

# Living Large on Less

by David Servant

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*Living on less requires a mindset shift and intentional decisions to reduce expenses and increase generosity, allowing us to lay up treasure in heaven.*

**Scripture:** Proverbs 21:5-22, Matthew 6:19, Luke 14:28, Luke 16:10, Romans 13:8, Romans 14:12, 1 Timothy 5:8, 1 Timothy 6:10

**Topics:** "Financial Stewardship", "Eternal Investments"

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## Description

David Servant preaches about the journey of realizing life as a stewardship before God, emphasizing the importance of understanding wealth in comparison to others, learning contentment, and obeying Jesus' command of self-dispossession. He shares personal struggles and decisions on living on less to increase heavenly investments, including insights on debt, frugality, and financial stewardship. David encourages evaluating financial decisions in light of eternal truths, highlighting the significance of transferring wealth from earth to heaven through wise actions and choices.

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## Transcript

Once you realize that your life is a journey to give an account before the Great Venture Capitalist, and once you've begun to understand how wealthy you are by comparison to most people in the world and learn contentment, and once you've started to obey Jesus' commandment of self-dispossession (which is actually just a prudent transfer of wealth from earth to heaven), life becomes much different. You begin to truly act like one who is a steward of what belongs to God, evaluating your financial decisions in light of the truth.

You probably will, as I have, wrestle over many decisions that relate to your stewardship. I have to admit that it hasn't been easy for me. My heart seems to still be at least partially on this earth. I live here, so like everyone else, I want to be happy here. Consequently, I need continual reminders that my earthly sojourn is infinitely short in comparison to my eternal future in the Kingdom of God.

In this chapter, I'd like to tell you something about my personal journey to living on less---including my struggles---in hopes that it will help you on your journey. Although I still have room to grow, I've made progress, and my wife and I are living on considerably less than what we lived on ten years ago, having significantly reduced our expenses to increase our heavenly investments. But it has been a journey that we've taken step by step.

## The Debt Debate

One of the first light bulbs that switched on in our understanding concerned debt. Debt can be a friend or foe. It can help or hinder you from laying up treasure in heaven.

Let's consider first how debt can actually be a blessing.

The ministry where I serve, Heaven's Family, works around the world to meet very pressing needs of the poorest of Christians, the "least of these" of whom Jesus spoke in His foretelling of the judgment of the sheep and the goats (see Matt. 25:31-46). We focus on helping believers who are facing even more daunting challenges than poverty, such as persecution, hunger, natural disasters, widowhood, illness, unsafe water, orphanhood and physical handicaps. We also establish micro-banks that provide small business startup loans to help enterprising believers lift themselves from poverty.

Through relatively small loans, very poor Christians who would otherwise not have had a chance to start their own business are empowered to become self-supporting and prosper. Their debts are temporary, and if you asked any of them if their indebtedness was a blessing or cursing, they would affirm the former. Their loans paved the way for a brighter future. As they've prospered, they've not only been empowered to meet their own needs, but also to meet the needs of others. They've been empowered to lay up treasures in heaven---through a loan.

Debt can be a blessing if it fosters prosperity that results in generosity. Without some kind of capital---either in the form of skills, knowledge, tools, or money---providing for oneself is virtually impossible. So borrowing money to gain marketable skills, knowledge, tools, raw materials, inventory, and so on, can be very wise, not only in developing nations, but in wealthier places.

Of course, when one borrows there is always risk, but without risk, there is no potential for reward. Therefore, all risks should be measured against their potential rewards. To borrow money, for example, to gain a college degree in a field that will likely be worthless in the marketplace is foolish. To borrow money, however, to gain an education that will provide an income for decades is wise.

Some Christians are opposed to any form of borrowing based on Paul's admonition, "Owe nothing to anyone except to love one another" (Rom. 13:8). If Paul was prohibiting all borrowing, however, we would have to wonder why he would contradict Jesus, who commanded His followers to compassionately lend, which would of course require assisting someone to commit the "sin" of borrowing (see Luke 6:35). We might also wonder why God similarly expected His people under the old covenant to compassionately lend to the poor among them, and also promised them that if they would obey His commandments, He would bless them so much that they would "lend to many nations" (Deut 15:6-8). Lending in either case would require helping others to borrow. And we also might wonder why Scripture says, "The wicked borrows and does not pay back" (Psa. 37:21), rather than "Only the wicked borrow."

