Rooted in Scripture - Pointing to Jesus

BIBLE FOUNDATIONS

Stewardship

Faithfully Managing What Belongs to God

The Short Answer

Biblical stewardship begins with a simple truth: God owns everything. A steward is someone entrusted with what belongs to another. Stewardship is faithfully using everything God entrusts for His glory, the good of others, and the purposes of His kingdom.

Psalm 24:1 · Genesis 1:26-28 · Matthew 25:14-30 · 1 Corinthians 4:1-2 · 1 Peter 4:10-11

Opening Memory Anchor

Everything belongs to God. Everything entrusted to a believer is an opportunity for faithfulness.

WELCOME

This guide is meant to send you back to Scripture

This Companion is designed for guided self-study or small-group use. Part One introduces the foundations of biblical stewardship in clear, practical language. Part Two moves into harder biblical and theological questions involving tithing, wealth, justice, accountability, church finances, culture, and Christ's return.

Foundational truth

Everything belongs to God. Stewardship is faithful response to what He entrusts - never a way to purchase His grace.

How to use this study

- Open and read the cited passages rather than relying only on the summaries.
- Distinguish what Scripture explicitly teaches from theological inference and modern application.
- Use the Memory Anchors to retain the central ideas.
- Where Christians disagree, note the disagreement without pretending Scripture says more than it does.

PART ONE

BEGINNER GUIDE

The foundations of faithful whole-life stewardship

Memory Anchor

Everything belongs to God. Everything entrusted to a believer is an opportunity for faithfulness.

Part One focuses on the core biblical ideas in accessible language: God owns, God entrusts, and His people respond with faithfulness, generosity, wisdom, and gratitude.

1. WHAT IS BIBLICAL STEWARDSHIP?

A steward is someone who takes care of something belonging to someone else.

That picture helps explain biblical stewardship.

Read **Psalm 24:1**.

Everything ultimately belongs to God because He created it.

Read **1 Chronicles 29:10-16**.

When David and the people gave generously toward the temple, David recognized that they were giving back to God what had first come from Him.

This gives a simple pattern:

God owns. God provides. God entrusts. People manage. People remain accountable to God.

Stewardship is therefore not simply a financial principle. It is a way of understanding the whole Christian life.

> **MEMORY ANCHOR**
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> **God is the Owner. People are the stewards.**

2. WHAT HAS GOD ENTRUSTED TO PEOPLE?

Much more than money.

God may entrust people with:

- Time
- Money
- Possessions
- Abilities
- Spiritual gifts
- Work
- Opportunities
- Relationships
- Influence
- Knowledge
- Physical abilities
- Creation and resources
- The message of the Gospel

Not everyone receives the same things or the same amount. One person may have significant financial resources. Another may have more available time. Another may have unusual skills. Another may have opportunities to encourage, teach, lead, serve, repair, create, give, welcome, or care for others.

Read **1 Peter 4:10-11**.

Whatever God has entrusted can become an opportunity to serve Him and others.

3. WHAT DOES GOD EXPECT FROM A STEWARD?

Faithfulness.

Read **1 Corinthians 4:1-2**.

A steward's responsibility is to be faithful with what has been entrusted. That means stewardship is not primarily about comparison.

God has not given every person the same resources, abilities, opportunities, health, responsibilities, income, influence, or season of life.

The important question is not: **"Did I receive as much as someone else?"**

It is: **"Am I being faithful with what God has entrusted to me?"**

This protects against both envy and pride. Someone with more has no reason to boast as though everything were self-created. Someone with less has no reason to assume that his or her faithfulness matters less.

MEMORY ANCHOR

God does not ask for someone else's faithfulness. He asks for faithfulness with what He has entrusted to you.

4. WHAT DOES THE PARABLE OF THE TALENTS TEACH ABOUT STEWARDSHIP?

Read **Matthew 25:14-30**.

Jesus describes a master who leaves and entrusts different amounts to his servants. The servants do not receive equal amounts. But each receives something for which he is responsible. When the master returns, he evaluates what they have done.

The main point is bigger than money or investing. Matthew 24-25 repeatedly speaks about readiness for Christ's return. Jesus is teaching His followers to live faithfully while waiting for the King.

The stewardship lesson is powerful:

What God entrusts matters. What people do with it matters. The King will return.

Part Two will look more closely at the very serious ending of this parable and what it means for salvation, faithfulness, and judgment.

5. IS STEWARDSHIP MOSTLY ABOUT MONEY?

No.

Money receives significant attention in Scripture because it can reveal what people value and trust. But stewardship includes the whole life.

Read **Romans 12:1-2**.

Christian discipleship is not about giving God one small part of life while keeping everything else separate.

Stewardship can affect how money is used, how time is spent, how people work, how abilities are used, how relationships are treated, how words are spoken, how possessions are cared for, how people rest, how opportunities are used, and how the Gospel is handled.

Money is part of stewardship. It is not the whole of stewardship.

MONEY, GENEROSITY, AND CONTENTMENT

6. IS MONEY EVIL?

No.

Scripture does not say money itself is evil. Read **1 Timothy 6:6-10**. Paul warns about the **love of money**.

Money can be used wisely or foolishly. It can be earned honestly, saved responsibly, spent wisely, enjoyed gratefully, invested carefully, and shared generously.

The danger comes when money becomes something it was never meant to be: **identity, security, status, control, or master.**

Rooted in Scripture - Pointing to Jesus

Read **Matthew 6:24**. Jesus warns that money can compete for the allegiance that belongs to God.

The question is not simply: **"Do I have money?"** It is: **"What place does money have in my heart?"**

7. IS IT WRONG TO HAVE WEALTH?

No.

Scripture does not teach that possessing wealth is automatically sinful. Abraham had substantial possessions. Job had significant wealth. Women of means helped support Jesus' ministry in **Luke 8:1-3**. Joseph of Arimathea is described as wealthy in **Matthew 27:57**.

But Scripture also gives strong warnings about wealth. Read **Deuteronomy 8:11-18; Proverbs 11:28; Luke 12:13-21; 1 Timothy 6:17-19**.

Wealth can tempt people to believe they are secure without God. Paul tells wealthy Christians not to trust their wealth, but to trust God and become generous and ready to share.

