

SPIRITUAL MATTERS:

Faith and Finances
for Education and Ministry



ANDERSON UNIVERSITY

School of Theology

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ANDERSON UNIVERSITY is a four-year liberal arts institution with approximately 2,500 undergraduate and graduate students. Established in 1917 by the Church of God, the university offers more than 60 undergraduate majors and graduate programs in business, theology, nursing, and music.

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Foreword

THIS WORKBOOK is the result of the Anderson University School of Theology (AU SOT) “Financial Wholeness Project” funded by the Lilly Endowment, Inc. Lilly Endowment, along with the Association of Theological Schools (ATS), identified the difficulties facing individuals who are entering ministry with student debt. ATS invited all 270 accredited seminaries in North America into a competitive grant process on the topic “Economic Challenges Facing Future Ministers.” The AU SOT grant proposal was one of 67 which were funded to address this important and complex issue.

Our use of material possessions, including how we think about debt, can limit ministry effectiveness. Debt creates anxiety and fear, breaks relationships, and can even derail one’s ministry. Unmanaged debt actually can keep a disciple from the mission and ministry God has called them to undertake. For example, many mission-sending agencies require a person be debt free so that sponsorship support does not go to debt repayment but directly to ministry. Debt is one of the larger barriers blocking ministry and fulfilling God’s call upon our lives.

There are an overwhelming number of books and articles about how debt impacts us all, with the capacity to create or exacerbate broken places in our lives. There are thousands of articles showing that *unmanaged debt* affects dating and marriage, the ability to purchase a home, becomes a root cause of family stress and brokenness, and, finally, ends in the inability to retire or care for yourself or your family. Anderson University School of Theology believes it is imperative to help those, like you, who are called to ministry leadership to understand *stewardship* in a new way. We welcome you to a journey of spiritual formation in which you understand that when you could not “redeem” your own life, you were “bought” at a “price” and then given a new identity with great potential as a “free” person. Your “indebtedness” was accounted as cleared, and you have gone from “slave” to “citizen” of God’s abundant kingdom. You are beloved and saved every day as you follow a new way of life empowered by God’s Spirit. You are guided and presented with endless possibilities to join in God’s

goodness and Way and Will. As you are “first loved,” you are enabled to love, and you become a part of God’s great mission to redeem and recreate this world.

Stewardship is the overarching topic related to management of possessions and the material world. Stewardship is not a stand-alone subject but helps to define one’s spiritual formation. It identifies the power of choice: How will we use all we are and all we possess for the love of God? How will we live out God’s shining call upon our lives? How will we live out the “light” and the “salt” of the Good News Jesus came to proclaim?

This workbook on stewardship is written with a twofold purpose: 1) to help you align your understanding of resources with the biblical witness, and 2) to provide you with an avenue to live with financial wholeness across the “long arc” of your ministry. We believe that careful reflection and commitment will challenge what our culture tells us all about money and possessions and debt. We invite you to “hear” the biblical invitation to love and honor God and so to live in wholeness. We invite you to view money and possessions through the eyes of Christ. We invite you to live in a counter-cultural lifestyle and mission.

The Anderson University School of Theology’s mission is “to form women and men for the ministry of biblical reconciliation.” We believe reconciliation is not only about your relationship with God but also affects your relationship with yourself and others. Reconciliation occurs in all aspects of life — spiritually, mentally, physically, yes, and even financially! Because of *our mission*, we care about the adverse impact of financial indebtedness and economic illiteracy of seminary students. We want our students to be able to live with personal and economic health throughout their active ministry. Thus, this workbook is meant to help you navigate, plan, and make decisions that will lead to financial wholeness and effectiveness in ministry and relationships.

David L. Neidert
Grant Director

Acknowledgments

THIS MANUAL was put together as a labor of love by a number of people concerned with the relationship between faith and finances. These individuals care deeply about this connection and how it is lived in the day to day.

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Introduction

A **BIG QUESTION** has been on the mind of the church and its disciples for millennia: “What do we do with possessions as followers of Christ?” Over time Christian groups have answered that question in a variety of ways, ranging from a vow of poverty to a gospel of prosperity. It is unfortunate, however, that most Christian institutions do not talk about a biblical and historical approach to money, material possessions, and stewardship¹ (according to those who are those seeking ministry preparation through seminary education). One consequence of this *silence* is that many students attending higher education/seminary believe that answering the call of God will mean sacrifice, including the idea that they must take on heavy debt in order to finance their educational preparation.²

Western culture, especially in the last 50 years, views debt as a necessary part of life. It has become the means to realize dreams, to fulfill desires, and to reach goals. Debt has become the way to provide for an enjoyable life...now! For those who are focused on ministry, following this cultural mindset may actually short circuit living well while doing ministry, and may also prevent them from finishing life well. For those called to ministry, research shows that following this mindset has created delays in marriage, abandonment of ministry, whole life stress, marital strife, and lack of resources for retirement and aging well.³

As believers, we are the *beloved* of the King. We are citizens of the Kingdom of God. As citizens of this Kingdom, we are challenged to view all of life through our relationship with Jesus Christ who makes all things new (2 Cor. 5:16). This transformational way of being and seeing impacts how

we live in relation to family, neighbors, society, and world. Ultimately, our relationship with the King determines how we utilize the resources granted us. The looming question for all believers is how will we glorify God and advance his Kingdom in the way we live and use resources? This question, centuries old, demands our response today.

