

Money & Stewardship Guide

Introduction

In His goodness, God has chosen to share the good things of creation with mankind. As the Creator of all, He is free to disperse goods in whatever way He wills. In so doing, God requires us to make use of His resources in a way that is pleasing to Him. Many of the resources He gives us are represented by money, a [medium of exchange](#) that allows us to save, invest, and share the goods and services the Lord provides. Money enables people to secure for themselves the necessities and goods of life. It also serves as a tool for helping others in their times of need. However, as with everything else in this fallen world we can sinfully misuse money. The Bible frequently warns against the sin of greed and wastefulness. A biblical call to stewardship involves wisely managing the good things God has given us. Scripture calls us to manage our material gifts, as well as our time, to God's glory. Jesus taught about money and [stewardship](#) more than almost any other subject during His earthly ministry. Clearly, there are eternal implications for what we do with what God has given us in the present.

Explanation

Scripture reminds us that the triune God is [the Creator](#) over all the earth ([Gen. 1:1](#); [Ps. 148:5](#); [Isa. 42:5](#); [John 1:3](#); [Col. 1:15–16](#)). Since God is the Creator of all, He owns the world and all that is in it ([Ps. 24:1–2](#); [50:10](#); [100:3](#)). Out of His overflowing goodness, God has determined to share the good things of the world with His image bearers. After creating human beings, God told them, “I have given you every plant yielding seed that is on the face of all the earth, and every tree with seed in its fruit. You shall have them for food” ([Gen. 1:29](#)). The Lord also commanded them to “subdue the earth,” thereby teaching them that by their labor the earth would yield its produce for them to enjoy (v. 28; 3:19). Our first

parents, Adam and Eve, were to enjoy the fruit of their labor even as they lived as [stewards](#) in a world that belonged to God.

Before the use of currency, individuals engaged in trade through a barter system to secure the goods and necessities of life. However, as society developed, the trade of physical goods in every transaction became cumbersome and complex, so currency became the normative mode of economic exchange. One of the most important economic principles regarding money and possessions in Scripture is that of the right and responsibility of private property. [The eighth commandment](#) teaches that we are to protect our personal property and that of others. Among the many duties God requires of us in the eighth commandments—according to the Westminster Larger Catechism—is “an endeavor, by all just and lawful means, to procure, preserve, and further the wealth and outward estate of others, as well as our own” (Q&A 141).

Nevertheless, the fall affected the way that people use the provisions of life. Fallen in Adam, we are given over to abusing the good gifts of God. Among the many potential [abuses of created things](#), we run the risk of misusing money. This is partly because money can give people a false sense of control over their lives. Jesus warned of the impossibility of both [serving money](#) and serving God. [Greed is idolatry](#). This is reflected in the fact that many idols in the Old Testament were made of silver or gold ([Ex. 20:23](#); [Ps. 115:4](#)). There is a close connection between trusting in money and departing from the living God. The Apostle Paul taught that “the love of money is a root of all kinds of evils” (1 Tim. 6:10). For this reason, [believers are commanded not to set their hope “on the uncertainty of riches](#), but on God, who richly provides us with everything to enjoy” (v. 17). Note that money is not the root of evil itself. The problem is our sinful hearts that often encourage us to make money our chief goal in life.

The Bible reveals a general theology of money and stewardship. It gives us a general theory of [economics](#) and the ethics of financial management. The Old and New Testaments set out broad

principles to help us better understand how we are to make wise applications in specific situations. God calls us to be faithful in what He gives us—[working](#) honestly and diligently to gain wealth, saving judiciously, [investing](#) wisely, giving [cheerfully](#) and [generously](#) to the work of ministry in the kingdom of God, supporting the [poor and needy](#), paying [taxes](#), and securing an inheritance for our children.

[Thanksgiving](#) and [contentment](#) are two of the most important guiding principles of godly giving and stewardship of wealth in this world. The God who liberally gives us all things to enjoy calls believers to return a [tithe](#) to God—to give a portion of our income to the work of the church and the gospel. Additionally, Scripture teaches that God delights in joyful givers and gives generously to such for their continued giving (2 Cor. 9:8–11).

In Scripture, wise stewardship of money and possessions is animated by the promise of eternal reward ([Heb. 10:34](#)). The [eternal inheritance](#) that Christ purchased for believers by His sinless life, atoning death, and resurrection encourages an eternal mind-set about the use of our possessions. In the Sermon on the Mount, Jesus taught that the condition of a person’s heart will guide his spending. He said: “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” ([Matt. 6:19–21](#)). Jesus also taught the parable of the unjust steward ([Luke 16:1–13](#)) and singled out the widow who gave her only penny ([Mark 12:41–44](#)).

Quotes

The whole concept of stewardship begins with creation. Creation is celebrated not only in Genesis but throughout Scripture, especially in the Psalms, where Israel celebrated God’s ownership of the whole universe. ‘The earth is the LORD’s, and all its fullness, the world and those who dwell therein’ ([Ps. 24:1](#)). God is the author of all things, the Creator of all things, and the owner of all things. Whatever God

makes, He owns. What we own, we own as stewards who have been given gifts from God Himself. God has the ultimate ownership of all of our 'possessions.' He has loaned these things to us and expects us to manage them in a way that will honor and glorify Him.

R.C. Sproul

["Stewardship, Tithing, and Giving"](#)

Tabletalk magazine

It is because of what we presently possess in Christ that our mind-set about our time, talent, and treasure should be different from those whose understanding is still darkened. This mind-set or worldview (which must be nurtured) includes how we view our purpose in this world (to glorify God), our priorities (to do the will of God), and our earthly possessions (provided by God for enjoyment as we do His will). When our attitude toward what God has entrusted to us is characterized by 'mine, mine, mine' or 'me, me, me,' it is indicative of our fallen nature and the darkened understanding of this present age. That self-centered worldview is contrary to what we are in Christ. Stewardship in all of life rests on the knowledge that all we are and all we have has been given to us by God through Christ and belongs to God. We are therefore under His lordship. Laziness and selfishness are acts of ingratitude and betrayal toward God, and they portray a lack of trust in the very God who has given us all things pertaining to life and godliness.

Ken Jones

["Stewards of God's Gifts"](#)

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