

Because we know we must spend money, and because there *are* times when you really will find a good deal—many people have saved hundreds or thousands of dollars finding the right purchase at the right time—how do we know when to buy something?

Let me first suggest this: Regardless of how attractive it looks, if you must take on debt, don't make the purchase. Without the money, it is not a good deal *for you*. You might be tempted to say, "If I don't get this now, I'll never find this good of a deal again." That's probably not the case. With patience, you'll probably find another good deal in the future when you have the money to make the purchase.

But assuming you have the money, let me give you four principles to help you determine when to make a purchase.

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## First, Wait Two (or More) Weeks to Know When to Spend Money

In our home we found a simple, practical way to avoid making purchases we will regret. We wait a few weeks before buying. Wait two weeks (or four weeks if you really want to be sure) and see if you still want to make the purchase. Obviously, we don't have to follow this principle for everything we buy, but the lower the price that you are willing to apply this principle, the better the chances that you'll save money and avoid remorse.

If you wait a few weeks and you still want to make the purchase, there's a better chance you won't regret it. Often when people experience regret, it occurs within a few days. Waiting can help you avoid this. You'll find yourself sitting back and saying, "I sure am glad I didn't make that purchase," versus "I can't believe I bought this." While I've heard many people share their regret associated with impulsive purchases, I've never heard anyone say, "I regret the time I spent waiting to buy this."

## Second, Do Your Research to Know When to Spend Money

Doing your research is the only way to know for certain you are getting a good deal. If you're unfamiliar with the average prices of the item you're considering buying, then how will you know whether you should make the purchase or keep looking?

Earlier, I suggested you wait some time before buying. This will give you the time you need to do your research. Talk to people who can give you input: “Where there is no counsel, the people fall; but *in the multitude of counselors there is safety*” (Proverbs 11:14; see also Proverbs 15:22; 24:6). Apply this to your finances. If you’re considering buying a vehicle, who do you know who knows vehicles? If you’re considering a new sink, lighting system, or patio, what recommendations can you receive from friends who are plumbers, electricians, or woodworkers?

Also, be sure to include your husband or wife as you do your research. Your spouse might not be an expert on the product, but this is the person you should trust God to help you more than anyone else in your life. He or she might say, “I don’t think we should do this now,” or “I think we should buy this instead.” Katie and I talk about most purchases ahead of time, and there have been plenty of times one of us, fortunately, put on the brakes. If you’re a child, ask your parents for their advice.

A few years ago, we needed to purchase a vehicle because our growing family could no longer fit in our seven-passenger minivan. We decided to take the plunge and purchase a fifteen-passenger van. I started my research by creating a spreadsheet with columns that included price, year, mileage, and average review from the Internet. I developed a simple formula that allowed me to assign each van a rating based on the data I accumulated. Soon I had a spreadsheet full of information, and I added to it each day when more vans were put on the market.

One day a van showed up and the rating was much higher than any previously. My research indicated this van was an incredible deal. It turned out a restaurant owner had purchased the vehicle and thought he would use it for the business, but drove it only a few times. He told a friend he just wanted him to get rid of it for him. When I arrived to buy the van, the friend said, “You must be getting a great deal, because I’ve already had fifty other offers since you first called.”

### **Third, Don’t Misunderstand “Good Deals” to Know When to Spend Money**

Have you ever noticed that whenever you want to buy something, regardless of the season of the year or your geographic location, you are able to find a “good deal”? It is not a coincidence! I was a business major in college. I took marketing and learned that successful salespeople make customers think they’re getting a good deal when they are not. If sellers were giving buyers that good of a deal, they wouldn’t stay in business.

Proverbs 20:14 says, “It is good for nothing,’ cries the buyer, but when he has gone his way, then he boasts.” We try to spend less money by complaining to the seller that the item is not worth the price, but after buying it, we brag that it was a good deal. Think of the times you have heard people discuss their purchases. How often have they said, “What was I thinking? I paid way too much and got ripped off!” Instead, you hear, “This was a once-in-a-lifetime opportunity. You would not believe the deal I got!” Listening to

the way many people [talk about spending money](#), you would wonder how any retailer can stay in business. You would think every salesperson should be fired because they're practically giving everything away to the great bargain hunters.

