

Biblical Principles of Financial Stewardship

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A Few Beginning Thoughts

- Finances are discussed in over 2,350 verses of Scripture. Jesus says more about money than any other subject. It is important to God!
- We will cover general principles and concepts in this presentation. Specific application points and details are available in the resources referenced at the end.

Biblical Financial Study, Crown Financial Ministries, 2003.

Four Key Biblical Principles

- 1) Your heart will follow your treasure.
(Matt. 6:21)
- 2) God owns everything.
(Deut. 10:14)
- 3) God promises provision.
(Matt. 6:30)
- 4) God created us to be faithful to His image.
(1 Cor. 4:2)




Principle #1: Your Heart will follow Your Treasure



"For where your treasure is, there will your heart be also."
Matt. 6:21




How materialistic is your heart?

- *"No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon."* **Matt. 6:24**
- How often do you think about material things?
- The "things" around us are in competition with our fellowship with God.



"They that will be rich fall into temptation and a snare..." **1 Timothy 6:9**

Materialistic Tension

 <p>Scarcity <i>"He that trusteth in riches shall fall..."</i> Prov. 11:28</p> <ul style="list-style-type: none"> • Focus is on preserving wealth and the "security" it brings. 	 <p>Healthy <i>"...for a man's life consisteth not in the abundance of the things which he possesseth."</i> Luke 12:15</p> <ul style="list-style-type: none"> • Focus is not on wealth or "things", but is on God. 	 <p>Excess <i>"...the eyes of man are never satisfied."</i> Prov. 27:20</p> <ul style="list-style-type: none"> • Focus is on gaining contentment by adding "things."
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Principle #2: God Owns Everything



"Behold, the heaven and the heaven of heavens is the LORD'S thy God, the earth also, with all that therein is." **Deut. 10:14**

Remember God is the Owner of All

"For every beast of the forest is mine, and the cattle upon a thousand hills. I know all the fowls of the mountains: and the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fulness thereof."

Ps. 50:10-12

Ownership vs. Stewardship

- **Ownership:** exclusive rights and control over property.
- *"Is not this great Babylon, that I have built..."* **Dan. 4:30**
- What items do you frequently forget are not yours? Which ones are the hardest to relinquish?
- **Stewardship:** The careful and responsible management of something entrusted to one's care.
- *"Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season?"* **Luke 12:42**
- How are stewards different from owners?



Our Sense of Ownership Leads to Comparison

- The grass is always greener on the other side.
- Wealth by nature is based on comparison.
 - How do you know if you are "wealthy" or not?
- Comparison robs us of joy and contentment.
- We are very wealthy compared to the rest of the world.
 - 1/3 of the world lives on less than \$2 per day.



Giving

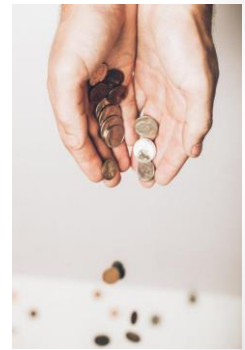
- **Charity:** The practice of benevolent giving.

Whenever we give, we should remind ourselves we are actually giving our gift to the Lord Himself. It becomes an act of worship – an expression of our gratefulness and love to God as our Creator, our Savior, and our faithful Provider.

- *"He that hath pity upon the poor lendeth unto the Lord; and that which he hath given will he pay him again."* **Prov. 19:17**
- *"...It is more blessed to give than to receive."* **Acts 20:35**

Giving and Tithes

- The Bible is clear in its command to give.
 - Tithes and Offerings
 - Giving should be above and beyond what we want...and done cheerfully.
 - Study **2 Cor. 9**
- Giving should be:
 - Personal
 - Periodic
 - Purposeful
- Do due diligence to find out about charities.
 - www.charitynavigator.org



How Farsighted is your Vision?

- We make choices depending on our long term vision.
- Do you operate under a:
 - 1 month plan?
 - 1 year plan?
 - 10 year plan?
 - 100 year plan?
 - Eternal plan?



Principle #3: God Promises Provision



"...for your heavenly Father knoweth that ye have need of all these things."

Matt. 6:32

Do I Rest in the Sovereignty of God?

- Do I believe God is able to raise up and set down? (**1 Sam. 2:8**)
- Do I believe God will provide for the flowers and birds? (**Matt. 6:30**)
- Do my actions demonstrate I truly believe these things?



True contentment

"Better is little with the fear of the LORD than great treasure and trouble therewith." **Prov. 15:16**

"Two things have I required of thee; deny me them not before I die: Remove far from me vanity and lies; give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the Lord? Or lest I be poor, and steal, and take the name of my God in vain." **Prov. 30:7-9**

Needs vs. Wants

- Clarify the difference between needs and wants.
 - One is based on survival.
 - One is based on choice.
 - What is the root of our choices?
 - The power of advertising can sway us. The average American sees 3,000 ads each day.
 - Overspending robs us of our joy through worry, selfishness, and guilt.

