

"There is precious treasure and oil in the dwelling of the wise, but a foolish man devours it."
Proverbs 21:20

We live in a culture that constantly encourages us to buy, upgrade, and spend more. It can be easy to confuse having more materially with being "blessed". Scripture gives us a completely different perspective: God calls us to be wise and faithful stewards of what He has entrusted to us. The writer of Proverbs praises the person who plans ahead and saves wisely. Proverbs 6:6–8 points us to the example of the ant, which gathers and prepares for the future. A crucial part of biblical stewardship is wise spending in the present along with wise planning for the future.

Biblical frugality is about more than simply spending less. It begins with contentment. Paul writes, "If we have food and clothing, with these we will be content" (1 Timothy 6:8). When we learn to be content with what we have, we become less controlled by the desire for worldly material possessions. Our goal should not be to accumulate as much as possible, but to faithfully manage what God has given us. We work diligently, provide for our families, plan wisely, avoid unnecessary debt, and resist waste—not simply so that we can keep more for ourselves, but so that we can have the freedom to be generous and serve others. Paul gives us this beautiful reminder in Ephesians 4:28: we are to work honestly "so that he may have something to share with anyone in need."

Perhaps the question isn't simply, "How can I spend less?" but rather, "How can I use what God has given me more faithfully?" Is there an area of your finances where God may be calling you toward greater contentment, wiser stewardship, less waste, or greater generosity?

Lord, thank You for everything You have entrusted to me. Please give me wisdom to manage my resources well, contentment with what I have, diligence in my work, and a generous heart toward others. Help me remember that everything I have ultimately belongs to You. In Your precious name, Amen.

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