
Wise Stewardship: Biblical Principles for Financial Wellness

*Spiritual guidance for financial
health*





Lesson Agenda

- Understanding Money as a Tool, Not a Master
- Biblical Principles for Managing Resources
- Discovering True Wealth: Contentment and Purpose
- Practical Steps to Financial Health

**Money is a Tool,
Not a Master**

Don't Allow Money to be Your Master (*Matthew 6:24*)



Dual Allegiance Warning

Jesus highlights the impossibility of serving both God and money simultaneously. We have a clear spiritual choice to make.

Spiritual Danger of Wealth

Making money a master shifts focus away from God and creates chaotic, real-world issues that can extend beyond money.

Prioritizing God

Here's the point: Prioritizing God above wealth is the key to achieving real, lasting peace—spiritually, emotionally, and financially (see *Matt 6:25-34*).



The Role of Money in Our Lives

Understanding the Role of Money

Recognizing the true role of money can help us remember that it is a tool. When used properly, it can help fulfill higher spiritual and/or personal goals (*see Acts 2:44-47*).

Money as a Support Tool

Money is meant to help us acquire what we need and, in some cases, to fulfill our purpose. It should not dominate or control our lives (*see Acts 4:32-5:11*).

A Matter of Perspective and Practice: Stewardship vs. Ownership

Ownership vs Stewardship

Stewardship emphasizes caretaking and accountability for another's resources. Ownership implies control of one's own resources, with accountability only to oneself.

Stewardship Mindset

Viewing resources as responsibilities encourages faithful—and careful—management (see *Matt 25:14-30*).

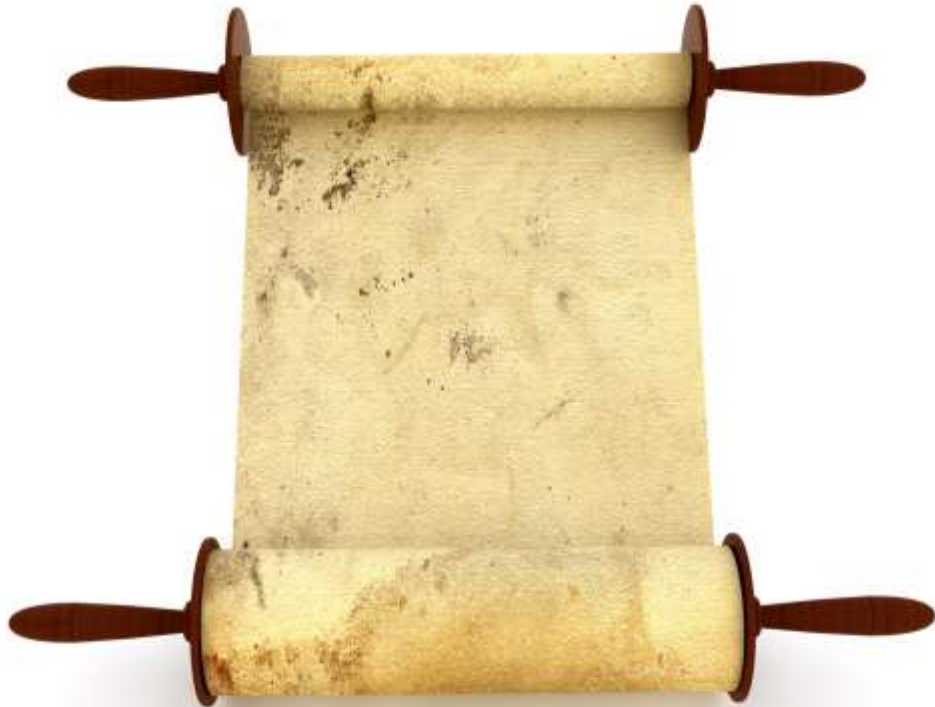
How have you adopted stewardship principles to your financial management practices?



