
QUESTIONS TO ASK WHEN THE DOUGH IS LOW

by Daniel A. Brown, PhD

When we do not seem to have enough resource for our legitimate needs, is it always the case that we are being attacked by the devil, or that we have been disobedient with our money?

God's instructions are livable. They address the real issues in our lives with *guaranteed-to-work* advice—and the more we align our thoughts and ways with His, the more we will experience an overflow of blessing. Among the most practical bits of advice God gives us relates to our daily provision. Everyone wants to sleep and eat and be clothed. It is completely normal to want to have enough resource to meet our needs.

The good news is that God, Himself, wants to be our provider. In fact, one of His names is *JEHOVAH-JIREH* (*the Lord will provide*) (*Genesis 22:14*). He is the God of plenty; He is more than enough to be everything we might need in life. Jesus told us to ask daily for God's provision! It is one of the most stable, most secure, most often repeated promises in the Bible.

We are not twisting His arm when we ask Him to provide for us. He loves to do it. "Let's make this a daily thing," He says. "Do not ask Me to provide five days in advance; just come to Me each day for that day so that way you will know how much I love taking care of you."

But it is easy to become anxious about our needs—to try to carry the burden of being the provider on our own. *Mammon* and worry and foolishness can combine to choke out the fruitfulness God intends for our lives (*Luke 8:14*). That is why Jesus tells us not to be anxious about our provision (*Matthew 6:25-34*); worry accomplishes nothing, and God has promised to care for us, no matter what.

Mammon—Who or what is this evil that Jesus said will vie for our allegiance? Jesus said we could not serve Mammon and God (*Matthew 6:24*). What did He mean?

While the word has traditionally been translated as "riches," it actually is better understood as "confidence, firm assurance in riches." In other words, Mammon creates a mentality that urges us to put our confidence in what money can get for us.

Worrying about our finances is like a person whose car gets stuck in sand, and who thinks that by revving the engine and spinning the wheels faster, the tires will finally grip firm ground. It only makes matters worse. Worry leaves us with the smell of burnt rubber in our soul.

And yet, for most normal folks there are times when the dough is low, or the expenses are high. So how are we to interpret those times when it seems like we do not have enough—when our income does not seem to match our expenses? What should we do? How should we think about financial shortfalls? What truths can we glean from the Bible about the promise of provision in times when we are coming up short at the end of the month—or more likely, even before the 10th?

ETERNAL TRUTHS ABOUT OUR FINANCES

To begin with, we can hold onto several truths that are always true. No matter what else may be going on with our finances, these principles are always in force:

The Lord has promised never to desert us or forsake us (Deuteronomy 31:6). Even when the money is not there, God is. He says, “I will take care of you.” It is like going to a nice restaurant with a wealthy relative who offers to pay for the meal; you do not need money if you are eating with the relative! You do not need to worry about how little you have in your wallet. The whole point of someone buying our dinner is that we can enjoy ourselves without worrying about how to pay for it.

God is the One who gives us the power and facility to “make wealth” (Deuteronomy 8:18). It is not up to me alone to land a job or to get a raise. While I want to be diligent and hard-working, I cannot make wealth on my own. No matter how much or how little I bring in, I want to remember that God enables me to produce whatever wealth I have. To whatever extent we take upon ourselves the ultimate responsibility of provision, we short-circuit something of the blessing God intends for us.

The Lord knows exactly what our needs are even before we ask Him for them (Matthew 6:8). God needs no reminders about when the mortgage is due. Praying to Him about our financial needs is not a way to loudly clear our throat or to shake Him to attention. We do not need to clamor or raise our voice as though our need has temporarily slipped His mind. We are not bill collectors or anxious divorcees who have to hound and cajole to make sure they get what they have been promised. We pray about our needs to remind ourselves that He is our source, not to remind Him of His promise.

