

Maturing into a Faithful and Wise Steward

Coming to Grips with Accountability

Do you understand one day you must face the judgment seat of Christ?

The issue on that day will not be salvation. Rather, believers at the Judgment Seat of Christ must give account for the works done in the body. In a word, believers must face their record as a personal steward before the Lord.

Two things come to mind immediately. First, if we neglect actual service for Christ there will be very little reward. The Lord cannot reward his people for opportunities neglected.

Second, the works actually offered to the Lord will be examined to determine the motive with which they were performed. Offering service with a wrong motive will not be rewarded.

Here are several passages of Scripture to study closely related to the Judgment Seat of Christ.

- 2 Cor. 5:9-10; 1 Cor. 3:13-15; Matthew 25:21; Luke 12:41-48; 1 Cor. 4:2

It is obvious from these passages every believer must give account of himself to Christ. It is said that we must appear before the judgment seat of Christ to receive a reward for the things done in the body.

It is possible to stand there and see various works *burn* before our eyes as the Lord reveals them for what they really are. Please understand the Lord places a premium upon the *attitude* of heart with which we do things. Our motive must be pure otherwise we will suffer loss at the judgment seat of Christ.

So, several truths come into focus as one studies these verses. First of all, believers are fully accountable to God.

Has this truth sunk in yet? You must appear before Christ. Is this nothing to you? Is there no motivation to please the Savior on your part? Are you contented to drift along as a believer with little or no work for Christ?

And when you serve and give is it with a pure motive? Is it your desire to work and give out of pure love for the Savior?

You see, whatever is done to be seen of men or with any other motive other than love for Christ the reward for that work will be lost!

Notice also from our reading that the Lord places a strong emphasis upon faithfulness. The Lord expects his redeemed to serve faithfully where he places them.

Hudson Taylor a well known Christian missionary now in heaven once said:

“Small things are small things, but faithfulness with a small thing is a big thing.”

Amen!

Are you motivated to be faithful to Christ? Do you faithfully serve and give with a pure heart where God has placed you? If so, you are going to receive reward when you stand before Christ!

On the other hand, many believers will be saved by the skin of their teeth. Can you imagine standing before your Lord with absolutely no reward? How sad that will be. How disappointed the Lord Jesus will be with you. Saved? Yes.

Embarrassed? Yes again!

Hear me carefully: *your stewardship matters and in some way every one of us will live eternally in light of what we did with the opportunities the Lord gave us.*

In light of the eternal consequences of neglecting faithful, loving service as the Lord’s stewards every believer should be motivated to please Christ.

Give Account of Thy Stewardship

Let’s focus now on the word *steward* as it relates to accountability. First Corinthians 4:2 states, *“Moreover it is required in stewards, that a man be found faithful.”*

At this point it is important to possess a proper understanding of just exactly what a steward is.

As you may recall, a steward is NOT the owner of the assets entrusted to his care. A steward is in the business of caring for possessions, money, etc. that are NOT his own. The business and possessions entrusted to his charge belong to someone else. *He is NOT the owner.*

Please read the following passage as there are several things we should glean here from our Lord's teaching as it relates to the subject of stewardship:

1 And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods.

2 And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward.

3 Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

4 I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses.

5 So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord?

6 And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty.

7 Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

8 And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light.

9 And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

10 He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12 And if ye have not been faithful in that which is another man's, who shall give you that which is your own?

13 No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

I am sure you noticed the statement in verse two that reads, “*give account of thy stewardship.*” In this parable the steward came to a point in which he had to face his service as a steward.

In a similar way we all must give account of our stewardship to the Lord. You see, judgment day does come after all. *We are accountable—we must give account of our stewardship.*

Please take careful note of the teaching Jesus gives in verse eleven: *“If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?”*

Our faithfulness to handle money and riches in this temporal life will be reflected in heaven! If we cannot be faithful with what the Lord gives us here, how can he trust us with the true riches? Think about that.

Here is another important thought: *we are called to be faithful with what the Lord entrusts to us.* It may seem like little, however, if we cannot be faithful with little how then would we be faithful with much?