Scripture has much to say about finances and resources. Many of Jesus’ sayings are related to use of resources. First, he teaches that how we utilize them reflects our heart’s desires and priorities in life. As those who belong to Christ, we are called to be good *stewards* in and of God’s world. We are called to use resources placed at our disposal for the King’s purposes. We are called to serve as ambassadors who honor God and advance his Kingdom. (More about this will follow.) The question of how we live out our *stewardship* and manage God’s resources (and in this case, financial resources) is not only important for some distant future but for the here and now as you become a student.

Understanding the concept of *stewardship* and its lifestyle imperatives provides a model for us as believers. Living a stewardship lifestyle also models the appropriate use of resources for our peers and for congregations or ministries that you lead in the future. As we have established, wise use of resources is a part of our spiritual formation and is one of the spiritual disciplines.

Jumping immediately into thinking and working on our finances and a stewardship model might make us miss the most important reason that we should give attention to any of it at all. The central reason is that *how* we handle our resources “not only reflects our gratitude and reciprocal love

¹ Sharon L. Miller, Kim Maphis Early and Anthony Ruger, “Taming the Tempest: A Team Approach to Reduction and Managing Student Debt.” *Auburn Theological Seminary, Auburn Studies*, No. 19, October 2014. <http://www.auburnseminary.org/sites/default/files/Taming-Tempest-Final.pdf>

² Anderson University School of Theology research of students conducted in 2014. <http://www.anderson.edu/sites/default/files/migrate/sot/resources/seminary-student-educational-debt-and-financial-literacy.pdf>

³ Matt Bloom, “Well-Lived Pastoral Life.” *Flourishing Ministry Project*, University of Notre Dame, Summer 2010. <http://flourishing.nd.edu>. This is an important site to visit. Read the full report on pastoral well-being.

of God but also contributes to our maturation for God's glory."⁴ How we think about and utilize resources is part of the Divine Strategy for our Christian spiritual formation.

As disciples, we know that Christ must be at the center of how we view the entire world. Our love for our Lord, who first loved us, becomes the compelling force for us. That love affects how we see relationships, the church, our society, the world, and our resources. Viewing our resources as the world regards them is a failure to understand our Lord. Our understanding must be reconciled to that of Christ and his Kingdom. As we seek to live our lives more fully in Christ, we are transformed in the ways we use material possessions and resources granted to us. It is all too easy to think of finances and faith as separate realms, yet as we grow in Christ, we begin to see all resources through new lenses, allowing clarity by the power of the Holy Spirit. This *insight* is a foundation for spiritual transformation and demonstrates to the world the spiritual and biblical view that sees all "possessions" within the mission of Christ and his Kingdom.

This workbook will follow a graduated process: 1) Relationship with Christ and spiritual formation as related to finances; 2) What it means to be Christ's stewards; 3) Living life as stewards; and 4) How stewardship is translated into ministry leadership. A manual of this nature will not cover the breadth of biblical teaching on faith, finances, and stewardship. It will help orient the reader to *new sight*, to see all they possess through Christ's eyes and to then live out a faithful response in utilizing these gifts to glorify God and express God's Kingdom.

In some places in this manual, you are invited to stop and reflect. Managing finances for the love of God is not simply about balance sheets, budgets, and living debt free. Freedom from debt is not the end goal. The purpose of your work in this manual is for you to seek, through God's Spirit, how to

use the many gifts and graces that will come your way. We invite you to ask the Spirit to continually lead and transform you into the good that God desires for you and then requires of stewards.

We could require you to read some of the thousands of books, articles, worksheets, and programs available today about living debt free. But, if giving such information alone would make the difference in student lives, then the amount of student/consumer debt would not be at such disastrous and life-strangling levels. Such information is NOT ENOUGH to create change! Thus, the starting point must be some place deeper, on the spiritual level. Reconciliation of our hearts to God's own heart and the resulting transformation through the power of the Spirit is what makes the difference! As Paul wrote, "Therefore, if anyone is in Christ, the new creation has come; the old has gone, the new is here!" (2 Cor. 5:17 TNIV) The compelling force of Paul's life was his experience of Love: "...I live by the faith of the Son of God, who loved me and gave himself for me." (Gal. 2:20) For followers of the Christ *who loves them*, alignment of all life to God's love places them in proper juxtaposition for Kingdom service. All is governed by faith in that One. In a life of faith, all aspects are at the core in the spiritual dimension. Financial wholeness starts with spiritual wholeness.

⁴ Diane J. Chandler, *Christian Spiritual Formation: An Integrated Approach for Personal and Relational Wholeness* (IL: InterVarsity Press, 2016), 268.

PART ONE:
All in the Proper Perspective

Where is Your Heart? Seeking First the Kingdom of God

*“God is not indifferent to our daily financial choices,
but is interested in transforming all our lives.”*

Wesley Willmer⁵

Quaker theologian, D. Elton Trueblood, warns us all:

*The greatest problems of our time are not technological,
for these we handle fairly well. They are not even
political or economic because the difficulties in these areas,
glaring as they may be, are largely derivative. The great
problems are moral and spiritual, and unless we can make
some progress in these realms, we may not even survive.⁶*

Trueblood targets the issue; all dilemmas we approach are in reality spiritual. As we noted in the introduction, our contemporary crisis of finance and debt are not for want of technical advice or tools, but because we lack the spiritual maturity needed to place material possessions in their proper perspective and place. He claims that if we do not make progress spiritually, “we may not even survive.” While this is true in many arenas, it is especially true related to ministry,

especially if we enter it with overwhelming financial debt.

