

CHRISTIAN STEWARDSHIP

- I. The Fundamental Principle
All is God's. What we have He gives us (1 Cor. 4:7). We are stewards (Luke 16:1; 1 Pet. 4:10).

- II. Some Additional Scriptural Principles
 - A. Having or lacking money can be within or outside the will of God. Jas. 1:9-10; Phil. 4:12. Reasons why some have and some lack.
 - 1. Work is commended, Rom. 12:11; Prov. 6:6; 2 Thess. 3:10
 - 2. Self-advancement is commended, Luke 19:13; Matt. 25:16 (cf. Jas. 5:3-5).

 - B. Planning is not contrary to "walking by faith."
1 Tim. 5:8; 2 Cor. 12:14; Luke 14:28-33.

 - C. All should give generously, Mark 12:43; 2 Cor. 8:2-3; 1 Cor. 16:2.

 - D. Debt is forbidden, Rom. 13:8.
A definition of debt: when liabilities exceed cash value of assets. Apply this to various levels of what you have.

- III. Some Practical Matters
 - A. Care of documents. Will, deed, auto title, insurance. Safe place. Be sure both husband and wife know.

 - B. Bank accounts. Be sure both know. Wife should have savings she can get for emergencies. Check statements. Know current position.

 - C. Paying bills. Promptly. Do not borrow. Illustration of \$400 purchase. House mortgage monthly payments should not exceed 25% of net income.

 - D. Purchasing. Compare prices. Watch for sales. Don't be afraid to say, "I can't afford this."

 - E. Insurance. House and contents. Car. Life.

 - F. Lending. Don't do it.

 - G. Budget. Husband and wife together. Show surplus. Review it. Good budget will also provide tax records.