

Christian Financial Management and Planning  
Dr. Geoffrey V. Guns  
Second Calvary Baptist Church  
Norfolk, Virginia  
Copyright 2018 ©

## **Lesson One**

### **What Is Christian Stewardship?**

#### **Introduction**

Christian Financial Management and Planning begins with a Christian perspective on stewardship. For many Christians the word stewardship conjures up feelings about giving more money to the church in efforts to raise the church's income and thereby increase its budget. While giving is certainly a major part of stewardship it is not all of what Christian stewardship involves. Stewardship is about the depth of our relationship with God that finds expression in all that we do and say. A Christian perspective on the use of possessions and wealth begins with cultivating a holistic, biblical approach to life that takes the teachings of Scripture as central to who we are and how we are to live. We must always ask the question that is at the very center of our being— “Who does God call us to be?” We refer to this quest for understanding the nature of being as ontology or the ontological quest. In 1 Corinthians 1:2 we read, “To the church of God which is at Corinth, to those who have been sanctified in Christ Jesus, saints by calling, with all who in every place call on the name of our Lord Jesus Christ, their *Lord* and ours.” Our main purpose in life is to please God by living for Him and honoring Him with all we have and are.

In the most recent series of sermons on the work of the Holy Spirit in the life of the believer, we were reminded by Jesus that to live in the power of the Holy Spirit is to be committed to Jesus Christ. Why? Because the Holy Spirit lives in us and He is with us. This has enormous implications for how we live out our days as servants of the Lord Jesus Christ. It is also determinative for how we use the resources entrusted to us by God.

## **Stewardship and Spiritual Growth**

As you grow in grace and increase in the knowledge of God, you will increase your understanding of why it is important to bless the work of God's kingdom. God has entrusted the work of the ministry to each of us and it is our responsibility to extend the reach of the Savior around the world and in our local communities. Stewardship is one of the primary areas of growth in the life of the individual believer and one of the key areas of spiritual growth within the corporate body of the church. There is no area of our lives of greater importance than the development of a biblically focused and grounded understanding of Christian Stewardship. Every decision we make about the use of our spiritual gifts, our natural talents and skills, time, and how we earn, save and invest our money are all stewardship decisions.

As you read, study, and reflect over these lessons, it is my prayer that the Holy Spirit living in you will guide you into the deeper truths about biblical stewardship and what it means for the your life and the life of your family. Read each biblical passage listed. Spend a few moments reflecting over the passage and then asking the Holy Spirit to show you the lessons that you are to take away from the passage. It will not be enough to simply read the lessons and reflect. There are action plans at the end of the lesson that you will need to complete and to which you will need to hold yourself accountable for living out.

### **Why Stewardship Education is Important**

Stewardship is an unpopular subject in many churches. There are five reasons why I believe that this is true. First, there is widespread misunderstanding among many Christians regarding the nature and purpose of the Christian church. Some people think of the church as a social enterprise, some think of the church as a political action agency, then others as a civic engagement society. We are neither, we are the people of God called to extend the gospel of salvation to the end of the church. Second, many Christians only think of money when they hear the word

stewardship. I have already mentioned that stewardship is about more than money and we will see that going forward. Yet, if we never get the matters relating to possessions clear, we will likely not get many other spiritual priorities in line. Third, many Christians have not fully understood the implications of what it means to be a Christian disciple. Hence we do not connect discipleship to stewardship. Fourth, many pastors are reluctant to talk about stewardship because they fear reprisals from members who say, “You talk about money too much.” Lastly, often the church is guilty of not helping believers to grow in their understanding of the significance of the stewardship of material possessions and their meaning for all of life.

Christian stewardship is first and foremost a commitment to Jesus Christ and kingdom building (see Mark 8:34f). Stewardship is about more than just money and giving to the church, it’s a fundamental way of understanding all of life. Richard Cunningham stated in his book, *Creative Stewardship*: "Stewardship is man's responsibility before God to live all of life within God's world according to the will of God as revealed in Jesus Christ."<sup>1</sup> In Jesus Christ we discover who we are and what we are called to be and do in the world.

### **Two Basic Presuppositions**

- The church’s ministry of stewardship will not exceed the Church leadership’s understanding of biblical stewardship.
- Every believer’s attitudes and stewardship response is shaped by what he/she believes to be God’s purposes for material possessions in his/her life.