Biblical Principles for Financial Health

Remember God as the Source of Our Strength

(Deuteronomy 8:11-20)



- God gives us the power to gain wealth and success.
- We are responsible for acknowledging God's role in our financial blessings.
- Do not forget God when you "make it".
- Our prosperity is intended to fulfill God's purposes and glorify God, not self.
- Failing to remember God and giving God's glory to others positions us against God.

Honor God First

(Proverbs 3:9–10)

Principles of Honoring God

- God deserves first priority when it comes to the way we manage our “increase”.
- Give to God your best, not your left over.
- Give of all, not just some.

Practices for Honoring God

- Give what God has made it possible for you to obtain.
- Budget based on a God-first mentality.
- Plan for how God responds to your honor.



Generosity and Giving as a Spiritual Discipline

(Acts 2:44+; 4:32+)

Generosity as Spiritual Practice

Generosity, as a spiritual discipline, connects us to Godly purposes.

Blessing Through Giving

Giving blesses the giver and the recipient, and it fosters a sense of community and care.

Alignment with Divine Provision

Generosity enables the realization of Godly provision and compassion that sustains communities.





Responsible **Saving** and **Spending**

Balanced Saving and Spending

Balanced saving and spending demonstrates personal faithfulness and financial discipline in daily life. LIVE WITHIN YOUR MEANS.

Biblical Examples

Jesus encouraged avoiding wastefulness (*remember the Parable of the Prodigal!!*) and promoted wise financial preparation for the future (*Luke 16:1-13*).

Discovering True Wealth: Contentment and Purpose

The Foundation of Financial Wellness

(1 Timothy 6:6–10)

Godliness and Contentment

Godliness with contentment leads to great gain and true financial wellness.

