

Overspending is when someone consistently spends money to excess. When a person routinely spends a large percentage of income on discretionary purchases, it can lead to hardship, debt, addictive spending, and sin. Pursuing worldly gains can even cause a person to abandon his or her faith.

People overspend for many reasons: materialism, emotional escape, comfort, pleasure, image-building, social acceptance, compulsion, and “buyer’s rush” are just a few. Overspending affects rich and poor people alike. One of the clearest symptoms of a spending problem is the accumulation of unneeded or overly extravagant items for the purchaser or their loved ones.

It is not wrong to spend money on needs or to enjoy affordable purchases, but finding comfort, significance, or security in material purchases is a form of idolatry (Matthew 6:19-20). God asks us to be good stewards of wealth and possessions for his Kingdom (Proverbs 3:9; 1 Peter 4:10) and for the good of others (Colossians 3:23-24, 2 Corinthians 9:6-7) so that our hearts can be ruled by him (Matthew 6:24).

Common Characteristics of Overspending:

- **Discontentment:** Overspenders find it hard to be content with what they have. The satisfaction of a new purchase fades quickly and the next item to buy is at the forefront of their minds.
- **Materialism:** Overspenders are often obsessed with the next trend. Though they may have far more than they need, they find themselves purchasing things just for the sake of having something new.
- **Greed:** Increased wealth and success is alluring to overspenders. They fanaticize about living above current means. Jobs are viewed as the way to get a paycheck rather than a way to serve God.
- **Envy:** Overspenders can be resentful of others’ wealth, possessions, or success.
- **Over-commitment:** Overspenders find it very difficult to turn down invitations to activities or meals that require spending money.
- **Ignorance:** Easily tempted by “get-rich-quick” ideas or “a great bargain”, overspenders may borrow money at high rates to get in on a deal even when they have genuine needs requiring attention.
- **Dishonesty:** Overspenders deceive others by hiding what they purchase or the amount they spend.
- **Anxiety:** Because they don’t trust God’s provision, overspenders will often have worry, fear, or tension about their bills, investments, debt, savings, or career.
- **Debt:** Credit-heavy spending is often justified as necessary, resulting in the accumulation of debt.

Overspending Assessment

If you wonder whether you struggle with overspending, honestly answer the following questions:

- 1) Do you frequently pay only the minimum on credit card balances?
- 2) Do you not have a budget? If you do, do you struggle to stick to it?
- 3) Do you rarely put money toward savings? Do excess funds go toward extra possessions?
- 4) Are most of your purchases for things you *desire* rather than things you truly *need* to survive?
- 5) Do you fail to compare costs from other sellers prior to purchasing items?
- 6) Do you neglect prayer before making purchases? Are you impatient or discontent with God’s provision?
- 7) Do you often impulse buy? Or feel buyers regret?
- 8) Do you say yes to costly purchases or activities without consulting others who are aware of your financial situation or budget?
- 9) (If you are married) is there often disagreement with your spouse about purchases?

Note: If you answered yes to more than one of these questions, consider that you may have an overspending problem.

Biblical Insights

God is the owner of your resources and gives them to you to steward wisely.

- *"The earth is the LORD's and the fullness thereof, the world and those who dwell therein" (Psalm 24:1)*
- *"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?" (Luke 16:10-11)*

Godliness does not mean that you will experience financial prosperity. Following Jesus does not mean you will get rich or have your desires met in this world. God provides through Christ in all circumstances.

- *"In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me." (Philippians 4:11-13)*

Money is not evil. However, the love of money is the root of many evils. Money is not intended to be our focus, source of joy, or security. Pursuing money will only produce sin and pain.

- *"For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs." (1 Timothy 6:10)*

Worldly possessions will not bring lasting satisfaction.

- *"He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity." (Ecclesiastes 5:10)*

Only God's love is enough to fill you and satisfy you. God's love is intended to be your ultimate satisfaction and where you find contentment.

- *"Let them thank the Lord for his steadfast love, for his wondrous works to the children of man! For he satisfies the longing soul, and the hungry soul he fills with good things." (Psalm 107:8-9)*
- *"But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world." (1 Timothy 6:6-7)*

God can repair the damage of bad financial decisions. There is hope for recovery for those who are willing to repent and manage God's resources according to His priorities.

- *"If my people who are called by my name humble themselves, and pray and seek my face and turn from their wicked ways, then I will hear from heaven and will forgive their sin and heal their land." (2 Chronicles 7:14)*

Next Steps

- If you answered to more than one question in the Overspending Assessment, be honest with yourself about overspending. Begin to explore how you have spent money irresponsibly (Proverbs 28:13).
- Ask Christ to heal you (Psalm 147:3). Receive God's perfect peace (Isaiah 26:3). If you do not yet have a personal relationship with Christ, learn more at www.regenerationrecovery.org/freedom.
- Seek financial expertise and begin to budget. Open your finances to trusted people who can keep you accountable regarding money management, giving, and debt reduction (Proverbs 24:6).
- Examine, with others, any unnecessary expenses that can be eliminated and find ways to give to others. Become a responsible steward of the money God has entrusted to you (Luke 19:12-26).
- If you suffer from compulsive spending or shopping, join a recovery group and take steps to heal.

Additional Resources:

- Watch Adam's message, "[Money Matters](#)"
- Watch Real Truth Real Quick: "[If I'm in Debt, Should I Still Tithe?](#)"
- Check out Watermark's financial stewardship ministry (Moneywise) resources here: www.watermark.org/dallas/ministries/moneywise
- Books: *Redeeming Money: How God Reveals and Reorients Our Hearts* by Paul Tripp; *The Treasure Principle* by Randy Alcorn; *The Total Money Makeover* by Dave Ramsey; *The Financial Peace Planner* by Dave Ramsey