Even when we are on a course of life that has resulted from our rebellion against God’s way, He still provides what we need each day (Deuteronomy 8:2-4). The promise of provision does not come with hidden clauses. He causes the sun to shine on everyone, regardless of what they have

done. Good parents do not use starvation or deprivation as means for disciplining children; neither does God.

God will supply all our needs “according to His riches” (Philippians 4:19). This is especially good news because my bank account is not very large. Instead of looking at what little money I have, I can thank the Lord for all the resource at His disposal. The allowance I give my kids each month is a very small portion of my wealth; so it is with God, our Father.

Despite what we have heard from some segments of the church, there still are times in most normal believers’ lives when we do not seem to have enough provision for the needs in front of us. Does that always mean we have too little faith? Does the devil have a stranglehold on our finances?

13 KEY QUESTIONS TO ASK WHEN THE “DOUGH IS LOW”

How can we know what the real issue is—as to why the “*dough is low*”? A young friend asked me if one of the questions to ask might be, “*Am I a college student?*” I suppose that should be added to the following scriptural, profitable questions to ask when facing financial challenges:

- 1. Is God trying to alert me to a change in direction—in life style, career, spending patterns, etc. (Jeremiah 10:23)?***

Nothing gets our attention as quickly and as completely as financial shortfall. When we are physically uncomfortable from sitting in an awkward position, we move around until we get comfortable. A financial “hard spot” can motivate us to change where, and how we have been positioned in our thinking or behavior. One of the ways that the Lord “directs” our steps (differently than we mapped them out) is through squeezed (or extra abundant) resources.

This is not the same as coming to a natural conclusion like, “I’m going to move out of the area because the cost of living is just too high here.” People who do not look to the limitless God as their provider can come to that kind of conclusion. God may be signaling such a move, but it should be confirmed more than just through money. More often, God is simply urging us to reconsider how we live, not necessarily where we live.

- 2. Is God simplifying my life or calling me to a season of contentment—quietness, reflection and meditation (Philippians 4:11)?***

As surprising as it may seem, at first, having little money can lead to increased contentment and comfort. Other than worrying, there isn’t much to think about with regard to money when we do not have much of it. Paul learned the “secret” of being in humble circumstances. When I just have

six bucks, it is easy to stay focused—six bucks is a small focal point without much variety or possibilities to consider.

Being broke can be very much like being on a fast from food; the pace of life slows down considerably. The issues of life get slower and more observable when we are not distracted by food or by money we could spend. Six bucks laid out on a table are limp and virtually lifeless. They stir nothing in our soul. But six thousand bucks laid out on that same table virtually quiver and radiate with energy.

3. *Have I been unfaithful or negligent in returning my tithe to the Lord (Malachi 3:8-11)?*

Tithing is the way that we acknowledge God as the only true source of all that we have. The 10% we return to Him is like a casserole dish in which a kind neighbor gave us a lovely meal when we were sick. Not returning the container is bad manners; it is called stealing! If we inadvertently walk out of a store with merchandise we neglected to pay for, an alarm goes off, reminding us to return the items. Sometimes, low dough is a beeping alarm reminding us to return the tithe. If we do not tithe, our money will drain away, cursed by our own disobedience.

God has arranged the universe in such a way that if we try to live on 100% of our income, instead of the *after-tithe* 90%, trouble is sure to follow. Instead of the blessing He wants to give us when we honor Him as the source of our life (that is what the tithe is—a statement about where the 90% came from), we end up at the mercy of the “devourer” who eats away the resource of our lives.

4. *Is this a demonic assault against my family, my ministry, or my calling—something to be prayed against (John 10:10)?*

The devil does steal and destroy, and sometimes he attempts to thwart good in our lives by “*making our money disappear*.” He does attack us and wear us down through constant financial problems or through sudden, unexpected, and overwhelming crises. Jesus would not have told us about the devil’s main bent toward robbery, if it were not something to concern us.

