

What the Bible Says About Money Financial Stewardship

The question of whether or not God or faith should be a part of finances is often posed. Some believe that Biblical financial principles are far from being adequate to support complex financial decision making in today's society. Most Christians, however, strive to live according to God's word and believe the Bible's principles provide the roadmap or guidance we need for all of our financial decisions.

God's financial principles versus society's principles

But God's ways are definitely not our ways. As Christians, God is our father. If you are a parent you know that your ways are certainly not your child's ways. Your child requires guidance because a youngster is much of the time incapable of seeing the big picture or understanding the consequences of his or her actions.

For my thoughts are not your thoughts, neither are your ways my ways, declares the LORD. As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts. (Isaiah 55:8-9 NIV)

After reading this scripture, do you think God's financial principles are different than society's principles? There is no doubt about it. For some to say God should not be a part of our financial decisions is not recognizing the sovereignty of God. He is higher than us. We are children who require His guidance. The best way we can find that guidance is to seek and understand His word.

Once you can accept the father/child relationship and trust that God's word is in your best interest, you can begin to understand and follow the Biblical financial principle of stewardship: God is the owner of everything. We are the managers of what he has entrusted to our care.

The owner

Yours, O LORD, is the greatness and the power and the glory and the majesty and the splendor, for everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. 1 Chronicles 29:11 (NIV)

This scripture tells us that God is the owner of everything. Stop and think about that for just a second. How often do we insert the possessive pronouns of "my", "mine", or "ours" when talking about possessions? It reminds me of a child who says: it's "mine", "mine", "mine!" But according to scripture house, cars, money and all possessions belong to God.

Most commonly the idea of people claiming money as their money leads them down the road of poor decision making. Think about all of the financially immoral acts in our society. Ponzi schemes and corporate crimes have typically occurred because people are making decisions with the perspective of their money versus God's money. This excerpt from the Crown Financial Ministries Money Map participant's guide, says it all well:

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When we acknowledge God's ownership, every spending decision becomes a spiritual decision. No longer do we ask, "Lord what do You want me to do with my money? The question is restated, Lord what do You want me to do with Your money?"

Financial stewardship

What do you want me to do with your money? Yes, that is the essence of financial stewardship and the perspective that God desires us to have.

It is required in stewards that a man be found faithful. 1 Corinthians 4:2(KJV)

If all of these things around us belong to God, we can then begin to understand that we only have them in our possession because God allowed us to have them. But, there is a responsibility and a high expectation that we are to manage them faithfully, or wisely.

If we are not responsible, it is possible less could be entrusted to us or some of our responsibilities could be taken from us.

Jesus told his disciples: There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, what is this I hear about you? Give an account of your management, because you cannot be manager any longer. Luke 16:1-2 (NIV)

Is that not some good motivation to do our best in managing what has been entrusted to us? But, what can commonly be mistaken in the area of managing finances is we are expected to manage all of the money entrusted to us. Not just the first 10% or a giving portion which is much of the time the primary focus.

Unfortunately, the remaining 90% is often managed how we want to manage it and not how God wants us to manage it. But if we ignore God in all of our finances we have the wrong attitude towards money. Managing finances according to society's principles leads to poor financial decisions and painful consequences such as debt.

Final thoughts

As you charge forward in managing God's money, keep the following principles in mind:

- God is the owner of everything
- God wants us to manage everything he has entrusted to us His way
- We must be willing to let God be Lord to our financial matters. God should be a part of this and all areas of our lives.

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Looking for some practical guidance to move forward in implementing these principles?

One of the best things you can do to start exercising good financial stewardship with God's money is to establish a budget or plan for your money each month. You can [create a budget in 3 easy steps!](#)

Finally, don't let 1 Chronicles 29:11 (everything in heaven and earth is yours) stray far from you. I recommend memorizing it so that your spending decisions truly become spiritual decisions.

How do you feel about these Biblical financial principles? Do you think there is a place for God or faith in finances?

Each of the posts from the Bible and Money series are based on principles discussed during Money Map Coaching sessions and the [Money Map Coach participants' guide](#). You can learn more about [Money Map Coaching at Crown Financial Ministries](#). You can also visit my [Money Map Coaching page](#).