anything then I'm not supposed to borrow money.

Which Mueller basically took that approach and interpreted that passage that way. And I believe Hudson Taylor, kind of following Mueller's lead, was minded that way as well. I honestly - although those two men have been really significant in my own life as far as debt and as far as trusting God, I don't believe that they're exactly dealing with that text in Romans 13 exactly right. But, I think that you could make a case for the fact - I would say from a stewardship standpoint, if I'm faced with a situation where I can take out a mortgage for a house, and be actually paying for the house, and it would cost me just the same to rent, but fifteen years down the road, the house is paid for, if I'm on a fifteen year mortgage. And if I'm renting, I have to go on renting. To me, the stewardship there, the wisdom is over here. And the thing is, it's not an unwise type of unsecured debt like a student loan. Student loans are horrible debt. Horrible debt. Because you've got no asset. And so what happens if you drop out of school and you don't end up getting a high paying job? You're wracked with all this debt. You've got nothing to show for it. It's unsecured. And it's just a mess. I would never, never advise people to take out that.

But as far as a mortgage, you do have an asset. You have the home. If the bank has to foreclose, they're able to repossess your home. They at least have that asset that you borrowed the money on. And so even if you can't pay them back, they get the house back. You know my take - I think loans on cars are absolutely bad, bad stewardship. But, anyway, that's my take.

(from the room) So what about all the people here who have student loans?

Tim: Well, here's the thing. I had student loans. I didn't need them for school. I took them out to buy cars and motorcycles. But see, the thing was, I was lost. And I think what we're doing is we're dealing with a man here much like many of us. We wake up one day, our eyes are opened, God has saved us, and now we look at our situation and we recognize... Oh. Scripture definitely has something to say about debt. The borrower is servant to the lender. That doesn't necessarily mean it's absolutely forbidden, but that's a reality. And that is a reality that as long as you're in debt, you don't have the freedom. Why? Because you're a slave. You don't have the freedom that you would otherwise have. Oh, there's nothing like being out of debt. Everything is paid for. Because there's a freedom in that.

But, okay, let's say it's desirable. But does that undo the fact that we have consistent commandments in Scripture to give? Anybody throw some verses out? Or be able to quote some passages that have to do with giving? One of my favorites as a young believer was the one found in Luke 6. Give, and it shall be given to you, pressed down, shaken together, and overflowing. Now if you think about putting something - you know, you put gravel or wheat or corn or whatever - it's the idea that you put it in a basket and you shake it. When you shake it, it settles. And it's not just shaken so that there's no air or the least amount of air in there. But it's actually pressed down. It's the idea you shake it together, you press it down, and then you just keep filling it until it's overflowing. That is a promise. So here's the thing, if I've got a promise in Scripture that if I give, it's going to be given to me in abundance - "Shall men give into your lap."

What's that mean? Well, it means that God is going to give you favor with people. Now, even though I am not one to advocate Old Testament tithing, because I don't think the New Testament does that. But I am one to advocate the principle behind the tithing. Remember what God said to Israel? He said, "test Me." Here's the thing, if I'm in debt - because I was here. I was here. When I first got saved, I had that tension between, okay, I'm in debt, and I want to give. And then I got out of debt. But then I got back into debt with this house. And I wanted it paid off. We paid it off in six years. But let me tell you, during that six years, Ruby and I did not reduce our giving. And the thing was, I remember a time when we literally could go around our house and say that sofa - so-and-so gave it to us. That end table - so-and-so gave it to us. That thing over there - somebody gave us that. That lamp over there. These lamps right here. These plants right here. There was a time we could basically go around all of our stuff - those bookshelves over there, that dining room table, those chairs there... people gave all those things to us.

Or God brought them to us some way. We had this GE refrigerator - Sid was just talking about the fact that Ruby and I were the first ones to buy a mobile home from them. Before we lived in this house, we bought a mobile home from Alamo Homes. And I remember, I got a free refrigerator thrown in - GE refrigerator. That thing lasted. We brought it here. It lasted a long time. It just kept going and going and going and going and going. The thing I'm pointing at is this, that I don't think it's either/or. And with all the promises that are attached to giving, don't let the charismatics and the health/wealth prosperity people dull these promises in your own mind. God is faithful. And you know, there's the one that scatters and he all the more increases. And there's the one that holds back what he shouldn't hold back, and it only tends to poverty. I love that proverb too. Because I lived on those things. I lived on the promises of Isaiah 58. You're helping people and you're giving to people.

