

Pretend to be Poor

Proverbs 13:7 gives one of the best pieces of financial advice in the whole Bible.

One pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth (ESV).

I remember reading Thomas Stanley's [The Millionaire Next Door](#) and [The Millionaire Mind](#). It took him hundreds of pages to say what the proverbialist said in just one verse. What Stanley discovered was the people who look like millionaires to us, probably aren't. Oh, they may get big paychecks each week, month, or year. But they don't actually have that much. Rather, most of the millionaires in our nation live next door to us and don't act like millionaires.

This pretending to be poor is not what we commonly hear among Americans, whining about not making enough money. It is something completely different. It means to actually live off less than you make. Sadly, too many of us live off more than we make, going further and further in debt. Or, only slightly better, we live off everything we make, always breaking even but living day-to-day. We are only one financial faux pas away from disaster. (I know this one all too well.)

How do we sometimes pretend to be rich? (None of the things I'm about to mention are wrong. If you really can afford them, then you are blessed and allowed to enjoy your blessings. Don't feel guilty. But for those who are barely making ends meet but pretend to be rich, there is going to be a day of financial reckoning. Beware!)

We buy every gizmo and gadget that catches our fancy, even when we can't explain why we need it or how it really benefits us. We eat out every chance we get. We never tell someone we simply can't go eat out with them because that would be embarrassing. Even when dining in, we buy the finest foods and eat big meals because eating on a budget would be boring. We use creative financing to buy more house than we can possibly afford. (I love Dave Ramsey's statement: "Creative Financing: In the Greek, that means too broke to buy a house." Perhaps that is so funny to me because I've lived it.) We buy new cars instead of repairing old ones. We only wear name brand clothes bought at the name brand store because we have to maintain our image. We impulse spend. We don't balance the checkbook or budget our spending as if we are making so much we have no danger of going too far. We use gifts as a means of trying to make our children or spouses happy. Each Christmas and birthday we try to outdo the last one. Each Christmas and birthday we try to compete with the other grandparents, friends, siblings, or whoever else is buying gifts too. We have to keep up with the neighbors. If they got a new car, we get a new car. If they get a pool, we get a pool. Instead of saving to purchase something, we pull out our trusty credit card as if we can actually afford to pay the 23% extra they will charge us per month for the next indefinite number of years. We take the 90-days-same-as-cash option. Let's face it; if we could really afford it, we'd just pay the cash. Do you get the idea?

Pretending to be poor will look different for each of us. After all, we are all at different economic levels. Some of us say, "There's no pretending here. We're just poor." If that is the case, then live like it. Does that mean going around complaining about our poverty? No. It simply means this. We must live on less than we make. Pretending to be poor means there is something we can afford, but instead we forego it and save the money instead.

Perhaps we can afford a nicer car. But, the one we drive is still getting us from point A to point B. Save the money, don't spend it. Why should we try to afford the immediate 40% depreciation as we drive the new car off the lot? Perhaps we can afford name brand store clothes. But then again, Goodwill in some locations has somebody else's name brand castoffs. They wear just as good and they cost less. Maybe rice and beans is not the best meal, but a couple of times a week never hurt anyone. Sure a bigger house would be more comfortable, but maybe letting the kids share rooms will draw them closer together. We might be able to afford the next generation of iWhatever, but the iAlreadyhave is still working and does all we need. Don't upgrade yet. We must not play keep up with the Joneses, they're probably broke (my apologies to anyone actually named Jones who is reading this article). Maybe a staycation is the thing to do this year. Hawaii, Italy, and Disney (oh that hurts) will still be there when we've saved up. Perhaps the bonus we got should go to pay the credit card off, after all, while we can afford the interest payments, maybe cutting down on them will benefit us in the long run.

Don't get me wrong. It is not a sin to buy a nicer car or clothes or go on a great vacation when we can afford them. I'm simply saying that just because we can afford it, doesn't mean we should. **Proverbs 21:20** says, "Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it" (ESV). This passage isn't warning against living beyond our means. It is actually warning against living at our means. No doubt, some of us may be at a subsistence level income. That happens at times. Sadly, however, many of us are way beyond that but can't seem to get past just subsisting on what we make. We need to learn to pretend like we are poor or at least poorer than we really are. Just because we can afford something doesn't mean we should buy it. Especially if affording it actually means, "I can handle the payments."

The next time someone suggests we spend some money that isn't wise for us to spend, let's go ahead and pretend to be poor. There's no shame in being poor and it will work out better for us in the end.