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Ten Lessons On Biblical Principles of Financial Stewardship



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Ten Lessons On Biblical Principles Of Financial Stewardship

The following highlights have been taken from the ten chapter lessons in Crown Financial Ministries' Biblical Financial Study, Small Group Student Manual. Consider carefully studying these principles one lesson at a time, perhaps one each week. As you review them and study the Scripture verses that support them, you will be adopting a biblical perspective on money and possessions. These principles will be of great value to anyone who believes that the Word of God contains divine counsel that will guide us in making today's financial decisions.

1. Introduction – Stewardship.

Luke 16:11 “If therefore ye have not been faithful in the unrighteousness mammon, who will commit to your trust the true riches?”

How we handle money influences our fellowship with the Lord. Jesus equates how we handle our money 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 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.”

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

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.

2. God's Part / Our Part.

1 Chronicles 29:11-12 “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. Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all.”

Ownership or stewardship? The Lord owns all our possessions. He created all things in the first six days, and He never transferred the ownership of His creation to people. As we shall see throughout this study, recognizing God's ownership is crucial in allowing Jesus Christ to become the Lord of our money and possessions.

Deuteronomy 10:14b “Heaven is the LORD's . . . the earth also, with all that therein is.”

Psalms 50:10-12 “Every beast of the forest is mine, and the cattle upon a thousand hills . . . the wild beasts of the field are mine. If I were hungry, I would not tell thee: for the world is mine, and the fullness thereof.”

Ten Lessons On Biblical Principles Of Financial Stewardship

Recognizing God's ownership. If we are going to be genuine followers of Christ, we must transfer ownership of our possessions to the Lord. We must give up claim to ownership of all that we have.

Luke 14:33 "...Whosoever he be of you that forsaketh not all that he hath, he cannot be my disciple."

Be faithful with what we are given. The word that best describes our part is "steward." A steward is a manager of someone else's possessions. The Lord has given us the authority to be stewards. Our responsibility as stewards can be summed up in one word – **faithfulness** – regardless of how much He has entrusted to us.

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

3. Debt.

Proverbs 22:7 "The rich ruleth over the poor, and the borrower is servant to the lender."

Exactly what is debt? The dictionary defines "debt" as "money that a person is obligated to pay to another." This includes money owed to credit card companies, bank loans, money borrowed from relatives or friends, the home mortgage, and past due bills. Scripture does not say that debt is a sin, but it discourages the use of debt. The first part of *Romans 13:8* says, "Owe no man any thing." The Amplified Version says, "Keep out of debt and owe no man anything."

Debt is considered slavery. When we are in debt, we are in a position of servitude to the lender. And the deeper we are in debt, the more like servants we become. We do not have the freedom to decide where to spend our income, because our money is already obligated to meet these debts.

1 Corinthians 7:23 "Ye are bought with a price; be not ye the servants of men."

Our Heavenly Father made the ultimate sacrifice by giving His Son, the Lord Jesus Christ, to die for us and pay the debt for our sins. And now He wants His children to be free to serve Him, not lenders, in whatever way He chooses.

How to get out of debt. Getting out of debt is easily described in ten steps, but following them requires commitment and hard work. (For detailed explanations of each of these steps, refer to the Biblical Financial Study Small Group Student Manual.) Pray; establish a budget; list everything you own; list everything you owe; establish a debt repayment; consider earning additional income; control the use of credit cards; be content with what you have; consider a radical change in lifestyle; and do not give up!

4. Counsel.

Proverbs 12:15 "The way of a fool is right in his own eyes: but he that hearkeneth unto counsel is wise."

So often, people who have financial problems could have avoided them if they had sought counsel from someone who understands God's perspective of money. There are two attitudes that keep us from seeking counsel. The first one is **pride** – our culture perceives seeking advice as a sign of weakness. The second is **stubbornness** – we don't want to be told we can't afford what we already have decided to buy. But in His Word, God encourages us to seek advice from godly counselors and use their wisdom for our benefit.

Proverbs 19:20 "Hear counsel, and receive instruction, that thou mayest be wise in thy latter end."