The issue is not merely: **"How much do I have?"** It is also: **"How was it obtained? What am I trusting? How am I using it?"**

MEMORY ANCHOR

Wealth is not automatically sinful, but it is never safe enough to become a savior.

8. DOES GOD PROMISE FINANCIAL WEALTH TO FAITHFUL CHRISTIANS?

No.

The Bible does not promise that every faithful Christian will become financially prosperous. Some Old Testament passages describe material blessing within God's covenant relationship with Israel. Those promises should not automatically be turned into guarantees that every Christian will become wealthy.

Jesus was perfectly faithful and did not live a life of material luxury. The apostles experienced hardship. Paul experienced both abundance and need. Read **Philippians 4:10-13**.

Faithful Christians in the New Testament experienced poverty, persecution, imprisonment, hunger, loss of property, and sometimes death.

Material prosperity does not prove that someone is spiritually faithful. Material hardship does not prove that someone has failed God.

9. DOES GIVING MONEY OBLIGATE GOD TO GIVE MORE MONEY BACK?

No.

Read **2 Corinthians 9:6-11**. Paul uses the picture of sowing and reaping while encouraging generosity. God provides for His people and delights in generosity.

But this passage should not be turned into a financial formula: **"Give God money and He must make you richer."**

Giving is not a way to control God. Christians should be cautious when anyone promises guaranteed wealth, healing, special favor, or a financial breakthrough in exchange for a donation.

God is generous. But God's blessing cannot be purchased.

10. ARE CHRISTIANS REQUIRED TO GIVE EXACTLY 10 PERCENT?

The Old Testament required tithes within Israel's covenant life. Read **Leviticus 27:30; Numbers 18:21; Deuteronomy 14:22-29; Malachi 3:8-10**.

The New Testament clearly teaches Christians to give generously, willingly, and according to what they have. Read **1 Corinthians 16:1-2; 2 Corinthians 8-9**.

But the New Testament does not explicitly command every Christian to give exactly 10 percent.

For that reason, Christians differ. Some use 10 percent as a helpful starting point or benchmark. Others emphasize proportional and generous giving without treating 10 percent as a binding new-covenant requirement.

What is clear is that Christians are called to become generous people. Part Two will examine the biblical background more closely.

11. WHAT DOES HEALTHY CHRISTIAN GIVING LOOK LIKE?

New Testament giving is:

WILLING - Read **2 Corinthians 9:7**. Giving should not be forced or manipulated.

GENEROUS - Read **2 Corinthians 8:1-5**. God's grace can produce remarkable generosity.

PROPORTIONAL - Read **1 Corinthians 16:2**. People do not all have the same financial ability.

PURPOSEFUL - Giving can support Gospel ministry, local church needs, Christian workers, people experiencing hardship, and other legitimate works of mercy.

RESPONSIBLE - Read **1 Timothy 5:8**. Generosity does not erase legitimate responsibilities toward dependents and family.

CHEERFUL - Christian generosity flows from grace rather than an attempt to buy God's favor.

12. WHAT IF SOMEONE HAS VERY LITTLE TO GIVE?

God does not measure generosity merely by comparing dollar amounts.

Read **Mark 12:41-44**. Jesus notices a widow whose offering appears small compared with the gifts of others. He sees what others may overlook.

But this passage should never be used to shame vulnerable people into giving money they need for food, housing, medicine, safety, or dependents.

God sees more than an amount. He sees circumstances, ability, sacrifice, motive, and the heart.

Someone with little money may still live a remarkably generous life through prayer, hospitality, encouragement, service, caregiving, practical skills, time, or presence.

Generosity is bigger than a bank account.

13. WHAT IF THERE SIMPLY ISN'T ENOUGH?

Financial hardship is not automatic evidence of poor stewardship.

People may struggle because of unemployment, disability, caregiving, illness, disaster, economic conditions, injustice, persecution, or circumstances outside their control.

Read **Deuteronomy 15:7-11** and **1 John 3:16-18**. Scripture calls God's people to care for those in need.

Sometimes financial problems require greater wisdom. Sometimes repentance is necessary. Sometimes practical assistance is needed. And sometimes a person has been extraordinarily faithful in extraordinarily difficult circumstances.

Christians should not assume they know which situation applies without listening carefully.

14. IS SAVING MONEY WRONG?

No.

Scripture often praises wise preparation. Read **Proverbs 6:6-8; Proverbs 21:20; Proverbs 27:23-27**.

Saving may prepare for emergencies, future expenses, periods of lower income, family responsibilities, generosity, or later seasons of life.

But saving can become spiritually dangerous when it becomes hoarding or false security. Read **Luke 12:13-21**.

The rich man's problem was not simply having stored resources. He believed his possessions had secured his life.

Wise saving says: **"God has provided. Prepare responsibly."**

False security says: **"My resources mean I no longer need to depend upon God."**

15. MAY CHRISTIANS INVEST, PREPARE FOR RETIREMENT, OR LEAVE AN INHERITANCE?

These modern financial structures are not addressed directly in Scripture in the forms familiar today.

Christians therefore apply broader biblical principles such as wise preparation, honest gain, family responsibility, generosity, contentment, and trust in God.

Read **Proverbs 13:11; Proverbs 13:22; Proverbs 21:5**.

Saving and investing can be legitimate forms of stewardship. Preparing for later years can be responsible. Leaving an inheritance can also be appropriate.

But none of these should become the ultimate purpose of life or the foundation of security.

A Christian may retire from employment. A Christian never retires from loving God and neighbor.

16. MAY CHRISTIANS ENJOY WHAT GOD PROVIDES?

Yes.

Biblical stewardship is not joyless austerity.

Read **1 Timothy 6:17**. Paul says God richly provides things for people to enjoy. Read also **Ecclesiastes 3:12-13**.

Food, homes, celebrations, hobbies, travel, possessions, and ordinary pleasures can be received gratefully as gifts.

The question is whether God's gifts are **enjoyed or worshiped, received gratefully or demanded, held openly or clutched tightly.**

MEMORY ANCHOR

Receive God's gifts with gratitude, enjoy them without worshiping them, and hold them with open hands.

17. IS DEBT A SIN?

The Bible warns strongly about debt, but it does not state that every form of borrowing is sinful.

Read **Proverbs 22:7; Psalm 37:21; Romans 13:7-8**.

