



LESSON NINETEEN - STEWARDSHIP OF FINANCE

(Finance in the Home)

Proverbs 22:1 A good name is rather to be chosen than great riches, and loving favor rather than silver and gold.

In lesson 18 we taught on the concept of “stewardship” when it comes to our responsibilities to the Lord. Remember that the most important principle for a Christian to remember is tithing has to do with “Stewardship” – that is, God is the owner of 100% of all you possess, and that you are only “caretakers” or “stewards”. We don’t give to God 10% of what we own, but instead we according to his instructions use the first 10% in our care for the care of the ministry, the widows, and the orphans.

Tithes are not taxes imposed on us by God, since God already owns it. The most important element of tithing is *recognizing God’s ownership* in what we have in our possession that he has given us to care for.

We now must learn about Stewardship of the 90% we now have remaining

Of all that remains to us after we tithe, God gives us the privilege of using the 90% of this wealth for many things. What we receive coming to us from our labor can be used for our living, for investment, for pleasure. People all over the world buy what they need or what they want – and sometimes it is good and sometimes it is bad.

But the Bible gives us some guidelines, particularly in the Wisdom of Solomon that can help us be better stewards of what we possess.

Many Christians have never had a Bible study on finance, but the Bible actually has a lot to say about how we can improve our conditions in life, but most importantly how we can maintain a right relationship with God and Man by following Biblical guidelines concerning money.

Some Biblical Money Facts

- There are 2,350 verses in the Bible about money. That is roughly twice as many scriptures than scriptures concerning faith and prayer
- 15% of everything Jesus said related to money. Jesus spoke more on money than on Heaven and Hell combined, and he spoke the subject of money more than he spoke on the Kingdom of God
- 16 of Jesus’ 38 parables deal with money
- And there are several scriptures that are of extreme importance for the Christian:
 - I Timothy 6:10 – the love of money is the root of all evil
 - Matthew 6:24 says you can’t serve God and riches (two masters)
 - Matthew 6:33 – seek first the kingdom of God

Poverty is not a crime but it certainly is not God’s fault when we are poor

Notice that the purpose for this Bible study is not to preach “prosperity” doctrine as some preachers want to do – and it is definitely not to get you as a saint to “Improve your giving”. If you learn the principles of good stewardship, you will be giving your tithes and offerings, and God does not ask for more than that. It is also not to tell you that being poor is due to sin or something wrong in your life.

Mark 14:7 For ye have the poor with you always, and when so ever ye will ye may do them good:

Jesus always had compassion on the poor. Remember that tithing for example was not just for the preacher – it was also for the widows and orphans. It has always been the responsibility of the people of God to care for the poor among their midst.



BUT

It is the responsibility of every poor person to not use the Lord, the church, and their brother as a means to escape becoming a good steward themselves with what God puts into their hand.

What are the important characteristics that God wants us to develop by practicing good stewardship?

- The characteristic of having a good reputation
 - Proverbs 22:1
 - Philippians 2:15
 - Psalms 37:21 – the wicked borroweth and payeth not again
- The characteristic of being responsible in work
 - Proverbs 10:4
 - Proverbs 13:4
 - 2 Thessalonians 3:10 – 14 In general idleness is considered a recipe for getting into trouble. Remember the old saying “an idle mind is the devil’s workshop”.

Characteristics of a Good Steward At Home and Work

- A good steward is not lazy
 - Usually one who loves sleep
 - Proverbs 6:9 - 11
 - Proverbs 10:5
 - Proverbs 19:15
 - Proverbs 23:21
 - Proverbs 24:30 - 34
 - Deals with a slack hand – is not careful in his business Proverbs 10:4
 - A slothful person is a wasteful person

- Proverbs 12:27 – hunting for the pure pleasure of killing is not what God intended
- Proverbs 18:9
 - A slothful person is always making excuses for their lack of work
 - Proverbs 20:4
 - Proverbs 22:13
- A good steward will try to get out of debt and be concerned about paying his bills
 - Romans 13:8
 - Proverbs 22:7
 - Matthew 5:42
 - Proverbs 6:1-3: also states that a good steward is cautious about being a co-signer for others
 - Proverbs 11:15
 - Proverbs 22:26
- These scriptures do not prohibit using credit, but deal with acting responsibly. However, it is sad to say that we live in a society where money lenders are becoming wicked in their business:
 - Leviticus 25: 35-37
 - Proverbs 19:17
 - Proverbs 28:8

What Does It Mean to Be Good Stewards

Good stewardship at home then means being responsible in work and with how we handle our finances in order to have a good reputation before the world and also to be able to help those that are poor not due to their own slothfulness

Being good stewards allows us to provide for our own families but also for the others in the church. In Acts 5 the Bible tells us how that there were poor widows who received support from the



church. The Law of Moses however gave a beautiful plan for providing the first welfare system.

Leviticus 19:9 And when ye reap the harvest of your land, thou shalt not wholly reap the corners of thy field, neither shalt thou gather the gleanings of thy harvest. 10 And thou shalt not glean thy vineyard, neither shalt thou gather every grape of thy vineyard; thou shalt leave them for the poor and stranger: I am the LORD your God.

Quotes on Christian Stewardship

If we belong to Christ, it's logical that everything we have truly belongs to Him.

If you want to feel rich, just count all the things you have that money can't buy

A checkbook is a theological document; it will tell you who and what you worship.

— Billy Graham

Examples are few of men ruined by giving.

— Christian Bovée,

Remember this—you can't serve God and Money, but you can serve God with money.

— Selwyn Hughes, English pastor and author

Some people say, "Give till it hurts." But God recommends that we give until it feels good.

God loves a cheerful giver!

— Brian Kluth, pastor and author

No church ever has a money problem, only a faithfulness problem.

— Brian Kluth,