

BIBLICAL STEWARDSHIP

WEEK 6: OUR MONEY AND OTHER RESOURCES

INTRODUCTION TO THE SERIES

- The goal of this series is to consider the unique calling of believers to steward their lives for the glory of God and of Christ. For the believer, our whole lives (our skills, bodies, time, money, and so on) ultimately belong to God. Everything we have is on loan to us from our Lord, and we will give an accounting for how we used it. Over the course of these lessons, we hope to bring biblical principles to bear in our everyday lives, so that we might manage what God has entrusted to us in a way that is distinctly Christ-centered. s
- Here is schedule for the upcoming lessons:
 - June 2nd: Overview of stewardship for the believers
 - June 9th: Our talents, gifts, and service to the Lord
 - June 16th: Our bodies
 - June 23rd: Our time and relationships I
 - June 30th: Our time and relationships II
 - July 7th: No Class
 - **July 14th: Our money and other resources**

INTRODUCTION¹

- This morning, we are going to talk about our money and other resources.
- Scripture has a great deal to say about money and material possessions. There are about 700 verses on love, 500 verses on prayer, less than 500 verses on faith, **but over 2,000 verses on the subject of money**. Jesus spoke more about issues involving money than about heaven and hell combined. Why? A church body's or individual believer's attitude toward the use of money is a revealing barometer of spiritual health and maturity. In Matthew 6:19–21, Jesus speaks the truth very plainly: “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in Heaven... For where your treasure is, there will be your heart also.” A servant cannot serve two masters – God and mammon [materialism]. We will hate the one and love the other [see Matthew 6:24].

¹ <https://www.gracechapel.org/white-papers/biblical-principles-on-financial-stewardship-white-paper/>

Consequently, as a church – and as individuals – we must seek to use the financial resources, spiritual gifts, and talents God provides to invest in heavenly and eternal purposes.

- In American society we enjoy a standard of living incomprehensible to most of the rest of the world. While the Bible does not demand that everyone live a spartan lifestyle or make a vow of poverty, a biblical worldview prohibits us from succumbing to unrestrained self-indulgence [see Matthew 6:19–21]. We should not buy something simply “because we can afford it.” The fact that our friends own certain things or that advertising tells us we need certain things should not dictate what our spending decisions should be. Perhaps we should be more willing to be content with the “functional” rather than the “state-of-the-art” or that which is the current trend. Advertising tries to convince us that prestige is a worthwhile objective and that it can be achieved by inducing envy in others. In contrast, the Bible identifies envy and covetousness as sin – mindsets we should not try to stimulate in others. Responsible stewardship requires discipline, sensitivity to the needs of others, denial of possessiveness, and above all, with the Holy Spirit’s help, a constant evaluation of our priorities and motivations.
- We need to think about money the way God thinks about money. An adjusted view of money and material possessions is part of the renewing of the mind that God intends for us as we grow spiritually (Romans 12:2). Financial decisions can actually be one of the most effective means of drawing close to God and glorifying Him. What other means is there that so effectively requires that we become dependent on God and evaluate our motives than our finances?²

STEWARDSHIP OF OUR FINANCES

- There are some basic principles that we should put into practice when we discuss how we are to steward our finances to the glory of God.
- While there certainly are some prohibitions when it comes to how we do or do not spend our money, much of the Bible has to do with the motivation behind what we do with our money.
- Before getting into those areas, we need to have some foundational beliefs about God and money.
- We also want to be careful not to make false assumptions about people and their money. Just because someone is either rich or poor does not mean they have made the best or worst decisions regarding money.
- People can make great decisions and just simply have “hard times” come upon them. On the contrary, people can be very blessed by their poor choices.
- It is important to keep yourself focused on what God has for you and your resources.

² <https://bible.org/book/export/html/17757>

God owns everything that we have.

