

Plans and Goals

Planning is an essential element for any financial program, but it is particularly important for Christians. Too often Christians argue whether they should plan at all. Some say that God does not expect us to plan but, rather, to rely on Him for everything. Others say that we should plan every minute of our lives, covering all potential circumstances and situations. These plans are so inflexible that they no longer responsive to God's leading. The answer lies somewhere between the two.

Getting started with a plan

The first place to start is to develop a change of attitude.¹ This attitude must be founded on the premise that God owns it all and we are only managers of what He has entrusted to us to manage. Therefore this plan must be according to God's directives, His principles, and His convictions. By maintaining this type of relationship, there will be little temptation to make financial decisions instantly (or before praying and thinking about the decision) or to become involved in get-rich-quick schemes.

Next, the plans must be flexible. Do not make plans that are totally dependent on financial increases. Sometimes God's will is accomplished by a loss rather than a gain. Practice patience. Nevertheless, don't change plans just because somebody else encourages a change from the developed plan.

The plan needs to be written. A written plan provides a visible and objective standard to work toward, and it will help measure progress better and keep the plan on track. An example of a written plan is a family budget. A budget shows where the family is financially, how much the family is currently spending, and how much the family can spend according to the current income. Very few, if any, families with financial difficulties have a written plan.

The primary ingredients necessary to develop a plan are goals. Plans are generally divided into short-range plans, which are centered around short-range goals, and long-range plans, which are centered around long-range goals.

Short-range plans

Short-range plans are those that happen daily and require attention today. Short-range plans are basically day-to-day occurrences. Included in this day-to-day schedule should be some sort of plan for paying bills. In order to develop a short-range plan, five short-range goals should be considered: (1) excellence; (2) limit credit; (3) set personal family goals; (4) work to honor God; and (5) establish sharing.

1. Excellence. God wants us, as Christians, to excel at whatever we do to the best of our ability. We can excel at whatever we do daily, without egotism, and expect excellence as part of our daily goals.
2. Limit credit. A part of every short-range plan is to limit and curtail the use of credit. God's best is to adopt a cash-only policy. This doesn't mean that Christians shouldn't ever use credit cards, but they should use them wisely, always keeping the balance current. The first time the credit card balance extends beyond the month-long, no-interest period, the cards should be destroyed.

3. Set personal family goals. Establish goals relative to the family's relationship with God and His directives, not what friends, relatives, and neighbors suggest or ask. There are limitless ways to lose money; one of the best is through bad advice given by those the family trusts.
4. Work to honor God. The following are a few questions that Christians must answer if their work is to honor God. (1) Will my daily actions be a witness for Christ? (2) Can I do my work and honor God? (3) Am I helping others violate principles that I believe? and (4) Am I providing a service or simply satisfying an ambition? "Let us not lose heart in doing good, for in due time we will reap if we do not grow weary" (Galatians 6:9).
5. Establish sharing. Because the tithe is a material testimony to a spiritual commitment, one of the first goals a Christian family should establish is to tithe the first part of their income.

Long-range plans

In addition to short-range planning, Christians need to develop long-range plans and visualize their long-range financial objectives. Not every Christian will be wealthy; nor should everyone be wealthy. But everyone has a responsibility to plan well, to have good sound objectives, and to operate according to God's principles. In order to develop long-range plans, four long-range goals should be considered: (1) set a maximum goal; (2) have a surplus plan; (3) obey God's principles; and (4) develop a family plan.

1. Set a maximum goal. Families should have a goal of the maximum amount that they want to accumulate. Then once a maximum goal is established, peer approval will cease to be important, and the truth of Proverbs 11:28 will be more apparent: "He who trusts in his riches will fall, but the righteous will flourish like the green leaf."
2. Have a surplus plan. There should be some specific goals developed for the use of surplus funds that God provides. How much should be returned to the work of the Lord? How much should be invested? How much should be set aside for children's wants? Establish a surplus plan now, while the opportunity and the capability exist. Do not count on future income or future events.
3. Obey God's principles. In formulating long-range plans, pay specific attention to obeying God's principles. Be honest. Never allow the family to be trapped into anything that is unethical, immoral, or dishonest, no matter how inviting it seems. Precondition attitudes so that when the opportunity arises the family will not take advantage of an unfortunate situation but, rather, will show compassion and will do as Christ would do. God also demands obedience to the law of the land, especially tax laws.
4. Develop a family plan. Christians must establish long-range family plans that include family goals that focus on financial priorities, long-range giving goals, education goals for children, estate and family provision goals in case of death, and retirement goals. In addition, there should be a family contingency plan in the event wealth is accumulated faster than anticipated or is lost due to unforeseen disaster.

Conclusion

God is an orderly provider and expects His people also to be orderly. The physical world we live in is not chaotic but is orderly and well planned because God is in control. Finances are just another aspect of the Christian's life that God wants to manage. If we are stewards and God is the owner, then it is His wisdom upon which we must rely. His wisdom is best revealed through regular communication with Him and the study of His Word.

1. Larry Burkett, "Answers to Your Questions About Debt and Credit," Christian Financial Concepts, 1999, p. 7
2. Larry Burkett, "A Guide to Family Budgeting," Christian Financial Concepts, 1999, p. 2
3. Larry Burkett, "A Guide to Family Budgeting," Christian Financial Concepts, 1999, pp. 3-4
4. Larry Burkett, *Your Finances in Changing Times*, Moody, 1975, pp. 77-79
5. Larry Burkett, *Your Finances in Changing Times*, Moody, 1975, pp. 80-84
6. Larry Burkett, *Biblical Principles Under Scrutiny*, "Financial Honesty," Christian Financial Concepts,