“Debt” is one of the leading reasons given by those who leave ministry. It is a significant contributor to family stress and is often a factor in ethical failures. Ministry assignments do not provide financial resource/remuneration at the same level as for-profit businesses. Less potential income magnifies the stress of accumulated educational debt. Many American church groups do not truly value education; they do not provide resource for it nor do they reward educated leaders with a financial package that covers educational debt. They do not support students with the time and finances for preparation to be solid leaders in a complex world. Such groups may think that they want astute leaders, but they usually settle for a popular leadership type or a “care-giver.” You may belong to such a group and need to finance your own education. You may not have much support for your ministry preparation. In that case, you must recognize that

⁵ Wesley K. Willmer, *God and Your Stuff: A Vital Link Between Your Possessions and Your Soul* (CO: NavPress, 2002), 23.

⁶ D. Elton Trueblood, Introduction in the book *Celebration of Discipline: The Path to Spiritual Growth*, by Richard J. Foster (NY: Harper & Row, Publishers, 1978), X.

• Richard Foster says that we live with anxiety related to finances and material possessions because we “lack a divine Center,” that our “inward reality results in an outward lifestyle.”¹¹ Does this statement feel true to you? Read Matthew 6:19-24 and Luke 12:13-21. What do these scripture passages say about the Center of

your heart? How is this center related to finances and material possessions? What are the spiritual groundings that must be active in you inwardly so that you might live outwardly as a disciple who glorifies God with your possessions?

“Treasures affect our heart, but the heart also affects what we do with our treasures.”

Wesley Willmer¹²

• Read Matthew 6:25-33. Read Luke 12:22-34. How does seeking the Kingdom of God and his righteousness keep all of life in its proper balance? How is trust involved?

What kind of trust? What does this passage say to you specifically related to your finances and material possessions?

¹¹ Foster, *Celebration of Discipline*, 69.

¹² Willmer, 29.

We are Called to be Stewards

Stewardship is what I do after I say, “I believe.”

Clarence C. Stroughton, *former President of Wittenberg Seminary*¹⁵

When you hear someone talk about stewardship, what are the thoughts that begin running through your mind? Some may consider stewardship as a topic strictly about finances and money. Others think in terms of a program in a local church with its focus on how to raise funds for buildings or other projects. Yet as Eugene Roop reminds us, “Stewardship involves the fundamental responsibility for God’s world. Money management constitutes a critical part of that responsibility, but not the only part.”¹⁶ All of the blessings of all disciples, from our time, our networks (social capital), our deep relationships, the provision for our basic human needs, and the broad supports of our culture and community come under the Lordship of our King.

It is unfortunate that in our time we have substantially narrowed both our understanding and our practice of stewardship. Douglas J. Hall, in his excellent book on stewardship, observes that “stewardship is regarded as a kind of optional ethic for enthusiastic church members... it is private and vaguely ascetic — that second mile for more

zealous people.”¹⁷ The implication of this observation is that stewardship is something one may or may not choose as a part of Christian spiritual formation. Yet as Chandler reminds us, “Stewardship is a mark of discipleship, signifying the wise and caring application of God-given resources for faithful service.”¹⁸

If God is the Center and the Lord of our lives, and we are seeking the Kingdom first, then we are responsible for the many gifts he gives to us as his disciples. How we handle our finances and other resources outwardly demonstrates our discipleship. Money and material possessions for Christians should be “tools that reflect an eternal perspective by their use.”¹⁹

Hall takes us to the core of this topic: “Christian stewardship is not simply a lovely idea.”²⁰ The reality of Christian stewardship rests in the event of Jesus Christ and him crucified. “It is into this event that we are baptized — into this stewardship that we are being incorporated.”²¹ Christ, God’s ultimate steward of all things (Col. 1:15-20) is the foundation. As Christians, we are incorporated into this

¹⁵ Eugene Roop, *Let the Rivers Run: Stewardship and the Biblical Story* (MI: Eerdmans Publishing Co., 1991), 12.

¹⁶ Ibid. 12.

¹⁷ Douglas J. Hall, *The Stewardship: A Biblical Symbol Come of Age* (MI: Eerdmans Publishing Co., 1990), 226.

¹⁸ Chandler, 233.

¹⁹ Ibid. 233.

²⁰ Hall, 226.

²¹ Ibid.

stewardship, which compels a faithful response. So, being a steward is what we are; the life and love in our actions emerges from who we are in God through Christ. (cf. 1 Cor. 13: 3 — “If I give away all my possessions, and if I hand over my body so that I may boast, but do not have love, I gain nothing.”)

Stewardship is rooted in Christ who is the ultimate servant and steward of God (1 Cor. 3:22-33; 1 Peter 4:10).²² Christ is just, faithful, and obedient to God in all things, even in his choice of laying down his life in love for us, and so acting out the heart of God (John 10:17b-18, “because I lay down my life in order to take it up again. No one takes it from me, but I lay it down of my own accord. I have power to lay it down, and I have power to take it up again. I have received this command from my Father.”) If then we are in Christ, we are not merely playing a role as believers. We take on the very character and mind of Christ (Phil. 2:1-11). The power of the Holy Spirit at work in us transforms us into God’s stewards; we cannot do this in our own volition. It is through this transforming power of God that the “pride of owning, sloth of responsibility,” and even neglect or apathy in use of God’s earth and resources gives way to grace and courage to expand the blessings we receive in love.²³

Keeping God and his Kingdom at the center of our attitudes and beliefs about money and material resources, committing to becoming faithful stewards of all we are given, is critical in our own time. Educational debt and consumer debt have become a way of life in western culture. Yet “indebtedness (related to finances) was never accepted as natural and legitimate in Israel with relatively few references to debt in the Old Testament.”²⁴ The Kingdom of God depicted in the Old Testament did not allow for systemic poverty and slavery (which came from debt — indentured servanthood) that perpetuated beyond a lifetime. The Sabbatical Law of Release (to be practiced every 7th year, Deuteronomy 15) and the Law of Jubilee (to be practiced after 7 times 7 years — 49 years, and in the 50th year, Leviticus 25) were laws that addressed systemic and intergenerational poverty. These laws required the release

of debt, of slaves, and the return of land (means of life) to original families. Kin enslaved by others were to be *redeemed* (*bought back*) by kin, because God *redeemed* Israel from Egypt. The Sabbatical Law of Release even allowed for the “land” to rest and so be renewed for production.

In the Kingdom of God depicted in these two laws, each citizen was to act out of the abundance of God’s provision and out of the nation’s *release* and *redemption* from bondage (slavery) in Egypt. God’s blessing upon the nation was to be determined by their enactment of these laws. Israel was to practice liberality as a people, within and without, because God abundantly blessed them. Even the plight of the outsider, or the *alien* in the land, is addressed in Old Testament law. Israel was to *manage* its blessings, to be good stewards of the blessings of God, for the good of all. In so doing, they glorified their King and their God.

Further attention to such ideas in these texts indicates that while Israel was allowed to “lend” to other nations, they were not to borrow from other nations, because that would be to put themselves under another’s reign! They were to give and to lend to their “brothers” (citizens of God’s Kingdom) who were “in need” so that there were “no needy” among them (Acts 2:45, 4:34-35). According to Luke, Jesus declared these two laws *in effect* as the basis of his mission (4:18-21) of proclaiming the *good news*. The *good news* had very practical, and yes, even economic outcomes! These laws are behind Jesus’ complaint to the Pharisees, “You tithe on your mint and cumin (smallest crops of spices) and neglect the weightier matters of justice and mercy (these Laws).” God’s Good Kingdom practices justice, lives in and out of the blessing of God, and practices mercy with the needy and the disadvantaged.

The Hebrew term for “debt” in the Old Testament grants us insight for living in our culture where the practice of borrowing seems “natural” and is relatively easy. The word *debt* means “to lend at interest, usury; something bitten off.” (cf. Ps 89:22) The word also denotes what happens to a defaulting debtor — “a second interest is extracted after a defaulting debtor was taken into servitude; defines usury

²² Ibid., 43

²³ Ibid.

²⁴ F.J. Taylor, “Debt” in *A Theological Word Book of the Bible*, ed. Alan Richardson, (NY: McMillian Publishing Co. Inc., NY 1950), 61.

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- You have often heard or maybe even made the statement that there is “never enough to make ends meet.” Write a new theology based in God’s blessing, of having enough

already of all you need. What is “having enough” as we consider what God is providing us already? How will I use what God provides *in excess* of what I actually need?

“Stewardship is the use of God-given resources for the accomplishment of God-given goals.”²⁹

In closing, it is important to say something about spiritual disciplines related to finances and material resources. The reading of scripture, prayer, meditation, and counsel of others is important to our growth. The Holy Spirit has opportunity to transform us in such practices as we learn about the use of our earthly possessions. Such spiritual disciplines become avenues through which we grow closer to Christ, our King. We begin to outwardly display the changes taking place in our hearts in the ways we utilize resources. You might want to choose one or more of the many good books on these topics that give insights for the development of your inner life focused in Christ.

Prayer

Affirm once again that God is your Center of life and the Lord of all that you possess. Pray for the wisdom and courage to live as a good steward, not just in theory, but in how you actually use all that God has placed in your hands for Kingdom work. Also, pray for God’s blessing that you would use your abilities and the income you earn via work in a manner pleasing to God. Finally, pray that the Holy Spirit will guide you in making wise choices in how you expend your financial resources; pray that your purchases and expenditures would be pleasing to God. Pray that you will become personally financially responsible enough that you will not create burdens for others. Pray that you will be able to save ahead for emergencies so that you will not have to resort to debt. Pray that you will be able to save so that you have a source out of which to give in the case of needs God brings to your attention.

²⁹ Ron Blue, *The New Master Your Money: A Step-by-Step Plan for Gaining and Enjoying Financial Freedom* (IL: Moody Publishers, 2004), 27.

Applying the Lessons of Stewardship

Honor the Lord with your substance and with the first fruits of all your produce.

