

PURPOSE

How does my financial stewardship relate to my walk with Christ?

God makes it clear that there is an intimate correlation between how one handles resources He entrusts a person with and how that reflects a person's commitment to follow Him. This is most clearly seen in Christ's words in Matthew 6:19-24. It is also seen in the ways scripture gives us other examples of financial stewardship being a reflection of where a person's heart is in relation to Christ. Meditate on the following verses that present stewardship as a reflection of one's relationship with Christ – Luke 19:8-9, Acts 2:45, Matthew 19:20-21, Acts 4:32-37, 1 Timothy 6:9-10.

God tells us in His word that He owns all resources (see below) and we are accountable to Him for how we manage/steward His resources (see below). For example, God shares the following with us through His written revelation:

- Psalm 24:1 Earth and all it contains is the Lord's
- 1 Chronicles 29:11-12 God has dominion over earth and riches
- Duet 8:17-18 God makes wealth, not our wisdom and strength
- Luke 12:48 To whom much is given much is expected
- 2 Corinthians 5:10 Must all give an account to Christ at judgment
- Matt 25:14-29 Accountable to the Master for how we handle His money
- 1 Corinthians 4:2 Must be trustworthy stewards
- Luke 16:10-11 If we are unfaithful with world's wealth we are untrustworthy with true riches

God also warns us of the dangers of materialism and how the love of money will pull us away from Him. (see Ecclesiastes 5:8-16, 1 Timothy 6:5-11, Ephesians 5:5-14, 1 Timothy 3:3, Luke 16:13, Proverbs 11:24-28)

We will all give an account for how we steward God's resources and faithful stewardship of His resources is intimately tied with being filled with His grace. (see Luke 16:9-13)

If I can't give joyfully, should I give at all?

If one is not feeling joy in giving there is a strong probability that his joy is rooted in the things of this world rather than the things of God (see Colossians 3:1-3). If one's treasure is in the things this world has to offer then releasing them will be difficult and not joyful (see Matthew 6:21). Joy is often an outgrowth of obedience to God's principles (see Philippians 2:2, 2 Corinthians 9:7) and a result of being filled by His Spirit (see Galatians 5:16-24, 2 Corinthians 8:1-5).

In addition, giving is an act of worship (see Proverbs 3:9, 1 John 5:3), and as we obediently follow Christ and discipline ourselves for the purpose of godliness (see

1 Timothy 4:7-10), we will experience the joy that comes from stewarding well the Master's resources (see Matthew 25:21).

DEBT/BUDGETING

How do you determine an appropriate lifestyle? When does a lifestyle become indulgent?

A good starting point in assessing appropriate spending is the same as any other issue in life; that is, you should assess all decisions based on whether they bring glory to God (1 Corinthians 10:31). However, this needs to be understood within the whole of Scripture to avoid coming to the incorrect conclusion that God calls everyone to an ascetic lifestyle in order to deny ourselves and give everything away to ministry needs. While God calls us to do all things for His glory, He also tells us to personally enjoy God's financial provision for our lives (see Ecclesiastes 5:18-20). It is also worth noting that Scripture does not define a specific standard of living or outline a common standard of living such that we all have lifestyles that are identical. Furthermore, in 1 Timothy 5:8 we are even called to spend money on our families (see 1 Timothy 6:8 for a definition of "needs" as used in Scripture).

In processing your lifestyle, considering the following biblical principles:

- God does not want us to seek fulfillment through wealth (see Luke 12:15, Ecclesiastes 5:10)
- Our contentment in life should be driven by our relationship with Christ, not our standard of living (see 1 Timothy 6:6-8, Philippians 4:11-13)
- God often provides wealth to one person to meet the needs of others (see 2 Corinthians 8:14-15), not to increase our standard of living
- An extravagant lifestyle threatens to pull our attention away from God (see Proverbs 30:7-9)

In addition, here are some good questions to process in considering all spending decisions. These questions should be viewed as informative inputs only, not questions that must be answered a certain way in order to allow for spending.