Ten Lessons On Biblical Principles Of Financial Stewardship

The counsel of Scripture. The first source of counsel should be God's Word: What does Scripture say about a particular issue? In *Psalms 119*, the psalmist wrote, "Thy testimonies also are my delight and my counsellors" (verse 24) and, "Thou through thy commandments hast made me wiser than mine enemies. . . I have more understanding than all my teachers: for thy testimonies are my meditation" (verses 98-99).

The counsel of godly people. God has given each of us certain abilities and gifts, but He has not given any one person all the abilities that he or she needs to be most productive. We need the input of others who bring their unique backgrounds to broaden our thinking with alternatives we would never have considered without their advice. We read in *Proverbs 15:22*, "Without counsel purposes are disappointed: but in the multitude of counselors they are established."

The counsel of the Lord. In *Isaiah 9:6*, part of the description applied to the Lord is "Wonderful, Counselor." In addition to receiving counsel from Scripture and from godly people, we need to be seeking direction from the Lord. And He is ready and willing to give advice to all who ask: "I [the Lord] will instruct thee and teach thee in the way which thou shalt go: I will guide thee with mine eye" (*Psalms 32:8*). When we know what God wants us to do and we obey, it is much more productive than our efforts apart from His direction. Whenever you feel hurried or pressured or you are confused concerning a decision, go to a quiet place that will allow you to listen quietly for His still, small voice.

5. Honesty.

Leviticus 19:11 "Ye shall not steal, neither deal falsely, neither lie one to another."

All of us have to make daily decisions about whether or not to handle money honestly. Sometimes these decisions are made more difficult because everyone around us seems to be acting dishonestly. But God's Word is very clear that His desire is for us to be completely honest: "Divers weights are an abomination unto the LORD; and a false balance is not good" (*Proverbs 20:23*).

We cannot practice dishonesty and love God. Two of the Ten Commandments address honesty: "Thou shalt not steal. Thou shalt not bear false witness against thy neighbour" (*Exodus 20:15-16*). And Jesus told us, "If ye love me, keep my commandments" (*John 14:15*). It is impossible to love God with all our hearts, souls, and minds if we are dishonest and act as if He doesn't care. Every honest decision strengthens our faith in God and helps us grow into a closer relationship with Christ.

We can escape the temptation of dishonesty.

A. Practice the Golden Rule: "Look not every man on his own things, but every man also on the things of others" (*Philippians 2:4*). Practicing this simple rule is sometimes costly, but its reward is a clear conscience before God and other people.

B. Stay away from dishonest people. Scripture teaches us that we are deeply influenced by those around us, either for good or for evil. Paul wrote, "Be not deceived: evil communications [bad companions] corrupt good manners [morals]" (*1 Corinthians 15:33*). Although we cannot isolate ourselves from every dishonest person, we can and should be very cautious when choosing our close friends or considering a business relationship with another.

C. Have a regular pattern of giving. We can escape the temptation of acting dishonestly by giving generously to those in need. "Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth" (*Ephesians 4:28*). As we give, we are drawn closer to the Lord and our incentive to steal is reduced. Why would we steal something if we are only going to give it away?

Ten Lessons On Biblical Principles Of Financial Stewardship

6. Giving.

Acts 20:35 “I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive.”

There are four important elements that will give much-needed insight and direction in the area of giving: attitudes, advantages, amount, and approach.

Attitudes. God evaluates our actions on the basis of our attitudes. Absolutely critical in our giving must be an attitude of love: “*Though I bestow all my goods to feed the poor . . . and have not charity [love], it profiteth me nothing*”(1 Corinthians 13:3). Jesus used the occasion of the widow casting two mites into the temple treasury to remind us that our attitude is more important than the amount. He looks past the amount of the gift to the heart of the giver. Whenever we give, we should remind ourselves that we are actually giving our gift to the Lord Himself. In doing that, it becomes an act of worship – an expression of our gratefulness and love to God as our Creator, our Savior, and our faithful Provider. “*Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver*”(2 Corinthians 9:7).

Advantages. There are many advantages to giving; here are three significant areas.