- This has already been discussed in the introductory class, but it is worth mentioning as we begin our discussion about finances.
- There is a tendency to think *I earned it, therefore it's mine*. Since you are the one working and putting in the time and energy, your natural understanding is that you own the reward for your labor.
- **Psalm 24:1** "...The earth is the LORD'S, and all it contains, the world, and those who dwell in it."
- If we do not have this basic understanding that God owns all that we have, we will never be able to be a good steward of anything (especially money) that the Lord blesses us with.
- Our eager acknowledgement of God's ownership shifts the focus away from a "self" focused materialism to a mindset of, "What does God want me to do with the resources He has entrusted to me?"³
- This is the very first question that we should ask *before* making financial decisions.
 - What does God want me to do with the money He has entrusted to me?
- This should be done before we put our family budget into place (we'll talk more about this later), before we take vacations, buy cars, spend money on entertainment, etc.
- An honest personal question, *do you view God as the owner, or your money and you are simply charged with stewarding it?*
- Practically, how do you know that you do not own it?
 - You cannot take it with you when you die.
- If we don't learn it by life experiences, there is something we should learn from every funeral. We don't "own" anything because we don't take it with us. Solomon, the wisest man ever, said, "Naked a man comes from his mother's womb, and as he comes, so he departs. He takes nothing from his labor that he can carry in his hand." (Ecclesiastes 5:15). The apostle Paul concurred, "For we brought nothing into the world, and we can take nothing out of it." (1 Timothy 6:7). Job, at his lowest point worshipfully agreed, saying, "Naked I came from my mother's womb, and naked I will depart. The LORD gave and the LORD has taken away; may the name of the LORD be praised." (Job 1:21)⁴
- This is freeing for us to believe. What we have is the Lord's, we are just responsible for how the Lord's things are used.
- This means that, since God owns it all, our real job is that of being faithful with what God has given us.⁵
- This is freeing because, while there are some exhortations and prohibitions, the Lord give us great latitude in how we use the money that He has allowed us to have.

³ <https://www.gracechapel.org/white-papers/biblical-principles-on-financial-stewardship-white-paper/>

⁴ <https://bible.org/book/export/html/17757>

⁵ Ibid.

- If we were to go around the room and ask people how they *generally* used their money, there would be some similarities, but there would be some really big differences based upon our family, season of life, goals in life, etc.
- This is why it's important not to make blanket statements (that the Bible does not use) and to apply them to every Christian for all time.

How to think of yourself as a steward and not an owner.⁶

- **Be grateful for what you have and content with where you are.**
- When you are a steward, you can be grateful because God has blessed you with something that you really do not deserve. We think that because we have worked hard and done the right things, we deserve something in return. That is how the world works, not so with God.
 - On the spiritual level, we are all deserving of death and God owes us nothing. Gratefulness fills our hearts when we realize that it is only because of God's mercy and kindness that we have anything at all.
 - Our hard work, investments, and financial expertise mean nothing if God does not bless it.
- When we are grateful, it is far easier to be content with what we have been given.
 - The temptation is to look at someone else and want what they have for us.
 - God gives us what we need (and can handle) for the season of life that we are in.
 - We should be content managing the resources which God has given to us for this time.
- **Allow yourself to enjoy the blessings of God.**
- Sometimes we might think that if we do God's will we are taking a vow of poverty. Thinking like stewards does not mean we give up good things. It means that we give up control. And a stewardship mindset does not mean that we don't enjoy good things. It actually means that we enjoy things more.
- Enjoyment does not have a price tag. Many who are more wealthy find it hard to enjoy what they have, because true enjoyment comes only from God (Ecclesiastes 2:24,25; 4:8). If we earn our money selfishly, we will spend it selfishly, and selfish people don't enjoy much. Selfish people complain the most – whether they are digging ditches or staying at a posh resort. On the other hand, as we think and live as God's stewards, and then God gives us extra blessings – extra money or possessions after being faithful and generous – we really can enjoy them!
- The Christian life is one which should be characterized by joy. This means that we should enjoy the blessing of God as He gives them to us.

⁶ <https://bible.org/book/export/html/17757>

- **1 Timothy 6:17** “Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy.”
- While this passage has many applications, we are told that God supplies us with all things and that we are to enjoy what He supplies.

BIBLICAL PRINCIPLES FOR STEWARDING OUR MONEY

- Once we understand that God owns everything and that we are just stewards, that we are to be content and grateful, and that God intends us to enjoy our life...what are some principles that we should employ so that we are making God-honoring choices with our money?

Live within your means.

- Before looking at some specifics, it is important to point out that living within one's means may make some drastic changes all of a sudden.
 - For example, divorce, death of a spouse, having an unexpected child, etc. are just some of the ways that can dramatically and suddenly impact how we live.
- While there are certainly exceptions, there are some basic principles that we can apply to make sure that we stay within the means that God has blessed us with.
 - **Proverbs 13:7** “There is one who pretends to be rich, but has nothing; Another pretends to be poor, but has great wealth.”
- Depending on your season of life, your income and budget are going to look different...but the principles are going to be the same.
- Contentment is the key to living within your budget. If you are constantly trying to upgrade your things, then your goal is not to honor God but live for yourself.
- Our goal should never be to keep up with the world but be able to serve the Lord with our money.