- Will it benefit me spiritually? (see 1 Corinthians 10:23)
- Will it bring bondage? (1 Corinthians 6:12)
- Will it defile God's temple? (1 Corinthians 6:19-20, Romans 6:13)
- Will it cause anyone to stumble? (1 Corinthians 8:8-9, Romans 13:10)
- Will it further the cause of evangelism? (1 Corinthians 10:32-33)
- Will it violate my conscience? (Romans 14:23, James 4:17)
- Will it bring glory to God? (1 Corinthians 10:31)

I'm struggling to make ends meet. If I stopped giving I could use that money to pay off debt (credit cards, auto). Should I stop giving and focus on paying down debt?

If a person is struggling financially, they are right to make every effort possible to pay their debts. Scripture is clear that we should keep our commitments to people, including debtors (see Psalm 37:21, Proverbs 3:27-28, Romans 13:7, Ecclesiastes 5:4-5). In addition, as followers of Christ, we are to be a living

testament to a lost and hurting world (see Matthew 5:16, 2 Corinthians 6:3, Colossians 4:5).

It is also understandable that a person uses the word “struggling” in speaking of repaying debts. Scripture frequently alarms us of the dangers of debt (see Proverbs 22:7, Proverbs 22:26-27). We should explore our heart for any unhealthy underlying conditions that led to our current circumstance and deal with those issues to prevent future unnecessary incurrence of debt (meditate on Galatians 5:1, 1 Timothy 6:6-19, 1 Corinthians 7:23-24).

Recognizing the struggles associated with being in debt, one should still give to God’s work in the midst of his or her financial bondage since we are called to give of our first fruits (see Proverbs 3:9-10, Matthew 23:23). In processing your potential decision to not give to God’s work while you are in financial bondage, process the following questions:

- Have I removed all non-essential expenses before considering eliminating giving? (see 1 Timothy 6:8 for a definition of essential needs)
- Am I choosing to temporarily eliminate giving because I feel that is an appropriate way to glorify God? Will it further the cause of Christ? (see 1 Corinthians 10:31-33, Matthew 5:16)
- Recognizing that all I have is really God’s, do I feel not giving is what He would have me do with His resources? (see Psalm 24:1, 1 Chronicles 29:11-12)
- Have I considered the impact this will have on my walk with Christ? Will it benefit me spiritually? (see Luke 16:10-13, 1 Corinthians 10:23)
- Am I struggling with trusting that God can provide for me and trying to take the situation into my own hands? (see Matthew 6:25-34)
- By not giving, am I trying to avoid the benefit of God’s discipline? Am I trying to avoid the fact that God, through His love, providentially uses hard circumstances and the consequences of our poor choices to grow us? Would I miss out on an opportunity to strip away idols in my life? (see James 1:2-4, Hebrews 12:4-11, 2 Corinthians 1:9-10)
- Are my circumstances worse than the poor widow Jesus encounters (see Mark 12:41-44) or the Christians at Macedonia (see 2 Corinthians 8:1-5)?
- Am I setting a Christ-like example for my children and those on my Top 10 list? (see 1 Corinthians 11:1)

SAVINGS

When does the Bible say it is prudent to save? How much should I save?

The Bible both encourages us to save in specific circumstances and also warns us about the dangers of saving too much or for the wrong reasons. As with many issues in life, it is important to have a complete understanding of what God says about storing financial resources for future use, so one can make the proper decisions for his circumstances.

God cautions against being consumed with worldly possessions since it might redirect one's heart from God to possessions, and He cautions that unnecessary savings can be quickly lost (see Matthew 6:19-34, Luke 12:13-21, 1 Timothy 6:9-10, Exodus 16:16-20). In addition, God warns against storing up too much (see James 5:1-5, Ecclesiastes 5:10-15, Proverbs 30:7-9). On the other hand, God provides many examples of the wisdom of wisely preparing for future needs (see Proverbs 6:6-8, Proverbs 21:20, Genesis 41:25-57). It is worth noting that all of these examples of saving were related to needs (i.e., food) not unnecessary but nice benefits.