A. Increase in intimacy with Jesus. Above all else, giving directs our attention and heart to Christ. “*For where your treasure is, there will your heart be also*”(Matthew 6:21). When you give your gift to Him, your heart will automatically be drawn to the Lord. We can share in the reward that Jesus promised to the faithful stewards, “*enter thou into the joy of thy lord*”(Matthew 25:21).

B. Increase in Heaven. When we give to the Lord, we are investing for eternity. “*But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal*”(Matthew 6:20). Although we “can’t take it with us,” the Word teaches us that we can make deposits to our heavenly account before we die.

C. Increase on Earth. There are a number of Scripture passages which teach us that giving results in material blessings flowing back to the giver. Consider just these two: “*The liberal [generous] soul shall be made fat [shall prosper]: and he that watereth shall be watered also himself*”(Proverbs 11:25). “*He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully*”(2 Corinthians 9:6). But we must understand that the reason the Lord produces an increase is so that we may give more and have our needs met at the same time. He wants us to recognize that He is behind it.

Amount. In the Old Testament, the Law required a tithe (ten percent). The children of Israel were condemned for not tithing properly: “*Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation*”(Malachi 3:8-9). The New Testament teaches that we are to give in proportion to the material blessing we receive. How much should you give? Each one should earnestly seek God’s will concerning giving. Ask Him to help you obey Christ’s leading. Consider a tithe for a minimum and then give above that as the Lord prospers or directs.

Approach. The Apostle Paul gave the Corinthian believers some very practical directions for their giving: “*Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come*”(1 Corinthians 16:2). From this, we learn that our giving should be regular, personal, and out of a private deposit. Other passages tell us that our giving should be a priority, premeditated, and without pride.

Ten Lessons On Biblical Principles Of Financial Stewardship

7. Work.

Colossians 3:23-24 “And whatsoever ye do, do it heartily, as to the Lord, and not unto men; knowing that of the Lord ye shall receive the reward of the inheritance: for ye serve the Lord Christ.”

Even before sin entered the human race, God instituted work. The very first thing that He did with Adam was to put him to work. “The LORD God took the man, and put him into the garden of Eden to dress it and to keep it”(Genesis 2:15). Work is so important to God that He gives this command to the children of Israel, “Six days thou shalt work”(Exodus 34:21a). And in the New Testament, Paul wrote to the Thessalonians, “If any would not [is not willing to] work, neither should he eat”(2 Thessalonians 3:10b).

One of the primary purposes of work is to build character. There is dignity and character-building in all types of work. A job is not merely a task designed to earn money; it’s also intended to produce godly character in the life of the worker. There are many proverbs that encourage diligence and condemn laziness in our work responsibilities. “Be thou diligent to know the state of thy flocks, and look well to thy herds”(Proverbs 27:23). “He also that is slothful in his work is brother to him that is a great waster”(Proverbs 18:9).

But don’t overwork! Hard work, however, must be balanced by the other principles of life. If your job demands so much of your time and energy that you neglect your relationship with Christ or your loved ones, then you are working too hard. *Exodus 34:21a* reads, “Six days thou shalt work, but on the seventh day thou shalt rest.”

Characteristics of a godly employee. The godly employee always honors his or her superior. “Servants [employees] be subject to your masters [employers] with all fear [respect], not only to the good and gentle, but also to the froward [unreasonable]” (1 Peter 2:18). The godly employee honors his fellow employees. He or she should avoid office politics and manipulation to secure a promotion: the Lord Himself controls your promotion, not your boss. We can be content in our jobs by being honest, faithful, prayerful, honoring our superiors, and encouraging other employees.

8. Investing.

Proverbs 21:5 “The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.”

An important principle from Scripture is that money is not evil. The Bible never condemns money itself, only the misuse of or the wrong attitude toward it: “The love of money is the root of all evil”(1 Timothy 6:10a). Jesus clarifies this issue in the parable of a rich man who laid up treasures for himself. Take time to read the entire parable as recorded in *Luke 12:16-21*. “But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall these things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God”(Luke 12:20-21). Jesus called the rich man a fool because he saved **all** of his goods. He stored them up for his own use, and did not balance his saving with generous giving. If we concentrate solely on saving and investing, our focus and affection will gravitate to those possessions. But if we balance our saving and investing by giving generously to the Lord, we can still love Christ with all our hearts.

