A Biblical Overview of Financial Stewardship

Foundational Principles of Financial Stewardship

• We are to be generous because of Jesus (2 Cor. 8:8-9). It is related to the gospel.
• We recognize that everything is God’s and that we are stewards of what is his (Ps. 24:1). It is stewardship not possession. God deserves our best (Prov. 3:9).
  • We are to have a larger Kingdom perspective and not focus on acquiring earthly treasures (Mt. 6:19-21). Jesus is the ultimate treasure.
  • This does not mean we don’t buy things or own a home, car etc. This does not mean we don’t save or invest or buy property, etc. Godly people leave savings/homes/investments for their children (Prov. 13:22; 19:14). Efficient, wise, stewardship can mean that buying is better than leasing or renting but we must still remember that ultimately what we own belongs to God and we are only stewards.
• How we use our money speaks of where our heart is at and what we are truly devoted to. Money can become an idol. How money is used is related to worship (Phil. 4:18; 2 Cor 9:12); worshipping God or putting other things above God. We cannot serve both God and money (Matt. 6:24)
• Greed is a sin that sneaks up on us. Jesus tells us to “watch out” because we may not be aware of our sin (Lk. 12:15). Often we can be blind to the sin of greed.
  • This is one reason that we as a community want to have financial accountability and we want to help each other in budgeting and generosity. A part of discipleship is financial stewardship.
  • Because our finances are an issue of stewardship it is a community issue just like other areas of stewardship. How we steward our time and talents is something that is often discussed and viewed as a public issue while finances are kept private and quiet. Treasures/financial stewardship should not be as private an issue as we have made it. We are not islands but a family and our decisions impact the church and the world.
  • All of these reasons speak to why financial stewardship should be a journey we walk with others. Biblically, the church is a community and we need to work to become less individualistic.
• We recognize that there is a community aspect to finances and that there is an element of submission to trusted leadership. There are times when it is appropriate for us to give and the leaders to steward on our behalf (Acts 4:34-35; 2 Cor. 8-9).
• We are to aspire to give generously to the ministry of the church (2 Cor. 8:7).
• We should budget and be intentional with our finances to steward them well (Prov.21:5).
• We recognize that our spiritual leaders deserve to be well taken care of as they are released to lead, start new works, teach, and shepherd (2 Tim. 5:17-18; Gal. 6:6; 1 Cor. 9:3-19; Matt. 10:10 cf. 1 Cor. 9:14). But there are times when a ministry leader is to lay aside a deserved wage for the sake of the Gospel as Paul does with the Corinthians (1 Cor. 9:3-19).
  • It can be observed that it is both biblical and practical that those who are serving with a spiritual leader (pastor) and participate in the ministry of a local church family are to give to the ministry of that local church and ensure their leaders are honored and taken care of. Therefore, it is not appropriate for one to budget all of their generosity away to global organizations and not faithfully give to their local church family.
• We should pray and plan on what to give and give cheerfully because of Jesus and to worship Jesus. Giving should not be reluctant or under compulsion (2 Cor.9:7).
How we will work things practically: Three Streams of Financial Stewardship

There are three streams of financial stewardship and two of them involve the church family working together and the leadership giving direction.

1. **Personal budget** and life (remembering that it isn’t personal but actually God’s and we steward it). Generosity should be expressed within the budget of each individual and family, being hospitable, giving gifts, supporting friends, contributing to organizations or needs where one is personally convicted to do so. As we personally steward the resources God has entrusted to us we must steward with God’s character and his desires in mind.

2. **The Church Family’s budget.** Everyone who is a part of the church family pledges and generously gives to the Church Family Budget. This will cover normal expenses, wages, ministry budgets, and some global partnership and generosity. As we grow this will help us continue to plant churches, raise leaders, and impact a city!

3. **External Generosity budget.** Missionary Partners of CityLights will give an external generosity pledge to support certain partnerships and ministries. This pledge will contribute to whole church projects as well as projects of one’s specific life community. This is the primary way that local needs will be met and global partnerships resourced (this way our generous support is not detached as “the church” takes care of needs or supports projects but rather we, the church, pledge to give to meet needs and serve our world).

The primary funding of benevolence to meet the needs of those in our church family will be through our personal budget and/or special offerings that occur in relation to the external generosity budget. We are the church and we will care for each other. There is not magic church budget that has the responsibility to feed people and take care of everything. We are the church!

**Perspective on “tithing”**

• “Tithe” means tenth. Comes from an old English word that means tenth.

• It is something discussed in the Old Testament as the Israelites brought their tithe (a tenth) of what they produced to a chosen location (Deut 12:4-14; Deut 14:22-27) and it supported the Levites.
  - The Israelites tithed so the Levites could be taken care of (Num. 18: 20-24; Deut 12:19; Deut. 14:27) and the Levites were to tithe from what they received (Num. 18:26)

• Every third year they brought their tithe to their local town to help the poor as well as the Levites (Deut 14:28-29)

• The tithe was not the full extent of their generosity as there was also special gifts and freewill offerings (Deut 12:6), as well as burnt offerings and choice possessions (Deut. 12:11). They were also to leave the crop gleanings for the poor and foreigners (Lev. 19:9-10). Clearly in the O.T, God’s people were instructed to give beyond the “tithe.”

