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## Frugality

*“Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless.” – Ecclesiastes 5:10*

Dallas Willard says,

*In frugality we abstain from using money or goods at our disposal in ways that merely gratify our desires or our hunger for status, glamour, or luxury. Practicing frugality means we stay within the bounds of what general good judgment would designate as necessary for the kind of life to which God has led us.<sup>1</sup>*

The discipline of frugality is different than the discipline of sacrifice in that sacrifice involves abstaining from what is *necessary* for living, while frugality involves abstaining from what is *extra*. While it is also similar to the discipline of simplicity, it is different in that it specifically involves the area of money, finances, debt, possessions, etc.

- Read Romans 13:8. Financial debt is a bondage directly addressed by the discipline of frugality. Take some time to examine your personal financial situation. If you have outstanding financial debt other than a home mortgage, determine a strategy to pay this off as soon as possible. If you struggle with the use of credit cards, you may want to consider either not using them or getting rid of them. You might consider sharing your commitment in this area with others so that they might hold you accountable.
- Review your spending habits of the past few months. With a highlighter or pen, mark those expenditures which are not necessary for living. Of these items, which might you choose to eliminate in order to help you practice the discipline of frugality? Write these items below.
- Many times in order to pass along something to others, it requires some kind of giving on our part. What are some ways that the practice of frugality will assist you in a commitment to reproduction? List some ways you can use whatever resources you have so that others can learn to make space for God and grow as disciples in the kingdom of God.

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<sup>1</sup> Dallas Willard, *The Spirit of The Disciplines* (San Francisco: Harper & Row Publishers, 1988), 168.