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Recommended Citation

Klein, T. (2020). Should We be on FIRE?. Retrieved from https://digitalcollections.dordt.edu/faculty_work/1203

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Should We be on FIRE?

Abstract

"A new personal finance craze is catching the attention of many millennials. FIRE, or Financial Independence and Retire Early, is a push to get out of the daily grind of the 9 to 5 workday."

Posting about the gift of work from *In All Things* - an online journal for critical reflection on faith, culture, art, and every ordinary-yet-graced square inch of God's creation.

<https://inallthings.org/should-we-be-on-fire/>

Keywords

In All Things, work, early retirement, debt, service

Disciplines

Christianity

Comments

In All Things is a publication of the [Andreas Center for Reformed Scholarship and Service at Dordt University](#).

in things

August 25, 2020

Should We be on FIRE?

Tim Klein

A new personal finance craze is catching the attention of many millennials. FIRE, or Financial Independence and Retire Early, is a push to get out of the daily grind of the 9 to 5 workday. The mentality of working a full day and returning home to be with the family is something many of today's workers do not enjoy. The growth in technology has allowed us to become available wherever and whenever. Sure, you may be able to work from home on Friday, but in reality, you worked from home each night of the week and on Saturdays too. Work has become a nearly 24/7 chore for many of today's workers. This pressure has led many to desire something else.

FIRE represents something else many of us want. Early retirement sounds like sleeping in, drinking coffee while listening to birds on the back porch, and catching an early tee time at our local course. No pressure, no boss, no one is telling you where to be, and, especially now, no Zoom meetings. For many of those looking to be really on FIRE, the goal is to retire in the 30s or early 40s. But is that what we should be working towards? Is retirement the goal of our working days?

Let me start by stating the first part of FIRE is a worthy goal. Many people are talking about the debt problem Americans are facing. Proverbs 22:7 reminds us that "the borrower is the slave to the lender." When we rely on others for our needs, it is difficult not to feel the pressure of our finances. Financial independence allows us to make choices we can't make if there are debts to be paid. As we decrease our debt, our ability to bless others increases. This mindset requires us to eliminate some of the earthly desires that have created the debt problem in America. Those who desire financial freedom do not purchase more home than they need. They do not purchase a vehicle to keep up with the Jones'. They do not travel so others will see their wonderful

life on Instagram. Ecclesiastes reminds us, “he who loves money will not be satisfied with money.” There will always be something else out there we desire. Financial independence pushes us to spend within our means; it helps us be stewardly with that which God has blessed us. Working to be financially independent leads us to think of how God would desire us to use the money He has given us.

There is a downside with the goal of financial independence as well. Scripture reminds us, “No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money” (Luke 16:13). The journey to financial independence can cause us to focus more on the process and less on the Lord. To get to financial independence, a person needs to have a plan. When combined with the other half of FIRE, the journey to financial independence goes into hyperspeed. Quickly, our goals become an idol. Questions come into our mind: how quickly can I save the money; how can I make more money; if I work more, can I save more? We begin to lose focus on many important areas of life that God has blessed us with—family, friends, etc. We work longer hours to earn a little more. We pass up opportunities to go out with friends. We work extra jobs to pay off our debt. All this to get to retirement earlier.

This thought brings me to my biggest concern when people consider being on FIRE. *Why do we work?* It’s a big question. It’s a question that I try to help students understand before they start working. The goal of FIRE is to stop working, but, often, we need to “work” extra hard to get to retirement. I believe this view of work was twisted in the fall. Before the fall, work was good. The fall developed a sense of distance from joyful work. We need to return to a place where we see work as a blessing from God, as it was in the garden of Eden. Work should not be something we have to do so we can retire someday. Work should not be something we hope will end someday. As Dorothy Sayers says in her essay, *Why Work?*, work should not be seen “as a necessary drudgery.” Instead, Sayers encourages us to see work “as a creative activity undertaken for the love of the work itself.” Work needs to be seen as a blessing from God that fits within His overarching call for our lives to use the gifts He has given us.

While the idea of early retirement may sound really nice, being separated from work for such a long time can leave an empty feeling inside. This work is not the workaholic work. It is God’s desire for you to be actively involved in the redemption of His kingdom. When we step outside His calling, there is an emptiness that fills our hearts, a feeling that there is more to life. This feeling is God’s gentle nudging to bring us back to His path. FIRE can drive us to view work in a different way than God does. Work should be joy-filled, not forced. When we change our view of work, we begin to see how work fits within God’s overarching call for our lives. It is not separate from His call. It is a beautiful way He has designed us to be a part of His Kingdom.

There are areas of the FIRE concept that can be beneficial in our daily walk. My concern is the way this lifestyle tiptoes the line between two masters and challenges the gift of work God has placed in our lives. As with all things this side of heaven, we need to view our finances and future with an eternal lens that brings glory to Him.