

## Personal Financial Stewardship

### Chapter 38

#### I. Stewardship.

A. What do you think of when you hear the word “stewardship”?

Probably some pastor getting ready to preach on giving more money to the church!

B. Stewardship covers three areas concerning giving:

1. Wise giving: How much should we give away, and where should we give it?
2. Wise savings: How much should we save for the future, and where should we put our savings?
3. Wise spending: How much should we spend on ourselves?

Question: Why would the above be considered an “ethical” topic? Especially in Christian Ethics?

- Everything we have is from God (good or bad!)
- God entrusts us with His property (all we have is His!).
- How we answer those three questions and how they play out in our lives will either please or disappoint God.
- The way we handle our money reveals the quality of our faith in God.
- The way we handle our money reveals who’s on our throne.

#### II. Wise giving.

A. Both the Old and New Testaments teach that God’s people should give away some of what they earn.

1. Old Testament—Deuteronomy 14:22-23

**22 “You shall certainly tithe all the produce from what you sow, which comes from the field every year.**

Not just from grain, but also everything else!

**23 You shall eat in the presence of the Lord your God, at the place where He chooses to establish His name, the tithe of your grain, your new wine, your oil, and the firstborn of your herd and your flock, so that you may learn to fear the Lord your God always.**

The tithe was 10% for the Lord. The tithes went to the support of the Levites, the attendees to the tabernacle and sacrificial system. They were also to use in support of widows and sojourners:

Deuteronomy 26:13

**13 And you shall say before the Lord your God, ‘I have removed the sacred portion from my house, and have also given it to the Levite, the stranger, the [a]orphan, and the widow,**

**in accordance with all Your commandments which You have commanded me; I have not violated or forgotten any of Your commandments.**

There is much more to say about the O.T. tithing system. The bottom line is that people were to give MORE than 10% of their income for many different God directed uses, including taking care of the poor and buying provisions when traveling to the annual journey to the temple to offer sacrifices.

God's requirement in O.T – 10% plus “something” of their increase every year.

2. New Testament—1 Corinthians 16:1-2

1 Corinthians 16:1-2

**16 Now concerning the collection for [a]the saints, as I directed the churches of Galatia, so you are to do as well. 2 On the first day of every week, each of you is to [b]put aside and save as he may prosper, so that no collections need to be made when I come.**

There is no percentage requirement in the New Testament required of Christians.

2 Corinthians 9:7

**7 Each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.**

B. Where should people give?

1. The local church—the church you attend.

This is not a commandment from God but it is an example illustrated for us in the N.T. Paul wrote the Philippian church “the gifts you sent...were a sacrifice pleasing to God”. Supporting the local church is a way to join in the fruit of the church.

2. Those leading the church—1 Timothy 5:17-18

1 Timothy 5:17-18

**17 The elders who lead well are to be considered worthy of double honor, especially those who work hard [a]at preaching and teaching. 18 For the Scripture says, “You shall not muzzle the ox while it is threshing,” and “The laborer is worthy of his wages.”**

3. Parachurch organizations? (CRU, Navigators, Focus on the Family, etc).

There's no mandate in the Bible to support parachurch organizations. I believe this is because there were no “parachurch” organizations in the N.T. All Christian ministry was church ministry.

4. The needs of the poor.

Paul spent two chapters in 2 Corinthians 8-9 encouraging the church to give to the needs of the poor and needy.

C. Trust in God enables people to give.

Discuss: Philippians 4:18-19

**18 But I have received everything in full and have an abundance; I am [a]amply supplied, having received from Epaphroditus [b]what you have sent, [c]a fragrant aroma, an acceptable sacrifice, pleasing to God. 19 And my God will supply [d]all your needs according to His riches in glory in Christ Jesus.**

- Implies the church was very generous to Paul—abundance
- The abundant giving and provisions was pleasing to God.
- God will take care of you

This is not a formula to get stuff from God. It is assurance that you don't have to worry about not having enough when you sacrificially give back to God a portion of what is His. Giving money for God's work does not gain us favor with God, only faith through Jesus Christ gains us favor with God. Our generous giving reveals our right relationship with God.

How many of you have heard of great tithing stories? *"I gave 50% of my income to God and He gave me a new house and a new car, you can't out give God!"*

How about *"I started tithing for the first time in my life, 10% of my paycheck, now I can't afford groceries!"* .....so, what about.....

D. God PROMISES several blessings for those who give.

1. God Himself is pleased.
  - a. 2 Corinthians 9:7

**7 Each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.**

2. God will provide for our needs.

Operative word = NEEDS

Above Philippians passage.