So the answer to the question is yes it could be prudent to save. However, one needs to ask "how much?" and "for what?" In addition, it is wise to ask "why" one feels a need to save for future use and whether there is a lack of trust that God will provide.

What does the Bible say about retirement?

Retirement is not a concept specifically contemplated in Scripture; however, Scripture offers a lot of direction on the subject.

God calls us all to work (see 2 Thessalonians 3:10-14, Genesis 3:19, Exodus 20:9-11, Exodus 23:12, Proverbs 14:23, Proverbs 10:4). In addition, we are called to glorify God in all things (see 1 Corinthians 10:31, Matthew 28:18-20). As such, the modern retirement concept of self indulgence and relaxation is inconsistent with God's calling for His followers.

On the other hand, it might be reasonable for a follower of Christ to serve God with his time without earning an income due to some savings allowing for income free work. That form of "retirement" might be consistent with Scripture and God's calling on one's life.

For a broader understanding of savings, see the FAQ about savings.

PROVIDING/TRUSTS

I want to make sure my wife is provided for in the event I can't work (disabled) or I die. Is it Godly to purchase disability/life insurance, and if so, how much should I buy?

It is completely understandable that you want to provide for your wife in the event of an untimely accident or even death, and it is encouraging that you want to process this through the lens of Scripture.

The greatest danger of insurance is it has the potential to undermine our dependence on God and His provision for us through community and the local church (see Acts 2:42-45, Acts 4:32-37, 2 Corinthians 8-9). One must continually evaluate motives when considering insurance. The following questions should be processed as part of the decision making process.

- Am I trusting insurance to protect me in case God does something unexpected, or is insurance part of God's provision for me to be wise according to His word? In other words, is insurance a legitimate tool of God or a substitute for Him?
- Is it wise to buy enough insurance to provide food and shelter for my wife and kids (see 1 Timothy 5:8, 1 Timothy 6:8) in the event of tragedy in a manner consistent with the way I provide for them today?

It all depends on our heart and motives for what we are trying to accomplish.

In digging further into this topic, you are encouraged to meditate on Matthew 6:25-34 as a good guide to use in considering where you are placing your reliance.

I'm updating my will and trying to determine how much money to leave to my kids. I want to bless them with what we have been provided. Also, I'm trying to decide if a trust is the best way to do this. Any advice?

The greatest inheritance parents can leave their kids is a life well stewarded as a parent (see 1 Corinthians 11:1). Study the following passage describing how we can best provide for our children – Deuteronomy 6:3-9, Proverbs 22:6, Proverbs 27:23, Proverbs 13:24, Proverbs 20:11.

One should exercise extreme caution in passing on money to their kids. The Lord entrusted **us** to steward our wealth, not delegate this responsibility to **our** kids. God desires His people to be active and engaged with how they are faithful in stewarding all He entrusts to them. Delegating this responsibility to ones kids could be analogous to the unfaithful steward who did nothing with his talent but bury it (see Matthew 25:14-30). The Master referred to this man as wicked and lazy (see Matthew 25:26). Scripture reminds believers of their accountability in this regard (see Luke 16:9-13).

Furthermore, if God desires for ones kids to have wealth He can easily provide it to them, and Scripture warns of the dangers of an inheritance gained easily (see Proverbs 20:21). God desires for all His children to work and provide for themselves and their families, and an inheritance can circumvent this model (see 2 Thessalonians 3:7-13).

More directly, automatically thinking of money as a blessing parents can pass down to children is not consistent with Scripture. Money can just as easily be a curse and a root of evil (see 1 Timothy 6:9-10) as it can be a blessing. It is the giving and stewarding of money well that is a blessing and joy (see 2 Corinthians 8:2-5).

Asking oneself “why” he would want to pass on money to children is a great place to start. Is it because one treasures it and it brings him security? Is one trying to keep his children secure in this world (see James 4:4)? Is this the heritage one wants to encumber his children with (see Ecclesiastes 5:10-17)?

