

# Called to Use Money Well

## *What it means to steward treasure*



by Leisa Anslinger

### What is the big deal about money?

When I was a teenager with my first job, I thought it would be really special to give a gift to my parents that I had purchased with my own money. Not just a trinket from a dollar store, but something that reflected their interests, and that signified my love for them. It was difficult to do all of that on the limited budget of a part-time after school job, and I learned a lot in the process, about the value of money and its uses, and about the distinction between wants and needs. You see, throughout the season as I shopped and weighed options, I found myself doing mental math: "If I give Dad this, then I won't have this much for myself; if I give Mom that, does it really show my love for her? I still want to save up for this special thing, so I need to take that into account, too." Since that season many years

ago, I have appreciated why money is a big deal for most of us, and why stewardship of money is the last thing many of us want to talk about.

**When it comes to stewardship of treasure,** it will help for

us to come back to some of those basic ideas about stewardship: all we are and have come from God; to be a



good steward means to care for the possessions of another, and to bring them to yield with increase; so the money we earn comes from the good use of the talents, time, skills, and abilities we have been given by God. So in an essential way, it isn't "our" money -- it is a gift from God, which we are asked to use responsibly. Beginning with the idea that it isn't exactly "our" money changes the way we look at the whole thing. We then view our use of money from the perspective of God and God's ways.

### **This is bigger than money.**

This brings us to the whole idea of "treasure." In part, this is about what we treasure: what is important to us, and what the use of our money says about what we value. Jesus tells us that "where your treasure is, there your heart will be also." (Mt 6:21) Treasure also refers to our financial and material resources. So the use of our treasure -- our money and material resources -- is a sign of what we treasure, or value.

**The ways in which we use our financial and material resources** is a barometer for the ways in which our relationship with Jesus shapes our daily decisions. The more we grow in faith, the more our decisions will reflect that faith, even our decisions about our use of money.

**The challenge:** We all have financial responsibilities. Deciding how much money to give, and to what, is a big decision, especially when we realize that the use of money is a sign of what we believe to be of value.

**Let's get practical.** Being responsible for money means using it well: providing for our personal and family needs to the best of our ability; saving for the future; not building unnecessary debt; not

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hoarding or being greedy; giving as much as possible to our parish and the needs of the poor.

**Let's be spiritual.** Being generous with our money for the sake of others is a reflection of the generosity of God toward humanity. When we give unselfishly of our financial and material resources, we show Christ's loving face to those in need, in a very practical and tangible way.



The Stewardship Project  
[www.GratefulDisciples.net](http://www.GratefulDisciples.net)

**"I give you a new commandment, that you love one another. ...By this everyone will know that you are my disciples, if you have love for one another." (Jn 13: 34a-35)**



# Practical Ways to Steward Money Well

## What is in your treasure chest?

Jesus is clear about the way God intends for us to use money. He describes the consequences of wasting it or hoarding it. He also tells us we have responsibility for the needs of the poor, and Scripture tells us of the importance of contributing to the Church community. Let us plan our use of treasure accordingly:

**Begin with prayer:** This may sound a bit odd if you've never done anything like this before, but begin the process of planning for your wise use of money by praying about it. Ask the Holy Spirit to guide your thoughts and actions, and you will not be disappointed!

**Create a budget and live with it:** Most of us do not make an annual budget for our personal or family use of money, but there is no better way to capture a view of how you currently use money and how you plan to do so in the future. Sit with your weekly or monthly income; plan to give a consistent percentage to your parish (many set as their target 5% to the parish, and 5% to

other giving, including Catholic school tuition, but most people have to work up to that percentage over time); make a promise to fulfill this pledge; account for your house, car, food, and insurance costs, along with other annual expenses; determine how much you need to save for the future. If you have debt, decide how you will eliminate that as part of your plan; determine what other specific needs you will address, both for yourself and for the sake of others.

**Separate wants from needs:** This is one of the most difficult tasks we face in growing as a good steward of our treasure. What do you truly need? What do you simply want? How much of what you want is enough, and how much is too much? Is more and bigger always better?

**Discover the joy of giving:** Planning to use our financial and material resources as a good steward changes our perspective in so many ways. We look at daily expenses through the eyes of our relationship with God and gain a wider view into the needs of others; we find joy in giving, and we realize that our generosity is a real sign of our gratitude for the blessings we have been given.



*"...all the good things that God has made (including money) are meant to be shared...because each of us has a need to give. Why do we need to give? We need to give our money to individuals and families in need, to the Church, and other worthwhile charitable organizations because giving money is good for the soul and because we need to return thanks to a loving God for all of the many blessings each of us has received." (SDR, 67)*



*After he had washed their feet, had put on his robe, and had returned to the table, he said to them, "Do you know what I have done to you? You call me Teacher and Lord -- and you are right, for that is what I am. So if I, your Lord and Teacher, have washed your feet, you also ought to wash one another's feet." (Jn 13:12-14)*

## How Are You a Good Steward of Treasure?

**What does your budget tell you about the ways you are already a good steward of treasure?** We will always have ways to grow as disciples and stewards. How are you already a good steward of treasure? What areas of your life need attention in order to steward your treasure better in the coming year? Use this space to record your thoughts and your commitment for the future: