

A BIBLICAL STEWARDSHIP TOP 10

If someone asked you to summarize a top ten list regarding Biblical stewardship, what would you have on the list? These are listed in no particular order, with the exception of the last two being most important:

1. **The ultimate goal of frugality is generosity.** It's wise to save and I believe we're called to live a lifestyle of moderation and contentment. But it's not just so we can amass more money. It's so we have more to give to those in need and to give to causes that advance the work of God in the world.
2. **Good financial stewardship is not rocket science.** There are just a few basic principles: Have a plan, spend less than you earn, avoid consumer debt, save for the unexpected (but avoid hoarding), and be generous and learn contentment.
3. **Have a support network.** Financial stewardship may not be rocket science but because of the temptations of our culture, it's still hard! So have one or more support folks who believe as you do and with whom you can give and receive encouragement as you pursue a counter-cultural way of handling your financial resources.
4. **Our culture lies – very persuasively!** You know the big 3 lies from the G\$ courses: Things bring happiness, debt is expected and unavoidable, and a little more money will solve all our problems. We shouldn't be surprised by the lies and temptations – they are part of the epic struggle between the Kingdom of God and the kingdom of the world. Be conscious of the need to refute them – the means to do it is all around us if we look for it.
5. **We live in a materialistically berserk environment.** Lots could be said on this but to prove the point: Houses are twice as big as in 1950 and families are 25% smaller, but our attics, basements, closets and garages are so full of stuff that a whole new growth industry, self-storage facilities, has emerged. We are madly building bigger barns (pretty foolish according to God).

6. **It may be hard (especially at first) but “You can do it!?”** Irrespective of our means, we can practice good financial stewardship. While there are particular challenges for the poor, there are also unique challenges to the wealthy upon whom money can exert a very strong hold. The reason we all can do it is God is for us and really wants us to “get it right” in this area of our lives.
7. **God is faithful** – if not through providing materially to the degree we had desired, then in teaching what we need to learn through difficult times.
8. **Contentment is key, creates peace in place of anxiety, and can be learned.** Pray hard and reflect on this. Replace envy with the joy of giving. Allow your supportive friends to challenge you in this area. Paul learned to be content in all circumstances – it may not be easy but it can be done!
9. **Financial stewardship is a huge spiritual issue.** That’s what should drive our passion to grow in this area! Money can be, and is for many, the chief rival god. It’s all about where my heart is, who I am serving, whether or not the deceitfulness of riches will choke out God’s Word in my life and whether or not the love of money will lead me to all kinds of evil. (See Matt. 6:21; 6:24. 13:22 and 1 Tim. 6:10.)
10. **We really are not owners of anything, just caretakers... and all we have is a gift from God.** In earthly terms, yes, we own things. We have deeds and titles. But in eternal terms the earth and the fullness thereof belong to the Lord. And the means by which we acquire possessions (our minds, healthy bodies, talents) have come from God. Further, one way or the other, we will lose all those earthly treasures, either while we’re here or when we die. Ownership is incompatible with stewardship.