Lastly, Proverbs 13:22 can be easily misunderstood and misapplied due to a lack of consideration for the context of the passage. The common inheritance at this time was agrarian assets (e.g., land, animals). The purpose of the inheritance was to allow one’s descendants to work to provide for needs. Common inheritances today are not provisions to allow for descendants to work.

GIVING CHOICES

How do you decide how much money to give? Do percentages matter?

This is a very common question. To really wrestle through this topic, you are encouraged to first read the FAQ entitled “*How does my financial stewardship relate to my walk with Christ?*” It is important to understand that the right question is not “how much should I give?” Rather, the right question to ask is “how much should I keep?”

The Bible does not provide a precise percentage for giving. However, the Bible does provide lots of examples to help one understand how he should process what God would have him do. Here are a few examples to meditate on:

- 2 Corinthians 9:7 – Give according to the heart
- Luke 21:1-4 – Could be called to give all resources
- Luke 12:16-21 – Are to be rich towards God, not build bigger barns
- Acts 2:44-45; 4:32-37 – Give of assets, not just income
- 2 Corinthians 8:1-5 – Give beyond ones ability

Many will look to the Old Testament calling to tithe and anchor on the tithe as the appropriate level of giving. In Matthew 23:22-24, Jesus did not ignore the tithe and affirmed it as acceptable for the Pharisees. While we are no longer under the law (see Romans 6:14; Romans 10:4; Galatians 3:23-24; Ephesians 2:15), it is always wise to understand the Old Testament law since Christ consistently called us to a higher standard of living than the law. However, if one is going to start with an understanding of the Old Testament tithe as the foundation for determining how much to give, then it is important to have a thorough understanding of what the Old Testament says about giving.

- There was an annual tithe to support the priests and Levites – see Numbers 18:21, 24)
- There was an annual tithe to provide for sacred festivals (see Deuteronomy 12:17-18; Deuteronomy 14:23)
- There was a tithe every three years to support the orphans, widows, and the poor (see Deuteronomy 14:28-29; Deuteronomy 26:12-13)
- Not providing the 23% of tithes was considered robbing God (see Malachi 3:8-10)
- There were freewill offerings beyond the tithes (see 1 Chronicles 29:9; Deuteronomy 12:6)

The Old Testament set a floor for giving and allowed for giving significantly beyond that through the freewill offerings. As we enter the New Testament, once again God does not set a ceiling on giving, and He does not talk about a set percentage.

The tithe is probably a great starting point for giving, but for many people, it will not be the finish line. As we consider faithful stewardship, we should:

- Recognize God owns everything
- Pray God would expose and soften your heart to His purposes
- Spend time in God's Word (see Matthew 6:19-21, Luke 12:18-21, Acts 2:42-47, Acts 4:32-35, 1 Timothy 6:6-10, 1 Timothy 6:17-18, Deuteronomy 8:18, 2 Corinthians 8:2-5, 2 Corinthians 9:6-11, Proverbs 11:25, Ecclesiastes 5:10-12, Revelations 3:17-18)
- Review your cash flow
- Inventory all you have
- Involve community
- Respond faithfully

Also, ask yourselves:

- Am I building bigger barns? (see Luke 12:15-21)
- Am I finding great joy in giving? (see 2 Corinthians 8:14-15)
- How am I sowing? (see 2 Corinthians 9:6-7)
- Do I understand God's expectations? (see Luke 12:48)

What does sacrificial giving look like?

