

Money & Stewardship

Biblical wisdom on finances

God Owns Everything

Psalm 24:1

(See Psalm 24:1)

Haggai 2:8

The silver is mine, and the gold is mine, saith the LORD of hosts.

1 Chronicles 29:11-12

[11] Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine; thine is the kingdom, O LORD, and thou art exalted as head above all. [12] Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might; and in thine hand it is to make great, and to give strength unto all.

Deuteronomy 8:17-18

[17] And thou say in thine heart, My power and the might of mine hand hath gotten me this wealth. [18] But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

The foundational principle of biblical stewardship is that God owns everything—we are merely managers of His resources. 'The earth is the LORD's, and the fulness thereof; the world, and they that dwell therein.' The silver is mine, and the gold is mine, saith the LORD of hosts.

Thine, O LORD, is the greatness, and the power, and the glory, and the victory, and the majesty: for all that is in the heaven and in the earth is thine... Both riches and honour come of thee, and thou reignest over all; and in thine hand is power and might.

Beware lest thou say in thine heart, My power and the might of mine hand hath

gotten me this wealth. But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth.

This truth demolishes human pride and pretensions to ownership. We brought nothing into this world, and we shall carry nothing out.

Every possession, every dollar, every opportunity comes from God's hand. We are stewards, not owners—managers accountable to the Master for how we use His resources.

This perspective transforms financial decisions: we don't ask 'What do I want to do with my money?' but 'What does God want me to do with His money?' It affects spending (Does this honor God?), saving (Am I hoarding or planning wisely?), giving (Am I returning to God what is His?), and earning (Am I using God-given abilities for His glory?). Recognizing God's ownership provides freedom from materialism's grip, for we hold possessions loosely, knowing they're not truly ours.

It provides motivation for generosity, for we're distributing God's wealth, not our own. It provides accountability, for we will give account to Him for our stewardship.

Faithful Stewardship

Luke 16:10-12

[10] He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. [11] If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? [12] And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

1 Corinthians 4:2

Moreover it is required in stewards, that a man be found faithful.

Matthew 25:14-30

[14] For the kingdom of heaven is as a man travelling into a far country, who called his own servants, and delivered unto them his goods. [15] And unto one he gave five talents, to another two, and to another one; to every man according to his several ability; and straightway took his journey. [16] Then he that had

received the five talents went and traded with the same, and made them other five talents. [17] And likewise he that had received two, he also gained other two. [18] But he that had received one went and digged in the earth, and hid his lord's money. [19] After a long time the lord of those servants cometh, and reckoneth with them. [20] And so he that had received five talents came and brought other five talents, saying, Lord, thou deliveredst unto me five talents: behold, I have gained beside them five talents more. [21] His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. [22] He also that had received two talents came and said, Lord, thou deliveredst unto me two talents: behold, I have gained two other talents beside them. [23] His lord said unto him, Well done, good and faithful servant; thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord. [24] Then he which had received the one talent came and said, Lord, I knew thee that thou art an hard man, reaping where thou hast not sown, and gathering where thou hast not strawed: [25] And I was afraid, and went and hid thy talent in the earth: lo, there thou hast that is thine. [26] His lord answered and said unto him, Thou wicked and slothful servant, thou knewest that I reap where I sowed not, and gather where I have not strawed: [27] Thou oughtest therefore to have put my money to the exchangers, and then at my coming I should have received mine own with usury. [28] Take therefore the talent from him, and give it unto him which hath ten talents. [29] For unto every one that hath shall be given, and he shall have abundance: but from him that hath not shall be taken away even that which he hath. [30] And cast ye the unprofitable servant into outer darkness: there shall be weeping and gnashing of teeth.

1 Peter 4:10

As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.

God requires that stewards be found faithful—managing His resources wisely, diligently, and for His glory. 'He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.'

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own?' It is required in stewards that a

man be found faithful.

The parable of the talents teaches that God distributes resources variously, expects diligent use, and will require accounting. As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God.

Faithful stewardship encompasses earning, spending, saving, giving, and investing. It means:

1. Working diligently at lawful employment, providing for family and avoiding idleness
2. Spending wisely on necessary expenses without waste or extravagance
3. Saving appropriately for future needs and emergencies
4. Giving generously to God's work and those in need
5. Avoiding debt that enslaves
6. Investing resources to produce increase
7. Planning long-term rather than living merely for today
8. Using material resources to advance God's kingdom.

The unfaithful servant who buried his talent represents those who waste opportunities or hoard resources selfishly.

The faithful servants who multiplied their talents demonstrate diligent use producing increase.

God measures faithfulness not by absolute amounts but by diligent use of what we've received. The one-talent servant should have produced proportionate return.

Faithful stewardship recognizes that we will give account for every resource entrusted to us.

Tithing and Giving

Malachi 3:8-10

[8] Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. [9] Ye are cursed with a curse: for ye have robbed me, even this whole nation. [10] Bring ye all the tithes into the

storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.

