

As faithful stewards of God's resources, we recognise that everything we have—our income, possessions, and abilities—belongs to Him (Psalm 24:1; 1 Chronicles 29:11-12). We are called to manage these gifts wisely, faithfully, and generously, honouring God first, providing for our families, giving to His work, and preparing for the future while avoiding the bondage of debt (Proverbs 22:7). This approach reflects trust in His provision (Philippians 4:19) and seeks to use money for His glory rather than personal gain alone.

Here are practical financial tips for Christian stewardship:

- **Budgeting:** Begin by creating a budget as an act of faithful management. Track your income and expenses to ensure you're honouring God with every dollar. This idea helps you live below your means, distinguish needs from wants, and free up resources for generosity. Resources like Wise Worx's Financial Coaching series can support you at any stage. Ground your planning in prayer and Scripture.
- **Giving First (Tithing and Offerings):** Prioritise giving to God before anything else. Set aside at least a tithe (10% of your income) cheerfully and generously to support your church, ministries, and those in need (Malachi 3:10; 2 Corinthians 9:6-7). This act of worship acknowledges God's ownership and invites His blessing on the remaining resources.
- **Saving:** Faithfully set aside a portion of each pay. Build an emergency fund covering 3–6 months of living expenses to prepare for unforeseen needs without turning to debt (Proverbs 21:20; 6:6-8). Save also for future provision, such as family needs or retirement, trusting God while acting prudently.
- **Investing:** Grow what God has entrusted to you through wise, principled investing—such as stocks, bonds, exchange-traded funds, or real estate—to multiply resources for Kingdom purposes (Matthew 25:14-30, Parable of the Talents). Approach this cautiously, diversifying to manage risk, researching thoroughly, and aligning choices with biblical values (avoiding industries that contradict God's ways). Consult wise counselors or Wise Worx Finance Coaches, remembering that all gain ultimately comes from God.
- **Debt Management:** Strive to live debt-free, as the borrower becomes a servant to the lender (Proverbs 22:7). If in debt, prioritise paying off small debts and building up to large aggressively through a clear plan. Avoid unnecessary borrowing to maintain freedom to serve God and give generously.
- **Retirement Planning:** Plan diligently for later years by making consistent contributions to retirement funds. This honours the biblical call to provide for your family (1 Timothy 5:8) and ensures you can continue serving God effectively in the future, rather than becoming a burden.
- **Insurance:** Protect the resources God has given you and your loved ones from unexpected hardships. Appropriate coverage—such as health, life, home, contents, and vehicle insurance—demonstrates responsible stewardship and care for those entrusted to you.
- **Financial Education:** Commit to ongoing learning about money matters, as knowledge equips you to steward wisely (Proverbs 24:3-4). Grow in financial literacy through study, godly counsel, and resources like Wise Worx, always filtering advice through Scripture.

- **Goal Setting:** Set clear, God-honouring financial goals—short-term or long-term—that align with His purposes, such as supporting family, advancing the Gospel, or helping the needy. These give direction to your stewardship efforts and motivate faithfulness. Use Goals to create momentum right throughout your finances.
- **Expense Tracking:** Maintain detailed records of spending to identify patterns, eliminate waste, and redirect funds toward generosity and wise use. Apps can help, but prayerful reflection ensures your choices reflect contentment and gratitude (1 Timothy 6:6-8).
- **Frugality and Contentment:** Embrace a mindset of contentment, distinguishing needs from wants without deprivation (Hebrews 13:5). Be mindful and thankful, choosing thoughtful spending that frees resources for God's kingdom rather than materialism.
- **Negotiation Skills:** Develop the wisdom to negotiate better deals on purchases and services, stewarding every dollar carefully to maximise what can be used for good.
- **Review and Adjust:** Regularly review your financial plans in prayer, adapting as life changes while remaining faithful. Seek godly counsel (Proverbs 15:22) and celebrate progress as evidence of God's faithfulness.

Everyone's circumstances differ, so seek God's guidance for your unique situation. Financial stewardship is a lifelong journey of trust, obedience, and generosity—not a race to wealth. Celebrate faithfulness in small steps, remain committed, and remember, 'true riches are found in storing up treasures in heaven' (Matthew 6:19-21).

May your management of God's resources bring Him glory and blessing to others.

