



APOSTOLIC CHRISTIAN

Counseling and Family Services

515 Highland Street, Morton, IL 61550 ❖ Tel: (309) 263-5536 Fax: (309) 263-6841 ❖ www.accounseling.org

Biblical Financial Stewardship

Part One of Three

No one can deny that we are living in a time of great financial uncertainty. Even the wisest of experts are struggling to bring calmness to the troubled waters of recent financial upheaval. Many people are deeply concerned because of the possibility of losing things they value – savings, retirement plans, jobs, possessions, and even homes.

But although we live with a degree of uncertainty, this does not have to be a time of insecurity. The difference is whether we will apply the principles of financial stewardship that are clearly spelled out in God's Holy Word. Those who wrote the words of Scripture were hardly financial counselors, and yet the biblical concepts of how to handle our money and possessions will provide much-needed security in an uncertain world.

Here are three of the most important concepts in the Bible that teach us how God wants us to relate to money and possessions.

1. Stewardship vs. Ownership.

One of the most important and oft-repeated biblical concepts is that we are stewards and not owners of our possessions. The word "steward" is defined as "a person who manages or administers another's property or financial affairs." God is the true owner of everything we have, and He entrusts them to us as stewards with the expectation that we will use them wisely, invest them to gain interest, and not consider them as objects of worship or trust.

1 Chronicles 29:12 "Thine, O Lord, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O Lord, and thou art exalted as head above all".

God's expectation of us as stewards is spelled out in several places, most notably in the parable of the unfaithful steward in Luke 16.

Luke 16:1-2 "And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. (2) And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward."

Jesus concludes this parable by saying that faithfulness is the attribute by which stewards will be judged.

Luke 16:10-11 "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. If therefore ye have not been faithful in the unrighteousness mammon, who will commit to your trust the true riches?"

The Apostle Paul also reminds us of this in his letter to the Corinthians.

1 Corinthians 4:2 "It is required in stewards, that a man be found faithful."

2. Fellowship with God.

Another important concept in stewardship is that how we handle money influences our fellowship with the Lord. Jesus equates this with the quality of our spiritual life. If we handle our money properly according to the principles of Scripture, we grow closer to Christ. However, if we are unfaithful with it, our fellowship with Him will suffer. This is clearly illustrated in the parable of the talents, where the master recognizes and rewards the faithfulness of his servant:

Matthew 25:21 "Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord."

In contrast to that, notice the master's judgment on the servant who hid his talent in the earth and simply surrendered it without any increase:

Matthew 25:26-30 "His lord answered and said unto him, Thou wicked and slothful servant . . . Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury [interest] . . . And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth."

As we handle money God's way, we have an opportunity to enter into the joy of a more intimate relationship with our Lord.

3. Only One Master.

A third important concept is that there is great danger in letting our possessions compete with the Lord for first place in our lives. Money is a primary competitor with Christ for the lordship of our lives. Jesus tells us we must choose to serve only one of these two masters.

Matthew 6:24 "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 [money]."

It is impossible for us to serve money – even in a small way – and still serve the Lord.

Summary

Many of us who grew up in the church remember singing the song about the foolish man who built his house on the sand, and the wise man who built his house on the rock. When we grew older, we learned that this song tells the story that Jesus told as recorded in Matthew 7. We must remember that Jesus prefaced his parable with these words:

Matthew 7:24 "Therefore whosoever heareth these sayings of mine, and doeth them, I will liken him unto a wise man . . ."

When we study and learn the principles of financial stewardship as taught in God's Word, we have the opportunity to build our financial house on the solid rock of scriptural principles. When the storms of financial upheaval descend upon us, the house that is built on the rock will stand secure.

Crown Financial Stewardship Bible Study materials adapted by the Apostolic Christian Church can be purchased from www.acpublications.org