

WISE AND FAITHFUL

FIVE

Money Lies

Five things Christian men quietly believe about money — and what's actually true instead.

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Before you read this

I've sat across from a lot of men in pastoral counselling, in premarital counselling, and over coffee. When the conversation gets honest, money comes up almost every time. It is sitting underneath the marriage tension, the stress, the late-night anxiety, the avoided phone call, the half-finished plan.

And in almost every conversation, one or more of the lies in this booklet shows up. Not always as a clear sentence. Usually as a quiet assumption sitting underneath everything else.

These are not bad men. They are not lazy or undisciplined or unspiritual. They are men who absorbed a few things about money that aren't true, and the lies got in the way of building a life they actually wanted.

This is short on purpose. Five lies. The truth underneath each one. One scripture, one or two specific numbers, and a place to start. Read it in one sitting.

If something lands, that's the point. The next move is not to feel guilty. It is to do one thing differently this week.

“Know well the condition of your flocks, and give attention to your herds.”

— Proverbs 27:23

Stewardship begins with looking honestly. That's all this is.

LIE ONE

More money will fix it.

A man comes to me and tells me about his finances. And somewhere in the conversation he says it, usually not directly: *if I just made more, this would be easier.*

More income would mean more margin. More margin would mean less stress. Less stress would mean better decisions. Better decisions would mean — finally — being in control.

The logic sounds right. But I have never seen it work that way.

I've sat with men making \$45,000 who were more financially settled than men making \$180,000. I've seen the income jump happen — a promotion, a new job, a spouse returning to work — and watched the spending expand to meet it within six months, sometimes faster. I've watched men wait for a raise to start giving, start saving, start having the honest conversation with their wife — and then when the raise came, the reasons to wait multiplied.

Economists call it lifestyle inflation. The Bible calls it something else.

Keep your life free from love of money, and be content with what you have, for he has said, "I will never leave you nor forsake you."

Hebrews 13:5

That verse is not about being poor. It's about the anchor. When your financial security is anchored to a number that keeps moving, you will never feel secure — because the number always moves. There is no income level at which the pressure disappears on its own.

WHAT'S ACTUALLY TRUE

The men I've watched break out of financial stress weren't the ones who finally made enough. They were the ones who stopped waiting for the number to change and started building a different relationship with the money they already had.

THE HABITS YOU'LL HAVE AT \$90,000 ARE THE ONES YOU'RE BUILDING AT \$60,000.

LIE TWO

Debt is just a tool.

The sophisticated version of this lie goes like this: *debt is morally neutral. It's a financial instrument. Leverage, used correctly, builds wealth. The problem isn't debt — it's undisciplined debt.*

There's enough truth in that to make it dangerous.

Yes, a mortgage is debt and homeownership is generally a reasonable decision for most Canadians. Yes, a business loan to buy an appreciating asset is different from financing a vacation on a credit card. The categories of debt are not all the same.

But here is what I've watched the “debt is just a tool” framing do in practice: **it gives men permission to never reckon with debt emotionally.**

Debt is not just a financial number. It is a claim on your future. Every dollar you owe is a commitment you've already made with money you haven't earned yet. And when that commitment is significant — when the payments are real, when the options are narrowed, when you can feel the weight of what you owe — it changes how you live. It changes how free you are.

The rich rules over the poor, and the borrower is servant to the lender.

Proverbs 22:7

That proverb is not a command. It's an observation. A statement of how things actually work. Debt creates a relationship — not necessarily a sinful one, but a real one. You are obligated. Your future has a prior claim on it.

WHAT'S ACTUALLY TRUE

The lie isn't that debt is always wrong. The lie is that you can carry significant debt without it costing you something beyond the interest rate. It costs you margin. It costs you options. It costs you the ability to respond generously when the moment demands it.

KNOW WHAT IT ACTUALLY COSTS.

Start with the Debt Payoff Calculator at wiseandfaithful.ca/tools/debt-payoff-calculator.

LIE THREE

I'll give more when I earn more.

This is the most spiritual of the five lies, so I want to be careful with it.

I am not going to guilt you about giving. I've sat with enough men to know that guilt is not what moves people toward generosity. And I genuinely believe that a man's giving is between him and God in ways that no booklet can adjudicate.

But I want to name something I've observed.

