

Stewardship of Treasure

Equip 9/29/19

I. Ownership

The principle of ownership for a steward is that God owns everything – we are His managers or administrators to act on His behalf

Psalm 50:10 For every beast of the forest is mine, the cattle on a thousand hills.

Secular living by definition is living without any thought or consideration of God

Deuteronomy 8:17, 18 ¹⁷ Beware lest you say in your heart, ‘My power and the might of my hand have gotten me this wealth. ¹⁸ You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day.

1 Chronicles 29:12 Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all.

2. Principle of Responsibility

We are to manage the things God allows us to use according to his principles and priorities. Our job is to represent Him and to use our money to increase His kingdom

1 Corinthians 4:2 Moreover, it is required of stewards that they be found faithful.

John 15:8 By this my Father is glorified, that you bear much fruit and so prove to be my disciples.

- What are the priorities in your life?
- How have you determined you should be investing your time?
- The use of your money should line up with your stewardship of Talent and stewardship of Time.

Biblical Contentment

Luke 12:15 And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.”

1 Timothy 6:8 But if we have food and clothing, with these we will be content.

Luke 3:14 Soldiers also asked him, “And we, what shall we do?” And he said to them, “Do not extort money from anyone by threats or by false accusation, and be content with your wages.”

Philippians 4:11 Not that I am speaking of being in need, for I have learned in whatever situation I am to be content.

Hebrews 13:5 Keep your life free from love of money, and be content with what you have, for he has said, “I will never leave you nor forsake you.”

Mark 4:18-19 ¹⁸ And others are the ones sown among thorns. They are those who hear the word, ¹⁹ but the cares of the world and the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful.

Matthew 6:19-21 ¹⁹ “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰ but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹ For where your treasure is, there your heart will be also.

Helping Others

God normally supplies a material surplus to some in the church so they can meet the needs of others

James 2:15-16 ¹⁵ If a brother or sister is poorly clothed and lacking in daily food, ¹⁶ and one of you says to them, “Go in peace, be warmed and filled,” without giving them the things needed for the body, what good is that?

1 John 3:17-18 ¹⁷ But if anyone has the world’s goods and sees his brother in need, yet closes his heart against him, how does God’s love abide in him? ¹⁸ Little children, let us not love in word or talk but in deed and in truth.

Galatians 6:10 So then, as we have opportunity, let us do good to everyone, and especially to those who are of the household of faith.

3. Principle of Accountability

Since we are managing God’s assets, He will call us into account for how we have managed.

Matthew 25:19 Now after a long time the master of those servants came and settled accounts with them.

Verse 2 of By and By, by Grace Reese Adkins

By and by when He holds out His hands,

More, so much more,

Welcoming hands, nail-pierced hands;
By and by when He holds out His hands,
I'll wish I had given Him more.

More of my heart than I e're gave before.
By and by when He holds out His hands,
I'll wish I had given Him more.

4. Principle of Reward

Psalm 62:12 and that to you, O Lord, belongs steadfast love. For you will render to a man according to his work.

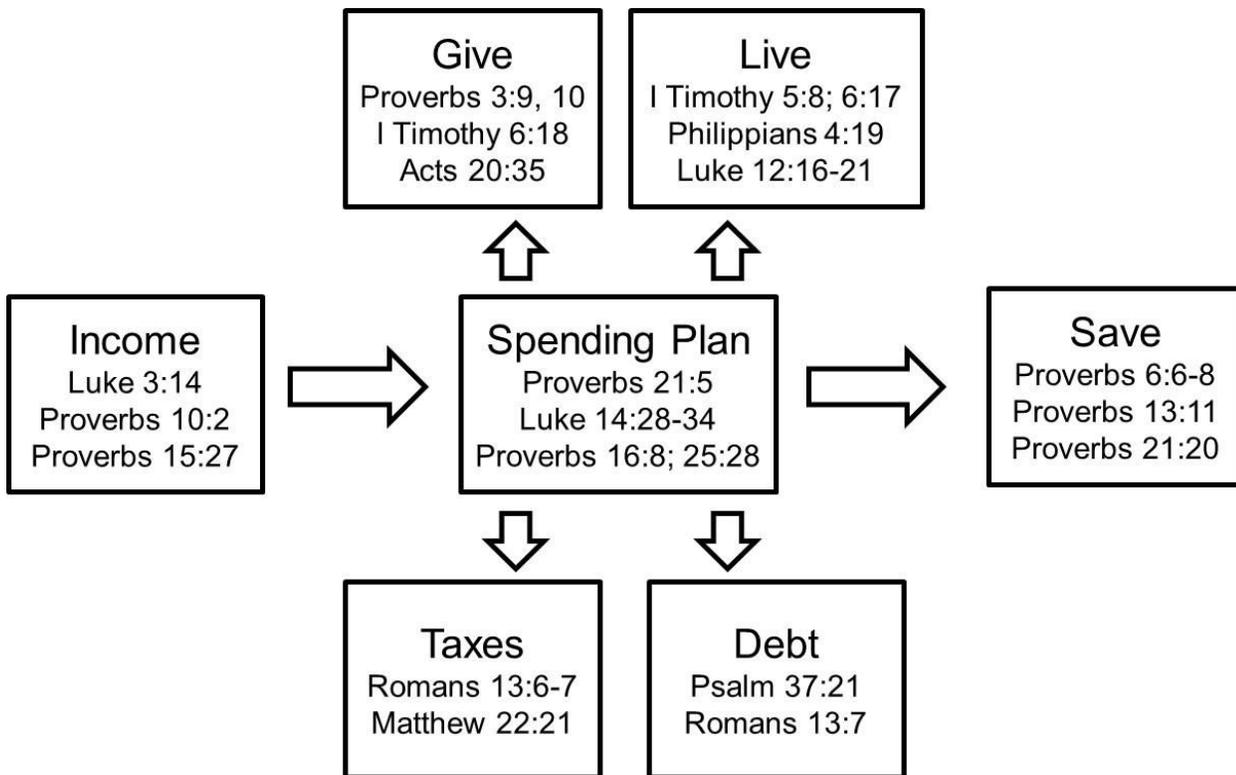
Matthew 25:21 His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'

So the four principles of stewardship of Money

1. God owns it all
2. He entrusts you to manage it for Him to increase His kingdom
3. He will call you into account
4. He will reward you beyond your wildest imagination (if not now, in eternity)

Application:

- I. Define a reasonable standard of living – work to decrease as a percentage of your income
- II. Develop a giving plan – grow in generosity
- III Develop a plan how to use your money to achieve your life purpose



I. Define a reasonable standard of living – work to decrease as a percentage of your income

A. Steps to decrease the amount of money you spend on your lifestyle

1. Summarize your present situation

a. Income Statement / Budget / Spending Plan

- How much money is coming in (earning)
- How much money is going out (spending)
- = How much your net cash flow is each month

b. Balance Sheet

- Assets – How much you own
- Liabilities – How much you owe on those assets
- Net Worth = Your net assets (assets – liabilities)

2. Establish a plan on how you will spend money each month (budget)

3. Assign accountability for each part

4. Record what you actually spend and summarize what actually happened

5. Evaluate and refine your plan

- a. Build an emergency fund that is about one month of average expenses
- b. Look to steps that provide the greatest increase in your net worth

For most

- highest interest rate debt
 - 401k matching
 - if you don't own a home, saving for a down payment
- c. Build a 3-6 month emergency fund

II. Develop a giving plan – grow in generosity

III Develop a plan how to use your money to achieve your life purpose

Set financial goals in line with the race God has called you to run and the priorities you have to live for God

- % of your income you give – how to increase it
- % of your income you save – how to increase it
- Big items you need to save for (must put in the appropriate place)
 - Car, house, wedding, college, start business
- Paying off debt
- Paying off your home mortgage
- Putting money in 401k
- Leave an inheritance

Proverbs 13:22 A good man leaves an inheritance to his children's children, but the sinner's wealth is laid up for the righteous.