

Beyond the Bills: God's Plan for Financial Clarity

Today we learn a theology of wealth, so you know how to manage God's money. This message is not about giving more to the church. It's a guide for disciples of Jesus on how to **honor God with what He provides**. This is not about getting rich; it's about being faithful. This week and next week, we are laying the foundation for a biblical financial life.

My Story: Learning the Hard Way

I want to start with the story of a young married couple. They fell in love and got married at age 24, and the husband immediately started graduate school. She worked full-time; he worked part-time. Money was tight, and they viewed finances differently: she was conservative and a saver; he was loose and a dreamer.

He brought a hefty sports car payment into the marriage and insisted on an expensive apartment. He wanted to make memories and wasn't opposed to enjoying nice meals or a special anniversary getaway. Soon, credit card debt started to build. Because academics were a priority, he even got scammed into purchasing a set of "World Encyclopedias" on credit!

The result was increased financial pressure to pay for school, the car note, the apartment, credit card debt, and more arguments over money. I wish I had known then what the Bible said about managing money. **I was that young seminary student who was mishandling his money.**

The Challenge of Money Today

All of us have one thing in common: We all live on money. For many of us, money seems to be in short supply. A changing economy puts more jobs at risk. Everything from groceries to utilities keeps going up. How does one ever save for a down payment on a house? Saving for college feels out of reach.

Combine that with the amount of debt Americans carry:

- **Millennials:** \$59,181
- **Gen X:** \$53,255
- **Gen Z:** \$94,101 (Source: Newsweek, March 2025)

The reality is that **Gen Z carries more credit card debt than older generations** due to rising student loan burdens, the skyrocketing cost of basic living, inflation, and a lack of financial education.

The Bible has a lot to say about how we should handle our money. This message is going to be very practical. For some, it will be a reminder. For some, it will be a revelation! I want to share

with you what I wish I knew: **the three pillars of faithful stewardship** and how to acquire and spend money God's way.

Three Pillars of Faithful Stewardship

If you don't get these three pillars right, the rest of your financial life will be built on sand.

Pillar 1: God is the Owner

Here is a life-altering truth: **God is the Owner**. Everything begins and ends with Him.

- **Genesis 1:1:** *"In the beginning, God created the heavens and the earth."* God is the ultimate title-holder.
- **Psalms 24:1:** *"The earth is the Lord's, and all it contains, the world, and those who dwell in it."* God has divine property rights. All the land, all the resources, and even you belong to Him.
- **Haggai 2:8:** *"The silver is Mine and the gold is Mine," declares the Lord of hosts.* God says, "Your currency belongs to Me."

All that you have belongs to God: the house you pay a mortgage on, the car you drive, the balance in your 401(k), even your favorite set of golf clubs. This one foundational truth—that all that I have belongs to God—changes everything. **When God is the Owner, every financial decision is an act of stewardship.**

Pillar 2: God is the Giver of Good Gifts

God is not only the Owner; He is a **generous Owner**.

In Genesis, He gave humanity our first commission: *"Be fruitful and multiply and fill the earth and subdue it; and rule over the fish of the sea and over the birds of the sky and over every living thing that moves on the earth."* (Genesis 1:28). This is God saying, "I am putting you in charge of My magnificent creation. Rule it, develop it, and enjoy the productivity of its beauty—all for My glory."

God designed this world as a beautiful gift: the beauty of the mountains, the vibrant plants, the diversity of food, and the hidden wealth of gold and minerals that create modern comforts.

James 1:17: *"Every good gift and every perfect gift is from above, coming down from the Father of lights, with whom there is no variation or shadow due to change."*

We should rejoice and thank Him for the comfortable car, the warm home, the family vacation, and the new furniture. God is a generous Giver of good things to enjoy.

Pillar 3: I am a Steward

If God is the Owner and Giver, what am I? I am a **Steward**.

If we are good stewards, every financial decision we make—our budget, our savings, our spending—is based on the best interests of the Owner. Stewardship is never a matter of how much we have; the issue is always what we do with what we have been given.

In Matthew 25, Jesus tells the Parable of the Talents, where the master gave different amounts of money to his servants. Their reward was based on their **faithfulness** with what they had been given. Both the servant with five talents and the servant with two talents received the same commendation:

Matthew 25:21, 23: *"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."*

Here is the key characteristic God demands of His stewards: **FAITHFULNESS**.