Debt creates obligations and can reduce financial freedom. Borrowing should therefore be approached carefully.

Wise questions include:

- Is this necessary?
- Can it reasonably be repaid?
- What risk does it create?
- Am I borrowing because of comparison or impatience?
- Will this interfere with responsibilities I already have?

Debt is not automatically sin. But debt is always a stewardship responsibility.

STEWARDSHIP OF THE WHOLE LIFE

18. HOW DO CHRISTIANS STEWARD TIME?

Read **Psalm 90:12** and **Ephesians 5:15-17**.

Time is limited. Stewarding time does not mean being productive every waking minute.

Jesus worked. Jesus prayed. Jesus served. Jesus attended meals. Jesus withdrew. Jesus rested.

Faithful use of time can include worship, work, relationships, service, rest, learning, recreation, and ordinary responsibilities.

The goal is not frantic efficiency. It is faithful use of a limited life.

19. HOW SHOULD CHRISTIANS STEWARD THEIR ABILITIES AND SPIRITUAL GIFTS?

Read **1 Peter 4:10-11**. Peter describes believers as stewards of God's varied grace. Different people have different gifts and abilities.

Read also **Romans 12:3-8**.

A gift is not primarily a badge of importance. It is an opportunity to serve.

Someone may serve through teaching, encouragement, leadership, mercy, generosity, hospitality, craftsmanship, administration, practical skill, creativity, or countless other abilities.

Not every act of Christian service happens behind a church podium.

20. HOW IS WORK A FORM OF STEWARDSHIP?

Work appears before sin enters the world. Read **Genesis 2:15**. Adam was given meaningful responsibility within God's creation.

After sin, work became more difficult and frustrating, but work itself was not the curse.

Read **Colossians 3:22-24**. The immediate setting involves servants in the ancient household world, but the passage also demonstrates that faithfulness matters even when human recognition is absent.

Work can become stewardship when it is done honestly, responsibly, diligently, justly, and with concern for others.

21. IS THE BODY SOMETHING TO STEWARD?

Yes, although Christians should speak about this carefully.

Read **1 Corinthians 6:19-20**. The immediate context concerns sexual morality, but Paul's larger point is clear: **Believers belong to Christ.**

Reasonable physical stewardship may include rest, nourishment, movement, medical care, sexual holiness, and avoiding destructive habits.

But illness or disability is not proof of poor stewardship. Human bodies remain affected by the fall.

Christian hope is not perfect health now. It is resurrection in Christ.

22. ARE WORDS, THOUGHTS, AND ATTENTION PART OF STEWARDSHIP?

Yes.

Read **Ephesians 4:29**. Words can build others up or tear them down.

Read **James 3:1-12**. Scripture treats speech as spiritually significant.

Read **Philippians 4:8** and **Romans 12:2**. What receives repeated attention can shape thoughts, desires, and habits.

This means stewardship reaches into places no budget can measure: **What receives attention? What fills the mind? How are words used? What voices are shaping the heart?**

Faithful stewardship includes learning to use speech, thought, and attention in ways that honor God and love others.

23. WHAT DOES STEWARDSHIP LOOK LIKE IN A DIGITAL WORLD?

The Bible does not mention smartphones, social media, streaming services, artificial intelligence, or the internet.

"Digital stewardship" is therefore a modern application of biblical principles, not a biblical category.

But Scripture speaks clearly about time, truth, speech, wisdom, self-control, temptation, relationships, attention, and love of neighbor. Those principles apply online too.

Useful questions include:

- Is technology serving or controlling me?
- Is it consuming time needed elsewhere?
- Am I truthful online?
- Does what I share build others up?
- Am I protecting another person's privacy?
- Is constant digital input shaping my mind in unhealthy ways?
- Does technology help me fulfill responsibilities or distract me from them?

Technology can be a useful servant. Like money, it becomes dangerous when the servant becomes the master.

24. ARE RELATIONSHIPS AND INFLUENCE STEWARDSHIPS?

People are never possessions. But relationships create opportunities and responsibilities for faithful love.

Read **Philippians 2:1-5** and **Colossians 3:12-14**.

Influence also carries responsibility. Parents influence children. Teachers influence students. Pastors influence congregations. Employers influence workers. Friends influence one another. Leaders influence organizations and communities.

The greater the influence, the greater the responsibility to use it for service rather than manipulation.

25. HOW CAN PARENTS TEACH CHILDREN STEWARDSHIP?

Children often learn stewardship by watching it before they understand it through teaching.

Read **Deuteronomy 6:4-9**. This passage is not specifically a financial lesson. It presents the broader responsibility of passing God's truth into ordinary family life.

Children can gradually learn gratitude, generosity, work, contentment, saving, giving, caring for possessions, helping people in need, and recognizing that everything ultimately comes from God.

Age-appropriate opportunities to earn, save, give, spend, serve, and care for belongings can turn abstract ideas into habits.

The goal is not simply to raise children who are good with money. It is to help form people who understand that God's gifts are received with gratitude and used faithfully.

26. IS CREATION CARE PART OF STEWARDSHIP?

Read **Genesis 1:26-28** and **Genesis 2:15**.

God gave humanity real responsibility within creation. Human authority does not mean ultimate ownership. The world still belongs to its Creator.

Christians may disagree strongly about modern environmental policies and political solutions. Those debates should be distinguished from the basic biblical principle: **God made creation, called it good, and gave human beings responsibility within it.**

Creation stewardship may include avoiding needless waste, treating animals responsibly, caring for land and resources, and considering how actions affect neighbors and future generations.

Biblical creation care begins with the Creator, not a political platform.

JESUS, THE GOSPEL, AND STEWARDSHIP

27. IS THE GOSPEL SOMETHING CHRISTIANS STEWARD?

Yes.

Paul repeatedly describes himself as entrusted with the Gospel. Read **1 Corinthians 4:1-2; Galatians 2:7; 1 Thessalonians 2:4; 2 Timothy 1:13-14**.

The Gospel is not a message Christians invented. It is good news entrusted to the Church.

Read **1 Corinthians 15:1-4**. At its center stands Jesus Christ - His death for sins, burial, resurrection, and saving work.