Proverbs 3:9

Being a steward is not meant to be a burden. With God at the Center of our hearts, and the Holy Spirit giving us strength we are empowered; we can become the people God intends. We can be citizens of God's Kingdom who utilize resources for the glory of God and the expansion of his Kingdom.³⁰ Scripture does not disavow money itself or possession of resources. It actually proclaims how important they are in our world. That is why so much biblical teaching is devoted to the subject. But keeping finances/resources in the proper perspective is essential in our spiritual formation and stewardship.³¹ It is as Willmer reminds us:

A person's attitude toward money and possessions undergoes a fundamental change (as they grow in Christ)...Not that this (mindset) is always without struggle. To know Christ and become obedient to him is to gain the pearl of great price; that is all that matters to the merchant."³²

Studying, reflecting on, and talking about stewardship are not the end goal. Stewardship culminates in first acknowledging

that God is the center of our lives and that the "daily routines of our life also belong to God; the carpools, business trips, housekeeping, meal preparation, leisure, schoolwork," and so much more. We are called to "live generously in everything, even in the routine parts of our lives."³³ Study, reflection, and talk must, in the end, become application.

This application is not simply personal. We live in families, communities, and congregations. Someday we might be a ministry leader. We might shepherd a congregation. We must live a steward's lifestyle if we are to demonstrate to our congregations and others what it means to entrust our lives to God and to live as good stewards. J. Clif Christopher, a church fundraising consultant, says it bluntly, "Jesus called us to lead and set an example (concerning stewardship) and to not do so would be clergy malpractice. We have no right to ask any people (in our congregations) to do what we would not do ourselves."³⁴ Our daily challenge is to model life as stewards, obedient to God in how we use our resources. As we live with those we lead, are we living in celebration, in gratitude, in expectation

³⁰ Willmer, 27.

³¹ Ibid.; Foster, *Celebration*, 73.

³² Willmer, 37.

³³ Don Coley, *A Steward's Journey: Solving the Money Maze* (Colorado Springs: ASJ Resources, LLC., 2005), 227.

³⁴ J. Clif Christopher, *Not Your Parent's Offering Plate* (TN: Abingdon Press, 2008), 82, Kindle.

of God's provision and blessing? Are others fascinated with God's Kingdom as demonstrated in our lives? Are they attracted to the one who loves them through our models of caring and sharing? (Read Acts 2:43-47, 4:32-37 noting what happens in community.) Are they encouraged by the ways they see us dispensing God's gifts? Do they see Christ at our core? Do they recognize that we belong to someone who makes all the difference in our lives?

Thinking in terms of categories for using our financial resources (listed by priority) can help us live as good stewards. Reflection exercises that follow will help you consider possibilities and ongoing choices. The following four categories help drive the application of our stewardship:³⁵

Giving is the First Priority: This is at the heart of stewardship and our relationship with God. Consistent, regular, systematic giving must be a priority, even when there seem to be no resources. Remember, if you have nothing else, time is a resource! Giving is a first fruits mindset. It is grateful acknowledgment of what has been given and it is living in the powerful intent to contribute to God's purposes. Giving is a humble act of worship led by the Holy Spirit. Consider this observation, "If we trust God to heal us, provide for us or guide our lives, but we are not willing to trust God with our finances, then we may not really trust God at all ... Is he Lord of all our lives or only some portions of it?"³⁶ A spirit of generosity is a blessing to us personally, long before others receive our gifts. Responding to needs out of God's heart is a joy! Jesus and his disciples gave to the needy, and they were provided for by a number of well-to-do women. (Luke 8:1-3)

Give to Caesar what is Caesar's (Matt 22:21; Romans 13:6-7): Scripture reminds us to be good citizens. We must give to the government what is due for the common good. One of Jesus' miracles enabled the disciples to pay a tax. And of course, we give God

what is God's in the first place. Remember that our priority is to give to God.

Planning for Tomorrow: Make decisions regarding retirement, needed insurances, and estate planning regularly. We live in social systems that require us to be responsible citizens, not simply to take care of ourselves, but also to care for others if necessary. All of this responsibility should be carried out "under well-defined circumstances and attitudes." We do not want to allow idolatry to creep in with our investments. To hoard and build bigger barns will not do. It may also surprise you to know that even if you do not have much materially, your death will cost about \$8,000 (related expenses with a median cost of approximately \$8,000 for a burial).³⁷ So, care of retirement and end of life expenses, which can be very high, are also a stewardship we are called to express. The task of planning ahead demonstrates care for those we love, our families, and our communities as we pass through life, from youth to our older years and ultimately to our passing.

Plan Leisure and Discretionary Spending: We often place leisure and fun as our highest priority, sometimes even by not planning. It is detrimental to live first for pleasure and then take care of other financial categories if we have money enough. The reverse is wisdom in action. Pay what you owe first; do not be indebted to any "master." Pleasure and leisure is only fully possible when we are not living as slaves. So, finance pleasure with what remains after the first three categories of finances are met. We should also be honest to consider unplanned leisure, as it may tempt us to overspend, turning to credit as a way to meet costs. Placing leisure and "pursuit of happiness" above the other categories leads to a debt-controlled lifestyle and places us in jeopardy throughout our lives and in our relationships.