Of course, Paul was not prohibiting all borrowing, but rather the sin of not repaying one's debts.

## Foolish Borrowing

Borrowing money for depreciating assets is generally foolish as it results in having less and thus leads to poverty. For example, borrowing money to take a Caribbean cruise is a big mistake. Long after your tan has faded and you are back in your cubicle, you'll still be paying for something that only benefits people who are smarter than you---the investors in the credit card company who lent you their money. Credit card

companies love stupid people, of which there is apparently no shortage.

I have a credit card, but I never charge more than I can pay off at the end of each month. If you don't have that kind of discipline, you need to perform some plastic surgery: Cut up your credit cards and pay only with cash.

If you have continual credit card debt, that is, generally speaking, an indication of discontentment, poor stewardship, and an ominous indicator of your riches-to-rags financial future. Credit card debt is generally the worst kind of debt because the cost of borrowing is so high. So as you set a goal to pay off all your debt, you should start with those debts that carry the highest interest rates. Those are usually credit card debts.

Getting out of debt requires self-discipline. The first step is to take an accounting of all your usual expenses. If you've been spending more than you've been taking in, there are only two possible solutions to your problem. You can figure out some way to increase your income. Or you can do what you will be forced to do sooner or later, and that is figure out how to cut some of your expenses.

The reason I say that you will be forced to cut your expenses sooner or later is because it is inevitable. If you keep spending more than you take in, the only way to make up the difference is by borrowing. If you keep borrowing, your debt will keep growing. Eventually no one will lend you any more money, and you'll have to cut your expenses. So why wait until then when it will be all the more painful? Start doing it today. Start cutting out unnecessary expenses. No pain, no gain.

"But all my expenses are necessary!" some may cry.

Stop fooling yourself. Billions of people are living on less than you are. If you lost your source of income, you would immediately figure out ways to cut your expenses. You can reduce your expenses, live below your means, and get out of debt. Only then can you start laying up significant treasures in heaven in order to become forever rich.

The formula to get out of debt is really quite simple. Cut all unnecessary expenses. Use the money that was being wasted to pay off your credit cards, starting with the card that has the highest interest rate. Once you've paid off that credit card, you'll have additional money available each month to pay off the next credit card, and so on. Then pay off any other debts following the same principle---paying loans with the highest interest rates first. Your ability to pay your debts will snowball as each debt is paid off. If you stick with the program, you will eventually be debt free. No car payments, no house payments, no credit card debt! All the money that was being used to repay debt can then be used to lay up treasure in heaven.

### My Journey

My wife and I made a decision years ago that we would only go into debt for cars, a house, and low-risk investments. However, after making eight years of car payments on two consecutive new cars, we decided to never again purchase a car on credit and to always purchase used cars. We've saved ourselves tens of thousands of dollars since then and have driven to all the same places that we would have driven had we purchased a new car on credit. The only thing we've deprived ourselves of is "the new car smell" (which I have since learned is actually toxic!).

Most people feel richer when they drive their brand new car away from the dealership, but the truth is, they've instantly become several thousand dollars poorer, because their new car is immediately worth less

than what they just paid for it. And if it was purchased on credit, they've made themselves poorer yet.

As I've previously mentioned, my wife and I also decided to sell our house and use the equity to purchase a less-expensive (but very adequate) house in order to more quickly eliminate all our debt. We went from a four-bedroom, three-bathroom, two-car garage mansion on ten country acres to a three-bedroom, one-bathroom, one-car garage mansion on one quarter of an acre in the suburbs. (I call them both mansions, because that is how the majority of people in the world would see them.) We've not only benefitted by owning our house debt-free, but our family of five has also grown in patience waiting in line for the bathroom. We're still living like kings, and now that my wife and I have recently become empty-nesters, the lines are shorter! In fact, speaking of kings and bathrooms, Solomon, in all his glory, had no such luxury![1]

As we progressed on our journey, we realized that the only way we could lay up more treasure in heaven was either by increasing our income or decreasing our expenses. We didn't see much of way that we could increase our income, as that was derived from the ministry where we serve, and that ministry, by our own design, purposely keeps wages low in order to provide maximum resources to the "least of these" around the world.[2]

My wife, Becky, and I have occasionally toyed with moneymaking ideas, but we've always concluded (at least so far) that pursuing them would require time that we can't spare. So it doesn't seem likely that we'll be able to lay up more treasure in heaven by increasing our income in order to have more to give. That being so, our journey has focused primarily on finding ways to live on less. Besides making adjustments on housing and autos, we've also made some decisions regarding retirement savings.