Again if our character is such that we are unjust with little then it follows we will be unjust in much (v10).

As well, if we cannot be faithful with that which is another man’s it follows that we will treat our own possessions in an unfaithful way (v12).

Don’t read over the point made here. Stewardship is all about faithfully caring for that which is another’s possession. Stewards are NOT owners.

When properly understood stewardship before the Lord means nothing in our possession belongs to us first. It is the Lord’s and we must handle it as such.

This is the underlying principle of Biblical stewardship. *Every believer must come to grips with the fact he owns NOTHING.*

Everything you possess belongs to the Lord. Psalm 24:1 says that the earth is the Lord's and the fullness thereof. If that is true, then everything in our possession is on loan. Consequently, we are to use it faithfully to please the Lord who is the real owner.

The journey to faithful, mature stewardship in your walk with the Lord begins by fully accepting this role. Can you accept the fact you really own nothing?

Can you assign the ownership of all your earthly possessions to the Lord? Can you relinquish an attitude of ownership and in its place become a steward before the Lord?

I wonder at the judgment seat of Christ if we will discover too much of the Lord's goods were wasted by his people? I think we all should be much more serious minded about our decisions, manner of life, and how we handle what the Lord places in our hands.

So, if we are not owners—but merely stewards—perhaps we could define faithful stewardship as follows:

Faithful stewards handle their incomes, possessions, and wealth in harmony with the Word of God. Said another way, stewards handle personal affairs in harmony with the will of the owner (the Lord) who has entrusted privilege, position, possessions, and wealth into their hands for his own purposes.

Brother Larry Burkett observed, *“When we acknowledge God’s ownership, every spending decision becomes a spiritual decision. No longer do we ask, “Lord, what do You want me to do with my money?” The question is restated, “Lord, what do you want me to do with Your money?” When we have this perspective, spending and saving decisions are equally as spiritual as giving decisions.”*

Indeed, faithful stewardship becomes a matter of making wise decisions in every area of our life as we apply the wisdom of the owner to the various aspects of our life.

First Steps into Faithful Stewardship

Upon embracing the role of a steward several important thoughts arise.

The first is the fact that God is in control. The Lord entrusts position, privilege, and wealth into our hands over time for his purposes.

As he does so remember he is the actual owner. Thus, we are accountable to function as just and faithful stewards in his sight.

It follows that faithful stewardship involves making wise decisions guided by the Word of God (the will of the owner). We will come back to this important thought, but let that begin to sink in.

Every week you are making decisions that should be guided by the wisdom of God’s word.

Those decisions basically fall into three categories: *giving—saving—and spending*.

Many parents attempt to teach their children about money by providing them an allowance and then guiding them to divide that money into these three simple categories. Such parents are to be commended.

With that said, I am suggesting to you that money management never gets any more complicated than that! These are the only three things you can do with your money (for simplicity I am placing taxes into the spending category).

As we shall discover, proper stewardship maintains consistent giving, consistent saving, and controlled spending.

Now, let's break down these three categories into a few subcategories.

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Giving serves a twofold purpose. First, it serves the purpose of providing a supply in God's house. Next, it serves the purpose of providing for legitimate needs in our neighbors house (we will come back to each of these points along the way).

Next, consider the matter of savings. Savings deals with legitimate needs in two ways. It provides for both *short term* and *long term* needs.

And then the final category is spending. There are four main subcategories under spending. First, we must deal with taxes. Next, we must deal with daily needs (a basic necessity of life).

Next, we can decide to spend on “wants.” A want is anything in excess of a need. And finally we must deal with the repayment of created debt.

Ultimately, faithful stewards learn to practice the grace of giving. As well, they learn to manage personal affairs in such a way that savings is a priority and unnecessary debt is avoided.

Furthermore, faithful stewards submit to the lead of the Holy Spirit and keep “wants” under control. The lust for things can be devastating to faithful stewardship in a number of ways.

Under His Management

Keep in mind the goal of faithful stewardship is to make wise decisions that allow the Lord to use you as a faithful servant. Remember, you are not your own. You are bought with a price (1 Corinthians 6:19-20).