Sacrificial giving is giving beyond one's ability. It is giving when the numbers don't necessarily make sense, when the world around you would say you should not give that much, when you give what you don't want to part with, etc. While sacrificial giving might look different for each of us, we are given many great examples of sacrificial giving or giving beyond abilities in scripture:

- Luke 21:1-4 – The widow was poor and gave all she possessed
- Acts 2:44-45; 4:32-37 – Early Christians liquidated their possessions to take care of the needy among them
- 2 Corinthians 8:1-5 – The Macedonians, though poor, gave beyond their ability with great joy
- Matthew 19:16-26 – Jesus calls the Rich Young Ruler to sell all his possessions and give to the poor
- Luke 19:8-9 – Zaccheus gave half of his possessions the day he accepted Christ (note: it is not clear this was sacrificial giving)

In each of these examples, we see the act of obedience of following God's will and the transformation of life that results. God promises us life when we sacrifice our desires for His will. We are promised that we will receive God's blessing a "hundred-fold" (Mark 10:29-31) when we sacrifice and follow Him. God further instructs us on what sacrifice looks like and warns of what it means to follow him (Luke 9:23-27).

While Scripture calls us to give generously and sacrificially, God does not command us to give so much that we live in ascetic poverty (Proverbs 30:7-9; Eccles 5:10-19).

In order to give sacrificially, you must:

- Understand and believe that nothing belongs to you (see Job 41:11; Psalm 24:1; 2 Corinthians 8:2; 2 Samuel 24:24)
- Desire to do good for others in response to the incredible grace you have received in Christ (see Ephesians 2:8-9; Matthew 19:21; Luke 19:8-9; Ephesians 2:10)
- Desire to avoid the pitfalls of greed (see Luke 12:15; Luke 6:38)
- Understand and believe what God promises to those who sacrifice for Him (see Matthew 10:39; Mark 9:35; Luke 9:23-24)

What questions should I be asking when determining where to give money? Why should I give to the local church? Should my giving to the church be a higher priority over other ministries?

In ones desire to be a faithful steward of God's resources, it is great to process where to give (church, Christian charities, other charities, etc), and Scripture certainly gives us some direction.

A person is right to make his local church a priority in his giving. 2 Corinthians 9:7 says God loves cheerful giver, and all followers of Christ should find a church home where he or she can give to the church joyfully. If a person can not give to his or her church joyfully, that issue should be dealt with immediately. 1 Timothy 5:17-18, Galatians 6:10, Acts 4:34-35, and 1 Corinthians 16:1-2 provide some guidance and insight into the importance of the local church in stewarding God's resources. Even when sending money to ministries in other cities, the Bible often shows this money being given collectively through a local church. As such, the local church should be a prominent part of ones giving. In addition, God may use the local church to help fulfill and grow an individual's passion for specific needs around the world by establishing new ministries within the local church.

Ultimately, if one is not comfortable with stewardship a significant part of his resources through his local church, he should ask himself whether he has chosen the appropriate local church to yoke with.

It is also appropriate to seek the will of the Lord in identifying other Christ-centered opportunities outside of the local church (see Philippians 1:9-10). Acts 2:45 provides an example of believers providing for the needs of others in a way that was obedient and God-glorifying. In assessing all giving opportunities, it is wise to partner with Christ honoring organizations that are trying to fulfill the Great Commission (see Matthew 28:18-20) and Great Commandment (see Mark 12:29-31).

As with all things in life, we are accountable for our stewardship of resources. With that in mind, Randy Alcorn (in *Money, Possessions and Eternity*) provides a list of nineteen questions to consider before providing resources to any organization.

1. Am I fulfilling my primary giving responsibility to my local church?
2. Are there things about this ministry that make it uniquely worth investing in?