³⁵ These categories and priorities speak to much of the literature available on biblical stewardship.

³⁶ Jim Lyon, Sermon, Madison Park Church of God, Anderson, IN, March 12, 2006.

³⁷ "Statistics," National Funeral Directors' Association, accessed April 8, 2015, <http://nfd.org/about-funeral-service-/trends-and-statistics.html#MCACF>

An exercise: Write a statement of how you are modeling or desire to model a stewardship lifestyle for your family (and friends). Why is this important? How will you demonstrate what you believe?⁴³

• **A reflection:** The pages of this workbook lead to this question: Will you be ready to minister without financial distractions because of being a faithful steward in how you handle your resources and managing your debt?

Will you be ready to concentrate on God’s plan for your life and ministry because you are living out stewardship principles?⁴⁴

Read Paul’s words below. In what ways is his testimony a good model for you related to stewardship?

“... for I have learned to be content with whatever I have. I know what it is to have little, and I know what it is to have

plenty. In any and all circumstances I have learned the secret of being well-fed and of going hungry, of having plenty and of being in need. I can do all things through him who strengthens me.”
Philippians 4:11b-13

⁴³ Willmer, 129.

⁴⁴ Jo Ann Starkey and Jan Cason, “Establish Financial Goals: Truett Seminary’s Financial Wellness Program for Incoming Students,” George W. Truett Theological Seminary (Waco, TX: Baylor University, 2014).

Leading in Ministry

One of the most misunderstood words in congregational life today might be “stewardship.” “For most of us stewardship is simply a euphemism for fund-raising.”⁴⁵ Many in the church have experienced the word to mean being on a committee that only talks about money, sitting through an obligatory few weeks of sermons on tithing, or waiting for the bi-annual building fund campaign to fix the leaking roof or pave the parking lot. Congregations seem to resign themselves to waiting out the pastor or stewardship committee expounding on this topic in order to get back to the regularly scheduled worship and the way things “should be.”

As one preparing for ministry, this may be the attitude of the church you will someday pastor. Yet as one who understands and is living a steward lifestyle, you know it is more ... much more. It will be your ministry responsibility to guide those in the congregation to more fully understand stewardship and why it matters, not just on some specified Sunday but on every day of the year.

As one preparing for ministry, it may be your task to remind the congregation of its First Love and its accountability to be stewards of all God has given to his body, the church, and his disciples. Much of what has been shared

in this workbook and the “Useful Resources” section can be utilized to guide the congregation into deeper reflections on stewardship as it grows spiritually. Yet a starting point might simply be to remind a local congregation that the “church is not an end in itself but a stewardship community.”⁴⁶ The challenge as a ministry leader may be reminding the congregation that it is called to “serve those God has at heart, as well as being responsible for all creation.”⁴⁷

Ministry leaders would do well to remind the congregation of the Disciples’ Prayer, particularly that phrase, “Thy Kingdom come, Thy will be done on earth as it is in heaven.” If we, as well as the local church, believe this prayer, then it must influence our thinking and how we act. We are to become stewards of God’s love for this world; “to tend God’s garden — (which has) become a wilderness — by declaring our love for it.”⁴⁸ It is when we are no longer stewards, as outlined biblically, that we “slide into perceived ownership” of OUR church, OUR financial resources, OUR time, and more.⁴⁹

An older, but useful book on congregational stewardship is Robert Heerspink’s *Becoming a First Fruits Congregation*. Heerspink identifies four myths, often alive and well in

⁴⁵ Robert C. Heerspink, *Becoming a First Fruits Congregation: A Guide to Stewardship for Church Leaders* (Orland Park, IL: Firstfruits, 1996), 11.

⁴⁶ Hall, 45.

⁴⁷ Ibid.

⁴⁸ Ibid. 231.

⁴⁹ Ibid. 46.

church life, that keeps it from experiencing and maturing spiritually into a stewardship community. Ministry leaders must be responsible to help the local congregation identify and see through these myths if they are to love what God loves and use the resources God so generously provides for the expansion of his Kingdom.⁵⁰

- **MYTH 1: A congregation's stewardship is primarily a matter of paying the church's bills.** Stewardship is not merely about paying expenses, even though these are important. "Stewardship is a *lifestyle* rooted in grace that expresses the fruit of gratitude." Just as you have learned thus far, stewardship is keeping God at the center and then using the resources he provides as our response to his grace.
- **MYTH 2: Faith and finance do not mix; money is a filthy reality of life that doesn't mix with the mission of the church.** Yet "1/8th of the gospels deal with finance; nearly 1/2 of the parables deal with money matters; what we do with our dollars is an accurate reflection of our spiritual priorities."
- **MYTH 3: Stewardship is best motivated by guilt; thus the dread of stewardship programs of most congregations.** Yet, "we must teach (our congregations) that stewardship is an act of 'cheerful' grace, as the ungrudging gift of Jesus Christ by God to us."
- **MYTH 4: Encouraging congregational stewardship is the job of (pick one): the pastor, the elders, the stewardship committee, or all of the above.** In reality, it is "all the above ... all those leading in the church must take responsibility for *teaching* a life of stewardship."