All we are and all we have should be under the Lord's management. Submitting to his management and developing into faithful stewards truly leads us into an abundant life (John 10:10).

However, there are several spiritual problems that become a great hindrance to our development and they need to be dealt with along the way.

First, believers with no concept of personal stewardship before the Lord are not even to square one.

The next problem is the neglect of God's house. Many believers never grow in the Lord simply because they are lazy about attending the house of God.

Another problem is out of control spending. This results in little or no giving and little or no savings and a growing personal debt. Excessive debt is usually a sign of unwise stewardship.

Such unwise stewardship usually results in little freedom to abound in giving. As well, in short order stress from growing debt creates unrest, lack of peace and joy, strife in relationships and uncertainty about the future.

Closely related to the problem of excessive debt and other unfaithful stewardship decisions are the problems of *discontent and covetousness*. These two spiritual problems have the potential of totally frustrating God's best for your life. Beware of both!

A weak church life, unwise decisions, growing debt, little savings, little or no participation in the cause of Christ, stress and anxiety, conflict and strife related to money, unrest and uncertainty about the future—all this doesn't sound like the abundant life Christ promised.

But remember this: *the only way to enjoy the abundant life Christ promises is to come under his management and care*. Of course, that is exactly what faithful stewardship is all about.

My friend, you will never regret surrendering ownership and allowing the Lord to direct your personal decisions. He always has your best interest in mind. Start today and dedicate yourself to the Lord.

Allow him to correct and change the way you live. Let him reshape your thinking and let him set your sight on things above not on the temporal things of this world (Colossians 3:1-17).

As you do so, faithful stewardship rewards you now with a more abundant life, but also has great promise for the life to come. NOW is the time to begin.

Pastoral Insights on Personal Finance

I need to make a couple of assumptions. First, I am assuming you are a genuine believer.

Learning about personal finance and how to prosper in a general sense is something unbelievers can certainly do. But as Jesus warned, *“What shall it profit a man to gain the whole world and lose his soul, or what shall a man give in exchange for his soul”* (Matt. 16:26).

Over the years my personal reading has included various sources of information about money management and investing.

Although I never intend to accumulate much in the way of wealth in this world (I am choosing rather to lay it up in heaven as Jesus teaches), nonetheless it is wise to stay abreast of what is going on in the world.

Sadly, I must note many lost people become quite adept at prospering in this temporal world at the expense of their soul. They need to listen to Jesus who said, *“But seek ye first the kingdom of God and his righteousness”* (Matt. 6:33).

Book of Proverbs wisdom, as I like to refer to it, will prosper a lost man just as much as a saved man. But material prosperity to the neglect of the soul is a very foolish way to live.

By all means and by whatever sacrifice necessary enter the kingdom of God first! He will be faithful to add the things you need and he may well entrust you with a level of wealth to manage to his glory.

But don't miss eternal life because money is the love of your heart. Tear down that idol! Seek first the kingdom of God by giving your heart to the Lord Jesus Christ.

I need to make a second assumption. I am proceeding with this subject based upon the assumption as a believer you are ***all in!*** You are embracing our God given role of a steward.

If that is the case the following instruction on personal finance will be a big help as you develop into a faithful steward.

Take a look below at the following chart. Please begin at the bottom and work up with me. You will note the following subjects:

Spiritual Prosperity is first (knowing Christ as Savior) and it is foundational to real prosperity.

Then we face the urgency of embracing the Biblical concept of stewardship.

Next, we come to the subject of a strong work ethic followed by the necessity of wise decisions.

Next, we have the three basic areas of personal finance: giving, saving, and self control (spending).

Next, (after a personal budget is established to address giving, saving, and spending) the wise steward will determine a “net investible income.”

This is actually a subset of the savings category but it needs special emphasis because it is an area of stewardship that is woefully neglected.

As indicated next, the practice of faithful stewardship over time results in greater freedom with the opportunity to abound in the grace of giving. Once savings goals are met (enough is enough) should the Lord continue to bless with additional wealth it should be used for many good works (abound in giving).

And finally, faithful stewards should maintain a last will and testament to honor the Lord with the estate left behind.



