Financial – Stewardship:

If you open a concordance and just start reading everything the Bible says about money, you might walk away with the wrong impression. Scripture makes a lot of strong and pointed statements about wealth, and it would be easy to assume that money is a terrible necessity. The truth is that money plays a valuable role in society. It allows the farmer or the carpenter to trade for goods and services without having to carry cows, produce, and lumber everywhere they go. The problem that Scripture recognizes, and addresses is how money can take the place of God in our lives and be used to rule over and control others.

The more you look at how the Bible addresses money, the more you discover very practical advice about stewardship, devotion, and discipline.

Money principle #1: God is the Source of everything

Philippians 4:19 says, “But my God shall supply all your need according to his riches in glory by Christ Jesus.”

Note: Whenever we need money or possessions, prayer is the answer. Look to the Lord, because He will provide it according to His will. What an awesome thought! When you study this verse, it’s obvious that the apostle Paul viewed God as his source of supply, for he said – “My God shall supply.” Paul also lets us know that God’s supply is rich and abundant. He said, “But my God shall supply ALL your need according to HIS RICHES in glory, by Christ Jesus.”

We must understand that God has a rich storehouse of provision to meet your every need (spiritually, emotionally and financially). God wants you to WALK in His blessings each and every day. Not occasionally or by accident but willfully and deliberately. You must have faith that Philippians 4:19 is true to walk in God’s blessings daily.

God gives us resources such as finances and time, talents such as culinary skills or musical ability, and spiritual gifts such as encouragement or teaching. We should ask God for wisdom on how to use those resources and commit ourselves to expending them according to His will so that He may be glorified. In regard to spiritual gifts, Paul said, “We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; if it is serving, then serve; if it is teaching, then teach; if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully” (Romans 12:6–8). This is simply responsible stewardship.

Psalm 23:1 says, “The LORD is my shepherd; I shall not want.” This is one of the first scriptures that we learned growing up after the “Lord’s Prayer”. Isn’t God’s Word still good for us today? Look at the mighty promise that God gave us; “I SHALL NOT WANT”. God wants us to be whole in every area of our lives and prosper financially.
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Matthew 6:33 says, “But seek first the Kingdom of God and His righteousness, and all these things shall be added to you.”

**Note:** First, you must put GOD first and give time to Him daily. You must have quiet time with God. If I am unwilling to meet the Lord each morning when I get up, that means I’m putting somebody else or something else before the Lord. When you seek God (pray & reading His Word) then you will realize GOD is the source of everything.

**Money principle #2: Wisdom and Money Provide Security**

*Ecclesiastes 7:12* - For wisdom is a defense as money is a defense, but the excellence of knowledge is that wisdom gives life to those who have it. Break Down (v12) - Wisdom’s protection is like the protection of money; the advantage of knowledge is that wisdom preserves the lives of its possessors.

**Note:** Here the author of Ecclesiastes wants the reader to understand the value of wisdom, so he compares it to the money. Both give you security and shelter. Living wisely has the benefit of receiving God’s blessing.

*Proverbs 21:20* - There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. Break Down (v12) - Precious treasure and oil are in the dwelling of a wise person, but a fool spends them.

**Note:** If you are wise then you will have savings but if you spend all your money living paycheck to paycheck then you are a fool. Think about this, the only way to have a precious treasure is to save your things of value over time.

**Money principle #3: Don’t Start Without a Plan**

*Luke 14:28-30* – (v28) For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it (v29) lest, after he has laid the foundation, and is not able to finish, all who see it begin to mock him, (v30) saying, ‘This man began to build and was not able to finish’?

**Note:** Jesus uses this example to make the point that he isn’t out recruiting followers under false pretenses. If you come to him, he wants you to count the cost and consider the sacrifice. He uses the example of a man who begins a building project without considering how much it is going to cost him, and before he is finished, he’s run out of money. It’s obvious from the story that Jesus intends the audience to instantly recognize how foolish of an act this is. This should be a lesson to us that even a largely uneducated audience knows that you don’t start a project without counting the cost first.