Faithful Gospel stewardship includes preserving the message, proclaiming it truthfully, teaching Scripture carefully, living consistently with it, and passing the faith to others.

28. DOES GOOD STEWARDSHIP EARN GOD'S FAVOR?

No.

This distinction is essential. Read **Ephesians 2:8-10**.

People are saved by grace through faith, not because they managed money well, gave enough, served enough, or used every minute perfectly.

Good stewardship does not purchase salvation. It grows from salvation.

Read **2 Corinthians 5:14-15**. Christ died and rose so that those who belong to Him no longer live merely for themselves.

The Gospel changes stewardship from: **"How much must I give God so He will accept me?"** to: **"Because I belong to Christ, how can my life be used faithfully?"**

MEMORY ANCHOR

Stewardship does not purchase grace. Stewardship grows from grace.

29. HOW CAN SOMEONE BEGIN PRACTICING BIBLICAL STEWARDSHIP?

Begin with what God has already entrusted.

TIME - Where is time going?

MONEY - Does spending reflect actual priorities?

POSSESSIONS - Are they being enjoyed gratefully and managed responsibly?

ABILITIES - What skills could serve another person?

WORK - Is it being done honestly and faithfully?

RELATIONSHIPS - Who has been placed nearby to love, encourage, help, or serve?

WORDS AND ATTENTION - What am I speaking, watching, reading, and dwelling upon?

GOSPEL - Am I learning God's Word and handling the message of Jesus faithfully?

The goal is not anxiety over every minute or dollar. The goal is increasing awareness that **all of life is lived before God**.

PART ONE REVIEW

30. WHAT ARE THE MOST IMPORTANT TRUTHS TO REMEMBER?

Fill in the blanks:

1. Everything ultimately belongs to __________.
2. A steward manages what belongs to __________.
3. The central requirement of a steward is __________.
4. Stewardship includes much more than __________.
5. Scripture warns about the __________.
6. The New Testament does not explicitly command every Christian to give exactly __________ percent.
7. Stewardship does not earn salvation; it grows from God's __________.
8. The Gospel itself has been __________ to the Church.

Answers: God; another/the owner; faithfulness; money; love of money; ten; grace; entrusted.

PART ONE SUMMARY

Biblical stewardship begins with God's ownership. Everything people possess ultimately comes from Him.

Christians are called to use money, time, abilities, work, relationships, influence, words, attention, and other resources faithfully.

Money is not evil, wealth is not automatically sinful, poverty is not proof of failure, and financial prosperity is not proof of faithfulness.

Giving should flow from grace rather than pressure.

Saving, planning, investing, enjoyment, and inheritance may all fit within faithful stewardship when governed by wisdom, generosity, contentment, and trust in God.

Above all, stewardship grows from belonging to Jesus.

PART TWO

WANT TO GO DEEPER?

INTERMEDIATE

Ownership, giving, accountability, justice, and Christ's return

Interpretive posture

Where Scripture speaks clearly, believe it. Where Christians draw inferences, identify them as inferences. Where Scripture leaves mystery, trust God's character and obey what He has made clear.

31. WHERE DOES THE BIBLICAL IDEA OF STEWARDSHIP COME FROM?

The New Testament uses words such as the Greek **oikonomos**, which can refer to a household manager or steward - someone entrusted with another person's affairs.

Examples include **Luke 12:42; Luke 16:1-8; 1 Corinthians 4:1-2; Titus 1:7; 1 Peter 4:10**.

The concept combines two important ideas:

AUTHORITY - A steward has genuine responsibility and makes real decisions.

ACCOUNTABILITY - A steward's authority is not absolute. The steward answers to the owner.

Biblical stewardship therefore rejects both passivity and autonomy. Human choices matter. But human beings are not ultimately self-owning creatures accountable only to themselves.

32. HOW DOES STEWARDSHIP BEGIN IN GENESIS?

Read **Genesis 1:26-28** and **Genesis 2:15**.

Human beings are created in God's image and given responsibility within His creation.

This creates a foundational pattern: **God creates. God owns. God entrusts. Humans cultivate and govern. Humans remain accountable to God.**

Human dominion does not mean unlimited exploitation. Human beings exercise authority **under God's authority**.

Sin then distorts stewardship. God's gifts begin to be treated as though they exist independently from the Giver.

Money becomes security. Power becomes domination. Work becomes identity. Sexuality becomes self-gratification. Knowledge becomes pride. Creation becomes something merely to exploit. Even ministry can become self-promotion.

Sin says: **"This is mine. I answer only to myself."** Biblical stewardship says: **"This belongs to God. I answer to Him."**

33. WHAT DOES THE OLD TESTAMENT TEACH ABOUT TITHING?

The Old Testament contains several tithes and offerings within Israel's covenant life. Read **Leviticus 27:30-33; Numbers 18:21-32; Deuteronomy 14:22-29; Deuteronomy 26:12-15**.

These served purposes connected with Israel's worship, Levites, covenant life, festivals, and care for vulnerable people.

This means the Old Testament system was more complex than: **"Every Israelite gave exactly 10 percent to the equivalent of a modern local church."**

Malachi 3:8-10 must also be read within this covenant setting.

The New Testament strongly commands generosity but does not plainly restate Israel's tithe as a fixed percentage required of every Christian.

Faithful Christians therefore reach different conclusions. Some understand 10 percent as an enduring principle or useful minimum. Others understand the Mosaic tithe as belonging specifically to Israel while seeing New Testament giving governed by generosity, willingness, proportionality, sacrifice, and grace.

Christians should be charitable where Scripture has not made every detail equally explicit.

34. WHAT DOES THE OLD TESTAMENT TEACH ABOUT MONEY BEYOND TITHING?

Much more than religious giving.

Israel's law addressed wages, lending, debt, land, harvest, honest business practices, treatment of workers, care for immigrants, widows and orphans, generosity, and provision for the poor.

Read **Leviticus 19:9-18; Deuteronomy 15; Deuteronomy 24:10-22; Proverbs 11:1**.

Christians are not ancient Israel living under the Mosaic covenant. Individual laws therefore should not simply be transferred unchanged into modern society.

But these laws reveal something about God's character. God cares about **how wealth is gained as well as how it is given, justice as well as generosity, workers as well as owners, the vulnerable as well as the prosperous.**

A person cannot make exploitation righteous simply by donating some of the proceeds.

