

# CHECKBOOK THEOLOGY

*—how do you spend your money?*

**D**o you ever think about how your checkbook reflects your beliefs? What would someone looking at our check registers and credit card receipts assume were our priorities?

In the law of Moses, the people of Israel were taught to bring their first fruits to God as a temple sacrifice, and these first fruits were to be the best—a lamb without blemish, the purest grains, the most luscious fruit. God was to be given the first and the best. That was the nature of the tithe—a tenth portion given to the community in God's name—ten percent of gross income in today's language. It was a given.

Our checkbooks, net worth statements and estate plans reflect our theology. The custom of American culture is to take care of your own needs first as well as the needs of your family. Leaving something to the church or to other charitable causes in our estate plans seems to be a new thought. Recent estimates indicate that ten to thirty trillion dollars of wealth will be transferred from one generation to the next in the coming two decades. How much of that will go to support the institutions that have nourished us—our

churches, schools and communities? How much will be left to strengthen our common life or to care for God's creation?

*How do we decide what to give?*

*Is it whatever is left over when we've satisfied our own desires? Isn't this just the opposite of what our faith teaches us?*

Scripture teaches us that all we have is a gift from God and that we live by the grace of God. This perspective helps to keep us humble when we come to make decisions about how we will use the income and assets we control. A theology of stewardship must bear in mind that all of creation is under the reign of God. Caring for God's creation by using our treasure, our time and our talents for the good of the whole will move us closer to accountability. It will also draw us nearer to God and to all that God has created.



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