

Every believer hearing me is wealthy! OK, many of you are saying, “Me? You’re kidding!” But the reality is that *you know the Lord!* And you are appointed as a unique steward of the most valuable things God has ever afforded humanity: the Gospel, the Word of God, and the love of Christ! *That’s true wealth!*

But when it comes to a common, street-level definition of wealth, I’ve found that lots of folks define wealth as “someone who has at least \$1 more than I have.” Well, they don’t actually say that! But pretty much everyone somehow feels poor. Sadly, well-off folks often just don’t see themselves as wealthy because they fall into comparisons! Yeah, *someone’s wealthy who has at least \$1 more than I have!*

Frankly, financial advice floating around many American churches is often ridiculously irrelevant to less affluent Christian brothers and sisters in many countries around the world—let alone in the context of two millennia of church history! Expensive homes, 401ks, you name it, much of American personal finance reveals lots of wealth by any reasonable standard. Now I don’t say that to condemn—in fact, I’m unapologetically an advocate of the free markets that foster betterment in every society where markets are allowed to thrive. And I firmly believe God touches people’s lives for the better in every realm! “And my God will supply every need of yours according to his riches in glory in Christ Jesus.” (Philippians 4:19)

So how about a short list of five financial principles that can be received and applied by pretty much the full gamut of believers everywhere—from the poorest to the richest—yes, regardless of their relative material wealth. These aren’t principles that only the American church or an affluent church can apply. So, solid Biblical guidance and encouragement without simplistic or niche thinking? Yeah. So here goes...

***First, God owns it all—always has, always will.***

Right off the bat—for benefit of Moses and his crew and us, too—Deuteronomy 10:14 says, “Behold, to the Lord your God belong heaven and the heaven of heavens, the earth with all that is in it.” Much later, the Apostle Paul writes this in Colossians 1:16: “For by [God’s Son] all things were created, in heaven and on earth, visible and invisible, whether thrones or dominions or rulers or authorities—all things were created through him and for him.” Right—all things were created *for Him!* Therefore, not *for us!*

***Second, every believer throughout history is called to be a wise steward of God’s purposes.***

Yes, each believer is *awesomely* a steward for God and His purposes, yet also is just “*merely*” a steward for God and His purposes...nothing more, nothing less! And this is *way* beyond being just about money, because money is just one element of God’s economy—it’s also our time, our effort, our prayers, yes, *all* of our resources. But do Christians really believe *and act* like God owns it all, year in and year out—you know, the money they control...the assets...all their personal time and effort? Just what dimensions might we be holding out on? That’s not to evoke a guilt trip, that’s just a call for us to inspect our fruit!

The Apostle Paul urges us to be wise stewards of our lives—he says, “Let each one take care how he builds upon [the foundation]...which is Jesus Christ.” That’s from 1 Corinthians 3:10-11 in the ESV. Yeah, from our beginning in Christ to our passing, we have a great responsibility, indeed, a great *privilege!*

***Third, in God’s economy, growing resources and giving resources are both given full priority. That’s true no matter how much tension “growing” and “giving” might create from a human perspective.***

Yes, God *does* expect concrete growth from our stewardship! Recall the Parable of the Talents, where the two stewards with five and two talents, respectively, doubled their resources, while the one given less to steward simply hoarded...he buried his one talent. Matthew 25:29 then says, “For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away.” Hey, having fewer resources than others does *not* excuse poor stewardship! But having greater resources than others does not excuse lackadaisical stewardship! So...no matter the size of the resource, God will not forget great stewardship! Matthew 25:21 says, “His master said to him,

‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’” Amazing. God joyfully rewards *all* stewardship growth!

And...is there any doubt about *giving* to others in the countless circumstances that arise in God’s economy? Yeah, there was so much giving by Jesus Himself—in every possible dimension of that word! And so many Bible verses exhort our giving! 2 Corinthians 9:7 says, “Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.”

Now that is really radical! Christian legalists might invoke the Old Testament tithe as “required,” but God gives the freedom of *not giving under compulsion*! And—this is big, too—God’s finances are an affair of the heart, not an affair of the brain! So, what’s your take? Does God prefer a rule-following, begrudging 10% tither over a cheerful giver of, say, 9%? Or even 1%? Does God need the extra money? And what about going beyond 10%...what’s capping it off at 10%? Won’t God put those resources to the best use?

The really astounding thing here, though, is that God doesn’t seem to resolve the obvious tension between *giving the resource now* or *growing the resource bigger* for a while longer. ...Except He did resolve that, right there! Yes, He leaves it up to us...our heart! But is your heart being taught by the Holy Spirit? John 14:26 says, “But the Helper, the Holy Spirit, whom the Father will send in my name, he will teach you all things and bring to your remembrance all that I have said to you.” And, again, is your heart hearing the voice of the Shepherd Jesus, who said in John 10:27... “My sheep hear my voice, and I know them, and they follow me.” Listen closely—you can receive a fresh download of direction from God!

***Fourth, between birth and death, each believer has a choice between the two depositories for every action: earth or heaven.***

One amazing Bible verse, Matthew 6:19-21, says this: “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.” So, are we mostly storing on earth...or in heaven?

Remember, stewardship is way beyond just money, so our giving by loving actions like witnessing for Christ are right in there! But are *all* giving-actions growing the Kingdom? Or are some Christians just giving to some folks with no clear connection to honoring Christ and Him crucified? Harsh? Hardly. As an unbeliever early in life, I later came to realize that some generous Christians seem to rely on a sort of osmosis for receivers to know they’re Christians. Wait, you say, you *are* staging your giving so that you can witness more directly later? Good! But if not, the result of your giving may be food well-appreciated...but with no eternal impact.

***Fifth, stop coveting and condemning. Instead, cultivate and deliver on your own stewardship.***

Coveting what others have...*when God has done so much for us?* Really? *Coveting* someone’s money is like unforgiveness—letting it fester only hurts *you*! Likewise, *condemning* someone else’s wealth and their giving priorities only hurts the condemner. Jesus said, “Why do you see the speck that is in your brother’s eye, but do not notice the log that is in your own eye?” (Matthew 7:3) Here’s the thing: managing financial priorities is difficult, and God has called each believer to a unique balance of priorities. So focus solely on stewardship of your own finances—that’s hard enough!—and refuse the urge to covet the wealth of others or to condemn how they use that wealth. As the writer of Hebrews says, fix your eyes on Jesus and run your race, this time a race of thoughtful, prayerful stewardship.

Now let’s recap. Right thinking about money isn’t about rules—it never has been! But God does have key principles for every believer in every era. God owns it all, and time’s-a-wastin’—we only have until we die! So, we set our hearts right for our appointed stewardship—growing and giving, with that tension continuously being resolved. Yes, as stewards, we work to store our treasures in heaven! That’s true in poverty and prosperity...in Philippi and Philadelphia...in word and in deed. Now *that’s* crazy good!

## *A&A: Application & Action*

1. Speaking of hearts and personal finance, do you believe with all your heart that God owns it all and you are simply given the huge privilege of being a steward for Him and His purposes? If so, does that show in your bank statement? Discuss.
2. It seems like it's very tempting to accumulate resources and have less reliance on God's immediate provision for believers. How do you personally manage the obvious tension between legitimately growing assets for a while longer versus giving those assets away today? Be specific.
3. Do you covet the wealth of others—perhaps their travel options, their early retirement, their opportunities to give a huge amount to God's purposes? Do you find it easy to criticize the giving priorities of others? If you have mastered not falling into these types of patterns of coveting or condemnation, share your methods of victory in this area. If you have not avoided those patterns, why not?