35. WHAT DOES THE YEAR OF JUBILEE TEACH?

Read **Leviticus 25**.

The Jubilee laws belonged specifically to Israel's covenant life in the Promised Land. They concerned land, servitude, economic restoration, and Israel's dependence upon God.

The theological foundation appears clearly in **Leviticus 25:23**: the land ultimately belonged to God.

Christians disagree about how Jubilee principles should influence modern economics or government policy. Scripture does not provide a simple one-to-one transfer from ancient Israel's land system into modern nations.

But Jubilee does reinforce important biblical themes: God's ownership, economic mercy, restoration, freedom, and concern about permanent generational devastation.

36. DID THE EARLY CHURCH REQUIRE CHRISTIANS TO GIVE UP PRIVATE PROPERTY?

Read **Acts 2:42-47**, **Acts 4:32-37**, and **Acts 5:1-11**.

The early believers displayed extraordinary generosity. Some sold property so needs could be met.

But Acts 5 provides an important clarification. When confronting Ananias, Peter indicates that the property belonged to Ananias before it was sold and that the proceeds remained under his control afterward.

Ananias and Sapphira were not judged because they failed to donate every dollar. Their sin involved **deception**. They presented their gift as something it was not.

This means Acts should not be reduced either to **"Christians must surrender all private property"** or **"Because property is legitimate, Christians have no serious obligation toward one another."**

The remarkable feature of the early Church was not forced redistribution. It was grace producing voluntary generosity.

37. WHAT DOES JESUS' PARABLE OF THE RICH FOOL TEACH?

Read **Luke 12:13-21**.

The rich farmer's land produces abundantly. Notice what Jesus does not explicitly condemn: farming, productivity, planning, barns, or a successful harvest.

The problem is deeper. The man's world has become centered upon himself: his crops, his barns, his grain, his goods, his future. He believes accumulated resources have secured his life.

But his life still belongs to God.

The problem is not preparing for tomorrow. It is treating tomorrow as though wealth has guaranteed it.

Jesus calls this storing treasure for oneself without being rich toward God.

38. WHAT DOES JESUS MEAN WHEN HE SAYS, "YOU CANNOT SERVE GOD AND MONEY"?

Read **Matthew 6:19-34**.

Jesus connects treasure, the heart, money, masters, worry, provision, and God's kingdom.

Money can promise **security, freedom, status, comfort, control.** Those things can make money begin functioning like a rival god.

Jesus does not condemn responsible planning. Scripture elsewhere praises diligence and preparation.

The issue is ultimate trust. A bank account can be useful. It cannot become God.

39. HOW SHOULD CHRISTIANS UNDERSTAND THE RICH YOUNG RULER?

Read **Mark 10:17-31**.

Jesus tells a wealthy man to sell what he has, give to the poor, and follow Him.

The New Testament does not appear to apply that exact command to every believer, since Christians continued to own homes and possessions. But that observation must not weaken Jesus' challenge.

Jesus identifies the thing the man will not surrender. His wealth has become a rival master.

The passage therefore asks a deeper stewardship question: **"Is there anything Christ may not touch?"**

Stewardship is more than rearranging a budget. It involves surrendering the heart.

40. WHAT DOES "I CAN DO EVERYTHING THROUGH CHRIST" HAVE TO DO WITH STEWARDSHIP?

Read **Philippians 4:10-20**.

Paul describes learning to live with abundance, hunger, plenty, and need.

His statement in Philippians 4:13 concerns Christ strengthening him through changing circumstances. It is not primarily a promise of unlimited achievement or financial success.

This makes the passage deeply relevant to stewardship. Contentment weakens money's power.

A content person can receive abundance gratefully without worshiping it and endure scarcity without assuming God has disappeared.

Contentment does not mean refusing to improve circumstances. It means possessions and circumstances no longer determine identity or ultimate security.

41. DOES BIBLICAL STEWARDSHIP LOOK THE SAME IN EVERY CULTURE?

No.

The biblical principles remain true everywhere. Their practical expression can look very different.

A Christian in a wealthy nation may be deciding how much to contribute to a retirement account. Another believer may live where formal retirement systems barely exist.

One Christian may invest through financial markets. Another may preserve wealth through livestock, land, tools, family networks, or a small business.

Some believers live within multigenerational households where financial responsibilities are strongly communal. Others live where banking is unstable, inflation is severe, property rights are uncertain, or Christians experience economic discrimination or persecution.

Across Africa, Asia, Latin America, the Middle East, Indigenous communities, and other parts of the global Church, stewardship is practiced within economic realities that may look very different from Western middle-class life.

Therefore, modern tools such as retirement accounts, insurance, investment portfolios, and estate plans should be recognized for what they are: **possible applications of biblical stewardship in contexts where those tools exist - not universal biblical requirements.**

The biblical question remains the same everywhere: **"How can what God has entrusted in this place, in this circumstance, and in this season be used faithfully?"**

42. WHAT DOES THE BIBLE TEACH ABOUT TAXES AND CIVIL OBLIGATIONS?

Read **Matthew 22:15-22**.

Rooted in Scripture - Pointing to Jesus

Jesus is challenged about paying taxes to Caesar. His answer recognizes a legitimate civil claim while placing that claim beneath the far greater claim of God.

Read also **Romans 13:6-7**. Paul instructs Christians to pay what is owed, including taxes and revenue.

Christians may legitimately disagree about tax policies, government spending, and economic systems. But disagreement with policy does not erase the general biblical obligation to fulfill lawful civil responsibilities.

Jesus' statement also reaches deeper than taxes. The coin bears Caesar's image. Human beings bear God's image.

Caesar may have a legitimate claim upon a coin. **God has a claim upon the whole person.**

43. CAN FRUGALITY, SAVING, OR FINANCIAL SUCCESS BECOME IDOLS?

Yes.

Someone can worship money by constantly spending it. Someone can also worship money by refusing ever to release it.

A person may become proud of accumulating savings, getting every bargain, never spending, financial independence, investment success, or maintaining complete control.

Likewise, someone may be financially competent - avoiding debt, investing wisely, maintaining excellent credit - and still be greedy, fearful, ungenerous, or spiritually dependent upon wealth.

Financial competence is valuable. It is not identical to biblical stewardship.