2 Corinthians 9:6-7

[6] But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. [7] Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Luke 6:38

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

Proverbs 3:9-10

[9] Honour the LORD with thy substance, and with the firstfruits of all thine increase: [10] So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

Scripture establishes tithing (giving a tenth) as the baseline for giving and encourages generous offerings beyond the tithe. 'Will a man rob God?

Yet ye have robbed me. But ye say, Wherein have we robbed thee?

In tithes and offerings. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it.' He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully.

Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver. Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over.

Honour the LORD with thy substance, and with the firstfruits of all thine increase: So shall thy barns be filled with plenty, and thy presses shall burst out with new wine. While some debate whether the tithe applies under the new covenant, the

principle of proportionate giving from firstfruits remains clear.

New Testament believers should give at least as generously as Old Testament saints under law. Giving should be:

1. Proportionate—according to income
2. Systematic—regularly, not sporadically
3. Prioritized—firstfruits, not leftovers
4. Cheerful—joyfully, not grudgingly
5. Generous—beyond minimum requirements
6. Faith-filled—trusting God's provision.

Giving blesses both giver and recipient, supports gospel ministry, helps the needy, and demonstrates trust in God's provision.

Those who give generously discover that God cannot be outgiven.

Contentment

1 Timothy 6:6-8

[6] But godliness with contentment is great gain. [7] For we brought nothing into this world, and it is certain we can carry nothing out. [8] And having food and raiment let us be therewith content.

Hebrews 13:5

Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee.

Philippians 4:11-13

[11] Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. [12] I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. [13] I can do all things through Christ which strengtheneth me.

Proverbs 30:8-9

[8] Remove far from me vanity and lies: give me neither poverty nor riches; feed me with food convenient for me: [9] Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain.

Godliness with contentment is great gain—finding satisfaction in God's provision rather than constantly craving more. 'Having food and raiment let us be therewith content.

For we brought nothing into this world, and it is certain we can carry nothing out.' Let your conversation be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. I have learned, in whatsoever state I am, therewith to be content.

I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. I can do all things through Christ which strengtheneth me.

Give me neither poverty nor riches; feed me with food convenient for me: Lest I be full, and deny thee, and say, Who is the LORD? or lest I be poor, and steal, and take the name of my God in vain. Contentment is learned through spiritual discipline, not natural inclination.

It requires:

1. Gratitude—recognizing and thanking God for present blessings
2. Eternal perspective—valuing spiritual riches above material wealth
3. Trust—believing God provides what we need
4. Simplicity—distinguishing needs from wants
5. Generosity—finding joy in giving rather than accumulating.

Discontent breeds covetousness, envy, and constant dissatisfaction.

The advertising industry thrives on manufacturing discontent, convincing us we need what we lack. Contentment frees from materialism's tyranny, provides peace regardless of circumstances, and demonstrates trust in God's wisdom and provision.

Paul's secret—doing all things through Christ's strength—indicates contentment is supernatural, wrought by the Spirit, not mere stoicism.

Avoiding Debt

Proverbs 22:7

The rich ruleth over the poor, and the borrower is servant to the lender.

Romans 13:8

Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

Proverbs 22:26-27

[26] Be not thou one of them that strike hands, or of them that are sureties for debts. [27] If thou hast nothing to pay, why should he take away thy bed from under thee?

Psalm 37:21

(See Psalm 37:21)

Scripture warns strongly against debt, which creates bondage, limits freedom, and presumes upon the future. 'The rich ruleth over the poor, and the borrower is servant to the lender.' Owe no man any thing, but to love one another: for he that loveth another hath fulfilled the law.

Be not thou one of them that strike hands, or of them that are sureties for debts. If thou hast nothing to pay, why should he take away thy bed from under thee?

The wicked borroweth, and payeth not again: but the righteous sheweth mercy, and giveth. While Scripture doesn't absolutely forbid all debt, it clearly depicts it as dangerous and undesirable.

Debt enslaves—the borrower becomes servant to the lender, losing freedom to make decisions, change employment, or respond to God's leading. Debt presumes upon tomorrow, assuming future income that may not materialize (James 4:13-15).

Debt often results from impatience (unwillingness to save) or covetousness (wanting what we cannot afford). Debt can become sin when we borrow without intention or

ability to repay, when we borrow for unwise purposes, or when debt prevents fulfilling other obligations (supporting family, giving to God's work).

The path to financial freedom requires:

1. Avoiding new debt
2. Eliminating existing debt systematically
3. Living within means
4. Saving for purchases rather than borrowing
5. Planning for emergencies so debt isn't necessary.

Exceptions might include home mortgages (if affordable and necessary) or business investments (if calculated and reasonable).

Credit card debt, consumer debt for depreciating items, and borrowing for lifestyle beyond income are particularly foolish. Freedom from debt provides peace, flexibility, and ability to give generously.

Saving and Planning

Proverbs 21:5

The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.

Proverbs 6:6-8

[6] Go to the ant, thou sluggard; consider her ways, and be wise: [7] Which having no guide, overseer, or ruler, [8] Provideth her meat in the summer, and gathereth her food in the harvest.