Avoid excessive borrowing.

- The main way that we tend to live outside of our means is by borrowing and going into debt. If your desire to keep up with what others are doing and you do not make as much money as they do, then you are going to need another source of income.
- Some people work more and more so that they can have stuff, others go into mountains of debt so others will think they have more than they do.

- While the Bible does not say it is a sin to owe someone money, it certainly does say that there are consequences that come with loaning or borrowing money.
- "...it is also clear that there are verses and Biblical principles that raise warning flags for those considering borrowing as an option. A couple of those concerns are as follows:⁷
 - "The rich rules over the poor, and the borrower becomes the lender's slave [Proverbs 22:7]." If a church borrows money from a lender the church gives up some degree of its autonomy and flexibility in performing future ministry – especially if the church cannot repay the borrowed amount. Borrowing causes an authority relationship to be established where the lender has some degree of control over the borrower. Consider the circumstances of the widow in 2 Kings 4:1 when she could not pay the creditors due to the death of her husband.
 - **2 Kings 4:1** "Now a certain woman of the wives of the sons of the prophets cried out to Elisha, "Your servant my husband is dead, and you know that your servant feared the LORD; and the creditor has come to take my two children to be his slaves."
 - Credit can be used as a substitute for trusting God or to obtain a desired goal immediately without waiting on Him. As a church, credit could be used to buffer ourselves from depending on the Lord. In Psalm 37:7 the psalmist says, "Rest in the Lord, and wait patiently for Him; do not fret because of him who prospers in his way. "As a church, we must seriously and prayerfully ask ourselves before borrowing, "Have we asked God to provide the resources and waited long enough for Him to supply?"
- The Bible cautions against the dangers of debt, as it can lead to financial bondage and limit our ability to serve God fully (Proverbs 22:7). While some debt may be unavoidable, such as a mortgage or student loan, it's crucial to minimize and manage debt responsibly. By avoiding unnecessary debt, we can maintain financial freedom and focus on using our resources for God's purposes.⁸
- As was said, going into debt is not necessarily sinful, but we must take into consideration our season of life, the thing that we are purchasing with our debt and why we need to go into debt to get it.

Set aside some savings for the future.

- While this is a good principle, this is not a commandment in the Bible (therefore, to **not** set aside something for the future is not sinful) and should not be placed as a burden upon people.

⁷ <https://www.gracechapel.org/white-papers/biblical-principles-on-financial-stewardship-white-paper/>

⁸ <https://biblestudyforall.org/7-biblical-principles-for-financial-stewardship-navigating-finances-with-faith/#:~:text=As%20we%20acknowledge%20God's%20ownership,our%20resources%20for%20His%20purposes.>

- **Proverbs 6:6-8** ‘Go to the ant, O sluggard, Observe her ways and be wise, Which, having no chief, Officer or ruler, prepares her food in the summer and gathers her provision in the harvest.’
 - This highlights the wisdom of the ant, which stores up provisions for the future. Saving for the future is an essential aspect of financial stewardship, as it allows us to be prepared for unexpected expenses and long-term goals. By setting aside a portion of our income for savings, we can build a strong financial foundation for ourselves and our families.⁹
- We should at least know that there are unexpected bills and other expenses which loom on the horizon.
- This does not mean we live in fear, afraid to spend any money at all. But it does mean that we know we don’t just live for today.
 - Another aspect of this is saving for retirement. While this concept is perfectly acceptable, remember that it is a very Western ideology. The amount of people in the world with this type of “expendable” income is very, very low.
- **2 Corinthians 12:14** “Here for this third time I am ready to come to you, and I will not be a burden to you; for I do not seek what is yours, but you; for children are not responsible to save up for their parents, but parents for their children.”
 - While the context here is not about a family (mother, father, kids), but rather about how Paul viewed the church at Corinth as his child.
 - The principle is a good one to keep in mind.
 - Parents are the benefactors who give their children life, and, from infancy on, give them all that is needed for them to grow and survive. Whatever capital they amass, they pass on to their children, not the reverse. As the recipients of untold gifts, the children are obligated to repay their parents with love and honor. In the Greco-Roman world ingratitude for benefits received was considered an outrageous sin. Paul therefore appeals to the Greco-Roman social conventions about the relationship between parents and children to turn the tables on them. He is their spiritual parent who has given his children all that they needed from their infancy, providing milk to solid food (1 Cor 3:2). He has not injured them by refusing to accept their support, and he will not allow them to turn the natural parent-child relationship into an unnatural client-patron relationship. They have injured him instead and are guilty of egregious sin by failing in their unconditional duty as his children to show him love and honor.¹⁰
- In other words, the parents should desire to set their kids up for success in their future.