> **MEMORY ANCHOR**
>
> **Good financial management can serve stewardship, but it cannot replace surrender to God.**

44. WHAT IF MONEY OR SUCCESS WAS GAINED DISHONESTLY?

Biblical stewardship includes how resources are obtained.

Read **Proverbs 11:1; Jeremiah 22:13; James 5:1-6**.

Zacchaeus provides a powerful example. Read **Luke 19:1-10**. His encounter with Jesus changes his relationship with wealth and includes both generosity and restitution.

Giving part of dishonest profit to a good cause does not automatically make the underlying injustice righteous.

Sometimes faithful stewardship requires **repentance, restitution, changed practices, and justice.**

45. HOW SHOULD CHRISTIANS THINK ABOUT FINANCIAL RESPONSIBILITY WITHIN MARRIAGE?

Spouses may enter marriage with very different experiences involving money, saving, spending, generosity, debt, security, and risk.

Healthy stewardship requires honesty. Financial secrecy, hidden debt, deceptive accounts, gambling away shared resources, or using money to control a spouse can seriously damage trust.

> **PASTORAL SAFEGUARD**
>
> Biblical teaching about marriage or leadership should never be used to justify financial abuse.

Restricting access to necessities, hiding resources, deliberately creating dependency, threatening financial abandonment, or using money to trap someone in an unsafe situation is not faithful stewardship.

Authority never gives permission to exploit another person.

46. WHAT FINANCIAL RESPONSIBILITY DO CHURCHES AND MINISTRIES HAVE?

Churches and ministries are stewards too. Money entrusted for ministry is not the personal property of leaders.

Read **2 Corinthians 8:16-24**. Paul deliberately takes steps to ensure that financial gifts are handled honorably before God and people.

Healthy ministry stewardship may include clear financial oversight, multiple accountable leaders, appropriate records, honest communication, responsible compensation, protection against conflicts of interest, and proper handling of designated funds.

Exact practices differ among churches, cultures, denominations, ministries, and legal systems. But accountability is not a lack of faith.

It protects **the ministry, the giver, the leader, and the reputation of the Gospel.**

47. IS IT WRONG FOR PASTORS OR CHRISTIAN WORKERS TO BE PAID?

No.

Read **1 Corinthians 9:3-14; Galatians 6:6; 1 Timothy 5:17-18**.

Scripture recognizes legitimate financial support for Christian workers. Paul sometimes accepted support and sometimes chose not to in particular circumstances.

The New Testament therefore does not teach that paid ministry is inherently corrupt.

But Scripture also repeatedly warns leaders against greed. Read **1 Peter 5:1-3**.

Ministry becomes corrupt when spiritual authority is used for financial exploitation.

48. WHAT SHOULD SOMEONE DO WHEN A MINISTRY USES PRESSURE OR FEAR TO RAISE MONEY?

Pay attention.

Warning signs may include:

- guaranteed financial returns,
- promises that a donation will secure healing or blessing,
- threats of divine punishment for not giving,
- pressure to give beyond reasonable ability,
- refusal to provide financial accountability,
- repeated crises without transparency,
- manipulation of elderly or vulnerable people,
- or leaders using spiritual authority to discourage legitimate questions.

Not every poor fundraising decision proves corruption. But spiritual authority should never shield financial practices from appropriate scrutiny.

Read **1 Thessalonians 5:21**. Christians are permitted to examine claims carefully. Questions are not automatically rebellion.

49. WHAT ABOUT "GOD TOLD ME YOU SHOULD GIVE"?

Christians differ in how they understand God's personal guidance outside Scripture.

But one safeguard remains important: **No private impression carries the authority of Scripture.**

Someone may sincerely believe God is leading him or her toward unusual generosity. That conviction can be prayerfully tested.

Far greater caution is necessary when someone says: **"God told me that YOU are supposed to give."** That claim can pressure another person's conscience by attaching God's authority to a human request.

A healthier approach is straightforward: Explain the need. Teach Scripture accurately. Provide accountability. Allow people to respond freely.

50. DOES STEWARDSHIP INCLUDE CARE FOR THE POOR AND THE PURSUIT OF JUSTICE?

Yes.

Read **Deuteronomy 15:7-11; Proverbs 19:17; Isaiah 58:6-10; Galatians 2:10; James 2:14-17; 1 John 3:16-18**.

Care for vulnerable people is a major biblical concern.

But generosity and justice are not identical. Generosity asks: **"What can be shared?"** Justice also asks: **"Are people being treated rightly?"**

An employer cannot justify exploiting workers by making charitable donations. A business cannot make deception righteous by giving generously elsewhere.

Biblical stewardship concerns both **what is given and how it was gained.**

51. DOES GREATER RESPONSIBILITY BRING GREATER ACCOUNTABILITY?

Scripture strongly supports this principle.

Read **Luke 12:35-48**. Jesus teaches that greater knowledge and responsibility bring greater accountability.

James gives a related warning to teachers in **James 3:1**.

This changes how Christians should think about wealth, influence, leadership, knowledge, authority, and opportunity.

More is not merely more privilege. It can also mean more responsibility.

52. DOES MATTHEW 25:30 MEAN A CHRISTIAN CAN LOSE SALVATION FOR POOR STEWARDSHIP?

This is one of the most difficult questions raised by the Parable of the Talents.

Read **Matthew 25:14-30** carefully. The ending is severe. The third servant is called wicked and lazy and is cast into "outer darkness."

That language should not be softened into: **"Jesus simply wants Christians to use their abilities better."**

The parable appears within Matthew 24-25, where Jesus repeatedly warns about readiness for His return, genuine faithfulness, judgment, and the separation that will occur when the King comes.

Christians differ over how biblical warning passages relate to salvation and perseverance. Some understand passages like this as warnings that help genuine believers persevere. Others emphasize that the servant's unfaithfulness reveals that he never truly belonged to the Master despite outwardly appearing among the servants. Still others frame the relationship between salvation, perseverance, and warning passages somewhat differently.

What Scripture clearly teaches should remain central: **Salvation is by God's grace, not earned by faithful stewardship.** Read **Ephesians 2:8-10**.