Generally, though, demonic forces are the culprits when the lack of money causes some corresponding limitation of ministry. The wear and tear on our soul can be such a hindrance to ministry, but if worry is left out of the equation is there still a hindrance? A simple prayer in Jesus’ Name, binding the thief’s hand, should release our finances from his grasp. The point is that we should distinguish between the damage caused by our own worry, and the actual damage caused by a lack of money.

5. Have I been “hastening after wealth” with an “evil eye” (Proverbs 28:22)?

An “evil eye” is so absorbed by and focused on something that it has to have, that it cannot see anything else. The thought behind an “evil eye” is “*I have to have that, no matter what it cost.*” If we have foolishly imagined that money will answer our problems, we can become desperate to get it—at the expense of everyone else. Seeking the easy solution, we can chase the rainbow, not realizing that only more want will come from “*gold fever.*”

We can become crazed and fanatical—even in normal, noble-seeming ways, like working too many extra hours at the office, or treating our friends like prospective clients for our startup business or our insurance side job. The higher on our priority lists that “*got to have more money*” gets, the more vulnerable we are to this danger—and broken, strained relationships with our spouse and friends will usually scatter in the wake of our lives.

Is God getting at some issue in my life—allowing me to see my sin and/or to repent of a harmful pattern—so that He can return me to my full inheritance (Luke 16:11)? The prodigal son ended up in a financial mess; only when he hit rock bottom did he “come to his senses.” That was the turning point. He had wandered a great distance from his father, and only in a terribly impoverished condition did he ask himself how he got there. He was completely empty inside and out. Few experiences in life are capable of hollowing us out like financial crises.

By allowing us to come to the end of our own way (not to mention the end of our finances), God is ultimately wooing us, intending to do us good in the end. Once again we can see the mercy of God at work in ways that seem so opposite to our way of doing things. “*The last shall be first*”; “*Losing your life gains it*”—these remind us that in losing everything we sometimes gain everything that really matters.

6. Have I been working diligently and vigorously, or have I been sluggardly (Proverbs 24:33-34; 28:19)?

More so than any other causes, laziness, slothfulness, and procrastination are linked in the Scriptures to a lack of funds. That does not mean that every poor person is a sluggard, but it does mean that we ought to ask ourselves about our work ethic, especially if we keep coming up short, and our finances are perpetually scrambled. Poverty and want can come upon us like “armed robbers” if we have been slothful or lazy in our heart or on the job.

We who honor God with our lives ought to be the most diligent and resourceful employees at our work. Our hard work and exemplary habits on the job should make our boss overjoyed to have hired us. If we thank God for having work, we want to work in such a way that our boss thanks us for our work (presuming the boss is generally a thankful person and not afflicted with unkindness).

Again, I am not suggesting that every person out of money is a sluggard. It is just one of many possibilities—and an easy one to eliminate as the culprit for our shortfall.

7. *Have I withheld any money or resource that I owe to or should have given to someone (Proverbs 11:24)?*

Spiritual principles are like pebbles thrown into a pond: they create movement that cannot easily be traced. So it is with money that we have kept when it rightfully belongs to others. Our attempts to enrich ourselves by conveniently neglecting to repay others will backfire. Clean up old debts and “borrowings.”

Plenty of times the God of the Bible warns against withholding just payment to others. Debt can become a viscous circle: we cannot pay what we owe (at least in some sort of agreed upon payment plan), and that complicates our financial ability for the future. As long as we are making good faith efforts to repay, we will not trigger this financial tripwire, but it is important to be as diligent as we can be about staying current in our repayment of loans.

8. *Is this the beginning of a new season for my life (Leviticus 26:10)?*

As a prelude to new sources of income to new means of provision, God will sometimes “empty the tank.” God does not need food in our pantries to take care of our tomorrow. As this scripture says, we will “eat out the old supply...because of the new.” That is one of the favorite lines used by car dealers each year: we have to make room for the new model cars by selling last year’s models at a bargain. God is not a car salesman. My only point is that this reason for low dough makes sense in the natural world. How much more in the spiritual realm?

