

# Stewardship Forum

## An evangelical alliance Partnership for Change

### Stewardship Tools for Individuals : Lifestyle Issues

**Title: Managing money from a biblical viewpoint**

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Often money is considered a rather 'worldly subject' that Christians do not need to address. Unfortunately this is not borne out by the number of verses talking about money in the Bible, and in particular Jesus' teaching on the subject.

Questions that arise cover the main uses of money today – including giving, debt and saving. Almost certainly we need to start by asking ourselves the following questions:

1. Are we handling money effectively and as good stewards of God's money?
2. Do we budget carefully or do we waste money?
3. Do we ever justify our spending on the grounds that we can afford it?

If the answer to these questions is No Jesus has some sobering words for us. "Whoever can be trusted with very little can also be trusted with much and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth who will trust you with true riches? And if you have not been trustworthy with someone else's property who will give you property of your own?" **Luke 16:10-12** Here Jesus spells out very clearly the need to remember that everything belongs to God and thus we need to keep praying about the way we should be handling His money. But He also seems to be warning us that we will not experience true riches in Heaven unless we learn to handle money here on earth.

To handle money sensibly we must learn how to budget. We need to be able to account for the use of "our" money whether it is through debt giving or saving. In recent years debt has become an epidemic in this country and sadly the experience of Christians seems little different from those of others. Many are struggling with these problems in our churches today. We firstly need to remember that whenever we take out credit we are making assumptions about the future. God may well have different plans for us! Consider **James 4:13** "Now listen you who say today or tomorrow we will go to this or that city, spend a year there, carry on business and make money. Why you do not even know what will happen tomorrow."

In today's society it is very hard not to take out credit - when buying a house or a car for example. But it is our responsibility to ensure that any borrowing is sensible and does not in any way attempt to glorify us, make us act in a materialistic way or reduce our giving. We must also make every effort to repay what we have borrowed. **Romans 13:8**

Debt causes fear, guilt anger, loneliness and a whole host of negative emotions. The more we owe the we are in the hands of others who will be telling us where the money needs to go

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which is precisely why **Proverbs 22:7** tells us "the borrower is the slave of the lender."

Given our instant gratification society and the desire to have everything yesterday it is perhaps not surprising to know that over half of the adult population of Britain has savings of under £500. As Christians we should be endeavouring to save regularly however small. For example, Joseph saved in the years of plenty to survive during the years of famine and **Proverbs 21:20** tells us "in the house of the wise are stores of choice food and oil but a foolish man devours all he has. So even if we gradually build up just three months living expenses it really could be a lifeline should an unexpected reverse strike.

Lastly we should never put giving in this position - it always needs to be first! So whatever our views on tithing it is important that we put God first. This is primarily a matter of attitude. The story of the widow's mite shows that it is not what we give that matters to God but what we keep and that for many tithing is but a starting point.

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