



## STEWARDSHIP OF MONEY

### What does God say about how we deal with our money?

- Although stewardship covers all areas of our lives – not just our possessions but our faith, our time, our talents, our relationships, and our environment – money and how we handle it can affect and control all of them.
- We learn from the Scripture that whenever we deal with money, we are dealing not with a neutral medium of exchange but with the powers that operate behind, in and through money that seeks our devotion above all else.
- It does not say that money itself is not wrong. Money is used to fund everything – good and bad.
- In God's economy – money is a tool. But in the world's economy, money is a symbol and a power.
- But money is a powerful thing. If we fail to control it, it will control us and money, rather than God's still small voice, money will drive all key life decisions for us – where we live, what jobs we take, who our friends are, and more.
- Jesus warns us that this area would quickly become a source of pain and frustration and sometimes bondage - where we start to act as owners of our money and possessions and don't see how quickly they start to own us.
- Jesus warns us that our hearts will follow our money. And that we are then easily led astray from trust and devotion to God into areas of worry and even obsession over our possessions.
- This is why God has so much to say about how we deal with money (over 2300 verses). Jesus spoke about it frequently. About two-thirds of Jesus' parables make reference to our use of financial resources. Jesus tells us that where our treasure is, there our heart will be also.
- *"No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money" (Matthew 6:24)*
- When we try to separate our spiritual life from our finances, our work, our careers our possessions, we begin to serve two masters. As Christians, that puts us in a very dangerous position. Jesus warns us that we must not do this.
- Whenever there is a separate life that is owned and ruled by you, you cannot be a steward. Ownership and stewardship are mutually exclusive. As soon as anything becomes 'ours', it ceases to be an asset that can be stewarded and we are reenacting the sin of Adam and Eve in the Garden.
- As we teach people to resist the pull of the world culture and follow good money stewardship principles– to be generous, to save, to get out of consumer debt – we must do this:
  - Only in the context of a heart transformation
  - With grace-filled teaching, and
  - On a solid biblical foundation.



# 1. Biblical Non-Negotiables

## GOD'S PART:

- **God is God and is the Creator of Everything**  
*(The world culture tells us that there is no one god and that we evolved – in other words, created ourselves)*
  - God created the heavens and the earth and everything in it (Genesis 1)
  - The Lord is the everlasting Lord, the Creator of the ends of the earth (Isaiah 40:20-28)
  - God created all things and by his will they exist and were created (Revelations 4:11)
  - There is no other God (Isaiah 46:9)
  
- **God owns everything**  
*(The world culture tells us that it is 'mine')*
  - The earth and everything in it belongs to God (Psalm 24: 1-2)
  - The land belongs to God (Leviticus 25:23)
  - Every animal belongs to God (Psalm 50:10-12)
  - All the gold and silver belongs to God (Haggai 2:8)
  - Our very breath comes from God (Gen. 1)
  
- **God controls everything**  
*(The world culture tells us that we are in control)*
  - God is the ruler of all things and it is he that exalts and gives strength (1 Chronicles 29:12)
  - God changes the times and seasons and gives wisdom (Daniel 2:21-22)
  - God does whatever pleases him (Psalm 135:6; Daniel 4:34-35)
  - God sends poverty and wealth, humbles and exalts (1 Sam. 2:7)
  - God brings both prosperity and creates disaster (Isaiah 45:7)
  - God controls the nations (2 Chronicles 25:8)
  - God has set the time and place for every nation (Acts 17:26)
  - Works all things for good for those that serve him (Romans 8:28)
  
- **God is the provider of everything...**  
*(The world culture tells us that it is up to us)*
  - Every good and perfect gift (James 1:17)
  - Every spiritual blessing (Eph. 1:3-4)
  - All that we need (Matthew 7:7-12)
  - Wisdom (2 Chronicles 1:11-12)
  - Riches, honor, justice, righteousness (Prov. 8:18-22)
  - All that we have accomplished (Isaiah 26:12)



## OUR PART:

- **We are stewards, not owners**
  - God put man in the garden to work (tend) it and take care of it (Genesis 2:15)
  - We are God's workmanship created to do good works (Ephesians 2:10)
  - Whatever we do or say is as a representative of the Lord (Colossians 3:17, 23-24)
  - We are God's ambassadors (2 Corinthians 5:20)
  - We are not our own, but bought with a price (1 Corinthians 6:20)
  - We do not live or die for ourselves but for God (Romans 14:7-8)
  