**Money principle #4: Grow Wealth Strategically**

*Proverbs 13:11* - Wealth gained by dishonesty will be diminished, but he who gathers by labor will increase. Break down v11 - Riches gotten quickly will dwindle, but those who acquire them gradually become wealthy.

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Note: You hear about it all the time, the lottery winner whose life is destroyed by their instant wealth. They don't have self-discipline to deny themselves ridiculous purchases, they haven’t learned where to go for help for money-management advice, and they don’t know how to deal with all the requests from friends and family for loans. It’s a living illustration of this Proverb’s principle.

Adversely, when you build wealth over time by making strategic, thoughtful decisions, you’re learning how to care for it. You’re learning the diligence and responsibility that will help you manage your money better.

Ecclesiastes 5:19 - Furthermore, as for every man to whom God has given riches and wealth, He has also empowered him to eat from them and to receive his reward and rejoice in his labor; this is the gift of God.

Money principle #5: Do Not be Greedy

Luke 12:15 - And He said to them, “Take heed and beware of covetousness, for one’s life does not consist in the abundance of the things he possesses.” Break down v15 - Then Jesus said to them, “Watch out! Guard yourself against all kinds of greed. After all, one’s life isn’t determined by one’s possessions, even when someone is very wealthy.”

Note: Don’t misread Scripture and walk away with the idea that being poor is the key to right Christian living. Greed is wrong, but having money isn’t. Throughout the Bible, God financially blesses others—in fact, so much of God’s work relies on responsible and charitable people of wealth.

Deuteronomy 8:6-18 (Where in the Bible does it say, “I can be Wealthy”?)

(v8) Therefore you shall keep the commandments of the Lord your God, to walk in His ways and to fear Him.
(v7) For the Lord your God is bringing you into a good land, a land of brooks of water, of fountains and springs, that flow out of valleys and hills;
(v8) a land of wheat and barley, of vines and fig trees and pomegranates, a land of olive oil and honey;
(v9) a land in which you will eat bread without scarcity, in which you will lack nothing; a land whose stones are iron and out of whose hills you can dig copper.
(v10) When you have eaten and are full, then you shall bless the Lord your God for the good land which He has given you.
(v11) Beware that you do not forget the Lord your God by not keeping His commandments, His judgments, and His statutes which I command you today,
(v12) lest—when you have eaten and are full, and have built beautiful houses and dwell in them;
(v13) and when your herds and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied;
(v14) when your heart is lifted up, and you forget the Lord your God who brought you out of the land of Egypt, from the house of bondage;

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(v15) who led you through that great and terrible wilderness, in which were fiery serpents and scorpions and thirsty land where there was no water; who brought water for you out of the flinty rock;
(v16) who fed you in the wilderness with manna, which your fathers did not know, that He might humble you and that He might test you, to do you good in the end
(v17) then you say in your heart, ‘My power and the might of my hand have gained me this wealth.’
(v18) “And you shall remember the Lord your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.

Money principle #6: Don’t be a Slave to the Lender
Proverbs 22:7 (NKJV) - The rich rules over the poor, And the borrower is servant to the lender. Break down v7 - The wealthy rule over the poor; a borrower is a slave to a lender.
Note: The life of debt and fake wealth may seem crazy, but this is how 90% of American live their lives. Drowning in debt, living paycheck-to-paycheck, no substantial savings plan, and stuck in houses and cars they can’t afford and never should have purchased in the first place. Maintaining an outward appearance of wealth backed by debt will slowly kill you with pressure to satisfy the lender. You are not free because you work everyday for the lender, not able to save, can’t take a vacation when you want to and causing stress in your household (Death by debt).

Deuteronomy 28:12 (NKJV) - The Lord will open to you His good treasure, the heavens, to give the rain to your land in its season, and to bless all the work of your hand. You shall lend to many nations, but you shall not borrow. Break down v12 - The Lord will open up for you his own well-stocked storehouse, the heavens, providing your land with rain at just the right time and blessing all your work. You will lend to many nations, but you won’t have any need to borrow.

