

Stewardship Over Striving

A Faith-Based Look at Borrowing, Budgeting, and Building

For a long time, I thought debt was a sign of failure and budgeting was something people did when they didn't trust God enough. I wanted to live fully by faith—but I confused faith with not looking too closely at the numbers. Over time, I learned that real faith doesn't ignore wisdom; it invites it. Romans 13:8 says, "Let no debt remain outstanding, except the continuing debt to love one another." That verse used to make me feel guilty anytime I owed anything, but now I read it differently. It's not a warning against borrowing—it's a reminder to keep love and integrity at the center of everything we do. Debt isn't sin. Mismanagement is. And wisdom begins when we stop treating our finances as a source of shame and start seeing them as a place to honor God through stewardship.

My daughter helped me understand this balance. Actively involved in real estate agent armed with her degree in finance, she's shown me the difference between borrowing that builds and borrowing that binds. Not all debt is bad—it depends on what it produces. A loan that buys something that grows in value, creates income, or supports purpose can serve you. A loan that feeds impulse, fear, or comparison usually won't. The same is true for budgeting. It isn't about restriction—it's about direction. Luke 14:28 says, "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it?" That verse changed the way I plan. I started creating what I call a "peace budget." It's not about cutting—it's about clarifying. I list my musts, my needs, and one small joy that reminds me life is still good. It keeps me grounded, grateful, and out of panic mode.

I've also learned that stewardship is more than saving—it's building with intention. Proverbs 21:20 says, "The wise store up choice food and olive oil, but fools gulp theirs down." For me, that means learning to live with margin—not to hoard, but to breathe. Stewardship gives God room to move. It teaches you to handle what you have with care so that when increase comes, you're ready for it. Whether I'm paying a bill, setting money aside, or helping someone in need, I remind myself that every dollar is an opportunity to express faith. I no longer strive for control; I steward with trust. And that shift—from striving to peace—has changed not just my finances, but my heart.