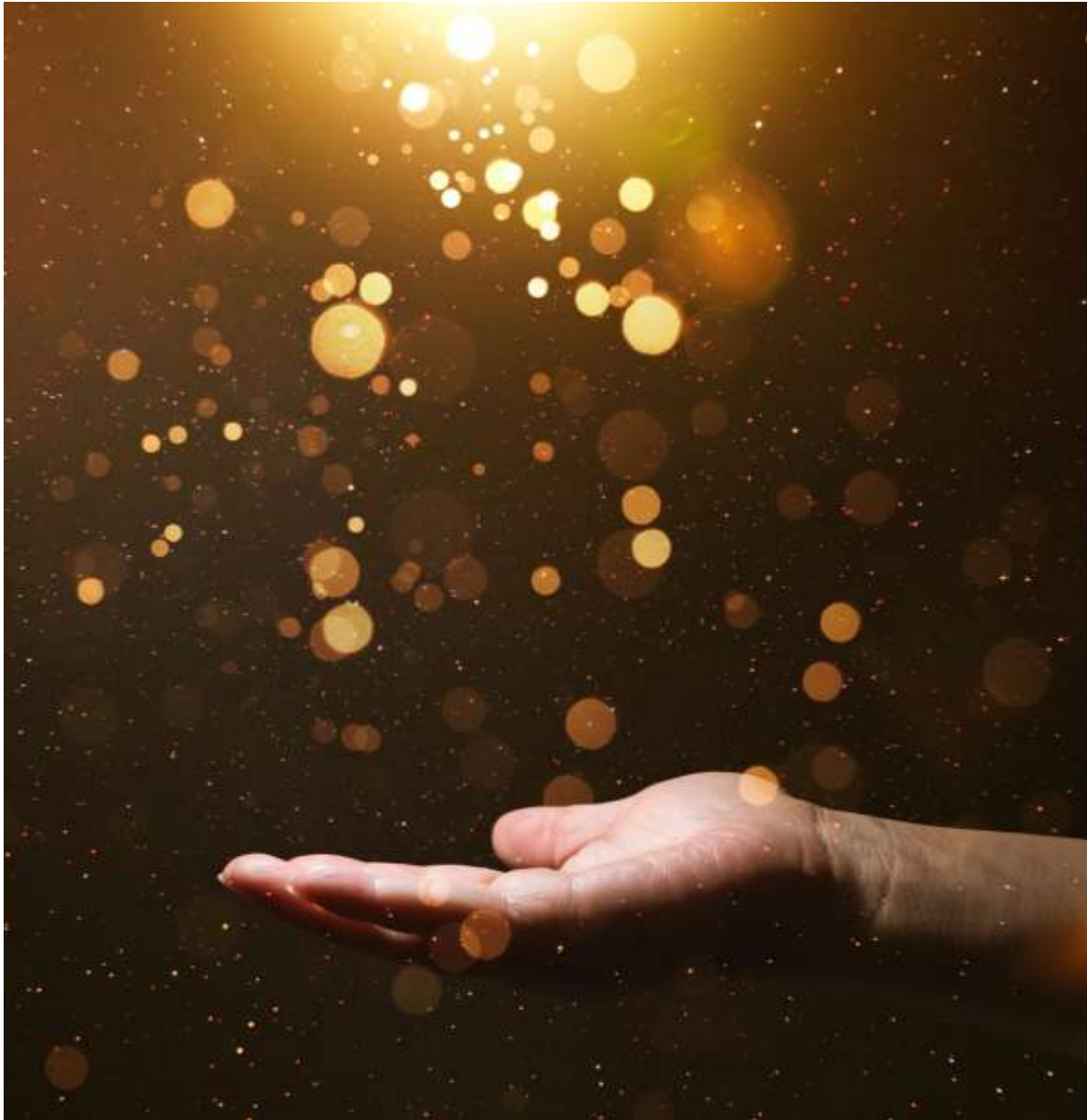
Protection from Greed

Contentment protects/guards against greed and makes responsible financial decisions much easier to process.

Peaceful Financial Life

Contentment promotes peace and reduces anxiety in managing financial matters.





Aligning Financial Goals with God's Purpose

Reflecting Calling in Finances

Financial decisions should mirror our unique calling and deeply held values in life.

Serving Eternal Priorities

Aligning financial goals with God's purpose helps serve both eternal and earthly priorities.

Practical Steps to Financial Health

Budgeting Tools and Strategies for Wise Stewardship



Income Tracking

Effective budgeting starts with accurately tracking all sources of income to understand available resources clearly.



Spending Control

Controlling expenses helps maintain financial discipline and avoid overspending on non-essential items.



Honoring God Financially

Wise stewardship involves managing resources responsibly to reflect values and honor God consistently.

Take the Generosity Challenge

Growth in Giving

Generosity challenges inspire individuals to increase their giving and experience personal growth.

Trust in Provision

Trusting in divine provision is reinforced through acts of generous giving.

Spiritual and Financial Wellness

Generosity challenges support spiritual growth and improve financial wellness.





Stay on Top of Your Finances

Importance of Continuous Learning

Ongoing education helps individuals improve financial knowledge and adapt to changing circumstances.