If we learn to wait on God and be patience with our finances, then God will bless you for the hard work that you put in that you will be able to get your desires and never have to borrow.
Matthew 6: (v32) For after all these things the Gentiles seek. For your heavenly Father knows that you need all these things. (v33) But seek first the kingdom of God and His righteousness, and all these things shall be added to you. Break Down (v32) - Gentiles long for all these things. Your heavenly Father knows that you need them. (v33) Instead, desire first and foremost God’s kingdom and God’s righteousness, and all these things will be given to you as well.

Money principle #7: Some Things Are Worth Investing In
Matthew 13:44-46 (The Parable of the Hidden Treasure) – (v44) “Again, the kingdom of heaven is like treasure hidden in a field, which a man found and hid; and for joy over it he goes and sells all that he has and buys that field. (The Parable of the Pearl of Great Price) - (v45) “Again, the kingdom of heaven is like a merchant seeking beautiful pearls, (v46) who, when he had found one pearl of great price, went and sold all that he had and bought it.
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Note: There are so many times that Jesus uses money to communicate a spiritual truth. Here his point is obvious that God’s kingdom is valuable enough that a wise person would liquidate everything to have it. What gives these parables their power is that they’re based on genuine financial principles. In the first century a landowner might bury a strongbox full of coins. If it was found by an unsuspected peasant, that peasant might sell everything he had to buy that property because the deed would give him the land and everything on it. Obviously when you find something of value, you’re willing to make sacrifices to own it. Its great to invest your money but we need to invest in our souls first (time with God’s Word & Prayer) then you will obtain wisdom and knowledge to invest your money.

Money principle #8: Remember What Lasts  
Hebrews 13:5 (English Standard Version) - Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.” Break Down (v5) - Your way of life should be free from the love of money and debt. You should be content with what you have until God get you to the place of increase, so you can get those things you desire without becoming a slave. After all, he has said, I will never leave you or abandon you.

Money principle #9: To Whom Much Is Given, Much Will Be Required  
Luke 12:47 - And that servant who knew his master's will and did not prepare himself or do according to his will, shall be beaten with many stripes. (v48) But he who did not know, yet committed things deserving of stripes, shall be beaten with few. For everyone to whom much is given, from him much will be required; and to whom much has been committed, of him they will ask the more. Break Down (v47) Now the servant who knew what his master wanted but didn’t prepare or act according to his will, will be whipped with many lashes; (v48) - however, the one who did what deserves a beating, but didn’t know, will receive few lashes. Much will be demanded from everyone who has been given much, and from the one who has been entrusted with much, even more will be asked. 
Answer: Words of wisdom, “With great power comes great responsibility.” God will hold you accountable for the management of money and resources he provides to you.

The idea of “To whom much is given, much will be required” is that we are held responsible for what we have. If we are blessed with talents, wealth, knowledge, time, and the like, it is expected that we use these well to glorify God and benefit others.

In context, Jesus had just told a parable about being ready for His return. His disciple Peter asked if the parable was for just them or for everyone. Jesus replied with another parable in which He defines the “faithful and wise manager” as one who gives out food and other allowances “at the proper time.” When the master returns and finds the faithful servant managing his resources well, he “put him in charge of all his possessions” (Luke 12:42–44). We have been entrusted with certain things, and faithfulness requires that we manage those things wisely and unselfishly.
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Jesus continued the parable with a contrast: “Suppose the servant says to himself, ‘My master is taking a long time in coming,’ and he then begins to beat the other servants, both men and women, and to eat and drink and get drunk. The master of that servant will come on a day when he does not expect him and at an hour he is not aware of. He will cut him to pieces and assign him a place with the unbelievers. The servant who knows the master’s will and does not get ready or does not do what the master wants will be beaten with many blows” (Luke 12:44–47). The unfaithful servant mismanages the master’s resources to satisfy his own greed, and Jesus warns that judgment is certain for that servant. The Lord then summarizes the point of the parable with these words: “Everyone to whom much was given, of him much will be required, and from him to whom they entrusted much, they will demand the more”. A related parable that also deals with stewardship is the Parable of the Talents (or the Parable of the Bags of Gold) in Matthew 25:14–30.