1 Corinthians 4:2: *"Moreover, it is required of stewards that they be found faithful."*

Regardless of the level of income, the key is faithfulness.

The Steward's Provision

A faithful steward does not claim ownership but **chooses discipleship**: to earn and spend God's money God's way.

Let's look at **The Steward's Provision**, or how a faithful steward acquires money. The Bible lays out three ways we acquire resources, and the first is the primary way.

1. Work

Work is not a curse; it is a **gift** given to us at creation. Adam worked before the Fall in the garden, and God **established** this pattern for His people:

Exodus 20:9-10: *"Six days you shall labor, and do all your work, but the seventh day is a Sabbath to the Lord your God. On it you shall not do any work."*

Here is God's unchanging formula for provision: Six days of labor and productivity, followed by one day of rest and worship. We are commanded to work hard and to use our talents and gifts to be productive.

The Temptation of the Windfall: Beware of the culture's siren song—the pursuit of the windfall. Trusting a get-rich scheme, whether through gambling or playing the lottery, is an act

of faithlessness because it rejects God's established methods. We must fix our hope on the certainty of God's Word.

Proverbs 28:19: *"He who tills his land will have plenty of food, but he who follows empty pursuits will have poverty in plenty."*

A faithful steward knows:

- **Work is sacred** and should be done diligently unto the Lord.
- **God's provision comes through a steady, long-term commitment to work**, not luck or gambling.

You may love your job, or you may endure it. Either way, be thankful for your work, because it is God's primary way of providing.

2. Save and Invest

Once resources are acquired through diligent work, God calls us to manage that wealth with **wisdom and foresight**. Saving is an act of planning to secure resources for tomorrow's unknown future. It honors God by demonstrating that we trust His wisdom over our impulse.

Proverbs 21:20 (TLB): *"The wise man saves for the future, but the foolish man spends whatever he gets."*

Those who spend their entire pay and more are called **foolish**. The wise person saves for the unexpected—for the day when they can no longer work, or for a crisis when they can step in to help others.

A faithful steward knows:

- **Saving is not optional; it is wise.**
- **God calls me foolish if I spend everything I acquire.**

3. Gifts

Sometimes God uses the generosity of others through **gifts** as a special stream of provision. This often comes suddenly and unexpectedly.

Think of the Magi who came to worship the newborn King: *"Then, opening their treasures, they offered him gifts, gold and frankincense and myrrh."* (Matthew 2:11). Their gifts were God's provision for Joseph and Mary to fund their journey and life in Egypt.

Gifts are a powerful reminder of God's sovereignty and the love flowing within His community. When we receive an unexpected gift, we should be thankful to the Lord and recognize that this gift must be stewarded with great care.

A faithful steward knows:

- **Gifts are not luck, but grace.**
- **A gift demands high accountability.** It's easy to think this gift is "mine," but it is the Lord's. We must honor Him by using it purposefully.

The Steward's Spending

Now let's look at the second part of financial discipleship: **The Steward's Spending.**

The Bible lays out a clear **Financial Hierarchy of Spending.** If you put these priorities in order, you find peace; if you reverse them, you find anxiety and debt.

I. GIVE to the Lord

God claims the **first portion**, not the leftover. The Principle of Firstfruits is giving the first and best to the Lord. This is an act of faith that acknowledges His ownership over the total amount.

Proverbs 3:9-10: *"Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine."*

When we give to the Lord first, we are bringing God into our finances and saying that **"He is preeminent; first-place."**

A faithful steward knows: **God is the Source, not a creditor.** Honoring God first is an act of worship and trust.

The Problem: When our finances get tight, who is the first to go? God. We pay the landlord, the car loan, the cell phone bill—all those who send us an invoice—but we cut God, the ultimate Source, because He doesn't send a bill. A faithful steward makes giving to the Lord the first priority.

II. MEET Your Family's NEEDS

After giving to the Lord, the steward's next duty is to provide for the basic **needs** of the family.