Practical Application

Moving forward, let's take a moment to talk about the importance of a strong work ethic. The Word of God certainly compels believers to be diligent and hard working. Of course, this assumes one is able to do so.

Along with hard work, faithful servant/stewards should have an eye on improving the prospect of better employment. Be ready to follow the Lord's lead as he promotes you or otherwise opens doors of opportunity for you.

Here are a few important passages of Scripture that deal with this subject:

Proverbs 10:4; 18:9; 19:24; 21:17, 25; 24:30-34; 1 Thess. 4:11; 2 Thess. 3:7-12; Titus 3:14.

Now, let's note again the importance of wise decisions. We are making stewardship decisions on a regular basis. But are those decisions wise? Are they in line with God's will (the Word of God)?

Learning to make wise decisions is the very heart of faithful stewardship. Here are some suggestions on how to make wise decisions:

Learn to pray sufficiently over decisions. Of course, some decisions are more important than others. However, do not get in the habit of making financial decisions without prayer.

Next, learn to wait after prayer. Waiting avoids hasty decisions made in the emotion of the moment. After prayer, give the Lord time to provide peace about the decision that needs to be made.

Next, weigh the consequences of the decisions. This is another reason to wait and avoid hasty decisions. Weighing the consequences of a decision puts it in the right light. Unwise decisions can usually be discerned if the consequences are weighed.

And finally, seek godly counsel related to the decision that must be made. The Bible clearly states that in a multitude of counsel there is safety (Proverbs 11:14).

I should hasten to point out that godly counsel comes from those with a *spiritual mind*. It comes from those who have perhaps made mistakes themselves and thus can warn you about certain unwise decisions.

Don't be a fool. Unwillingness to accept godly counsel is often connected to pride and conceit. Both are enemies of good stewardship!

The Wisdom of a Personal Budget

An essential tool for the wise steward is a personal budget. Look, you are going to spend money. And in short order your personal finances are going to be in a mess if you have no plan for spending.

A personal budget is nothing more than your plan to allocate the resources God gives you to minister to his house, meet the needs of your house, and to supply legitimate needs in your neighbor's house.

Can we do all of that as we practice stewardship before the Lord? Yes, we can!

But it takes a simple plan. With that said, I should warn you that this process is going to expose some of the spiritual problems existing in your life. Just get ready!

Here are the basic categories that are a part of most personal budgets:

Tithe:	10%
Taxes	20% (estimate)

** Net spendable income is the money you have after tithe and taxes

*(*the percentages shown below are based upon the net spendable income determined above)*

Breaking down “net spendable income” into these categories:

Savings	10%
Housing	38%
Food	15%
Clothing	5%
Transportation	15%
Insurance	3%
Debts	3%
Entertainment/Recreation	3%
Medical Expenses	5%
Miscellaneous	3%

(School/Child Care: * if this is a need it must be covered by reducing the amounts in the categories above)

Investments

- Develop a “net investible income” as a part of savings; for example, use 7% of weekly income to save for short term needs and longer term needs; take the 3% and for starters place it in a conservative investment that grows 5% to 7% a year.

- As you are able grow this “net investible income” to 10% of your budget.

Now, here are some things that begin to surface as you start making decisions to spend the income the Lord provides:

Will you trust the Lord with a tithe? Will you trust him to bless and prosper you according to the promises in his word?

Scripture related to the subject of giving: Proverbs 3:9-10; Malachi 3:10-11; Matthew 6:19-34; Luke 6:38; 2 Corinthians 8:1-9:15; Philippians 4:9-19.

Next, taxes must be paid. However, the wise steward makes use of lawful tax breaks. Reducing taxes appropriately is legitimate.

Scripture related to the subject of taxes: Matthew 17:24-27; 22:15-22; Romans 13:6-7.

The next two categories of spending involve big decisions. In fact, these two areas of spending reveal a lot about our priorities and the condition of our heart.

As well, these two categories have the potential of destroying faithful stewardship all together! Of course, I am talking about the categories of “housing” and the “automobile.”

These two areas of spending are generally speaking the two biggest categories in a family budget. Together they will account for over half of a family's budget!