While these myths may be active in our church culture and a hindrance to a vibrant congregational stewardship ethos, it does not mean that people are not supporting their local ministries. People are giving to their congregations; churches are still getting the largest share of all money given to charity (particularly in the United States), but that percentage has dropped by nearly 20% from 1998 to 2008.⁵¹ From Christopher's research and others, it appears that this drop and the reasons for not giving are "because the church doesn't know what to do with the resources."⁵² Have congregations collectively forgotten their "First Love" and do they gradually "slide into perceived ownership"? Ministry leadership's first task may be to remind God's disciples of their responsibility for being stewards and expanding the Kingdom. Christopher has also discovered that people do give "if there are stories of changed lives connected to the congregation; if there is high regard for the pastoral leadership; and if they believe the church is fiscally responsible."⁵³ Pastoral leadership must work at credibility and trust, while also challenging the church to examine its fiscal responsibility and whether it is a community where people's lives are changed through Christ.

The topics of God's mission, God's center in our lives, how we live our personal stewardship lifestyle in front of others, and how we are responsible for God's resources have been the heart of this workbook's first section. If we allow God, through the Holy Spirit, to transform how we utilize the financial and material gifts within our own lives, how much more might God use us in the ministry contexts we are preparing to fill?

⁵⁰ Heerspink, 12-14.

⁵¹ Christopher, 3, Kindle edition.

⁵² Ibid., 12.

⁵³ Ibid. 13.

• **A reflection:** What do you believe is the overarching mission for the church? Why is it important to remind a congregation of its “First Love” and to love those things which God loves? How does this mindset keep the church

focused in how it uses resources and prevent it from “sliding into perceived ownership”?

The introduction to this workbook stated:

We could require you to read some of the thousands of books, articles, worksheets, and programs available today about living debt free. But, if giving such information alone would make the difference in student lives, then the amount of student/consumer debt would not be at such disastrous and life-strangling levels. Such information is NOT ENOUGH to create change! Thus, the starting point must be some place deeper, on the spiritual level. Reconciliation of our hearts to God’s own heart and the resulting transformation through the power of the Spirit is what makes the difference! As Paul wrote, “Therefore, if anyone is in Christ, the new creation has come; the old has gone, the new is here!” (2 Cor. 5:17 TNIV) The compelling force of Paul’s life was his experience of Love: “I live by the faith of the Son of God, who loved me and gave himself for me.” (Gal. 2:20) For followers of the Christ *who loves them*, alignment of all

life to God’s love places them in proper juxtaposition for Kingdom service. All is governed by faith in that One. In faith, all aspects of life are at the core in the spiritual dimension. Financial wholeness starts with spiritual wholeness.

That is why this workbook includes the following materials that will be of benefit to you as you consider the realities and hard work of maturing into a steward’s heart and life. But as stated before, if it was only for need of a better financial spreadsheet or book on debt free living ... and these were the silver bullets ... then we would not be witnessing consumer debt of over \$11 trillion and *student debt of \$1 trillion*.⁵⁴ Debt, use of financial resources, and stewardship are spiritual issues that can only be addressed by the ONE who can make a difference, God alone. *May the grace and peace of our Lord, Jesus Christ, guide you as you pray over, think about, and implement the suggestions of this workbook both now and in the ministry you will undertake in the years to come.*

⁵⁴ Shaila Dewan, “An Ambiguous Omen, U.S. Household Debt Begins to Rise Again” *The New York Times*, February 18, 2014, accessed April 7, 2015, http://www.nytimes.com/2014/02/19/business/economy/an-ambiguous-omen-us-household-debt-begins-to-rise-again.html?_r=0

Appendices

Appendix One: A Glimpse at the Greco-Roman World Behind the Concept of Stewardship in the New Testament

The Bible has much to say about faith and finances. The Hebrew texts and the New Testament specifically are filled with principles concerning possessions and money. Money and material possessions are not bad, *per se*, but love of these things is idolatry (c.f., Matt 6:24; 1 Tim 6:10). It is not simply about money alone, but we can fall in love with the means of securing money, such as our jobs, savings and retirement accounts, the things our money can purchase, and the pleasure we experience in consuming what we accumulate. The bottom line of scripture and its stewardship focus is that everything belongs to God and as God's disciples we are stewards of what we are given. We are responsible for how we use it for God's glory and Kingdom.

Genesis 1 and 2 states we are created in the image of God. The language of these two chapters assert that the man and woman were accountable to God for what was given and are to tend the garden and the creatures God placed in it. Hall notes that the Old Testament image is one of *servant*, one who

“has been given responsibility to manage and serve related to belongings of others; the office presupposes a particular kind of trust on the part of the owner.”⁵⁵ The steward is always a servant without ultimate authority; only God has authority over all things. Thus we might consider these questions:

Are we careful in our accountability to God for managing creation and all things provided to us? Do we seek God's counsel in all matters as we make judgments?

Are we careful not to see ourselves in hierarchies, “lording over” God's creation, including other humans?

The New Testament expands the concept of steward. While the concept is present in the Old Testament, the word does not appear until Genesis 43-44 in the story of Joseph.⁵⁶ According to John Reumann, the Septuagint uses the word *oikonomia* for steward.⁵⁷ His interpretation is that the word means “household overseer.”⁵⁸ The concept seems to broaden as it is used in

⁵⁵ Hall, 32.

⁵⁶ Ibid.

