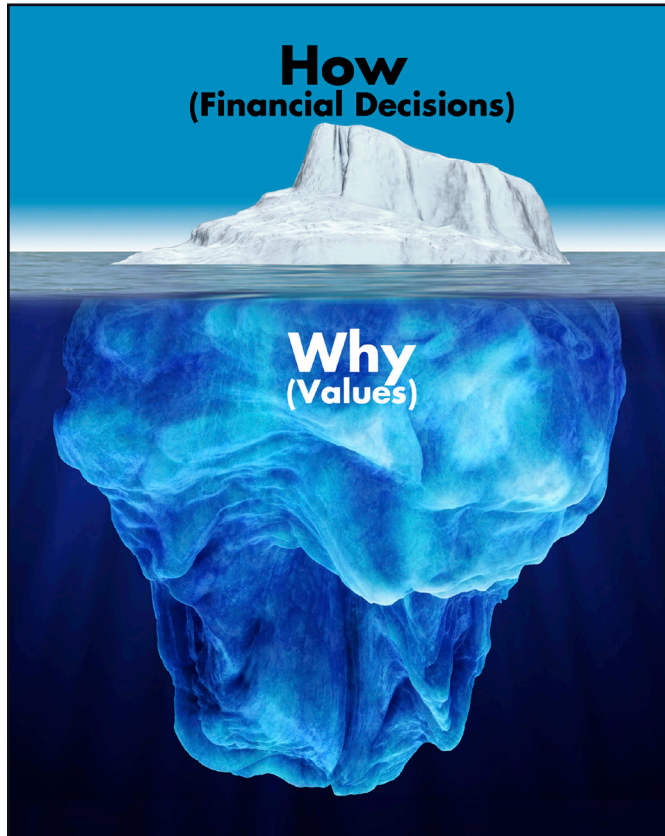




STEWARDSHIP

Stewardship: Who owns my resources?

Answering the question, "Who owns my resources?" reveals foundational values driving my financial decisions. When I believe that God owns my resources and I am His manager, I understand that God uses my money as a tool, a test, and a testimony. Also, when I believe that God owns my resources, every spending decision becomes a spiritual decision, and my financial choices are a reflection of my spiritual beliefs.



Biblical stewardship is the use of God-given gifts and resources (time, talent, treasure, truth, and relationships) for the accomplishment of God-given goals and objectives.

Money is a tool, a test, and a testimony

Money is a **tool** (Philippians 4:11-13) that God uses in my growth process. Additionally, money is a tool that I possess to accomplish God-given objectives. Money is never the end; it is always a means to an end.

Money is a **test** (Luke 16:11-13) that God somehow uses to determine my eternal reward. God trusts the true riches of knowing Him more deeply to people who show their resolute commitment to Him in tangible ways, such as acknowledging His ownership of my resources.

Money is a **testimony** (Matthew 5:13-16). Both my attitude toward my wealth and my attitude toward my lack will provide a testimony to the world, because I am salt and light.

One of two viewpoints will drive my value system: "I own it" or "God owns it." If I own it, I will define my own values. If God owns it, there are biblical values that define how I use my money. And, money will become a tool, a test, or a testimony in my life.

Money is not:

- A measure of self-worth (Deuteronomy 8:16-18, Proverbs 22:2, Ephesians 2:10)
- A reward for Godly living (I Corinthians 3:13-15, Hebrews 11)
- A guarantee of contentment (Ecclesiastes 5:10, Philippians 4:11-13)
- A measure of true success (Joshua 1:8)

What does a good steward look like?

- They give proportionately
- They are not in bondage to their lifestyle (controlled, low-debt)
- They pay taxes with integrity and thanksgiving
- They set financial goals
- They are accountable

Next Steps:

If I hold the view that God owns it all, then the next two questions become critical. They are the ones that I need to spend time and energy answering:

1. How much is enough?
2. Is the next steward chosen and prepared?