"But my God shall supply all your need according to his riches in glory by Christ Jesus." **Phil. 4:19**

The Right Balance

- We need to sort out the things which are truly necessary and have lasting benefits from those which will strain our bank account, relationships, and emotional health.
 - A balanced life requires:
 - Reflection
 - Prioritization
 - Action according to Biblical principles



The Dangers of Debt

- The Bible does not condemn debt but does discourage us from having it. Avoiding debt is critical to balanced lifestyle.
- *"The rich ruleth over the poor, and the borrower is servant to the lender."* **Prov. 22:7**
- *"Say not unto thy neighbor, Go, and come again, and tomorrow I will give; when thou hast it by thee."* **Prov. 3:28**



Principle #4: God Created us to be Faithful to His Image



"Moreover it is required in stewards, that a man be found faithful." **1 Cor. 4:2**

Faithfulness in Work

- Work is God's idea and was initiated by God prior to the Fall of man. (**Genesis 2:15**)
- God is glorified when we use the creativity and talents He has given us to the best of our ability. He can and will bless these efforts at times. (**Matt. 25:14-30, Parable of the Talents**)
 - However, we must remember that we work so we can glorify God through our faithfulness, not so we can have gain for ourselves.
- We are called to take a long term view and balance this work with our other responsibilities (family, church, etc.).

Faithfulness in Character

- It is essential we are honest and just in all our dealings.
 - The faithful in the least will be faithful in the much. (**Luke 16:10**)
 - Seek to have a "just" weight (**Prov. 11:1**) and pay/work for that which is fair.
- Our character is key to our legacy and witness.
 - *"A just man walketh in his integrity; his children are blessed after him."* **Prov. 20:7**
 - *"A good name is rather to be chosen than great riches,"* **Prov. 22:1**

Faithfulness in Investing

- Four Simple Keys to Finances:
 - Spend less than you earn.
 - Avoid debt.
 - Build an emergency fund.
 - Set long term goals.
- "Steady plodding" is the best description of proper investing.
 - Take advantage of the variable of time; the sooner you save the better.
 - "Get rich quick" schemes reveal the motivations of the heart.



Managing our Finances God's Way, Your Money Counts, 1996.

Faithfulness in your Estate

- *"A good man leaveth an inheritance to his children's children."* **Prov. 13:22**
- Details need to be thought about and put in place.
 - Will, Living Wills, DNRs, Power of Attorney(s), Child Guardianship, etc.
- Seeking counsel is critical in making estate planning decisions. (**Prov. 11:14**)
 - Are you meeting with a Financial Planner you can trust to consider key items?
- Planning your estate is not a once-and-done project. Your plans will need periodic tweaking as your family grows or shrinks.

Communication is Critical with Estate Planning Decisions

"...a time to keep silence, and a time to speak."

Ecc. 3:7

- It is *imperative* good communication takes place when making estate planning decisions.



- Family members need to know your desires so your wishes can be carried out.
- Make sure your power(s) of attorney and executor(s) know what their duties are and your expectations of them.
- Have a family meeting so everyone is included.
- More damage results from heirs feeling left out or treated unfairly without dialogue.

Faithfulness in Teaching

- What is the legacy you are leaving to your children? Your children's children?
 - This will become the greatest inheritance and is more important than any wealth.
 - Model key financial principles early and often:
 - Giving
 - Savings
 - Chores/Work
 - Start with the end in mind. What principles do you want to have instilled in your children when they reach adulthood?
- Our mindset can become *"Soul, thou has much goods laid up for many years; take thine ease, eat, drink, and be merry."* (Luke 12:19) when it needs to be *"these words which I command thee this day...teach them diligently unto thy children."* (Deut. 6.)

Resources Available

- www.accounseling.org/finances
- Crown Financial Bible Study



APPENDIX

What Fruit are you bearing?

Attributes of a "Me Tree"

- Runs after things
- Eager to get rich; has a continual craving for more money
- Thinks godliness is a means to financial gain.
- Lives with the desire to eat, drink, and be merry
- Places their hope and security in wealth.
- Loses all contentment.
- Covets other people's things.
- Rejects the Bible's teachings.

Attributes of a "He Tree"

- Believes in God's Word.
- Believes it is more blessed to give than to receive.
- Believes in serving God only.
- Believes they are small when compared to God.
- Believes in faithfulness in small things.
- Believes in eternal rewards.

Root of Riches, Chuck Bentley, 2011.

Take Home Test

- Which of these key financial practices do you need the most help to improve?
 - Working hard at all times.
 - Working in an area where God has gifted you.
 - Eliminating all debt.
 - Taking care of your family with an appropriate lifestyle.
 - Helping others prosper.
 - Saving a portion of all your earnings.
 - Guarding your integrity.
 - Using all resources to advance God's kingdom.
 - Making generosity the focus of your life.

Root of Riches, Chuck Bentley, 2011.