⁹ Ibid.

¹⁰ David E. Garland, *2 Corinthians*, vol. 29, NAC (Nashville: Broadman & Holman Publishers, 1999), 532.

- This will, without a doubt, look different for each family. There is no reason to try and do what others are doing for their kids. Your family is unique to you and your situation.

Give generously.

- “You have not lived today until you have done something for someone who can never repay you.” Bunyan
- **Proverbs 19:17** “One who is gracious to a poor man lends to the LORD, And He will repay him for his good deed.”
- It is not about the amount that you give but the heart behind what you do give.
- Jesus illustrates this with the widow and her mite.
 - **Mark 12:42-43** “A poor widow came and put in two small copper coins, which amount to a cent. Calling His disciples to Him, He said to them, ‘Truly I say to you, this poor widow put in more than all the contributors to the treasury...’”
- While most Christians operate under the tithe concept.¹¹
 - Tithing is an Old Testament concept. The tithe was a requirement of the Law in which the Israelites were to give 10 percent of the crops they grew and the livestock they raised to the tabernacle/temple (Leviticus 27:30; Numbers 18:26; Deuteronomy 14:24; 2 Chronicles 31:5). In fact, the Old Testament Law required multiple tithes—one for the Levites, one for the use of the temple and the feasts, and one for the poor of the land—which would have pushed the total to around 23.3 percent. Some understand the Old Testament tithe as a method of taxation to provide for the needs of the priests and Levites in the sacrificial system.
 - After the death of Jesus Christ fulfilled the Law, the New Testament nowhere commands, or even recommends, that Christians submit to a legalistic tithe system. The New Testament nowhere designates a percentage of income a person should set aside, but only says gifts should be “in keeping with income” (1 Corinthians 16:2). Some in the Christian church have taken the 10 percent figure from the Old Testament tithe and applied it as a “recommended minimum” for Christians in their giving.
 - Although no tithe is demanded of the Christian, the New Testament talks about the importance and benefits of giving. We are to give as we are able. Sometimes that means giving more than 10 percent; sometimes that may mean giving less. It all depends on the ability of the Christian and the needs of the body of Christ. Every Christian should diligently pray and seek God’s wisdom in the matter (James 1:5).

¹¹ <https://www.gotquestions.org/tithing-Christian.html>

- What are some Biblical principles for Christian giving?
- **2 Corinthians 9:6-7** “Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.”
 - **Sacrificially** “...he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully...”
 - This is not a guaranteed system for wealth but a heart principle to regulate what is important and what has priority in our life.
 - **Willfully** “Each one must do just as he has purposed in his heart, not grudgingly or under compulsion...”
 - Since the Christian is not bound by a percent or minimum of giving, we should actively pray about how much we do give to the church. Since some people like a “baseline” number, if 10% was required under the law, how much more do we understand stewardship.
 - **Cheerfully** “...for God loves a cheerful giver.”
 - When giving, it is not a chore...as if you are missing out on what you really want to do with your money.
 - And no...cheerful (Greek *hilaros, ἡλαρός*) does not mean “hilarious.” Yes, that is where we get our English word for hilarious, but you cannot read back into the text what the word means today. God does not want *hilarious* givers.
- **1 Corinthians 16:1-2** “Now concerning the collection for the saints, as I directed the churches of Galatia, so do you also. On the first day of every week each one of you is to put aside and save, as he may prosper, so that no collections be made when I come.”
 - **Regularly** “On the first day of every week each of you is to put aside and save...”
 - While Christians may differ on if our offering should be a normal part of our budget or if it should be an EFT to the church...one thing is certain, it should be a regular part of our life in the church.
 - While Paul says *on the first day of every week*, that was for their particular culture where they were paid daily. For us, it may be every other week, once a month or another scenario. No matter the timing our pay, our giving should be regular.