- **Live Accountably**
  - It is required from a steward to be found faithful (1 Corinthians 4:2)
  - From everyone who has been given much, much will be required (Luke 12:48)
  - We must all appear before Christ for the things done in the body (2 Corinthians 5:10)
  - For we will all stand before God's judgment seat.... So then, each of us will give an account of himself to God (Romans 14:10,12)
  - Men will have to give account for every careless word spoken (Matthew 12:36)
  
- **Live Contently**
  - Do not covet what others have (Exodus 20:5-17)
  - Be content with food and clothing (1 Timothy 6:6-11)
  - Give us this day our daily bread (Matthew 6:11)
  - Keep your lives free from the love of money and be content with what you have (Hebrews 13:5)
  - Be content whatever the circumstances (Philippians 4:11-13)
  - Make your ambition to lead a quiet life (1 Thessalonians 4:11-12)
  
- **Generosity is not an option**
  - This was the sin of Sodom – they were arrogant, overfed and unconcerned; they did not help the poor and needy (Ezekiel 16:49)
  - God commands us to be openhanded toward the poor and needy (Deuteronomy 15:11)
  - Leave part of the harvest for the widow, poor & foreigner (Deut. 24:19)
  - Do not forget to do good and share with others (Hebrews 13:16)
  - How can the love of God be in you if you have no pity on someone in need (1 John 3:17)
  - Religion that God accepts as pure is looking after orphans and widows (James 1:27)
  
- **Love your Neighbour as Yourself**
  - Do not seek revenge or bear a grudge – but love you neighbor as yourself (Leviticus 19:18)
  - The commands are summed up on "love your neighbor as yourself" (Romans 13:9; Galatians 5:14; James 2:8)



## 2. God's Warnings

- **Our hearts will always follow our money**
  - Where our treasure is our heart will be there also (Matthew 6:19-21)
  - We will be devoted to and love money if it is our master (Matthew 6:24)
  
- **Do not live for today – but for eternity**
  - Our citizenship is in heaven (Philippians 3:20)
  - Our giving in this world will be credited to our account (Philippians 4:16-17)
  - Doing good and being generous will lay up treasures in heaven for the coming age (1 Timothy 6:18-19)
  - For this world is not our home, we should look forward to our everlasting home in heaven (Hebrews 13:14)
  
- **Riches can deceive you**
  - You say you are rich and don't need anything, but spiritually you are wretched and miserable and poor and blind and naked (Revelation 3:17)
  - The worries of this life and the deceitfulness of wealth and the desires for other things choke out the word making it unfruitful (Mark 4:18-19)
  - Be on your guard against all kinds of greed for a man's life does not consist in the abundance of his possessions (Luke 12:15)
  - The more you have, the more you spend, right up to the limits of your income (Ecclesiastes 5:11)
  - The love of money is the first step towards all kinds of sin. Some have even turned away from God because of their love for it (1 Timothy 6:10)
  - Our hearts will always follow our money - Matt. 6:19-24
  - Don't put your hope/trust in wealth which is so uncertain – 1 Tim. 6:17
  - Be Generous & Share – 1 Tim 6:18
  
- **Don't become prideful of what God has given (be humble)**
  - If your riches increase, don't be proud (Psalm 62:10)
  - Remember that it is God who gives us the ability to produce wealth (Deuteronomy 8:17-18)
  - When our hearts become proud we forget God (Deuteronomy 8:11-14)
  - Don't boast about your riches, but boast in knowing God (Jeremiah 9:23-24)
  - Better to be poor and humble than proud and rich (Proverbs 16:19)



## 3. God's Guidelines

### **COUNSEL – Seek wise & avoid foolish counsel**

- Counsel is encouraged
  - A wise man listens to advise (Proverbs 12:15)
  - Make plans by seeking advise (Proverbs 20:18)
- Multiple counselors are encouraged
  - Many advisers make victory sure (Proverbs 11:14)
- Sources of counsel
  - The Lord – I will instruct you and teach you in the ways you should go; I will counsel you and watch over you (Psalm 32:8)
  - I bless the Lord who gives me counsel; in the night also my heart instructs me. I have set the Lord always before me; because He is at my right hand, I shall not be shaken. (Ps. 16: 7-8)
  - Scripture –
    - Your statutes are my delight; they are my counselors (Psalm 119:24)
    - For the Word of God is living and active. Sharper than any double-edged sword, it penetrates even to dividing soul and spirit, joints and marrow; it judges the thoughts and attitudes of the heart (Hebrews 4:12)
  - Godly People (including spouse, parents)
    - Listen, my son, to your father's instructions and do not forsake your mother's teaching (Proverbs 1:8)
    - The mouth of the righteous man utters wisdom, and his tongue speaks what is just. The law of his God is in his heart; his feet do not slip. (Psalm 37:30-31)
- Avoid the Counsel of the Wicked
  - Blessed is the man who does not walk in the counsel of the wicked (Psalm 1:1)
  - The advise of the wicked is deceitful (Proverbs 12:5)