3. Have I not only read the literature from this ministry, but talked with others who know it close up but have no vested interests in it?
4. Have I considered a ministry or vision trip to see and participate in what this ministry is actually doing on field?
5. Does the ministry's staff demonstrate a servant-hearted concern for those to whom they minister?
6. Do the organization's workers demonstrate a sense of unity, camaraderie and mutual respect? (Ask employees, "For what reasons have people left this organization in the last few years?")
7. Have I talked directly with people at the lower levels of this ministry, not just executives and PR people? How do they feel about the ministry?
8. Is this ministry biblically sound and Christ-centered? Do people call upon the Lord to ask His guidance and the Holy Spirit's empowerment to do their work?
9. What kind of character, integrity, purity and humility is demonstrated by the ministry leaders?
10. What kind of accountability structures (just using the word accountability isn't enough) does the organization have?
11. If this is a secular or semi-Christian organization rather than a distinctively Christian one, why would I give to it rather than to another?
12. How clear are this organization's goals and objectives, strategies, and tactics, and how effective are they in carrying them out?
13. Is this organization teachable and open to improvement to become more strategic?
14. Am I certain I've gotten an objective view of this ministry, or have I seen only the positives without the negatives? (Ask them, "What are your weaknesses?")
15. What ethics and what view of God and people are demonstrated in this organization's fund-raising techniques?
16. How much money does the organization spend on overhead expenses and fund-raising, and how much in actual ministry to people?
17. Does this ministry show a clear understanding of cross-cultural ministry factors and local conditions and how the flow of money may affect them?
18. Does this organization speak well of others and cooperate with them?
19. Is this ministry pervaded by a distinctly eternal perspective?

Is establishing a foundation and giving through it a good way to give? It allows me time to think about how much to give and where to give.

The first question one should ask in considering the establishment of a foundation is what his motive is for establishing the foundation (Proverbs 16:2). As with all decisions, a follower of Christ should assess the condition of his heart. For example, is the reason for establishing a foundation (instead of simply deploying the resources immediately) driven by a desire to retain control, prominence, and stature? Also, is the foundation set up such that the donor can tap into the money for his own benefit?

Meditate on the following passages in assessing how the Lord would have you structure giving to His work.

- Matthew 6:19-21 – Is an endowment a form of storing up treasures on earth?
- Proverbs 16:9 – Is delayed giving through an endowment presuming upon the future?
- Matthew 25:14-30 – Recognizing the Lord will return unexpectedly (see 2 Peter 3:10-13), are you comfortable with giving an account of where your resources are? Are you potentially guilty of “burying it for the future” (see Matthew 25:25) without gaining an eternal return?
- Mark 12:43-44 – Does an endowment put you in a position where you always “give out of your wealth” and avoid the blessing of “putting in everything”?
- Matthew 9:36-38 – Have you not found enough godly opportunities to use today’s wealth for today’s needs?
- James 4:17 – Do you feel like you should really give immediately, and if so, are you giving through a foundation as a way to delay giving up control?

COMMUNITY

Why should I share my finances with others when Matthew 6:3 tells me that I should give to God's work confidentially?

Matthew 6:3-4 states “But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.” Looking at these verses in isolation would clearly lead you to believe that all giving should be done confidentially. However, as with all Scripture, these verses should be read within context, both the context of the broader passage and the whole of Scripture.

Context of passage. This passage pictures Jesus speaking to a crowd of Jews in what is known as the Sermon on the Mount. Matthew 6:1 sets up the purpose of this portion of the Sermon on the Mount, “Beware of practicing your righteousness before men *to be noticed by them* [emphasis added]; otherwise you have no reward with your Father who is in heaven.” The purpose of God warning against letting your giving (or prayer or fasting which are also mentioned in this passage) be known to others is related to sharing this information with the wrong motives. Specifically, Jesus is warning against acts of righteousness being done with the motive of being recognized and rewarded by others. Jesus spoke specifically of giving, prayer and fasting in this passage because these were common issues of the day where Jesus recognized many Jews doing them with the motive of temporal recognition. In addition, it was also common amongst first century Jews to teach lessons with three examples, hence giving, prayer, and fasting. It is also worth noting that Jesus was clearly speaking in hyperbole, since it is obvious that a left hand and right hand don't do things secretly from one another or have the ability to reason for that matter.

Context of the whole of Scripture. The obvious question is whether Scripture shows specific positive examples of others knowing of a person's giving. There are examples of this in the Bible, including Acts 2:45, Acts 4:32-37, Numbers 7, 1 Chronicles 29:1-9, and 2 Corinthians 8:2-3. Similarly, we can see the same thing with prayer (compare Matthew 6:6 to Matthew 18:19-20 and Acts 2:42). Another question to consider is whether God calls us to share with others what it looks like to follow Christ. We see many examples of Scripture calling us to be a light to others providing them an example of what it means to follow Christ (see Matthew 5:16, Hebrews 10:24, 1 Corinthians 11:1, 1 Timothy 3).