1 Timothy 5:8: *"But if anyone does not provide for his own, and especially for those of his household, he has denied the faith and is worse than an unbeliever."*

The basic needs are simple: **Food, clothing, shelter, and transportation.** If these are unmet, it is usually because of a breakdown in our stewardship: laziness, lack of integrity, or mismanagement of finances.

A faithful steward knows: **Providing is part of my spiritual responsibility.**

A Word on Unemployment: Seasons of unemployment happen. During that time, remember the three pillars: God owns it, He is a generous giver, and you are a faithful steward. Manage carefully what you have. Trust God has a purpose for your unemployment, and He will provide in unexpected ways while you seek the job He has for you.

III. PAY Your DEBTS

Nobody wants to be in debt, but for many, Master Card has become our master.

We are constantly bombarded with appeals to buy things on credit, driven by the slogan: *"You need this now."* Yielding to this desire is why the average American credit card debt is now around **\$7,000 per cardholder.**

Debt...

- becomes an addictive lifestyle,
- causes worry and stress,
- presumes on the future, and
- deprives God the chance to provide another way.

God wants us free from bondage.

Romans 13:8: *"Owe nothing to anyone except to love one another; for he who loves his neighbor has fulfilled the law."*

A faithful steward knows: **Discontentment is the debt creator.**

The key is to **stop the bleeding.** Stop creating new debt and immediately implement an aggressive plan to pay off what you owe. When you commit to getting out of debt, God will show up over time in unusual ways. Cut up the credit cards, eliminate all luxury expenses, and trust God to provide.

IV. SAVE for God's Future Goals

Once the first three areas are covered, we look to the future and intentionally set aside resources to fulfill God's unique goals for our lives.

God has a plan for you—whether it's buying a first home, funding a college education, starting a business venture, or saving for retirement. **God's future plans will require resources.**

Proverbs 6:6-11: *"Go to the ant, O sluggard; consider her ways, and be wise... she prepares her bread in summer and gathers her food in harvest."*

A faithful steward knows: **Saving is an intentional act of obedience.** It is preparing for the specific goals God has for your future.

A faithful steward also knows: **Saving is not accumulation; it's preparedness.** I'm not just hoarding money, but strategically setting some aside to be a resource for God's Kingdom when the time is right.

V. ENJOY Wants and Desires

This is the last item on the list. When the first four priorities are met, God allows us to enjoy many of the good things He provides in this life.

Ecclesiastes 5:19: *"Furthermore, for every person to whom God has given riches and wealth, He has also given him the ability to enjoy them and to receive his reward and rejoice in his labor; this is the gift of God."*

New furniture, a comfortable car, a family vacation—these are good gifts to be enjoyed with gratitude.

A faithful steward knows: **Fulfilled wants and desires are a blessing, not a right.**

The danger is when we reverse God's priorities, putting Wants and Desires first and Giving last. If we take what is meant to be last and fix our hope on it, we get in trouble. When we commit to this financial order, we find **freedom, peace, and joy.**

Final Word of Encouragement

Let's review: The three unshakeable pillars are **God is the Owner, God is the generous Giver, and You are the Steward.**

This perspective changes everything. A faithful steward understands God's plan for acquiring money through work, savings, and gifts, and a faithful steward commits to following God's spending order of **Give, Meet Family Needs, Pay Debts, Save, and Enjoy some of our Wants.**

I wish I had known this 40 years ago. If I had, maybe I wouldn't have put so much on the credit card or bought an expensive sports car.

A faithful steward does not claim ownership but **chooses discipleship: to earn and spend God's money God's way.**

You have the power to be content, get out of debt, and steward your resources well. That power comes by **looking to Jesus**. Jesus is the perfect Steward who saw everything as coming from the Father. If you look to Him, He will empower you to resist debt, give first, and work hard.

The ultimate fruit of being a faithful steward is not a large bank account, but the peace, contentment, and joy that comes from following His way. Paul gives us the secret:

Philippians 4:12-13: *"I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me."*

Look to Christ! He is the source of all your financial strength.

For just a moment, let's silence the noise of our financial fears, our consumer desires, and our credit card statements. Let's stand before the Owner of the universe.

What is your One Thing? Is it finally choosing to **Give First**? Is it committing to **Stop Creating New Debt**? Is it moving **Enjoyment** from the first priority to the last?