## Fourth, Let God's Commands Serve as Fleeces to Know When to Spend Money

This principle can help not just with purchases, but with figuring out God's will in general. We've been given commands in Scripture that can serve as fleeces, or litmus tests, to direct us. Obeying them enables us to determine what to do.

Let's consider something specific, such as buying a house. Many people would say that God's Word doesn't tell us what house to buy, but I would disagree. No, we are not told directly, but indirectly the commands in Scripture can help us make the right decision. For example:

- We are commanded to be involved in a local church: "Not forsaking the assembling of ourselves together, as is the manner of some, but exhorting one another, and so much more as you see the Day approaching" (Hebrews 10:25).
- We are commanded to care for our family members: "If anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever" (1 Timothy 5:8).
- Parents are commanded to spend time with and raise their children: "You shall teach [God's words] diligently *to your children*...older women [should]...admonish the young women to...*love their children*... Fathers [should]...*bring [up their children]* in the training and admonishment of the Lord" (Deuteronomy 6:7; Titus 2:3-4; Ephesians 6:4).

If we keep these commands in mind while looking at a house, we can ask ourselves these questions:

- Is this home close enough to a local church that we will be able to get involved in?
- Am I going to be able to take better care of my family with this home?
- Will this home decrease my time on the road to and from work, thereby giving me more time with my children?

Just as these questions help us determine whether our reasons for buying a specific house are godly, we should also consider whether our motivations are ungodly. For example, could we be motivated by

- pride—we want a new house that makes us feel better about ourselves and improves our self-image and reputation. Instead of having our identity in Christ, our identity is in this purchase: "All that is in the world—the lust of the flesh, the lust of the eyes, and the pride of life—is not of the Father but is of the world" (1 John 2:16).
- covetousness—we have a home that meets our needs and has served us well for years, but our best friend moved into a new place and invited us over to see it.

Suddenly, our house doesn't look so good anymore. Now we want a new house that rivals our friend's: "[Jesus] said to them, 'Take heed and beware of covetousness, for one's life does not consist in the abundance of the things he possesses'" (Luke 12:15).

- entitlement—we have worked hard for years and made many sacrifices. Our faithfulness in the workplace and our diligence with our finances have left us in a good position. We begin to tell ourselves, "I deserve it. I owe it to myself." But Jesus said, "If anyone desires to come after Me, let him deny himself, and take up his cross, and follow Me" (Matthew 16:24).

Although young people might not be looking for a home, if you're a young person reading this and you're still under your parents' authority, how do your parents feel about whatever you are considering buying? Do you have their blessing? Ephesians 6:1-3 says, "Children, obey your parents in the Lord, for this is right. 'Honor your father and mother,' which is the first commandment with promise: 'that it may be well with you and that you may live long on the earth.'" Considering these verses, if parents don't want their children buying something, it is possible that God would not want the children to buy it and is conveying that through the parents.

There is one more fleece that we will consider at length in the following chapter, and that is debt. Because the Bible speaks so strongly about debt (as we will see), if we are thinking about buying something but we are not taking debt into consideration, we are disregarding one of the clearest ways God can direct us.

When we look at what God's Word says about debt, family, marriage, children, pride, covetousness, entitlement, selfishness, materialism—and the list could go on—we have enough information to make the right decisions with purchases (and most other areas of life). The issue isn't usually a lack of knowledge. Instead, the issue is twofold: First, are we willing to take the time to study Scripture to learn what God wants? Second, after we learn what God wants, are we willing to obey?

### **An Example from Our Lives**

When we moved to Washington in 2010 to pastor Woodland Christian Church, we lived in the parsonage. A few months later my parents moved to be near us, and they settled on a home that was only a few hundred feet away. In 2019, the church hired an associate pastor who wanted to live in the parsonage. My dad had Alzheimer's, and we knew he would need greater care in the future than my mom could provide, so we looked at purchasing a home together.

In making this decision, we had two convictions that served as fleeces to direct us. First, we knew we wanted to remain debt-free (Proverbs 22:7; Romans 13:8). Second, we knew we needed to honor my parents (Exodus 20:12; Ephesians 6:2-3).