In summary, we should not share with others about our giving (or anything else for that matter) where our motive is anything other than to bring glory to God. Giving, like all things, should be an act of worship. If we are sharing information with others to receive recognition, affirmation or reward from them, then we need to recognize this grieves God and negates any eternal rewards.

What are the benefits of sharing my financial information with others? What if it causes others in my community group to be uncomfortable?

In order to assess the benefits of involving others in discussing finances (or any other aspect of our Christian walk), we need to begin by understanding the nature of man. We all have sinful hearts, so we can easily deceive ourselves and rebel against God's will (see Jeremiah 17:9, Proverbs 28:26).

In addition to understanding the natural tendency of man, we must recognize that God's plan is for us to be in community, not in isolation. God is very clear that we benefit from connecting with the body of Christ and suffer from isolation (see Proverbs 11:14, Ecclesiastes 4:9-12, Proverbs 27:17, Ephesians 4:16, 1 Corinthians 11:1).

Practically speaking, Scripture shares an example of people being inspired and changed by being exposed to the details of how others are giving (see 2 Corinthians 9:2). We can benefit in the same way.

If a member of your community group does not want to participate in group discussions about finances, it is best to begin by asking questions about the motives for his or her concern (see Proverbs 16:2). Ask the person to reference Scripture as much as possible in sharing with you why it is best to not share about this issue. Also, try to understand why they have concerns about sharing on this topic while being comfortable sharing about other topics such as marriage, parenting, and work.

How do I share my financial information with others? How does the group use this information going forward?

As with all information you share with your community group, there are certain ground rules for healthy group dynamics. Here are a few to remember as you begin sharing financial information:

- Begin by explaining to them why your faithfulness in stewardship is important to you and as such why you are trying to gain counsel from others. (see Luke 12:47-48, Luke 16:10-15, Matthew 12:33-36) Also, help them understand their responsibility for sharpening you. (see Ezekiel 33:6-9, Proverbs 27:17, 1 Timothy 4:15-16)
- Involve as many community members together as possible in the discussions rather than trying to meet with people individually. (see Proverbs 12:15, Proverbs 13:20, Proverbs 11:14)
- Everyone should come in with humble, teachable spirits and be prepared to offer truthful but gentle words. (see Proverbs 27:6, Proverbs 18:5, Proverbs 12:1, Proverbs 10:19, Proverbs 15:1, Proverbs 12:18)
- While unconditional confidentiality should not be promised or expected (see Proverbs 16:9, Matthew 12:36), everyone should steward each other's financial information wisely. If you feel you need to involve another

person, you should first inform the one whose finances you are discussing so they won't be surprised. To be clear, involving others is rare.

- All conversations should be grounded in the Word and in prayer. (see 2 Timothy 3:16-17, Hebrews 4:12, Matthew 18:20, Psalm 43:3)

With a proper perspective and heart about community, you are now ready to discuss one another's finances. Here are some practical tips specifically related to finances.

