

Character Quality Overview

What is Thriftiness?

Read aloud, study, and discuss what thriftiness means and how it applies to life.

The operational definition of *thriftiness* is “not letting myself or others spend that which is not necessary.” When you think “thrifty,” do you think of someone who is stingy or selfish with their money? Maybe you think of someone who can barely make ends meet, scrimping and saving in every way? Surprisingly, some of the most generous people, and even the most affluent people, have learned that thriftiness is a key to managing their wealth! As Christians, we know that God is the One Who has given us all we have, and we are only His stewards. However, we want to be wise stewards who carefully manage these resources, knowing we will one day give account for our decisions. Instead of frivolously spending on what you do not need, consider what purchases or investments would

meet the Lord’s goals. He desires that you learn to be content, that you seek Him first and allow Him to provide, and that you lead others to Him. (See **II Corinthians 9:8**.) Thriftiness is reflecting what God values through the purchases we make.

The opposite of *thriftiness* is *extravagance*. Spending extravagantly means that you buy whatever you

A wise steward has an eternal motivation for saving his money.

want whenever you want it as if you had unlimited funds! This mindset leads to habits of wasting money by asking for things just because you want them or

because you think you should have what “everyone else” has. Instead of rushing into a purchase, ask yourself the following questions: Is this a genuine need? Have I given this need to God? Am I prepared to give account to God for this decision? Extravagance is spending carelessly to satisfy “wants” while thriftiness is spending carefully to meet genuine needs.

Understanding God’s purposes for money helps you to know when to spend, when to give, and when to save your money. First, God gives money to provide for our basic needs. Second, He uses money to direct us by either providing or withholding funds.

Providing is no problem for Him; however, if He has not given toward a certain purchase in answer to prayer, then it is likely He wants you to wait on that purchase. Third, God entrusts us with financial means so we can experience the joy of being His channel of blessing to others. Fourth, God uses finances to demonstrate His power as we prayerfully wait on Him for provision. God is honored as you share testimonies of His miraculous provision, directing all praise and glory to Him! (See **Psalms 50:15**.) Consider these four different purposes for money as you seek to make God-honoring decisions regarding when to spend, give, or save your money.



An extravagant spender “throws away” money on pursuits that are worthless in light of eternity.