Three acceptable goals in investing:

A. To provide for you and your family. This principle is clearly stated in 1 Timothy 5:8, “If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel [unbeliever].” It extends to providing for your needs in old age and leaving an inheritance to any children you may have.

Ten Lessons On Biblical Principles Of Financial Stewardship

B. To become free financially to serve the Lord. One objective of saving is to reduce our dependence on a salary to meet our needs. This affords us the freedom to invest more volunteer time in ministry if this is God's plan for us. The more income our savings and investments produce, the less we are dependent on income from our job.

C. To operate your business. Another purpose for saving and investing is to accumulate enough capital to open and operate a business without going into debt. The amount of money will vary substantially, depending on the requirements of each business.

One unacceptable goal in investing: The desire to become rich is expressly prohibited in Scripture: *"They that will be [want to be] rich fall into temptation and a snare, and into many foolish and hurtful lusts, which drown men in destruction and perdition"* (1 Timothy 6:9). The desire to become rich is self-centered and usually motivated by pride, greed, or envy. When I want to be a faithful steward, I am Christ-centered in my thoughts and attitudes. My actions are then motivated by a pure heart. I am serving Christ and growing closer to Him. When we want to get rich, Scripture tells us that we are loving money: *"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]"* (Matthew 6:24). When we want to get rich, we are actually loving money and hating God.

How can we overcome the temptation to get rich? First, we must "split". In 1 Timothy 6:11, Paul counsels Timothy to *"flee these things [the desire to get rich]; and follow after righteousness, godliness, faith, love, patience, and meekness."* When you become aware of your desire to become rich, you must run from that temptation and replace it with the pursuit of godliness. Secondly, we must "submit" – the ultimate way of escape is found in submitting to Jesus as Lord. We can do this in perfect confidence because Jesus overcame a massive temptation to become rich. In Luke 4:5-7, we read how the devil himself tempted Christ with the power and glory of all the earthly kingdoms in an instant of time. But because He was submitted entirely to the Father and empowered by the same Holy Spirit who lives in us, He was able to resist that temptation.

9. Perspective.

Philippians 4:11-13 "Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me."

The Bible does not require one specific lifestyle or standard of living. Godly people are represented in Scripture as coming from all walks of life, and the Lord still places His people in every level of society – rich and poor. We encourage you to evaluate your standard of living using the following principles.

Seven biblical principles that should influence our lifestyle:

1. Learn to be content. Contentment is mentioned often in Scripture, usually in reference to possessions. Paul wrote to Timothy, *"And having food and raiment [clothes] let us be therewith content"* (1 Timothy 6:8) and to the Philippians, *"Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content"* (Philippians 4:11). The path to contentment has three steps: "learning" what God requires of us in handling money and possessions, "doing" those requirements, and "trusting" God to provide exactly what He knows is best for us. Biblical contentment is an inner peace that accepts what God has chosen for our present vocation and financial situation.

