

Christian Norms

Financial Stewardship

Stewardship – Why?

1. Ownership - God Owns It All.

- a. The earth is the LORD's and the fullness thereof, the world and those who dwell therein – Psalms 24:1
- b. The heavens are yours; the earth also is yours; the world and all that is in it, you have founded them – Psalms 89:11
- c. Therefore, David blessed the LORD in the presence of all the assembly. And David said: “Blessed are you, O LORD, the God of Israel our father, forever and ever. Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O LORD, and you are exalted as head above all. Both riches and honor come from you, and you rule over all - I Chronicles 29:10-11
- d. Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth.’ You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day - Deuteronomy 8:17-18

2. Responsibility – We Are Managers.

- a. Then God said, “Let us make man in our image, after our likeness. And let them have dominion over the fish of the sea and over the birds of the heavens and over the livestock and over all the earth and over every creeping thing that creeps on the earth.” So God created man in his own image, in the image of God he created him; male and female he created them. And God blessed them. And God said to them, “Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth. Genesis – 1:26-28
- b. So Joseph found favor in his sight and attended him, and he made him overseer of his house and put him in charge of all that he had... So he left all that he had in Joseph's charge, and because of him he had no concern about anything but the food he ate... “Behold, because of me my master has no concern about anything in the house, and he has put everything that he has in my charge - Genesis 39:4-8

- c. “For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more... But he who had received the one talent went and dug in the ground and hid his master’s money.” - Matthew 25:14-18

3. Accountability – We Will Give Account

- a. So then each of us will give an account of himself to God. - Romans 14:12
- b. This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found faithful. I Cor 4:20
- c. Now after a long time the master of those servants came and settled accounts with them... And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more...’ And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more...’ He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’ But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.’
Mathew 25: 26-30

4. Reward – We Will Be Rewarded

- a. Whatever you do, work heartily, as for the Lord and not for men, knowing that from the Lord you will receive the inheritance as your reward. You are serving the Lord Christ. - Col 3:23-24
- b. As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.
I Timothy 6:17-19
- c. His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.
Matthew 25:21

Christian Norms

Financial Stewardship

Stewardship – How?

- 1. Set Goals** - Goals Provide Direction and Purpose.
- 2. Steps to Making Wise Financial Decisions**
 - a. Seek Biblical Wisdom-** Psalms 119:105
 - i. Your Word is a lamp to my feet and a light to my path.
 - b. Pray** – James 1:5
 - i. If any of you lacks wisdom, let him ask God, who gives generously to all without reproach, and it will be given him.
 - c. Come to an Agreement With Your Spouse.** I Corinthians 1:10
 - i. I appeal to you, brothers, by the name of our Lord Jesus Christ, that all of you agree, and that there be no division among you, but that you be united in the same mind and same judgment.
 - d. Seek Godly Counsel** – Proverbs 15:22 and 12:15
 - i. Without counsel plans fail, but with many advisers they succeed.
 - ii. The way of the fool is right in his own eyes, but a wise man listens to advice.
 - e. Have a Long-Term Perspective.** Matthew 6:19-21
 - i. 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, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.
 - f. Be Willing to Wait** – Proverbs 28:20, 22
 - i. A faithful man will abound with blessings, but whoever hastens to be rich will not go unpunished.
 - ii. A stingy man hastens after wealth and does not know that poverty will come upon him.

- g. Be Careful Not to Presume on the Future.** James 4:13-15
 - i. Come now, you who say, “today or tomorrow we will go into such and such a town and spend a year there and trade and make a profit” – yet you do now know what tomorrow will bring. What is your life? For you are a mist that appears for a little time and then vanishes. Instead, you out to say, “If the Lord wills, we will live and do this or that.”

- h. Watch Out for Anxiety.** Matthew 6:25 Phil 4:6-7
 - i. Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food and the body more than clothing?
 - ii. Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your request be made known to God. And the peace of God, which surpasses all understanding, will guard your hearts and your minds in Christ Jesus.

- i. Make Decisions Consistent With Your Goals.** Proverbs 16:3, 9 Psalms 37:23
 - i. Commit your work to the Lord, and your plans will be established.
 - ii. The heart of man plans his way, but the Lord establishes his steps.
 - iii. The steps of man are established by the Lord, when he delights in his way.

3. Basic Financial Planning Principles

- a. Understand and Acknowledge that God Owns it All – The Foundation
- b. The Importance of Setting Long-Term Written Goals – so that you know what you are trying to accomplish.
- c. Spend Less Than You Earn and Do it for a Long Period of Time... This is how wealth is created.
- d. Avoid the Dangers of Debt – Debt can cause stress and financial challenges over time. Debt always mortgages the future.
- e. The Importance of Diversifying your Investments – Wealth is built through concentration and preserved through diversification.
- f. Be Generous - Following these principles allows for generosity and financial flexibility over time – With family/friends/church/ministry

Group Questions:

- 1. What are the implications of - God Owns It All? What types of decisions should we include God? Is your giving decision more spiritual than your vacation decision?**

- 2. How do we know we are being fiscally responsible? How can we have unity with our spouse?**

- 3. Share how you have included accountability into your finances.**

- 4. What financial principles have helped you in your stewardship journey?**

Books and Resources:

- 1. Church Giving –**
 - a. Becoming a Firstfruits Congregation – Robert Heerspink**

- 2. Debt –**
 - a. Financial Peace – Dave Ramsey**
 - b. Help! I'm Drowning in Debt – Ron Blue**

- 3. Financial Planning –**
 - a. Biblical Financial Study – Crown Financial Ministries**
 - b. The New Master Your Money - Ron Blue**
 - c. Your Money Made Simple – Russ Crosson**

- 4. Estate Planning –**
 - a. Splitting Heirs – Ron Blue**

- 5. Giving –**
 - a. Fields of Gold – Andy Stanley**
 - b. The Genius of Generosity - Chip Ingram**
 - c. The Treasure Principle - Randy Alcorn**