### **HONESTY – in even the smallest things**

- Honesty in even the smallest matters (Luke 16:10)
- We are commanded not to lie or bear false witness (Exodus 20:16)
- We are commanded to pay taxes:
  - The authorities are God's servants (Romans 13:6)
  - Give to the government what is the governments (Matthew 22:21)
- God demands accurate scales & balances (Proverbs 16:11)
- God hates cheating but delights in honesty (Proverbs 11:1)
- God values honesty even more than gifts (Proverbs 21:3)
- Cannot be dishonest and love God who is TRUTH (John 14:6)



- It is impossible for God to lie & we are to be conformed to His image (Hebrews 6:18)
- Cannot practice dishonesty and love our neighbour – (Romans 13:9-10)
- Dishonesty hurts/steals from our neighbour (Proverbs 25:18)
- Honesty creates credibility for evangelism (Philippians 2:15)
- Honesty confirms God's direction (Proverbs 4:24-26)

### **WORK – Work hard, but do not overwork**

- God himself is a worker
  - By the seventh day God had finished the work he had been doing (Genesis 2:2)
  - Jesus said to them, “My Father is always at his work to this very day, and I, too, am working” (John 5:7)
- God not only gives us the ability to work but controls promotion (Daniel 5:21)
- Our abilities come from God (1 Corinthians 12)
- Stewards are to work in a distinctively Christian way
  - Work hard and diligently (Proverbs 12:27)
  - Work with all your might (Ecclesiastes 9:10)
  - Work willingly and conscientiously (Titus 2:9-10)
- Stewards are to treat their employees in a Christian way
  - Pay a fair wage (Mal. 3:5)
  - Pay them promptly (Leviticus 19:13)
  - Treat them justly and fairly (Ephesians 6:9)
  - We must not exploit our workers (Isaiah 58:3)
  - We should not partner with unbelievers (1 Corinthians 6:14)
- We should not overwork - Do not wear yourself out to get rich (Proverbs 23:4)
- We are commanded to take time from work for rest and worship (Exodus 12:16)
- God rested from his work (Genesis 2:3)
- There remains a Sabbath rest for the people of God; for anyone who enters God's rest also rests from his own work, just as God did from his. (Hebrews 4:10)

### **DEBT - Avoid debt, but be free to lend**

- Debt is to be avoided - Let no debt remain outstanding (Romans 13:8)
- Debt is compared to slavery - The rich rule over the poor, and the borrower is the servant to the lender (Proverbs 22:7)
- Debt is considered a curse - He will lend to you, but you will not lend to him; He will be the head, and you will be the tail. (Deuteronomy 28:44)
- Being debt free is considered a blessing - You will lend to many nations but will borrow from none (Deuteronomy 28:12)



- Debt is a presumption on the future - you are making a purchase today that we cannot afford today, and presuming that you will be able to pay for it tomorrow - Scripture warns against presumption (James 4:13-15)
- Godly people repay their debts (Proverbs 3:28)
- Wicked people do not repay their debts (Psalm 37:21)

### **COSIGNING (surety)**

- When you cosign a loan, you become legally responsible to pay the debt if the person who needed your cosign does not pay it
- Cosigning is discouraged and lacks wisdom (Proverbs 17:18)
- Cosigning is dangerous
  - He who puts up security for another will surely suffer (Proverbs 11:15)
  - Do not be a man who.. puts up security for debts (Proverbs 22:26-27)
- Cosigning is a trap that must be avoided at all cost
  - My son, if you have put up security for your neighbor, if you have struck hands in pledge for another, if you have been trapped by what you said, ensnared by the words of your mouth, then do this, my son, to free yourself, since you have fallen into your neighbor's hands. Go and humble yourself; press your plea with your neighbor! Allow no sleep to your eyes, no slumber to your eyelids. Free yourself, like a gazelle from the hands of the hunter, like a bird from the snare of the fowler. (Proverbs 6:1-5)

### **LENDING**

- We are to freely lend to those in need (Deuteronomy 15:8)
- When lending to the poor we are not to charge interest (Leviticus 25:35-37)
- We are to forgive outstanding debt every 7 years (Deuteronomy 15:1-2)