When we first began our journey, we liquidated most of the retirement savings we had accumulated and decided not to continuing saving, but to keep on working until we went to heaven. Also, as a minister, I had legally opted out of paying into Social Security when I was in my early twenties, which of course meant that we would never receive Social Security retirement benefits. All of that is to say that we had nothing we could count on for retirement.

Two years ago, however, we reconsidered our decision and decided that, even though we still planned on serving in ministry as long as we could, there might come a time when one or both of us would not be able to keep working. (We are now in our mid 50s.) So we decided to begin saving for that possibility, so that we would never be a burden to our children or anyone else. And if everything goes as we hope---that we will both be able to continue working until Jesus comes or He takes us home---then our modest retirement savings can ultimately be put to some other good use.

Please don't think that I am saying that you should necessarily follow my example. My situation is somewhat unique since I serve in vocational ministry. If I were doing anything else, I would probably be saving to retire at a reasonable age so that I would be free to spend my retirement serving the Lord, perhaps volunteering for some ministry.

One thing I would not be doing, however, is planning to retire so that I could live in self-indulgence. When we stand before the Lord, we'll have to give an account for not only our treasures, but also our time. I recommend that you spend your retirement being as fruitful as you can.

Other Decisions

Our next major decision concerned health insurance, which can be a very expensive item on a family's budget, and life insurance. Concerning health insurance, when I resigned by pastorate to launch the ministry of Heaven's Family, we simply couldn't afford health insurance, so we trusted the Lord. Eventually, however, we learned of a health insurance program offered by our state for low-income families that was funded by settlements from tobacco lawsuits. So, being poor by American standards (but rich), for as long as that program lasted we enjoyed excellent health insurance coverage for just \$70 per month. Then we went back to having no health insurance. Now, Heaven's Family has an HRA (Health Reimbursement Account) plan for all its employees that reimburses us for healthcare expenses up to a set dollar amount.

Concerning life insurance, we cancelled my existing policy at the time. But a few years later I had second thoughts, especially because I was doing so much travel to developing nations where anything could happen. Although I believe in God's protection, He has not promised that our persecutors will not kill us (or that I won't do something stupid). I decided that getting a life insurance policy would be an act of love towards my wife, so that her needs would be met in the event of my death (and I hoped that I wasn't giving her yet another reason to pray that the Lord would take me).

Again, don't think that I expect you to imitate my decisions. The point is, if you want to wisely transfer wealth from earth to heaven, you have to take some kind of action. Some readers might think I'm extreme, while others might think I've compromised. So "each person must be fully convinced in his own mind" (Rom 14:5).

#### Little Savings Add Up

There are so many other ways to cut expenses that seem less significant but that add up when done consistently over time. For example, you can clip coupons, be your children's barber, grow some of your own food, stop buying expensive foods and junk foods, and eat out less frequently. (It has been said, "To determine if you've been wasting money on food, just check your wasteline." Ouch!) You could adjust your thermostat, drive a smaller, more gas-efficient vehicle, keep that old furniture another five years, not replace the pet that died, avoid designer fashions, purchase clothing at thrift stores or when it is on sale and out-of-season, car-pool, take shorter showers, lower the thermostat on your hot water tank, go on more economical vacations, and so on. The list is endless.

Of course, frugality divorced from generosity is just frugality. The goal is not only to save money, but to save money that can be used to lay up more treasure in heaven.

Of course, saving money is not the only means of facilitating the laying up of treasure in heaven. Making more money is another means, a subject we'll explore next. --- David

[1] Is it better to buy or rent a residence? Generally speaking, buying on credit makes more sense than renting, as renters do not build equity in their residences, and they are likely paying off their landlord's mortgage. After thirty years of renting, renters have nothing to show for their 360 payments. Most borrowers, however, own their homes free and clear by then, and hopefully their homes will have increased in value to at least keep up with the rate of inflation. Yet there are other factors to take into consideration, as anyone will tell you who purchased a house that currently is worth less than what they paid for it. Beware of buying a home in a region where prices have recently appreciated significantly. What goes up quickly often comes down quickly.

[2] Most of us who work at Heaven's Family hope that the Lord is crediting us with some heavenly treasure for the difference between what we are currently paid and what we could earn using our skills elsewhere.

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