3. It will advance the work of God's kingdom here on earth.

You get credit for advancing God's kingdom on earth: Philippians 4:17

Paul referring to a gift given to the ministry:

**17 Not that I seek the gift itself, but I seek the [a]profit which increases to your account.**

2 Corinthians 9:6

**6 Now I say this: the one who sows sparingly will also reap sparingly, and the one who sows [a]generously will also reap [b]generously.**

4. The joy of helping others.

There is a great joy in being generous with your money with others. The caution is, from the wisdom of Timothy Keller... *often...even when we do "good" things we do it for selfish reasons.* Recognition, build ourselves up, self-promotion, etc.

5. A heavenly reward.

a. Matthew 6:19-21

**19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.**

b. 1 Timothy 6:18-19

**18 Instruct them to do good, to be rich in good [a]works, to be generous and ready to share, 19 storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is truly life.**

E. The error of the "Prosperity Gospel"—"health and wealth gospel"

NOWHERE does the Bible say that God promises to make believers wealthy if they trust in Him.

F. How should we give?

1. Cheerfully—2 Corinthians 9:7

**7 Each one must do just as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.**

It might make you happy to throw a dollar in the offering box, how about 10?...100?...1000? when does it make you sad?

2. Regularly—1 Corinthians 16:1-2

**16 Now concerning the collection for [a]the saints, as I directed the churches of Galatia, so you are to do as well. 2 On the first day of every week, each of you is to [b]put aside and save as he may prosper, so that no collections need to be made when I come.**

Today it is easy to give regularly, all you have to do is set up with your bank an automatic pay out or go online to the church web sight and make a payment automatically. Some have recently argued this falls short of being sacrificial in your giving. You don't even know it leaves your account! What about that?

3. Generously

We'll cover that in a minute ("How much should we give?")

4. While you are still living

You can't absolutely control your estate after you're dead. Whoever is in charge of your estate could go against your wishes and direct your money to causes you would never support.

*Do your givin while you're livin  
So you're knowin where it's goin...*

5. How much should we give?

There is no command in the New Testament for an amount we are to give (as said previously). But the Bible is clear that we are to be generous in our giving for the furthering of the kingdom. An important principle in Deuteronomy 26:12-13.

a. Deuteronomy 26:12-13

**12 “When you have finished paying all the tithe of your produce in the third year, the year of the tithe, then you shall give it to the Levite, to the stranger, to the [ a]orphan, and to the widow, so that they may eat in your [ b]towns and be satisfied. 13 And you shall say before the Lord your God, ‘I have removed the sacred portion from my house, and have also given it to the Levite, the stranger, the [ c]orphan, and the widow, in accordance with all Your commandments which You have commanded me; I have not violated or forgotten any of Your commandments.**

Consider a portion of your yield as a sacred portion from your house.

b. 2 Corinthians 9:6

**6 Now I say this: the one who sows sparingly will also reap sparingly, and the one who sows [ a]generously will also reap [ b]generously.**

G. Your money when you die.

1. The Old Testament viewed leaving an inheritance to one's family a normal practice—Numbers 27:8-11

**Further, you shall speak to the sons of Israel, saying, ‘If a man dies and has no son, then you shall transfer his inheritance to his daughter. If he has no daughter, then you shall give his inheritance to his brothers.**

2. Ecclesiastes 5:13-14

**There is a sickening evil which I have seen under the sun: wealth being [ a]hoarded by its owner to his detriment. 14 When that wealth was lost through bad business and he had fathered a son, then there was nothing [ b]to support him. 15 As he came naked from his mother's womb, so he will return as he came.**

3. The New Testament has little to say about leaving an inheritance.

a. Luke 12:13-15

**Now someone [ a]in the crowd said to Him, “Teacher, tell my brother to divide the family inheritance with me.” 14 But He said to him, “[ b]You there—who appointed Me a judge or arbitrator over the two of you?” 15 But He said to them, “Beware, and be on your guard against every form of greed; for not even when one is affluent does his life consist of his possessions.”**

4. Practical wisdom for leaving an inheritance to children
  - a. Proverbs 20:21

**He who curses his father or his mother, His lamp will go out in time of darkness. 21 An inheritance gained hurriedly at the beginning Will not be blessed in the end.**

Discuss the wisdom of how to leave money to your children.

Should you leave your money to your children in equal amounts?

Should you cut off one child from their inheritance and award another with one?

### III. Wise saving

All this may sound logical and obvious. But there are people (Christians) who do not think saving is “godly”, that it represents a lack of faith.

- A. It is right to save for a time when we cannot support ourselves.

1. “Be dependent on no one...” 1 Thess. 4:12

Some have the attitude that “God (or the govt.) will take care of me, I don’t have to plan or save for the future.

What is the problem with this line of thinking?

2. It is right to save in order to provide for unseen emergencies

In that we cannot know the future, and because it is wrong and irresponsible for our emergency plans to rely on others to bale us out, we have a responsibility to plan for unseen responsibilities.