But Scripture also refuses to treat allegiance to Christ as spiritually meaningless. The New Testament expects genuine faith to bear fruit. The third servant's response reveals more than poor financial management. His words and actions expose something deeply wrong in his relationship to the master.

The safest conclusion is not: **"Perform well enough or Jesus will stop loving you."** Nor is it: **"Faithfulness does not matter because salvation is by grace."**

Rather: **Grace saves, and the life transformed by grace is called to faithful allegiance to the returning King.**

Where Christians disagree about the precise theological relationship between warning, perseverance, assurance, and final judgment, humility is appropriate. The warning itself should still be allowed to remain a warning.

53. DOES GOD MEASURE STEWARDSHIP BY VISIBLE RESULTS?

Not always.

Human beings naturally measure success through visible outcomes: income, growth, attendance, recognition, followers, promotions, possessions, measurable impact.

But Scripture emphasizes faithfulness. Read **1 Corinthians 3:5-9**.

Paul planted. Apollos watered. God gave growth.

A person can be faithful without becoming famous. A ministry can be small without being insignificant. A parent may faithfully teach truth without immediately seeing the result. A caregiver may spend years doing work almost no one notices. A missionary may labor where response is painfully slow.

Faithfulness belongs to the steward. Results ultimately belong to God.

> **MEMORY ANCHOR**
>
> **Faithfulness is the steward's responsibility. Results belong to God.**

54. CAN STEWARDSHIP BECOME LEGALISTIC OR EXHAUSTING?

Yes.

Stewardship becomes distorted when every minute must be productive, every dollar maximized, every ability monetized, and every decision measured by visible output.

Scripture includes work, Sabbath, sleep, friendship, worship, celebration, beauty, family, generosity, and rest.

Jesus served sacrificially. He also withdrew from crowds, prayed, attended meals, and rested. Read **Mark 1:35-39** and **Mark 6:30-32**.

Christians also become legalistic when personal applications are treated as universal biblical laws.

Scripture does not require every faithful Christian to use one budgeting system, own or never own a home, avoid every loan, drive an inexpensive vehicle, never take an expensive vacation, invest in one particular way, or retire at a particular age.

Biblical principles are authoritative. Many personal applications require wisdom.

> **MEMORY ANCHOR**
>
> **Faithful stewardship is not maximizing everything. It is faithfully receiving and using what God entrusts.**

55. WHAT ABOUT SEASONS WHEN SOMEONE HAS VERY LIMITED CAPACITY?

Stewardship changes across seasons.

A young parent may have very little discretionary time. A caregiver may have limited energy. Someone grieving may function differently than before. A person with disability or chronic limitation may steward life differently from someone without those limitations. An older believer may lose physical capacity while gaining opportunities for prayer, encouragement, mentoring, or wisdom.

Read **2 Corinthians 8:12**. The immediate context concerns giving, but the principle is helpful: willingness is considered according to what someone has, not according to what someone does not have.

God does not demand imaginary resources. Faithfulness works with what has actually been entrusted.

56. HOW DOES STEWARDSHIP POINT TO THE NEW CREATION?

The biblical story does not end with people escaping creation. Scripture points toward resurrection and new creation.

Read **Romans 8:18-25; 1 Corinthians 15; Revelation 21-22**.

Christ will restore what human beings cannot. That future gives present faithfulness significance.

Read **1 Corinthians 15:58**. Because resurrection is real, labor in the Lord is not ultimately wasted.

Christian stewardship is therefore hopeful. Believers work faithfully now because the future belongs to Christ.

A BIBLICAL STEWARDSHIP FRAMEWORK

57. WHAT QUESTIONS CAN HELP WITH STEWARDSHIP DECISIONS?

When Scripture does not provide a direct command about a particular decision, these questions may help.

OWNERSHIP - Do I remember that this ultimately belongs to God?

SCRIPTURE - Has God spoken clearly about any part of this decision?

MOTIVE - What is driving this - love, wisdom, fear, greed, pride, comparison, generosity, or something else?

RESPONSIBILITY - What responsibilities has God already entrusted to me?

WISDOM - What are the likely consequences?

CONTENTMENT - Am I asking possessions, success, or control to provide what only God can provide?

GENEROSITY - Does this leave room to care for others?

INTEGRITY - Is this honest and just?

FREEDOM - Am I using this, or is it beginning to control me?

ETERNITY - Would this decision still make sense if Christ's kingdom mattered more than temporary status?

These questions are not a new law. They are tools for applying biblical principles thoughtfully.

WHERE DOES JESUS FIT INTO ALL OF THIS?

58. JESUS IS MORE THAN THE MASTER WHO WILL RETURN

The stewardship parables rightly remind believers that Christ is the returning Master and King.

But the Gospel reveals something even more astonishing: **The Master gave Himself for His servants.**

Read **John 1:1-14**. The Creator entered His creation.

Read **Philippians 2:5-11**. The King took the form of a servant.

Read **Mark 10:45**. Jesus gave His life as a ransom.

Read **1 Peter 2:24**. He bore sin.

Read **1 Corinthians 15:3-4**. He died and rose again.

Christian stewardship therefore does not begin with: **"Give God enough so He will bless you."** It begins with: **"Look at what God has already given in Christ."**

The Gospel creates generosity because grace has already been given. It creates humility because everything is received. It creates courage because possessions are temporary. It creates hope because Christ is risen. And it creates purpose because the returning King has entrusted His people with work to do.

FINAL MEMORY ANCHOR

The Christian life is not about giving God a percentage of what is ours. It is about recognizing that everything is His.

PRACTICAL RESPONSE

59. A PERSONAL STEWARDSHIP INVENTORY

Take time to pray through each area.

MONEY AND POSSESSIONS

- What has God provided?
- Is money being handled honestly?
- Is there room for generosity?
- Is spending driven by gratitude or comparison?
- Is saving wise preparation or fear-driven accumulation?
- Is any possession becoming too important?

TIME AND ATTENTION

- What receives the best hours?
- What receives the most attention?
- Is there healthy room for worship, relationships, work, service, and rest?
- Is technology serving important priorities or constantly interrupting them?

ABILITIES AND GIFTS

- What comes naturally?
- What skills have been developed?
- Who might benefit from them?
- Where could the local church be strengthened?

WORK

- Is work being done with integrity?
- Are people treated fairly?
- Has work become identity?