Ten Lessons On Biblical Principles Of Financial Stewardship

2. Learn to avoid coveting. Coveting means to crave another's property, and it is prohibited throughout Scripture. The last of the Ten Commandments begins with the words "*Thou shalt not covet*" and ends with the words "*any thing that is thy neighbour's*" (*Exodus 20:17*). A greedy or covetous person is an idolater. Ask the Lord to show you if you are guilty of coveting something that is another's. If so, ask the Lord to change your heart.
3. Do not determine your lifestyle by comparing it to others. Some use comparison to justify spending more than they should, often in a vain attempt at "keeping up with the Joneses." Paul warned the Corinthians, "*but they measuring themselves by themselves, and comparing themselves among themselves, are not wise*" (*2 Corinthians 10:12b*).
4. Freely enjoy whatever you spend in the "Spirit." Prayerfully submit spending decisions to the Lord. Seeking His direction does not mean that we will never spend for anything other than a basic necessity. "*For every creature of [everything created by] God is good, and nothing to be refused, if it be received with thanksgiving*" (*1 Timothy 4:4*).
5. Make an effort to live more simply. Every possession requires time, and often money, to maintain. Too many or the wrong type of possessions can demand so much time or money that they harm our relationship with the Lord and others. A quiet, simple life is the safest environment for us to be able to invest enough time to nurture our relationships. "...*Study [strive] to be quiet, and to do your own business, and to work with your own hands*" (*1 Thessalonians 4:11a*).
6. Success is meaningless apart from serving Jesus Christ. Nothing, even extraordinary success, can replace the value of our relationship with the Lord. Ask yourself this question: Am I sacrificing a close relationship with Christ in the pursuit of wealth? "*For what shall it profit a man, if he shall gain the whole world, and lose his own soul?*" (*Mark 8:36*).
7. Do not be conformed to the world. *Romans 12:2* says, "*Be not conformed to this world.*" We live in one of the most affluent cultures the world has ever known. We are constantly bombarded with advertising to prompt us to spend money. Advertisers strive to send a very clear message – the happy, beautiful, wrinkle-free life can be ours if we are willing to buy it. Author George Fooshee states it so well, "People buy things they do not need with money they do not have to impress people they do not even like." An expensive lifestyle claims to satisfy our deepest needs. When we want to live this counterfeit dream but cannot afford it, we suffer discontentment. Remember to seek the Lord's guidance and godly counsel when making a spending decision.

10. Eternity.

Mark 8:36 "For what shall it profit a man, if he shall gain the whole world, and lose his own soul?"

We need to keep eternity in view. Our failure to view our present lives through the lens of eternity is one of the biggest hindrances to seeing our lives as assets in their true light. Yet, Scripture states that the reality of our eternal future should determine the character of our present lives and the use of our money and possessions. People who do not know the Lord look at life as a brief interval that begins at birth and ends at death. With no eternal perspective, they think, "If this life is all there is, why deny myself any pleasure or possession?" But those who know Christ have an entirely different perspective. We know that life is short, but it is the testing period that will determine much of our experience in heaven. The writer of Psalms realized this when he wrote, "*The days of our years are threescore and ten; and if by reason of strength they be fourscore years . . . for it is soon cut off, and we fly away. . . . So teach us to number our days, that we may apply our hearts unto wisdom*" (*Psalms 90:10,12*).

Ten Lessons On Biblical Principles Of Financial Stewardship

Eternity is long. On the other hand, eternity never ends. The reality of the “long tomorrow” is the backdrop against which all the questions of life and the handling of our resources must be answered. We must never become too much at home in this world or we will become ineffective in serving the cause of the kingdom we are here to represent. Peter referred to believers as “*strangers and pilgrims*” (1 Peter 2:11). Pilgrims are unattached travelers – not settlers – aware that the excessive accumulation of things can distract them in their journey. Material things are valuable to them, but only as they facilitate their mission. Things can entrench us in the present world, cause us to focus on the visible instead of the invisible, and make us unresponsive to God. Pilgrims of faith look to the next world. They see earthly possessions for what they are: useful for kingdom purposes but far too flimsy to bear the weight of trust.

Two biblical principles that will help us gain a proper perspective of our possessions:

1. We leave it all behind. The psalmist observed, “*Be not thou afraid when one is made rich, when the glory of his house is increased; for when he dieth he shall carry nothing away: his glory shall not descend after him*” (Psalm 49:16-17).

2. Everything will be destroyed. Earthly goods will not last forever – they are destined to be totally annihilated. “*But the day of the Lord will come as a thief in the night; in the which the heavens shall pass away with a great noise, and the elements shall melt with fervent heat, the earth also and the works that are therein shall be burned up*” (2 Peter 3:10). Understanding the temporary nature of possessions should influence us as we consider spending decisions.

Now is the Time! Although we cannot foretell exactly what the future holds, it is probable that our country will experience financially difficult times in the future. We believe God has graciously given us a window of time to conform to His Word in the area of money. We plead with you to seize this opportunity! Become diligent in your efforts to get out of debt, give generously, budget, and work as unto the Lord. In short, become a **faithful steward**.

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