God loves to provide for us from new, unknown sources. What great testimonies are those, when we hear of people whose needs were met “out of the blue!” In fact, that expression comes from the story when God gave His children manna “out of the blue.” Major financial crunches can be great backdrops, lifetime landmarks that forever remind us of God’s fresh and creative dealings in our lives.

9. *Is this an opportunity to learn increased faithfulness and stewardship (Luke 16:11)?*

In God’s economy, earthly money is fairly insignificant—meaning it does not accomplish much that is lasting or eternal. In fact, spiritually speaking, one of the most significant uses for our money is simply for it to act as a good training ground for other, more important matters. In other words, the lessons to be learned from our financial situations are ultimately more important and more meaningful to how our life turns out than the money (or lack thereof) itself is.

Remember, from God's perspective where provision for us is never in doubt, He can use money to teach us important heart lessons; like learning to live on a tight budget without overreacting or becoming "tight" myself. As unrighteous as money can be, it can offer us opportunity to exercise the sort of care and attention, like the budgeting we need in dealing with spiritual matters.

10. *Is this a huge reminder not to become attached to the things of this world that are "passing away" (1 John 2:15-17)?*

We do not mean to let it happen, but sometimes we get more attached than we should to material things. In His mercy, God will sometimes alert us to these unfruitful connections; when we cannot afford to have them, we eventually discover that we do not miss them as much as we thought we would. The new truck, the latest electronic gizmo, that new set of living room furniture, or a tropical vacation may not be as important as they seem.

When we cannot afford something and have to live without it, we discover that we did not have to have it to *live well*. God is not interested in withholding nice things from us just to teach us that we do not need nice things. Nice things are nice. But sometimes, nice things have not-so-nice hooks that claw their way deep into our heart. A good God, like a good parent, takes the splinter out of the child's hand even if it hurts a little in the process.

11. *Have I been a generous giver to others and to the Lord, or have I been hoarding my resources to hedge my bets about the future (Luke 6:38)?*

Jesus explains that we determine the future level and flow of resource towards us by what we give out from ourselves to others. Generous people receive generous amounts of unexplainable income; stingy people receive little. If we know we are going to be short of cash in the future, we may want to be generous with it now.

Perhaps the best image I can use to explain this principle is a bottle of Coke or Pepsi. Everyone knows what happens if the bottle is shaken vigorously and then opened; the beverage spurts and spills all over the place, overflowing the container. Likewise, we know what happens if the bottle is left open overnight; the beverage gets "flat." Being a generous giver is like shaking the financial bottle; being stingy and ungenerous leaves your bottle uncapped.

12. *Have I been foolish in my spending—living way beyond my income or putting too much on credit (Romans 13:8)?*

Even though the federal government can print all the money it wants to print, it cannot spend more than it has without dire consequences. We do not even have the luxury of printing all the bills we want. We, even less than the government, can afford to spend more than we have. I have credit

cards, and although I would love to pay them off every month, I am not always able to do so. Stuff happens—like windows that start leaking, or car radiators going flush.

But always remember, debt has power to put us under a pressure that acts like a cruel boss. In a sense, we end up working twice as hard (at two jobs) to make ends meet. Credit disguises itself as a good friend, but in the end, it shows its true colors as a taskmaster. The less we can be in debt, the better.

13. Is this situation forcing a renewed choice between serving God or Mammon (Matthew 6:24-34)?

Bottom line, and perhaps the most critical question of all, am I tempted to take matters into my own hands and to drop Kingdom activity to a lower priority-level? Mammon's voice urges me toward material confidence, threatening, *"You better figure out where the next buck is coming from."* Jesus says, *"Trust Me to provide it."*

Perhaps the best summary question is simply: *"When the dough is low, which voice is loudest?"*