### **Biblical Theology of Christian Stewardship**

Developing a theology of stewardship in the Church and in our personal lives is a vitally important activity. Theology simply refers to how we think about God and the things related to God. As you and I reflect over the words of Scripture, the

question is always, what do I do with what the Word of God says? How do I live out the teachings of the Scriptures? For the past thirty-five years that I have served as the pastor of the Second Calvary Baptist Church I have held the belief that the church of the Lord Jesus Christ must help believers cultivate a lifestyle that glorifies God in every area of their lives. Further, I believe it is my responsibility as a pastor to help the members of the congregation to understand what it truly means to develop a stewardship consciousness, while helping you increase your capacity regarding how to build wealth (see Deuteronomy 8:18). I have seen families and individuals struggle in the area of personal finances and possessions. I have observed poor decision-making or people living well above their means. These are persons who have struggled financially and continue to do so because they refuse to make a few simple changes. Some members have readily accepted the teachings of the Bible made the necessary changes and experienced a turnaround in their financial situation. Others have halfheartedly accepted the lessons and teachings of Scripture and continued to experience financial challenges. These lessons are not going to make you a wealthy person, what they will do is help you gain the upper hand in your finances by showing you how develop an understanding of possessions and finances that is rooted in the teachings of the Bible.

The word stewardship or steward comes from a Greek word *oikonomos* (oi-kono-mos) and means housekeeper, estate manager, servant or slave. Therefore, a steward is someone who manages wisely the property of another. Thus, when we think of ourselves as stewards, we understand ourselves to be responsible to God as managers of His creation. This means that there is more to stewardship than giving money to the church.

### **Holistic Christian Stewardship**

Holistic Christian stewardship grows out of the biblical teaching that we are called to live responsible and accountable lives before God (see Psalm 8:4-8). It is built upon two primary principles. First, Christian living precedes Christian giving (see 1 Peter 1:16). We will never give to God beyond the level of our love for God

and our commitment to the work of the ministry. Nelson Searcy remarked his book, *Maximize: How to Develop Extravagant Givers in Your Church*, “Giving is a spiritual discipline that is necessary for their growth and development as followers of Jesus. Challenging people to honor God through stewardship is part of what we are called to do.”<sup>2</sup>

Second, the corporate stewardship lifestyle of the church is a reflection of the individuals who make up the church's leadership and membership. What the local church believes and practices is reflected in what that congregation does in terms of missions support, community ministry, Christian education, evangelism, worship and in family life. It is simply not just a question of what we preach and teach, but what we do (James 1:22). Holistic Christian stewardship is more concerned with what a person is in his/her relationship to God and how that relationship is lived out in obedience to Him (see Luke 6:46). A man or woman who practices holistic Christian Stewardship brings every aspect of his or her life under the Lordship of Jesus Christ.

### **Stewardship of Time**

The writer of Ecclesiastes 3 reminds us that there is a set time for every activity under the heaven. Our time on earth is limited (see Job 14:1,5). Because of the limitations of time we are urged to make the most of every moment we have, to seize opportunities to do the will of God when they arise (see Ephesians 5:15-17). Jesus reminded us that limitations of time prevent us from working for the kingdom always. In John 9:4 He stated that He had to work while it was day, the night was coming when work would be impossible. The reference was to His ministry in which He only had so much time available to accomplish the will of the Father.

Each of us must re-evaluate the use of our time to determine if we have been good managers of our time. Many people say that they simply don't have enough time to get done all that needs to be done. It may be that we are trying to concentrate on too many different things at once. God must be given priority in the use of our time. Therefore, we must make and take time for worship, study, meditation, prayer, and

service. When we give time to the key things, growth takes place and we are able to glorify God through our living. Spend a few moments reflecting over how you use your time.

### **Stewardship of Spiritual Gifts and Natural Talents**

As believers we are responsible for the use of every spiritual gift and natural talent we possess. The Holy Spirit has given each believer a special gift that is to be used for the purpose of building up the kingdom of God (see Romans 12:5-8; 1 Corinthians 12:7-11). The gifts of the Holy Spirit were given to us for the purpose of enabling the people of God to do the work of the ministry. Not only are gifts given to individual believers, but local congregations are given gifts in the form of human leaders (see Ephesians 4:7;11-14). These are persons who have been entrusted by God with the leadership of His flock (see Acts 20:28f; 1 Peter 5:1-4).

You have a spiritual gift given you by God and you are accountable to God for using it wisely. No one can take your place within the body of Christ but you. No one can do what God has called you to do but you. Your local congregation will never be all it needs to be until you take your rightful place and exercise your responsibility within the body.

We are, also, responsible for how we use our natural talents. Natural talents are those exceptional abilities that we have that we were born with or those skills that we have cultivated. They are to be distinguished from the gifts of the Holy Spirit, which are given after conversion. There are some who have a natural talent for singing, some for organizing and getting things done, some people have the kind of personality that endears people to them. Whatever your natural talent you are accountable to God for how you use it.