Proverbs 13:11

Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

Luke 14:28-30

[28] For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? [29] Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him, [30] Saying, This man began to build, and was not able to finish.

Biblical wisdom commends prudent planning and disciplined saving for future needs. 'The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.' Go to the ant, thou sluggard; consider her ways, and be wise: which having no guide, overseer, or ruler, provideth her meat in the summer, and gathereth her food in the harvest.

Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase. Which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it?

Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it begin to mock him. These proverbs commend the ant's industrious preparation, the wisdom of counting costs before beginning projects, and the steady accumulation of wealth through diligent labor.

Saving demonstrates:

1. Diligence—working and setting aside rather than consuming all
2. Prudence—preparing for emergencies and known future expenses
3. Self-control—delaying gratification
4. Responsibility—providing for family needs
5. Generosity—having resources to give when opportunities arise.

Saving differs from hoarding—the latter involves greed and distrust, while the former involves wisdom and provision.

Joseph's storing grain during plenty to prepare for famine exemplifies wise planning. Believers should maintain emergency funds (typically 3-6 months expenses), save for known future needs (home maintenance, vehicle replacement, children's education), and plan for retirement (1 Timothy 5:8 requires providing for family, including not burdening them in old age).

Planning and saving must be balanced with trust in God—we plan wisely while acknowledging that God directs our steps and provides our needs.

Work and Provision

2 Thessalonians 3:10-12

[10] For even when we were with you, this we commanded you, that if any would not work, neither should he eat. [11] For we hear that there are some which walk among you disorderly, working not at all, but are busybodies. [12] Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread.

1 Timothy 5:8

But if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

Proverbs 10:4

He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.

Ephesians 4:28

Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

God ordained work as the primary means of provision, and Scripture commands diligent labor while condemning idleness. 'If any would not work, neither should he eat.

For we hear that there are some which walk among you disorderly, working not at all, but are busybodies. Now them that are such we command and exhort by our Lord Jesus Christ, that with quietness they work, and eat their own bread.' If any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel.

He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich. Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.

Work predates the fall (Adam tended Eden) but became toilsome after sin entered. Still, work remains God's appointed means of provision and an arena for glorifying Him.

Biblical principles for work include:

1. Diligence—working heartily, not lazily
2. Honesty—fair dealing, not theft or deception
3. Excellence—doing quality work as unto the Lord
4. Purpose—working to provide for family and enable giving, not merely for self-gratification
5. Balance—working diligently without becoming workaholic
6. Submission—honoring employers as God's appointed authorities
7. Witness—demonstrating Christian character in workplace.

Refusing to work while able is sin, burdening others unnecessarily.

Parents who fail to provide for families deny the faith. The diligent worker prospers; the sluggard comes to poverty.

Yet work must not become idolatry—our ultimate security and provision come from God, not employment. We work as God's stewards, using vocational abilities for His glory and others' good.

Eternal Perspective on Wealth

Matthew 6:19-21

[19] Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: [20] But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: [21] For where your treasure is, there will your heart be also.

1 Timothy 6:17-19

[17] Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; [18] That they do good, that they be rich in good works, ready to distribute, willing to communicate; [19] Laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.

Luke 12:15-21

[15] And he said unto them, Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth. [16] And he spake a parable unto them, saying, The ground of a certain rich man brought forth plentifully: [17] And he thought within himself, saying, What shall I do, because I have no room where to bestow my fruits? [18] And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. [19] And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. [20] But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided? [21] So is he that layeth up treasure for himself, and is not rich toward God.

James 5:1-3

[1] Go to now, ye rich men, weep and howl for your miseries that shall come upon you. [2] Your riches are corrupted, and your garments are moth-eaten. [3] Your gold and silver is cankered; and the rust of them shall be a witness against you, and shall eat your flesh as it were fire. Ye have heaped treasure together for the last days.

Jesus commands laying up treasures in heaven rather than on earth, where moth, rust, and thieves destroy. 'For where your treasure is, there will your heart be also.' Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; that they do good, that they be rich in good works, ready to distribute, willing to communicate; laying up in store for themselves a good foundation against the time to come, that they may lay hold on eternal life.

Jesus' parable of the rich fool who accumulated wealth but died unprepared warns: 'Take heed, and beware of covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.' James warns that hoarded wealth will testify against those who neglected eternal investment. An eternal perspective recognizes:

1. Material wealth is temporary—we leave it all behind
2. Spiritual riches are eternal—laying up treasures in heaven
3. Money is a tool, not a treasure—a means to serve God and others
4. Generosity produces eternal dividends—investment in souls and kingdom work
5. Contentment with godliness is greater gain than riches with restlessness

6. We will give account for our stewardship.

This perspective frees believers from materialism's deception, motivates strategic generosity, and produces investment in what lasts.

Rather than asking 'How much of my money should I give to God?' we should ask 'How much of God's money may I keep for my needs?' The eternal perspective transforms financial decisions, spending priorities, and life goals.

We cannot serve both God and mammon; we must choose our master. Those who choose God find that He provides abundantly—not necessarily wealth, but sufficiency, contentment, and eternal riches.

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