**The New Testament (N.T) and Tithing**

• The reference often noted in the New Testament in relation to tithing is when Jesus is rebuking the Pharisees who have faithfully tithed but neglected justice and mercy (Mt. 23:23-24). It does not seem that Jesus’ mention of tithe in that one instance means that the N.T Church is supposed to tithe since i) it is not a teaching on tithing but on the heart, ii) it is instruction given not to a Christian but to a Jewish leader who follows the O.T law, iii) it is a rebuke as Jesus takes something from that leader’s world (the tithe) and uses that to rebuke him and teach him about the importance of the heart, specifically one’s commitment to justice and mercy. It does not seem that the point of Jesus’ rebuke of the Pharisees is to instruct that all Christians are to tithe.

• Tithing is not something taught in the New Testament and it is not mentioned as a practice of the early church.
  - The NT Church leaped off of the base that was laid in the O.T. The O.T people of God were instructed to give the best of their crop but in the N.T we see the people of God selling their fields (Acts 4:32-35).
Jesus fulfills the law. The law is not negated but fulfilled and expanded upon. In the O.T the law said do not commit adultery but post-Jesus the principle is do not lust. In the same way, it would seem that in the O.T the principle was “tithe” as well as give the other offerings and then post-Jesus the principle is be generous and steward generously because God has been generous to us.

Conclusion on Tithing

Tithing is an O.T principle and even in the O.T it was not the full extent of their giving or generosity but rather the base and beginning. Therefore, tithing should not be what we aim for in New Testament times. Even if we were to follow O.T principles, that would involve giving far more than a tithe (tenth) and therefore, there is no basis even from the O.T for us to setup a tithe as the goal of our giving. We are to be led by the Spirit in generosity and gladly give sacrificially to worship God, bring life, and expand the ministry of his Church. In terms of a standard, the fact that we as the N.T church are not taught to tithe does not mean we give less. On the contrary, we who have experienced the generosity of Jesus, should desire to not only give the base and beginning. We aim to be generous as we springboard off the base that that O.T provides. We desire to move forward not backward not out of obligation but motivated by Jesus.

Stewardship is primarily a heart issue and we must examine our heart regardless of how much we give. If we give less than ten percent or if we give ten percent and then pat ourselves on the back feeling like we have done our duty than warning signs should flash for us to check our heart. In terms of practicality, if we struggle to even give the base of the O.T principle then we should seek assistance in terms of our lifestyle, budgeting abilities, and/or work ethic. We are to be joyfully motivated to give generously and should not give the mere O.T base out of obligation. The fact that it is not all about “tithing” and the reality that it is a “heart issue” does not justify our lack of giving but rather provides the Holy Spirit an opportunity to guide us into greater generosity.

Contemporary Problems (stats are mentioned in Driscoll’s “Doctrine”)
- More than one in four American Protestants give away $0.
- From 1968 to 2005 giving to Protestant churches declined from 3.1% of income to 2.6% of income.
- About 27% of Evangelicals give away 10% or more of their income.
- Twenty percent of all Christians account for 86% of all giving.
- It is estimated that if all committed Christians in the U.S gave away 10% that would provide an extra $46 billion per year.
- Many churches hold tithing up as the standard but tithing is not the extent of giving or the standard in the O.T or the N.T but current Christians are giving far less than a tithe. = Problem.

Our Position Moving Forward

- We will try to in our relationships discuss money and budgeting so we can grow in this area. Accountability Groups will discuss finances and how the Gospel impacts our stewardship.
- We will move towards having financial coaching available for our members.
- Biblically, giving to the church to meet the needs of the annual budget as well as living generously and sacrificing to meet the needs of others is not an option.
- We will not back down from talking about finances because this is a heart issue and obviously it is important to Jesus.
- We will not, at this point, teach on “tithing” but on generous giving.
  - That being said, it is biblical and necessary for Christians to faithfully give to their local church family. In the O.T they were to give a tithe to the Levites. It is clear that spiritual leaders are to be taken care of and it is appropriate for one to choose to give ten percent to their local church as long as this is not viewed as the end of one’s stewardship.
  - Members will, at this point, pledge annually to the church family budget in order for the leadership to plan accordingly.
- Giving and generosity is not all private and only within one’s personal budget and is not only related to what one gives to the organization of the church. It is both-and. We should be personally generous and care for needs and we should also partner with the broader family to care for needs, support the
family budget, provide for leaders, and work together to make a large-scale impact that we couldn’t make on our own.

Further Principles on Finances:

• Financial Stewardship speaks of our heart. Approx. 25% of Jesus’ teaching was about money/stewardship - it is very important because it is related to our heart condition.
• Accountability is necessary so that we can ensure we have not been blinded by greed. Before making financial stewardship commitments or large purchases we should seek Godly counsel from those in our church community.
• When making decisions about financial stewardship to the official budget and beyond one should consider:
  • We as the church are responsible to meet the practical needs of the church and to take care of our spiritual leaders (i.e. if we are going to plan to give 15% of our income away then it is not right to give none of that to the local church family of which we are a part.)
  • We are to give and be generous.
  • We are to plan and work things into our budget. Discipline and planning are biblical principles related to giving.
  • We are to pray and let the Holy Spirit lead us.
  • There is nothing wrong with choosing to give 10% to the budget as long as we have prayed and that we aren’t setting up human standards to meet so we can feel like we don’t have to give anything else.
  • Our stewardship should involve sacrifice. We are cross-carryers.
  • In our case, we should not only give to our church family but also plan, pray, and prepare to be generous in other ways, to give to global initiatives, to care for orphans, etc.
  • We should always let the Bible be our authority and we should seek to move forward from the base of giving a tenth away and let that be the beginning not the end of our stewardship practices.