

Ten Biblical principles about money and wealth
A survey of Scripture
Principle #1. God owns everything and we are His stewards

1. Ten Biblical principles about money and wealth-a survey of Scripture
 - 1. God owns everything and we are His stewards**
 2. Worship and trust God rather than money
 3. Beware of the love of money
 4. God cares how we manage our money
 5. Honor God by faithfully giving of our income
 6. Develop a lifestyle which creates margin
 7. Cultivate a generous heart and live sacrificially
 8. Care for the poor, weak, oppressed, and needy
 9. Use wealth to glorify God and build treasure in heaven
 10. Pursue the true riches rather than material wealth
2. The Bible is our source for understanding Christian stewardship
 - i. The goal is a transformed heart
3. The underlying theme of this seminar
 - i. God wants our heart
 - b. The purpose of my instruction is that all believers would be filled with love that comes from a pure heart, a clear conscience, and genuine faith. 1 Timothy 1:5 (NLT)
4. Principle #1: God is the owner of everything and we are his stewards
 - i. Outline
 - b. Key Bible passages
 - c. What is Christian stewardship?
 - d. 4 aspects to God's ownership of everything
 - e. 3 principles of faithful stewardship
 - f. 3 Biblical examples of stewardship
5. Key Bible passages
 - a. Psalm 50:10-12: God owns everything
 - b. 1 Corinthians 4:1-2: Stewards must be found faithful
 - c. Romans 14:8: We are accountable to God above all
6. Part 1: Ownership
7. The Bible teaches that God owns everything
 - i. Biblical proof of His ownership
 - b. The earth is the LORD's, and everything in it, the world, and all who live in it; Psalm 24:1
 - c. for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field are mine. If I were hungry I would not tell you, for the world is mine, and all that is in it. Psalm 50:10-12
 - d. 'The silver is mine and the gold is mine,' declares the LORD Almighty. Haggai 2:8
 - e. Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the

kingdom, O LORD, and you are exalted as head above all. 1 Chronicles 29:11 (NLT)>

8. 1. He retains ownership of everything– even what he has entrusted to us
9. 2. When we give gifts to God, we are only returning what is already His
 - a. But who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14 (NLT)
10. 3. When we create or accomplish, that ability comes from God
 - a. You may say to yourself, "My power and the strength of my hands have produced this wealth for me." But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. Deuteronomy 8:17-18
11. 4. Whether we live or die, all that we have is the Lord's
 - a. For none of us lives to himself alone and none of us dies to himself alone. If we live, we live to the Lord; and if we die, we die to the Lord. So, whether we live or die, we belong to the Lord. For this very reason, Christ died and returned to life so that he might be the Lord of both the dead and the living. Romans 14:7-9
12. Part 2: Stewardship
13. What is Christian stewardship?
 - a. Christian Stewardship may be defined as "Using God-given resources for the accomplishment of God-given purposes" (Ron Blue)
14. Stewardship vs. Ownership
 - i. It's a matter of control
 - b. Owners have absolute control of the resources that belong to them.
 - c. Stewards manage someone else's resources rather than their own
 - d. Stewards are responsible for implementing the owner's goals for his resources
 - e. We are called stewards or managers subject to God's will for our resources rather than owners with absolute autonomy over them
15. What are the responsibilities of Christian stewards?
 - a. As stewards of God's resources, it is our responsibility to discover and implement his purposes for them in all areas of life
16. Class discussion
 - i. Defend or refute the statement "lessons from this parable apply to all our God-given resources, not just our money"
17. Class discussion
 - i. Do we have ownership rights (absolute control) over any resource we have? If yes, give an example and explain in what sense we do and don't
18. A Biblical perspective of Christian stewardship
 - i. 5 responsibilities of good stewards
19. 1. Stewards realize everything they have comes from God
 - a. who am I, and who are my people, that we could give anything to you? Everything we have has come from you, and we give you only what you first gave us! 1 Chronicles 29:14
20. 2. Stewards are accountable to God with everything entrusted to them
 - a. For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong

to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead. Romans 14:7-9 NLT

21.
 3. Stewards must faithfully implement the owner's purposes for his resources
 - a. So look at Apollos and me as mere servants of Christ who have been put in charge of explaining God's mysteries. Now, a person who is put in charge as a manager must be faithful. 1 Corinthians 4:1-2(NLT)
 - b. So then, men ought to regard us as servants of Christ and as those entrusted with the secret things of God. Now it is required that those who have been given a trust must prove faithful . 1 Corinthians 4:1-2
22.
 4. Stewards have several functions
 - i. Ambassador, manager, executive
 - b. **AMBASSADOR:** Stewards are to glorify Jesus Christ by living holy lives and serving God faithfully
 - c. **MANAGER:** Stewards view their role as managing the resources God has entrusted to them
 - d. **EXECUTIVE:** Stewards seek to understand their Master's goals for His resources, then accomplish them->
23. Stewards as ambassadors
 - i. Ambassadors practice representing their owner in everything they do
 - b. And whatever you do or say, do it as a representative of the Lord Jesus, giving thanks through him to God the Father. Colossians 3:17
24. Stewards as managers
 - a. Joseph managed Potifer's household
 - a. Now Joseph had been taken down to Egypt. Potiphar, an Egyptian who was one of Pharaoh's officials, the captain of the guard, bought him from the Ishmaelites who had taken him there. The LORD was with Joseph and he prospered, and he lived in the house of his Egyptian master. When his master saw that the LORD was with him and that the LORD gave him success in everything he did, Joseph found favor in his eyes and became his attendant. Potiphar put him in charge of his household, and he entrusted to his care everything he owned. From the time he put him in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph. The blessing of the LORD was on everything Potiphar had, both in the house and in the field. So he left in Joseph's care everything he had; with Joseph in charge, he did not concern himself with anything except the food he ate. Genesis 39:1-6a (NIV)
2. Stewards as executives
 - a. Execute God's plan
 - b. God's objective is to glorify his Son Jesus Christ
 - c. The executive understands that his life is part of that plan
 - d. The fulfillment of this objective requires the distribution and/or investment of the owner's resources, including his money
2. Steward functioning as executives sometimes spend their Master's resources
 - i. The jar of perfume-money well spent
 - b. Meanwhile, Jesus was in Bethany at the home of Simon, a man who had previously had leprosy. While he was eating, a woman came in with a beautiful alabaster jar of expensive perfume and poured it over his head. The disciples

were indignant when they saw this. "What a waste of money," they said. "It could have been sold for a high price and the money given to the poor." But Jesus, aware of this, replied, "Why criticize this woman for doing such a good thing to me? You will always have the poor among you, but you will not always have me. She has poured this perfume on me to prepare my body for burial. I tell you the truth, wherever the Good News is preached throughout the world, this woman's deed will be remembered and discussed." Matthew 26:6-13

3. Stewards functioning as executives sometimes invest their master's resources
 - i. The 10 talents
4. Parable of the 10 talents-investing
 - a. "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents gained two more. But the man who had received the one talent went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'
5. 10 talents-investing
 - a. His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!'"Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'
6. 10 talents-investing
 - a. "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. "'Take the talent from him and give it to the one who has the ten talents. For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.' Matthew 25:14-30
7. The parable of the 10 talents
 - a. God expects us to invest the resources he has entrusted to us wisely. This applies to our time, talents, and treasure
 - b. It is not how much we have that is important, but rather what we do with what we have
 - c. If we hide what we have, God may consider it a form of unfaithfulness. We

should strive for at least some return on our resources for good, or more specifically, for the kingdom, no matter how modest.

- d. If we are faithful with worldly goods, God may entrust us with spiritual treasure
8. Spend or invest?
 - a. Every steward is accountable for what he does with what he is given
 - b. We must respect another steward's accountability to God and avoid judging them
 - i. For we don't live for ourselves or die for ourselves. If we live, it's to honor the Lord. And if we die, it's to honor the Lord. So whether we live or die, we belong to the Lord. Christ died and rose again for this very purpose—to be Lord both of the living and of the dead. So why do you condemn another believer? Why do you look down on another believer? Remember, we will all stand before the judgment seat of God. Romans 14:7-10
9. Class discussion
 - a. What are some examples of expenditures or investments that Christians make that is often misunderstood or misjudged by other Christians?
 - b. Regarding spending and investing decisions, what are some of the factors which distinguish waste or frivolity from needful or useful?
10. Discussion question
 1. God's goals for His resources will seem like foolishness to the world
 - a. Is this statement true? Why or why not?
 - b. What Biblical texts support it?
 - c. Can you give some real-world examples of kingdom investments which may seem foolish to the worldly?
 2. Essay
 - a. A. Write a definition of Christian Stewardship
 - b. B. Contrast it with secular thinking regarding our resources
 - i. Source
 - ii. Ownership
 - iii. Purpose
 - iv. Control
 - v. Duration
 - vi. Beneficiaries
 3. Summary
 - i. Our time, talent, and our money are resources that belong to God. He has entrusted them to us as stewards. Therefore, as His stewards, we are responsible for understanding and accomplishing His purposes for them.
 4. Ten Biblical principles about money and wealth
A survey of Scripture
 - a. 1. God owns everything and we are His stewards
 - b. 2. Worship and trust God rather than money
 - c. 3. Beware of the love of money
 - d. 4. God cares how we manage our money
 - e. 5. Honor God by faithfully giving of our income
 - f. 6. Develop a lifestyle which creates margin

- g. 7. Cultivate a generous heart and live sacrificially
- h. 8. Care for the poor, weak, oppressed, and needy
- i. 9. Use wealth to glorify God and build treasure in heaven
- j. 10. Pursue the true riches rather than material wealth