Of course, we need a place to live and most need a car of some sort. And the Lord certainly provides an income to meet our needs. However, we need to carefully avoid overspending on these items.

Please do the math! Determine your net spendable income and then allocate NO MORE than 35 to 38% of that income for housing and NO MORE than 15% on transportation (car).

Remember, housing includes more than the monthly rent or the monthly mortgage. This category also includes utilities, insurance, property taxes, gas, water, telephone, and maintenance.

As well, transportation includes more than the car payment. It also includes gas & oil, insurance, license/taxes, and maintenance.

Spiritual Realities

Now, as an individual or family begins to deal with reality certain spiritual problems may start coming to the surface such as: *discontentment, covetousness, and pride.*

In fact, these are the main culprits that end up hindering many believers. YOU MUST DEAL WITH THESE PROBLEMS AS YOU MAKE DECISIONS. If you

do not, then you will end up with too much house, too much car, and too many gadgets!

It is called over extending one's self. The result will be a cycle of debt as other needs arise and too much of the family's money is already allocated for housing, transportation, and perhaps other consumer spending (not related to food).

Why do we succumb to the temptation to own too much house? Or why do we insist on buying if our current circumstances clearly dictate renting is the more viable option?

The answer usually lies somewhere in a mix of discontentment, covetousness, and pride. Often we fall into the trap of having everything now—discontentment. Or we simply can't stand the thought of someone thinking we are "poor"—pride. Or we are just overcome with a strong desire to have what everyone else has—covetousness.

Those are not pretty thoughts are they? But if you are passionate about faithful stewardship those sins **MUST** be dealt with!

If you do not deal with problems of the heart the truth is in short order stewardship will not even be an after-thought. Once out-of-control spending begins it becomes difficult to tithe, or otherwise keep the Lord first.

Furthermore, once the debt cycle begins the financial hole one digs can hinder faithful stewardship decisions in many ways and for many years.

Beware of discontent, covetousness, and pride!

The remaining areas of a family budget can be managed in good order if the first two categories are under control. And of course, everyone's circumstances are a bit different. Consequently, you may spend a little more or less on any given category.

With that said, go back to the "how to" of making good decisions.

Use those ideas to form a "template" to make the majority of decisions related to the family budget. And all along the way keep an eye on the problems of ***discontentment, covetousness, and pride***.

As you do so, the Holy Spirit will help you avoid unwise decisions.

Furthermore, as the Lord blesses over time always keep a few unmovable priorities in place: *tithing first (giving); saving second (self-control); spending wisely*.

Conclusion

I encourage you to read good resources from godly authors on the subject of personal stewardship. Crown Financial is one ministry I highly recommend. They offer a number of helpful resources that will keep you on track.

What do I mean by "on track?"

Ultimately, I believe faithful stewardship results in each believer doing more for the cause of Christ. In a very real sense we are the *financers* of God's work!

Faithful obedience and Spirit-filled living allows the Lord to increase us over time. Of course, that does not mean we all prosper to the same degree.

However, it does mean every believer experiences God's faithfulness as he is willing to obey him. God faithfully provides seed for the sower (2 Cor. 9:1-15)!

Indeed, if the Lord did not bless and show us favor the supply for his house, our house, and our neighbor's house would soon dry up completely.

Again, stay on track. As the Lord blesses over time make his priorities your priorities. Bigger houses, better cars, fancy vacations? Instead, how about bigger checks for the Lord's work?

Perhaps as the checks for the Lord's work increase some of those other personal goals can also be reached, but never at the neglect of the cause of Christ. Always keep him first and live wisely.

It is likely such a formula will result in the opportunity in the last quarter of life to do more for the kingdom than the other three quarters combined!

In the final analysis of stewardship everything depends upon our love for Christ and willingness to walk by faith. Love and faith coupled with a walk in the Spirit produces mature stewards who impact the cause of Christ in great ways.

So remain faithful. Let the Holy Spirit develop you into a financier of the cause of Christ. Such stewardship will be rewarded in the presence of the Lord when he says, *“Well done thy good and faithful steward”* (Matt. 25:21).