And I think the thing that you want to do if you're in the place like this guy, is you want to do both. It's not an either/or. You want to test God - you don't want to be foolish. You want to do what you do prayerfully. You don't want to just run out and do something because Mueller did it. But you know what you want to do, you want to study the promises of God and you want to act in faith. Prayerfully act in faith. And I'm not going to say that there's one specific way to do it. I remember, and I've told this story before, but it's always stuck with me. My pastor out at

Community Baptist Church, Pat Horner, drove over to Houston to a conference. He got into Houston, his car was on E (empty), going to this conference. He's got \$20 in his pocket. And that's his gas money to get home. And went he sat in this meeting, at the end of the meeting, they have a missionary go up and the pastor says this brother so-and-so is trying to get to whatever country it was, and they brought out one of those 5 gallon paint buckets and they set it down there and said can we help send this guy? Pat just felt led. He took the \$20 out and he threw it in there. How was he going to get home? You see, he did that by faith. He did that by faith - it wasn't foolish. He felt led of the Lord to do it. He recognized that he wasn't going to be able to get back. And he said he threw the money in there, the service is over, and he said he was going down the aisle of the church building headed out the back door. He said a man that he had never met in his life came up to him, and put his hand on his and pressed \$20 into it. And he told him, I have no idea why I'm giving this to you. The Lord just impressed it upon me. And you know, when the Lord does that kind of thing to you, that's amazing. You want that to happen more.

Charles Leiter tells me about Keith McCloud. This brother would get himself into places where he wouldn't have gas. And he would drive all the way home on E (empty). We're talking hundreds of miles on E. And he just prayed the whole time. So, what's that? And Hudson Taylor, you probably know the story or you've heard somebody say it before, but he had a thousand missionaries in the China Inland Mission. But more than that, and he didn't have money to pay them. Many of them had wives, they had children. He didn't have any money. And one of the other missionaries saw him in his office just whistling. He loved that song that John Sytsma loves. Jesus, I am resting, resting... And he was whistling that song, and one of the missionaries was watching him and thought, are you for real? You've got all these missionaries at your care and no money's coming in. He said I've got a quarter in my pocket and all the promises of God. You see, that's the thing. If you've got promises that if you scatter, you increase. If you hold back, it tends to poverty. Well, I can tell you which one is smart. (incomplete thought)

It's kind of like the farmer. You know, if the farmer throws a lot out there, prospect for a good harvest. If he's really stingy in what he throws, he just throws a couple seeds, he just gets a couple stalks of wheat. All because he needs to hoard it. Gotta keep it. But see, that's the very principle of Scripture that we should scatter. Now, there's different kinds of debt. You know, it's one thing when I'm living in this house and I had a 20 year mortgage and I wanted to pay it off fast. That's different than he's \$400 behind right now. So, that's kind of a different situation. He's in a position where he owes somebody money and it's past due. It's one thing to have debt where you owe people, but you're making your payments on time. It's another thing when you're behind. And I would make that a real priority. But see, I don't think that the only things in the equation are whether you give to the Lord or whether you pay your debt. The reason I'm saying that is because there's more money in our lives than just what we pay debt with and what we give with. He's got other bills. He's got mouths to feed. He talked about having children. There's other things happening. There's gasoline that's being used.