The man who says *I'll give more when I have more* — that man almost never does. Not because he's a bad person. Not because he doesn't mean it. But because **the capacity to give generously is not a product of margin. It's a product of practice.**

You learn generosity the way you learn anything else: by doing it before it's comfortable.

The tithe — the practice of giving the first 10% before you decide what to do with the rest — is not primarily a financial strategy. It is a spiritual discipline. It is a way of physically enacting what you believe: that the money is not ultimately yours, that God is the source, that your security is not in your bank account.

When it comes first, before the budget is balanced, before the debt is paid, before the RRSP is maxed — it is an act of trust. When it comes last, from the leftovers, it is an act of charity. Those are different things.

WHAT'S ACTUALLY TRUE

The “when I have more” version of generosity is almost always a delayed version of the same conversation you're having right now. The question is not what you'll give someday.

THE QUESTION IS WHAT YOU BELIEVE TODAY.

LIE FOUR

Investing is for people who already have money.

I get why this lie persists.

The image of “the investor” in popular culture is the man who already has money. Who sits down with a financial advisor and talks about portfolios while drinking good coffee. Who has \$100,000 to start with, or \$50,000, or at least something.

If you have \$200 left over at the end of the month, or \$50, or nothing — that image is not for you. So you wait.

But here's the math:

THE COST OF WAITING

\$200 a month invested at 7% average annual return over 30 years grows to

\$227,000

. The same \$200 a month, started just 10 years later, grows to

\$106,000

. Same monthly contribution. The only difference is time. The man who waited “until he had more” lost \$121,000 in compounding — not from bad decisions, but from delayed ones.

Canada makes this accessible in ways most countries don't. A TFSA lets any Canadian over 18 contribute up to the annual limit and invest it in ETFs that hold hundreds of companies for a fraction of a percent in fees. The returns are tax-free. There is no minimum balance. You can start with \$25.

A little sleep, a little slumber, a little folding of the hands to rest — and poverty will come upon you like a thief.

Proverbs 24:33-34

I read that proverb less as condemnation and more as honest physics. Small consistent inaction compounds the same way small consistent action does. **The question is which direction you want the compounding to go.**

WHAT'S ACTUALLY TRUE

You don't need a lot to start. You need to start. Use the RRSP vs TFSA Tool

(wiseandfaithful.ca/tools/rrsp-vs-tfsa-tool) to pick the right account, and the Compound Interest

LIE FIVE

Contentment means stopping.

The fifth lie is the subtlest one, and it's the one most likely to trip up men who've already done some work on their finances.

It sounds spiritual. *I'm content with what I have. I'm not striving. I'm trusting God.* And sometimes it is exactly that. But sometimes "contentment" is a spiritual-sounding word for a financial decision that's really about fear or avoidance.

Content with the savings account that hasn't grown in two years. Content with the RRSP that has never been looked at. Content with the life insurance policy that was set up before the kids were born and hasn't been reviewed since. Content with the mortgage that is being paid and the retirement that is not being planned.

I have learned, in whatever situation I am, to be content.

Philippians 4:11

Biblical contentment is not the absence of effort. Paul writes that line from prison — having also spent decades building churches, writing letters, and traveling across the known world. Contentment is the posture of the heart. It is not an excuse for passivity.

The man who is truly content is free to build wisely, to plan faithfully, to give generously — not because he's anxious about the future, but because he isn't. The absence of anxiety creates the conditions for good stewardship, not an escape from it.

WHAT'S ACTUALLY TRUE

The fearful man strives because he can't stop.

THE CONTENT MAN BUILDS BECAUSE HE'S FREE TO.

Those are different things, and they look different in a man's finances. Audit which one is shaping yours.

IF SOMETHING LANDED

Build the framework underneath.

These five lies are five corners of a bigger framework — a Christian stewardship lens, applied to Canadian finances, walked through together with a small group of men.

I'm running a *6-week live cohort* for Canadian Christian men. Weekly 90-minute Zoom sessions, a physical workbook, a small group of 8-12 men, and a mid-course 1:1 call. First cohort launches Q3 2027 at \$497 CAD beta pricing.

If you've been thinking about what it would look like to actually build a plan — not just read about one, but build one, with accountability and a group of men in the same place — this is for you.

[*wiseandfaithful.ca/course*](https://wiseandfaithful.ca/course)

— Dan