RELATIONSHIPS AND INFLUENCE

- Who has been entrusted to your care or influence?
- Who needs encouragement, presence, forgiveness, truth, or practical help?
- Is influence being used to serve or control?

WORDS AND MIND

- Do words build up or tear down?
- What repeatedly fills the mind?
- What influences are shaping desires and attitudes?

BODY

- What reasonable care is possible in this season?
- Are limitations being acknowledged without shame?

CREATION AND RESOURCES

- Are resources being used thoughtfully rather than needlessly wasted?

THE GOSPEL

- Is Scripture being learned?

- Is the Gospel understood clearly?
- Is the truth about Jesus being handled faithfully?
- Is there someone with whom the hope of Christ could naturally be shared?

HEART Perhaps the most important question: **Is there anything entrusted by God that has quietly begun functioning as though it owns you?**

Bring that honestly to Christ.

60. WHAT DOES FAITHFUL STEWARDSHIP LOOK LIKE IN ORDINARY LIFE?

It may look surprisingly ordinary.

Faithful stewardship may look like:

- paying what is owed,
- preparing a budget,
- giving quietly,
- paying taxes honestly,
- cooking for someone,
- teaching a child,
- repairing rather than wasting,
- resting before exhaustion becomes collapse,
- showing up for work,
- refusing dishonest profit,
- caring for an aging parent,
- using a skill to serve,
- opening a home,
- saving for future needs,
- encouraging someone,
- mentoring someone younger,
- protecting a vulnerable person,
- declining an unnecessary purchase,
- enjoying a vacation gratefully,
- leaving an inheritance wisely,
- supporting Gospel ministry,
- caring for land,
- putting down a phone to listen,
- speaking truthfully online,
- learning Scripture,
- or telling another person about Jesus.

Most stewardship will never receive applause. God sees it.

FINAL REVIEW

TEN TRUTHS TO REMEMBER

1. GOD OWNS EVERYTHING. - Psalm 24:1

2. PEOPLE ARE STEWARDS, NOT ULTIMATE OWNERS. - 1 Chronicles 29:11-16

Rooted in Scripture - Pointing to Jesus

3. STEWARDSHIP INCLUDES THE WHOLE LIFE. - Romans 12:1-2; 1 Peter 4:10

4. FAITHFULNESS MATTERS MORE THAN COMPARISON. - 1 Corinthians 4:2

5. MONEY IS A TOOL BUT A TERRIBLE MASTER. - Matthew 6:24

6. GENEROSITY FLOWS FROM GRACE, NOT MANIPULATION. - 2 Corinthians 8-9

7. WISE PLANNING AND TRUST IN GOD ARE NOT ENEMIES. - Proverbs 21:5; Matthew 6:25-34

8. STEWARDSHIP INCLUDES HOW RESOURCES ARE OBTAINED, NOT ONLY HOW THEY ARE SPENT. - Proverbs 11:1; James 5:1-6

9. CHRIST'S RETURN MAKES STEWARDSHIP A MATTER OF REAL ACCOUNTABILITY. - Matthew 25:14-30; Romans 14:10-12

10. STEWARDSHIP IS A RESPONSE TO CHRIST'S GRACE, NOT A WAY TO EARN IT. - Ephesians 2:8-10

SCRIPTURE READING PATH

GOD'S OWNERSHIP

Psalm 24 Psalm 50 1 Chronicles 29:10-20

CREATION AND HUMAN RESPONSIBILITY

Genesis 1-2

MONEY, TREASURE, AND TRUST

Matthew 6:19-34 Luke 12:13-34 Luke 16:1-13 1 Timothy 6:6-19

FAITHFUL STEWARDSHIP AND ACCOUNTABILITY

Matthew 25:14-30 Luke 12:35-48 1 Corinthians 4:1-5 1 Peter 4:7-11

GENEROSITY AND INTEGRITY

Deuteronomy 15:1-11 Acts 2:42-47 Acts 4:32-5:11 2 Corinthians 8-9

WORK, WORDS, AND DAILY LIFE

Genesis 2:15 Ephesians 4:25-32 Colossians 3:22-24 James 3:1-12

CONTENTMENT

Philippians 4:10-20 Hebrews 13:5-6

JUSTICE AND RESOURCES

Isaiah 58 Micah 6:6-8 James 2 James 5:1-6

CIVIL RESPONSIBILITY

Matthew 22:15-22 Romans 13:1-7

CHRIST AND GRACE

Mark 10:42-45 2 Corinthians 8:9 Philippians 2:5-11 Ephesians 2:1-10

RESURRECTION AND NEW CREATION

Romans 8:18-25 1 Corinthians 15 Revelation 21-22

KEY TERMS

Steward - Someone entrusted with managing something belonging to another.

Stewardship - Faithfully managing what God has entrusted while recognizing His ultimate ownership.

Generosity - Willingly using resources for the good of others rather than living with a closed hand.

Contentment - Resting in God's sufficiency rather than allowing possessions or circumstances to determine identity and security.

Tithe - Literally a tenth; used in Scripture particularly for forms of giving within Israel's covenant life.

Mammon / Money - Wealth or material resources, especially when treated as a rival master competing for the trust and allegiance that belong to God alone.

Accountability - The reality that a steward answers to the one who entrusted the responsibility.

FINAL REFLECTION

One day every possession will be left behind.

Every bank account will eventually belong to someone else. Every home will have another occupant or cease to exist. Every title will disappear. Every career will end. Every human body will eventually fail unless Christ returns first.

But faithfulness to Christ is not wasted.

The Christian's hope is not found in perfectly controlling every resource. It is found in the faithful Savior who gave Himself for sinners, rose from the grave, reigns as King, and will return.

Until then, God's people live with open hands.

They work. They give. They save. They serve. They rest. They enjoy. They care. They share. They prepare. They speak. They teach. They worship.

And through all of it, they remember: **Nothing was truly theirs to begin with.**

Everything was received. Everything remains under God's authority. And every ordinary part of life can become an opportunity for faithfulness.

CLOSING MEMORY ANCHOR

EVERYTHING BELONGS TO GOD. EVERYTHING ENTRUSTED TO A BELIEVER IS AN OPPORTUNITY FOR FAITHFULNESS.

Rooted in Scripture - Pointing to Jesus.