- Begin by collectively reviewing some key biblical passages related to financial stewardship. We should recognize that stewardship is intimately related to our walk with Christ. (see Matthew 6:19-24, 1 Timothy 6:6-19, Ecclesiastes 5:8-20)
- You want to make sure you have complete financial information before offering any counsel with respect to stewardship. (see Proverbs 18:13) This means you want details on giving, saving, spending, and debt including recent historical personal balance sheets and cash flow statements.
- On giving, you want to understand where they are giving, why they chose the specific organizations, how they determined the amount of giving, and what the giving has looked like over the last three to five years. See the "Giving Choices" section of the FAQs for more advice on this aspect of stewardship.
- On saving, you want to understand how much they are saving, the details of how they are investing their savings, how they have come to the determination that their savings amount is the proper amount, and what specific future needs and/or desires they are saving for (note: also helpful to see a prioritization of big ticket items that one is saving for). See the "Savings" and "Providing/Trusts" sections of the FAQs for more advice on this aspect of stewardship.
- On spending, you want to understand how much they are spending, the details of where they are spending (for example, break spending detail into several categories), their philosophy of when it is appropriate to spend money, and how they process large ticket spending decisions. See the "Debt/Budgeting" section of the FAQs for more advice on this aspect of stewardship.
- On debt, you want to understand how much debt they have, the nature of the debt (e.g., mortgage, auto, credit card, student), the payment history (i.e., any late or past due payments), and the plan for paying down the debt. See the "Debt/Budgeting" section of the FAQs for more advice on this aspect of stewardship.

Do not rush through this exercise as it is a foundational issue to understand as you help one another process many issues. For example, you wouldn't want to process issues like car purchases, family vacations, kids summer camps, job changes, etc without having a solid understanding of the person's stewardship. In addition, recognizing both that financial situations change quickly and that

stewardship is a key aspect of our walk with Christ, we should revisit the stewardship question periodically.

GAMBLING

Does the Bible prohibit Gambling?

There is no specific scripture prohibiting wagering or gambling, but it is clearly inferred that gambling for the purposes of obtaining wealth without work or effort is contrary to God's plan for our lives. Lotteries, online betting, casino gambling, etc. all are generally done with the idea of gaining "wealth" for yourself at the expense of the others who are participating as well.

The bible is clear that we should find our contentment in Him and that where our treasure is our heart will follow. For many folks gambling becomes a distraction for their heart if not an addiction for their life. In either case, God does not desire to fight for our affection. He will allow us to pursue gambling as our path to destruction just as He allows us to pursue adultery, pornography, selfishness, etc.

- **Proverbs 21:5** – Steady plodding brings prosperity; hasty speculation brings poverty.
- **Proverbs 14:23** – Hard and wise labor brings financial profit.
- **Exodus 20:3-4** – You shall have no Gods before me. You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath.
- **Proverbs 28: 19-20** – He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty. A faithful man will be richly blessed, but one eager to get rich will not go unpunished.
- **Philippians 4:11** – I am not saying this because I am in need, for I have learned to be content whatever the circumstances.
- **Philippians 4:19** – And my God shall meet all your needs according to His glorious riches in Christ Jesus.
- **Matthew 6:21** – For where your treasure is, there will your heart be also.

Is gambling acceptable if it is for "entertainment" rather than for "profit?"

It is easy to make this distinction as a means of rationalizing our behavior. Personally, after (15) years I gave up playing Rottiserie Baseball because it became an "idol" for me in terms of time spent actively managing my team each day, the focus of my heart to the exclusion of my work, wife, and kids, and my desire and expectation of quick riches of close to \$4,000 to the winner of the league I was a member of. But, a football pool at Watermark where the stakes are not even money, an NCAA basketball pool, or one lottery ticket a week might clearly be unacceptable for many of us.

Scripture on this question would lead you to the heart issue, to the question of causing a brother in Christ or a non-believer to stumble by your gambling actions, and from a stewardship standpoint to the question of can you afford to lose any amount of

money for “entertainment.” All of these questions should be considered in making determination about gambling for entertainment.

- **I Corinthians 8:9-10** – Be careful, however, that the exercise of your freedom does not become a stumbling block to the weak. For anyone with a weak conscience sees you who have this knowledge eating in an idol’s temple, won’t he be emboldened to eat what has been sacrificed to idols?
- **I Corinthians 10:31-32** – So whether you eat or drink or whatever you do, do it all for the glory of God. Do not cause anyone to stumble, whether Jews, Greeks, or the church of God.
- **Matthew 6:21** – For where your treasure is, there will your heart be also.
- **Luke 16:11** – So if you have not been trustworthy in the use of worldly wealth, who will entrust you with true riches?