### **SPEND – Budget and live below your means**

- We should know our financial condition (i.e. Budget)
  - Be sure you know the condition of your flocks... for riches do not endure forever (Proverbs 27:23-24)
  - Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it? (Luke 14:28)
- We should plan and be able to provide for our family (1 Timothy 5:8)
- Do not covet what others have (Exodus 20)
- Keep your lives free from the love of money (Hebrews 13:5)
- Be content whatever the circumstances (Philippians 4:11-13)



### **SAVE – Plan & invests, but do not hoard**

- The wise have stored food, but the foolish have devoured all they have (Prov. 21:20)
- We should plan for future needs “Careful planning puts you ahead in the long run; hurry and scurry puts you farther behind” (Prov. 21:5)
- Parents ought to save up for their children (2 Corinthians 12:14)
- We are to save to provide for our family – “If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever (1 Tim. 5:8)
- Diversify investments
  - We should diversify our investments “Give portions to seven, yes to eight, for you do not know what disaster may come upon the land”. (Ecclesiastes 11:2)

### **Hording**

- Hoarding causes us great harm
  - I have seen a grievous evil under the sun; wealth hoarded to the harm of its owner (Ecclesiastes 5:13)
- We are told not to seek riches here on earth – but treasures in heaven
  - Do not store up for yourselves treasures on earth ... (Matthew 6:19)
- We are not the sum of our stuff (Luke 12:13-21)
- Hoarding steals from our neighbours – for out of our abundance we are to give generously to those in need
  - At the present time your plenty will supply their need, so that in turn their plenty will supply what you need (2 Corinthians 8:14)
  - Command those that are rich not to be arrogant nor to put their hope in wealth, which is so uncertain... command them to be rich in good deeds and to be generous and willing to share (1 Timothy 6:17-18)

### **GIVING**

- We are designed to be givers - It is a reflection of the nature of God – for God so loved the world he gave his one and only son (John 3:16)
- We are told by God to give
  - Bring all the tithes and offerings (Deuteronomy 14:28-29 & Malachi 3:10)
  - Give and it will be given unto you (Luke 6:38)
  - This was the sin... they did not help the poor and needy (Ezekiel 16:49)
  - Be openhanded toward the poor and need in your land (Deuteronomy 15:11)
  - Do not forget to do good and to share with others (Hebrews 13:16)
  - Your plenty will supply what they need... (2 Corinthians 8:14)
- It is the test of the love of God abiding in us - If anyone has material possessions and sees his brother in need but has no pity on him, how can the love of God be in him? (1 John 3:17)
- God cares about our heart and not what we give



- To obey is better than sacrifice (1 Samuel 15:22)
- By an act of faith, Abel brought a better sacrifice to God than Can. It was what he believed, not what he brought, that made the difference. That's what God noticed and approved as righteous. After all these centuries, that belief continues to catch our notice (Hebrews 11:4)

### How much should we give?

- The Old Testament benchmark is the tithe = 10%
  - A tithe of everything from the land... belongs to the Lord. It is holy to the Lord (Lev. 27:30)
  - Bring in the whole tithe into the storehouse that there may be food in my house. Test me in this.... (Malachi 3:6-12)
- The New Testament doesn't speak of tithes but 'radical generosity' is demonstrated and asked for by Jesus
  - Go sell all your possessions and give to the poor, and you will have treasure in heaven. Then come follow me. (Matthew 19:21)
  - The widow's mite – gave all she had (Mark 12:42-44)
  - The story of the woman pouring expensive perfume over Jesus (Mark 14:4-9)
  - In the early church in Acts there was no poor among them because from time to time those who owned lands or houses sold them and brought the money from the sale and put it at the apostles' feet to be distributed to anyone as he had need. (Acts 4:32-35)
  - The Macedonian Christians gave out of extreme poverty and beyond their ability (2 Corinthians 8:2-3)
- Every Christian should diligently pray and seek God's wisdom in the matter of participating in tithing and/or how much to give (James 1:5).

### Where should we give?

- To look after family
  - If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever (1 Timothy 5:8)
- To the Church Body / Community
  - All the believers were together and had everything in common. Selling their possessions and goods, they gave to anyone as he had need (Acts 2:44-45)
  - Pastors who do their work well should be paid well and highly appreciated (1 Tim. 5:17-18)
  - Those who are taught the Word of God should help their teachers by paying them (Gal. 6:6)
  - We are not to forget the ministers as long as we live in the land (Deuteronomy 12:19)
- To Other Spiritual Instructors & Workers
  - Don't you know that those who work in the temple get their food from the temple...in the same way, the Lord has commanded that those who preach the gospel should receive their living from the gospel (1 Corinthians 9:13-14)
- We are to give to support the work of the Kingdom outside our church
  - Churches in acts supported each other when in need
  - People supported Paul on missionary trips
  - People supported Paul when in prison