We thought the first command would be easy to obey because after putting our money together, we knew how much we could spend. But we quickly found that our obedience to even this command was tested. We fell in love with one house that was \$25,000 more

than our budget would allow. If the house had been \$250,000 more than we could afford, then we could have more easily said no. But because the amount of new debt seemed so small, we were tempted to say, “It’s only \$25,000. We could quickly pay this off.” By God’s grace, we stuck to our conviction and passed on this house.

The second command was also difficult to obey. We looked at many houses that Mom, Katie, and the kids liked, but Dad disliked. He always had an odd, and at times even unreasonable, issue. We were tempted to say, “He has Alzheimer’s and isn’t thinking correctly, so we don’t need to listen to him.” Instead, we said, “If God wants us to buy a house, He can give Dad peace about it.”

As the house hunting stretched on, the temptation to compromise on our fleeces only increased. Finally, a house right next to my parents became available, and it was priced at barely under the amount of money that we had available. Everyone liked it, but we knew the real test was with Dad. Mom talked to him about the house, and she told us he liked it. Just to be sure, I talked to Dad about it too, and he also assured me that he liked it.

Katie, the kids, and I moved into my parents’ house, and my parents moved into a new and smaller house next door. We were able to live near each other and near the church. We were all happy with the houses, the arrangement, and the peace that came from knowing we had obeyed God. We felt thankful that we didn’t compromise on one of the fleeces and possibly miss out on God’s best.

### **Jesus’s Example**

To increase our motivation to obey the teaching in this chapter, we need look no further than our Savior. Consider the following from when He was tempted:

When the tempter came to Him, he said, “If You are the Son of God, command that these stones become bread...If You are the Son of God, throw Yourself down. For it is written: ‘He shall give His angels charge over you,’ and ‘In their hands they shall bear you up, lest you dash your foot against a stone.’”

*Matthew 4:3, 6*

The devil was not doubting whether Jesus is the Son of God. Instead, he was trying to make Jesus feel entitled. Often when the Bible uses the word *if* it means “since” or “because,” so it is as though the devil said, “*Because* You are the Son of God, You should not have to be hungry. You should not have to go through this. Throw Yourself down so the angels can catch You, and all this will be over.”

The devil sounded like Jonadab. Jonadab said, “Why are you, the king’s son, becoming thinner day after day? You should have what you want!” Satan said, “Why are you, the Son of God, becoming thinner day after day out here in the wilderness? Turn these stones into bread so you have something to eat!”

### **Jesus’s Self-Denial**



Just as Jonadab wanted to make Amnon feel entitled, the devil wanted to make Jesus feel entitled. If anyone could ever be entitled, it was Jesus! As the Son of God, He should have what He wants when He wants it; He should not have to go without. He could have said no to any discomfort, but “He humbled Himself and became obedient to the point of death, even the death of the cross” (Philippians 2:8). He denied Himself for us.

Contrast what the devil said to Jesus and what Jonadab said to Amnon with what Jesus says to us: “If anyone desires to come after Me, let him deny himself, and take up his cross daily, and follow Me” (Luke 9:23). While these words do not directly apply to finances, they have plenty of indirect application. We will have victory over self-entitlement when we obey Jesus’ words.

## **Jesus’s Patience**

As we consider the devil temptation of Jesus, we’re reminded of Esau. Matthew 4:2 says Jesus “fasted forty days and forty nights, afterward He was hungry.” Jesus was much hungrier than Esau. Like Esau, Jesus was also going to eat again. The Father’s plan for the Son was that He die on a cross, not starve to death in the wilderness. The devil’s real temptation was, “You do not have to be patient. Eat now. Don’t wait!”

The difference between Jesus and Amnon is Jesus resisted the temptation to be entitled. He denied himself. The difference between Jesus and Esau is Jesus resisted the temptation to be impulsive. He was patient. As Amnon and Esau show us what not to do, Jesus shows us what to do. When you need the encouragement to be disciplined with your finances, [put off spending problems](#), and avoid purchases that displease God, focus on Jesus. Meditate on His self-denial and patience. He was the model for us in His earthly life, “leaving us an example, that you should follow in His steps” (1 Peter 2:21).