Community Support

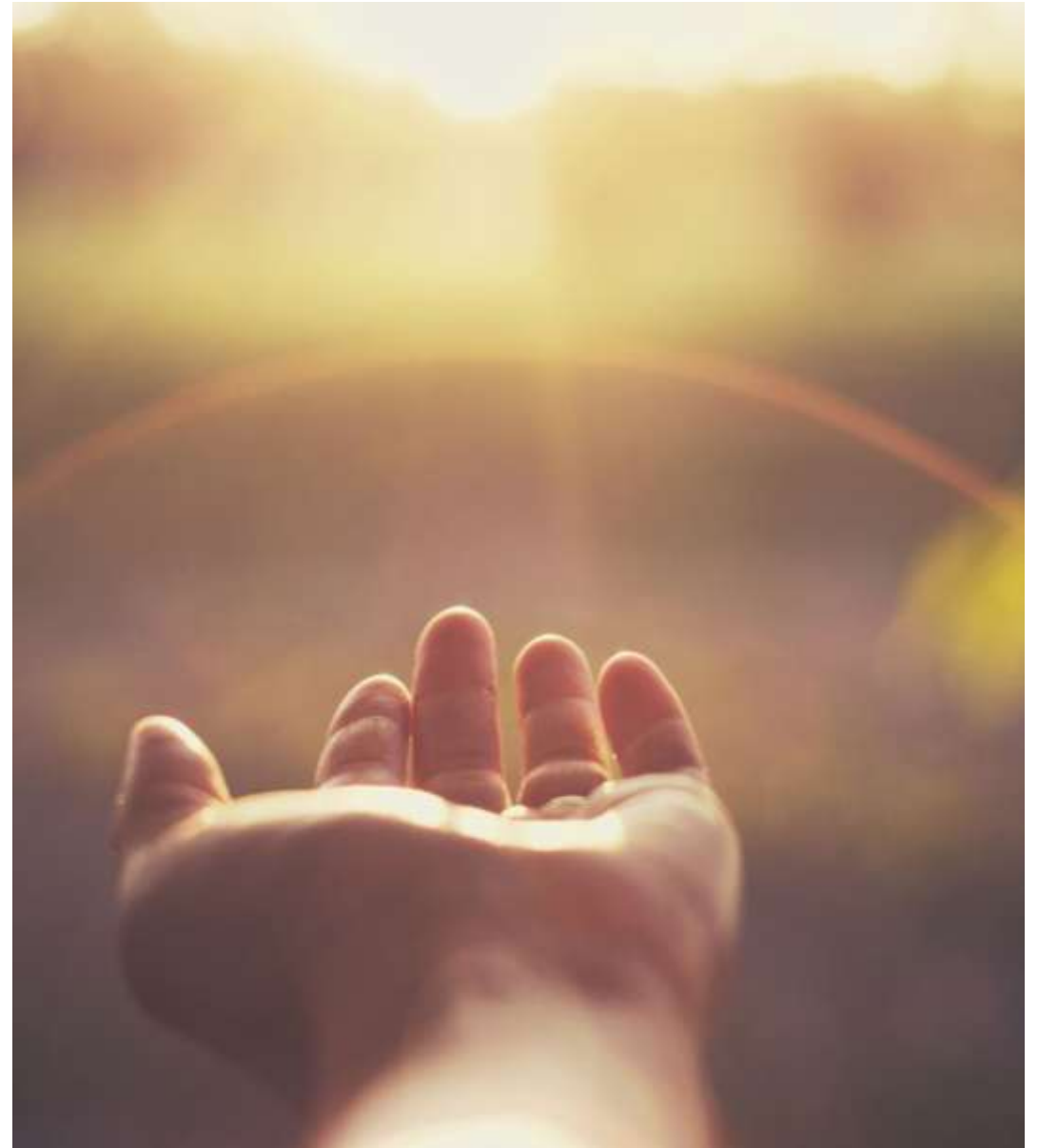
Open dialogue with family, friends, mentors, and mentees creates environments to learn from experiences and be encouraged.

Biblical Principles and Practices

Financial stewardship is enhanced by biblical principles for wise money management.

For the Bible Tells Me So

What biblical principles and practices help you maintain financial health that you can share with others?





Financial Health Resources

- ☐ AARP: <https://www.aarp.org/money/personal-finance/>
- ☐ dFree Foundation: <https://dfreefoundation.org/>
- ☐ National Council on Aging: <https://www.ncoa.org/older-adults/money/>
- ☐ Your local bank or credit union
- Need a financial advisor? Search for one through aaafainc.org (Association of African American Financial Advisors).

Conclusion: Biblical Principles for Financial Health

Money as a Tool

View money as a tool that aligns financial decisions with spiritual values and purpose.

Apply Biblical Principles

Apply biblical principles and practices for ethical financial behavior and stewardship.

Contentment and Practical Steps

As an exercise of faith, embrace contentment and take practical steps for sustainable financial wellness.