So what I would say to somebody is all the other money, there needs to be some real discipline. There needs to be some real sacrifice. You know, you can get this tension where you're feeling like, oh, well I've got debt over here, but I also want to be able to give. But I think you need to give consideration to all the other money that's being used in your life. Like, if you're in that kind of situation, you would not be going out to eat. You would not be going to a movie. You would not be taking a vacation. You would not be using gas for things that are unnecessary. You basically have to make sacrifices. (Incomplete thought)

Brethren, we had a family in the church years ago who came to our deacons because he couldn't make his mortgage payment. And a week before that, he took his wife to Dallas for their anniversary. See, and I don't know what the situation is here, but I'll tell you this, if you're \$400 behind, I would give in very reserved fashion. I would not give liberally because I don't think it's right for you to go taking a bunch of money and putting it in the church box when you've got somebody out there that you owe money to. If I was in his place, I would give and I would eat rice and beans. If you've got to turn the A/C off or put it at 82. We're not buying clothes. We're not buying new shoes for the children when school starts. None of that. You're not doing that. You've got to make sacrifices. But the other thing is income. You know, a man can work more than one job.

My brother-in-law, I remember, when we were starting a family, my brother-in-law Rick had a family. He had three jobs. I remember it was rare that we would see him home, because he'd get up in the morning, he'd go to one job, he'd get off, he'd go to another job, he'd be coming in like at midnight from the 3rd job. Look, if you've got to work three jobs... Work is the way out of debt. Work is the way out of difficulties like this. Work and sacrifice. You can't live like the Joneses. Any other thoughts?

(from the room) Do you think it would be wrong as far as how you would define giving - we could always think of giving as a monetary value. Would it be right for this guy, like I might not be able to give so much monetarily, but Lord, I want to be able to give in different ways, just to serve?

Tim: Yeah, it might be that. It might be, you know what? I can't really give money right now, but I can go paint the church building. I can go mow the lawn. Yeah, it could be that kind of thing. There's lots of ways to give to people. And you know, in some societies where the giving might be - you hear about preachers that get a chicken. There are other things of value that we may have. It doesn't come down to just whether I'm able to put some bills in the box.

Brethren, I think one thing that just needs to grip us. You know, if you look back at the kings of Judah. One of them went by the name of Amaziah. Amaziah - he was the one who took like a hundred talents of gold, and I believe he was going to battle against Ben Hadad of Assyria. And he paid a hundred talents of gold to another king to basically send mercenaries to join his own forces. And the prophet came to him and said, What are you doing? We have the Lord on our side. You don't need that. And the king had already given the money. What do I do about the

hundred talents of gold? What do I do about that? And the prophet said, what's that? The Lord's able to give you much more if He wants to. There's a place in Haggai where it says the silver is Mine and the gold is Mine, saith the Lord. See, that's the thing that we really have to recognize.

I could tell you stories about my own family and our finances and the church and its finances. And the stories that I've read about men that really impacted me in this area. Just the accounts, the testimony of God's faithfulness. It's all the Lord's. You have as much as you have because the Lord has determined for you to have exactly that much. He could make you more wealthy than Bill Gates, if that was His intention. He can do that. He has not forgotten His people. If you're in a situation where you give and you're seeking to test Him - not presumptuously, but faithfully - you're testing Him, because He says, "test Me," because He's given these promises. And you say, Lord, I'm going to trust these promises. You say that if I give, men will give to me into my lap. They will give pressed down, shaken together, and overflowing. I'm going to test You, Lord. Because I want to see Your faithfulness. I want to see You do this. There's a joy in giving. It's more blessed to give than to receive. And God will cause that to be the reality. But then, if you've given and then you're in a place of need. What better way to come before the Lord and say Lord, I've given, and... Repeatedly, I can come and say, Lord, I need money for whatever. Grace needs a vehicle. Or Joshua is going to go to college. Lord, if I'd taken the money that I've given and I basically - it would have put Joshua through school and we'd have a vehicle, but I didn't. I gave it, but now I'm in need. That's the perfect place to be. Because the Lord says that if you're pouring yourself out for the hungry - spiritually hungry - you're giving.