### **Stewardship of Material Possessions**

What we do with our money, how we spend it and save it says a lot about our value systems and priorities. We are what we buy. It is important that we understand

that it is not a sin to own nice things, to enjoy luxury, experience the finer things or life, nor to have money. Richard Cunningham states again:

A person's relationship to the world of material things is a primary test of life's stewardship before God. In a strange way, money and the possessions it buys are an extension of the self, representing time, work,, investment, achievement. Because of that intimate connection, one's attitude toward and relationship to material things is a particularly revealing test of his true priorities, sense of value, dominating concerns, and ultimate commitments.<sup>3</sup>

Unfortunately, many Christians only think of giving when the stewardship of material possessions is talked about. It is precisely because we have such a negative view of stewardship and may not be open to the Word of God on this subject that many believers struggle financially. The Word of God covers every aspect of personal finance. Let that soak in for a moment. Everything that relates to how believers are to deal with money and possessions is found in the Word of God. The Scriptures provide a biblical foundation and blue print upon which to build a clear understanding of how God expects us to use our resources.

One of the chief concerns I have as a pastor is watching my members financially self-destruct or watching them fall short of their full financial potential. Over the years I have tried to be intentional about helping create a narrative that is both positive and informative when it comes to stewardship. The irony of this of most of this is grounded in something Jesus said once that “a prophet is not without honor except in his hometown and in own household (Matthew 13:57). What did Jesus mean? He meant that He was highly regarded in many places except among the very people with whom He grew up and among. Over the years, I have shared these principles in over a hundred churches among thousands of believers, but often have

struggled to get a real hearing among those whom I shepherd. If you will take these principles and apply them to your life, there will be a noticeable difference in the weeks and months to come. And invariably we do want to spend most of our lives working for money and never get to a point where the money we earn works for us. The Bible addresses these matters in a very practical way. Jesus said more about money and possessions than He did any other single subject. Why? Because that was going to be the one thing that would keep a man or woman from full surrender to the will and purposes of God.

### **Biblical Teachings on Stewardship**

1. The Bible teaches that God is the sole owner of the universe (see Genesis 1:1; I Chronicles 29:14; Psalm 24:1).
2. Humanity has been given the responsibility of management of God's creation (see Genesis 1:26; Psalm 8:4-6).
3. Stewards are required to be faithful (see I Corinthians 4:2; Revelation 2:10c; Matthew 25:14-23).
4. Stewards are required to be honest (see Luke 16:1-2).
5. Stewards must have undivided loyalty (see Matthew 6:24).

In the teachings of Jesus, particularly the parables, the message is proper management (The Parable of the Talents—Matthew 25:14-30) versus mis-management (The Parable of the Crooked Steward— Luke 16:1-13). In the first parable the owner gave portions of his wealth to each of his three servants. Two of them went out and invested wisely and received a handsome return. The third buried his money and received rebuke from his master for the misuse of his master's money. He was surprised that his master was upset with what he had done.

In the second parable Jesus commended a crooked servant because of how wisely and shrewdly he reacted when he found out that he was about to lose his job. It was not the behavior that Jesus condoned, but the fact that the man made preparations for his future. Jesus said that the people of this world are wiser when it comes to their dealings with possessions than the children of God. Faithful money management means that believers acknowledge God's ownership of everything we own. I want you to get this basic and most important point, you and I are called to be faithful stewards over all that God has given to us.

### **Learning More From the Word of God**

1. Read Genesis 1:1. What stewardship lesson (s) did you learn from this verse? \_\_\_\_\_

\_\_\_\_\_

What are the implications for your life? \_\_\_\_\_

\_\_\_\_\_

2. Read Deuteronomy 8. What are five stewardship lessons you learned from this chapter? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

What are the implications for your life? \_\_\_\_\_

\_\_\_\_\_

3. 1 Chronicles 29:14 But who am I, and what is my people, that we should be able to offer so \_\_\_\_\_ after this sort? for \_\_\_\_\_ come of Thee, and of thine own have we given Thee.

What are the implications for your life? \_\_\_\_\_

---



---

Accountability means that we are responsible and answerable for our actions are words. God will hold each of us accountable for how we have lived in the world (see

2 Corinthians 5:10; Revelation 20:12-13).

What are the implications of the judgement for the stewardship of our material possessions? \_\_\_\_\_

---



---

## **Writing an Action Plan**

Action plans are our way of applying what we have learned from the Word of God. The Action Plan is a formal way of addressing personal shortcomings and areas of weakness. They are the reason for praising God for areas of strength and spiritual growth.

A. **Attitude.** Is there something in my attitude about stewardship that I need to change? \_\_\_\_\_

---

B. **Behaviors.** Are there specific behaviors I need to change or improve? \_\_\_\_\_

---

C. **Commands.** Is there a command in the lesson that I have studied that I need to obey more fully? How will I begin to walk in obedience to the command of God in Scripture? \_\_\_\_\_

---

---

---

### End Notes

1. Richard Cunningham, **Creative Stewardship**, (Nashville: Abingdon Press, 1979), p. 16.
2. Nelson Search with Jennifer Dykes Henson, **Maximize: How To Develop Extravagant Givers In Your Church** (Grand Rapids: Baker Books, 2010), p. 37.
3. Ibid., p. 70.