James reminds us our limitations regarding the future:

James 4:13-15

**13 Come now, you who say, “Today or tomorrow we will go to such and such a city, and spend a year there and engage in business and make a profit.” 14 [a]Yet you do not know [b]what your life will be like tomorrow. For you are just a vapor that appears for a little while, and then vanishes away. 15 [c]Instead, you ought to say, “If the Lord wills, we will live and also do this or that.”**

3. It is right to save by purchasing a reasonable amount of insurance.

**Insurance can be a form of savings and we can think of it as such. Insurance is basically many people forming a pool of funds from savings for emergency of the one who needs it.**

**Even though most people who invest in the funds never will need the catastrophic benefit from insurance, being covered for emergencies bring a peace of mind and security. Again, since we don't know the future, and that we do not want to be a burden on others, insurance makes sense.**

4. It is right to save in order to purchase things that are more expensive than we presently can afford.

Most of America has no clue what the above means! When someone wants something and they don't have enough money they go into debt to get it. Many places in the Bible, including many of Jesus's parables warn about the folly of going into debt.

Romans 13:8

**Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law.**

5. The temptations that come with savings.

As one's earthly wealth increases, there is a great temptation to make that wealth more important than it should be. The Bible has several warnings:

- a. Matthew 6:19-21

**19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where neither moth nor rust destroys, and where thieves do not break in or steal; 21 for where your treasure is, there your heart will be also.**

- b. 1 Timothy 6:8-10

**8 If we have food and [a]covering, with these we shall be content. 9 But those who want to get rich fall into temptation and a trap, and many foolish and harmful desires which plunge people into ruin and destruction. 10 For the love of money is a root of all [b]sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many [c]griefs.**

- c. Hebrews 13:5

**5 Make sure that your character is free from the love of money, being content with what you have; for He Himself has said, "I will never desert you, nor will I ever abandon you,"**

6. It is possible to save too much and to save too little

How is the above statement true?

The above verses show it is possible to make money too important, and it is possible to not make it important enough.

7. We are responsible to God for our decisions about savings (and finances in

general.)

- a. 1 Corinthians 4:2

**2 In this case, moreover, it is required [a]of stewards that one be found trustworthy.**

- b. 2 Corinthians 5:10

**10 For we must all appear before the judgment seat of Christ, so that each one may receive compensation for [a]his deeds done through the body, in accordance with what he has done, whether good or bad.**

Does the above verse include finances?

There are many places to put your money as savings: under your mattress, the bank, bonds, stocks, etc.

We won't go into details on each of these, but do you have some comments on such options in light of the biblical concept of personal finance?

#### 8. "Ethical Investing"

Some people are convicted that they should only invest in companies that produce products that do not contradict biblical (God) standards. Recently thousands boycotted Target, Starbucks, Budweiser and refused to invest in these companies due to their "woke" stances. What do you all think about this?

How do we navigate doing business with a fallen world (market place)?

#### IV. Wise Spending

- A. We must spend something to provide for ourselves: food, clothing, shelter, etc.

- 1. 1 Thessalonians 4:11-12

When we work, we earn wages to purchase the necessities of life, this is good! This is a morally good process. WHY?

**11 and to make it your ambition to lead a quiet life and attend to your own business and work with your hands, just as we instructed you, 12 so that you will [a]behave properly toward outsiders and [b]not be in any need.**

- 2. Spending turns money into goods and services that we should use and enjoy  
WITH THANKSGIVING TO GOD.

Jesus evidently enjoyed eating and drinking with friends and others. We know this because he was accused of it!

Matthew 11:19



**19 The Son of Man came eating and drinking, and they say, ‘Behold, a gluttonous man and a [a]heavy drinker, a friend of tax collectors and [b]sinners!’ And yet wisdom is vindicated by her deeds.”**

3. It is possible to spend too much and it is possible to spend too little.

extravagant spending = selfishness, wrong affections, distorted values

James 5:5

**5 Come now, you rich people, weep and howl for your miseries which are coming upon you. 2 Your riches have rotted and your garments have become moth-eaten. 3 Your gold and your silver have corroded, and their corrosion will [a]serve as a testimony against you and will consume your flesh like fire. It is in the last days that you have stored up your treasure! 4 Behold, the pay of the laborers who mowed your fields, and which has been withheld by you, cries out against you; and the outcry of those who did the harvesting has reached the ears of the Lord [b]of armies. 5 You have [c]lived for pleasure on the earth and lived luxuriously; you have [d]fattened your hearts in a day of slaughter. 6 You have condemned and [e]put to death the righteous person; he offers you no resistance.**

Miserly saving = Ebenezer Scrooge—so selfish they won’t let go of there money when there are outside needs.

4. How much should you spend?

The Bible does not give us an amount or a percentage. It does say it is unwise to go into debt and it is selfish to have more than you need and not share. “Spend less than you earn”.

## V. Gambling

In that the Bible is silent on gambling, discuss people’s views.