People put money in that box. We're supporting missionaries. We're supporting the spread of the Gospel. We're supporting I'll Be Honest. We're supporting Bibles that go out. We're supporting all manner of different kinds of evangelistic outreaches and tracts, and supporting men who preach the Gospel. That's the greater hunger. And the promises there in Isaiah 58 is when the merciful man cries out in need, God says, I'm going to say to that man, "Here I am." See, that's what happens. Lord, I have tried to be mindful when other people have been in need. And now I'm in need. See, there's a promise in Scripture that says God's going to say, "Here I am." It's like when you can say, Lord, I've got these needs now and You said - Lord, I've got it right here. You said that You would take care of me when I get into exactly this kind of situation. And what I have found out is He will. Every single time. And I've been able to say that about our church. Every single time. Every single need that our church has ever had. If there's been a financial need, the Lord has provided for it, every single time. There's no exceptions. He's been faithful every single time. Any other thoughts on that one?

(from the room) Just another quick testimony. Robert Chapman - they were ready to leave a conference at the train station, but they had no money. Chapman had been given some money at the conference, but then almost immediately given it to someone who he felt needed it more. On the way to the railway station, Fisher reminded Chapman that they had no money. Mr. Chapman replied, "To whom does the money belong and the cattle upon a thousand hills?" When they reached the station, a man on an arriving train recognized Chapman. He hurried over, handed him a five pound note and said, "I've had this in my pocket for some time and I'm

glad I met you." He then got back on his train which departed. After a moment, Chapman asked his companion, "To whom does the money belong?"

Tim: And Hudson Taylor had a very similar situation. He was traveling the U.S. He was at a train station in St. Louis. Again, just like he was there whistling when he's got a thousand missionaries and nothing to pay those guys. Here he is standing in the line to get a ticket for the train, and he's got no money. And the guy ahead of him is getting agitated. He's feeling this conviction. You need to buy Hudson Taylor's train ticket. And so they get all the way up there, and the guy can't bear it any longer. So he turns around, and either he gave him the money or he said I'm going to buy your ticket. And then Taylor tells him I didn't have any money. And the guy was actually frustrated with him. What? You just stood there in this line? And you didn't say anything? That just proved the point. I don't have to say anything. Because God knows.

Christina - have we not heard the report that came there from China? She didn't have the money for rent and a lost - listen - the Chinese - I'm not saying Americans are much better, but different countries kind of have their different sins. But if there's something that the Chinese are, they are cold; they are heartless. They are not a merciful people. And here is this lost neighbor who comes and gives Christina a large sum of money, and the exact amount that was needed to pay the rent that she couldn't pay. That's the kind of thing that happens. I remember reading the story about a widow, and she didn't have any food, and she lived in an apartment complex, and some really wicked man came and left - he felt prompted - and he left a bag of groceries there. He could hear the woman, either through the wall or through the window praising the Lord. And he couldn't bear that and he had to tell her that God didn't bring you those groceries. I brought you those groceries. And she said, "Oh no, the Lord brought those to me even if he has to use the devil to do it." (incomplete thought) But you don't need to know the means by which it will come. You can exhaust your own thinking and your own resources, and you can rule out - well, it's not going to happen this way; it's not going to happen that way.

I've told this story before, but I got to a certain place where we had gotten into some degree of debt over a vehicle that we bought. And I did in the past what I would not recommend anybody do now with regards to a vehicle. There was a reason I did it, because I had like \$3,500 on a GM card and it was probably the worst automobile mistake I made in my life. But I got into some debt over that van, and then Ruby had started her cheesecake business. And I just asked the Lord, Lord, would You please allow us to be out of debt by the end of the year? And suddenly, anonymous checks for \$1500, \$2000 started showing up in the mail. And we were going to my mom's at Christmas and I got almost all the debt paid off, except for about \$1500. We're going to be heading out of town, so I won't be able to check the mail anymore. And I thought, Ruby, I just want to check the church mail. All the checks up to that time had come to my home. I thought, let's just check the church mail because we're going to be out of town for two weeks - to make sure there's not a backlog in the P.O. box. And there was a letter for me. And it perfectly paid off and got me out of debt. And then I started thinking, you know if those checks keep coming, now that I'm out of debt, they never kept coming. It was all over. Nobody else knew. Nobody human knew that I had asked the Lord - and every time one of those would come

in, I remember putting them out on the dining room table and calling all the children around. Children, look. Daddy prayed and look what the Lord did. Okay, any other thoughts?