- We are to give to the poor
  - The Poor and the alien (Leviticus 19:10)
  - The alien, the fatherless and the widow (Deuteronomy 24:19)
  - Those in need (Luke 3:11, Acts 2:45, The Good Samaritan)

### When should we give?

- Regularly
  - On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. (1 Corinthians 16:2)
- Give whether we are rich or poor
  - Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own. (2 Corinthians 8:2-3)

### How should we give?

- Give First (First Fruits)
  - Cain and Able (Genesis 4:2b-7)
  - Bring the best of the first fruits to the house of the Lord (Exodus 23:19)
  - Honour the Lord with your wealth, with the first fruits of your crops (Proverbs 3:9-10)
- Give Quietly with no thought of return (Matt. 6:1)
  - Be careful not to do your 'acts of righteousness' before men, to be seen by them. If you do, you will have no reward from your Father in heaven. (Matthew 6:1)
- Give Proportionally
  - Each one of you should set aside a sum of money in keeping with his income (1 Cor. 16:2)
- Give Intentionally & Cheerfully
  - "Each person should give what they have decided in their heart to give. Not reluctantly or under compulsion, for God loves a cheerful giver..." (2 Corinthians 9:7-8)
- We must always give with the right attitude
  - If I give all I possess to the poor and surrender my body to the flames but have not love, I gain nothing (1 Corinthians 13:3)
- Give Excellently –
  - See that you also excel in this grace of giving (2 Corinthians 8:7)



### **CHILDREN – teach & train**

- Develop character to make them godly - Proverbs 22:6
- Talk to them about things of faith - Deut. 6:6-7
- God disciplines those He loves - Hebrews 12:6
- Don't be afraid of failure for God works all things together for good - Romans 8:28
- Teach them about Giving
  - Give and it will be given to you - Luke 6:38;
  - It is more blessed to give than to receive Acts 20:35;
  - Offer your bodies as living sacrifices Romans 12:1
  - Share with the Lord's people who are in need. Practice hospitality Romans 12:13
  - Give even when it hurts - 2 Cor. 8:2-5;
  - Whoever sows generously will also reap generously - 2 Cor. 9:6-7
  - We are to be generous on every occasion - 2 Cor. 9:11
  - Do not forget to do good and share with others - Heb 13:16
  - Let us not love with words or speech but with actions and in truth - 1 John 3:18

### **COMMUNITY – love your neighbour**

- Love your Neighbour as Yourself – (Luke 10:25-37; Lev. 19:18; Matt. 22:39; Romans 13:9; Gal. 5:14; James 2:8)
- We are to look after the poor, alien, fatherless & widow – Deut. 24:19; James 1:27
- We are to do justice, love mercy & and walk humbly with our God – Micah 6:8
- We are to repair estranged relationships – Matt. 5:23-34
- We are not to avoid the more important matters of the law - justice, mercy & faithfulness - Matt. 23:23
- We are to care for family members – Eph. 6:2-3; 1 Tim. 5:3-4, 8
- Show hospitality to one another without grumbling. (1 Peter 4:9)
- Do not neglect to show hospitality to strangers, for thereby some have entertained angels unawares. (Hebrews 13:2)
- "For I was hungry and you gave me food, I was thirsty and you gave me drink, I was a stranger and you welcomed me, I was naked and you clothed me, I was sick and you visited me, I was in prison and you came to me." (Matt. 25:34-46)
- Contribute to the needs of the saints and seek to show hospitality. (Romans 12:13)
- You shall treat the stranger who sojourns with you as the native among you, and you shall love him as yourself, for you were strangers in the land of Egypt: I am the Lord your God. (Lev. 19:34)



**ENVIRONMENT – Guard & tend but worship the Creator**

- We are to guard & tend (steward) the earth and everything in it - Gen. 1
- Creation belongs to God & reflects His Glory - Ps. 19:1-4
- All things were created by Christ 0 Col. 1:16
- The earth belongs to God - Ps. 24:1
- Christ died to reconcile all of creation to God - Col 1:20
- *See FMCiC Position Paper on Environment*

**LIFESTYLE – live for eternity, not for today**

- Don't live for Today – but for Eternity - Matt 6:19-20
- Our citizenship is in heaven - Philippians 3:20; Heb. 12:14
- Our giving will be credited to our account - Phil. 4:16-17
- Being Generous lays up treasures in heaven - 1 Tim. 6:18-19