⁵⁷ John Reumann, *Stewardship and the Economy of God* (MI: William B. Eerdmans Publishing Company, 1992), 16. Reumann states that the word has no equivalency in Hebrew.

⁵⁸ Ibid. 16.

the New Testament to include being responsible for God's household (Luke 12:42ff) and being stewards of the mysteries of God (1 Cor. 4:1-2; Ephesians 2-3; 1 Peter 4:7-11). The concept is also represented in theologies related to the economy of God. "In the orderly arrangement of all things, each person has his or her own place with this administration under the master of the house;" thus in God's arrangement, we play the role of steward.⁵⁹

Classical Greek adds insight to the New Testament use of steward. *Oikonomos* means "putting in order the affairs of the household" which involves planning, administration, economics, and the whole ordering of life.⁶⁰ The word means to consider "arrangements of things, including books, body systems, legal documents, and ethical conduct."⁶¹ The Greek historian, Xenophon, wrote "*Oikonomikos*" as an instruction manual for his wife on "household management" or home economics.⁶² Family groups were considered "economic units"; thus *oikos* was related to the household and the *oikonomos* was

the steward or the household manager.⁶³ The Greeks went beyond the family unit with this idea. It understood that the *steward* applied to the polis (the city-state) and that this citizen group was a "large scale household needing managers."⁶⁴ Finally, *oikonomos* was applied to the *kosmos*. The gods had arranged the universe and the affairs of humankind, thus humankind was to be steward of that arrangement.⁶⁵ This cultural perspective is behind some of what we see in the New Testament, which was taught and written in the larger Greco-Roman world.

A number of books on stewardship from this broader understanding remind us that we are to be stewards of all creation, not just finances. The broader implication is that we must be stewards of the earth, its economies, and protect against those things which might injure or create separation and division among God's creation. The modern tendency to think of stewardship as related to money only is "to obscure the Christian's primary stewardship for the gospel that includes the use of one's life, as well as money."⁶⁶

⁵⁹ Ibid. 24.

⁶⁰ Hall, 41.

⁶¹ Reumann, 14. According to Reumann "it was (a term) used specifically in cases in which a person appeared to be doing one thing but intended something else; external actions mask inner purpose." 15.

⁶² Ibid., 12.

⁶³ Ibid.

⁶⁴ Ibid. 13.

⁶⁵ Ibid. 15.

⁶⁶ F L Fisher and Fred Lewis, "Stewardship," *Evangelical Dictionary of Theology*. Ed. Walter A. Elwell (MI: Baker Book House, 1985), 1055.

Appendix Two: Understanding Student Debt

Let's start with some questions.

- How will I manage my student loans, if I secure them? What financial resources are really needed for me to attend graduate school? Do I know the actual costs of a seminary education, including living expenses?
- Do I understand the Federal Student Loan program and its repayment process? Do I know what I will be agreeing to when I sign loan documents?
- Do I understand the impact student loans will have on my future, ministry, or family?
- What are my ministry or other employment opportunities upon graduation? How long will it take to become employed? Will I serve in bi-vocational ministry for some period of time? Do I know what the typical compensation is for a person in ministry?

There are many resources that explain student loan programs and provide information regarding financial literacy. The following websites have been reviewed and are recommended as a starting place to supplement your education regarding answering the questions above:

360 Degrees of Financial Literacy: A free program from the American Institute of Certified Public Accountants to help Americans understand their personal finances through various stages of life. <http://www.360financialliteracy.org/>

CashCourse: A free account for students developed by the National Endowment for Financial Education. <http://www.cashcourse.org/>

FDIC Money Smarts for Young Adults: free materials from the FDIC on many areas of finances. www.fdic.gov/moneysmart

Indiana University MoneySmarts: A program designed by Indiana University to help students with financial literacy. <http://moneysmarts.iu.edu/about/index.shtml>

Google, "Walking Debt: A look at consequences of uncontrolled debt." (This is a fun site with many good pieces of information).

Appendix Three: Ways of Living as a Student

Virginia Samuel Cetuk wrote a useful book for seminarians (or those in theological education), **What to Expect in Seminary: Theological Education as well as Spiritual Formation**. Cetuk begins her chapter on money and time management this way:

You will also need to learn how to live within a budget. In the United Methodist Church, candidates for ordination are asked the historic questions used since John Wesley founded the church in the eighteenth century. One of the questions, “Are you in debt so as to embarrass you in your work” is a difficult one for some candidates to answer honestly. Wesley understood that carrying a debt can be debilitating to ministers because it brings added stress and may cause clergy to look outside ministry for additional sources of income ... I am glad this question is asked of candidates because it serves as a reminder to them that the quality of our finances is related to the quality of our ministry.⁶⁷

There are costs to theological education and ministry preparation. Tuition is the largest single cost, but living expenses and miscellaneous needs add to the financial requirements. While students may take the road of least resistance and borrow all the funds required for tuition and living (which must then be repaid), **nearly 50%** of theological students in North America are able to enter seminary with little or no debt and leave school with little or no debt.⁶⁸ This is not something that just happens; it is possible because such students practice biblical stewardship principles in focus and are determined not to allow debt to hinder future ministry.

How do students enter and leave seminary with little to no financial debt? Here are some ways theological students approach the cost of seminary:

Establish and live within your budget. The materials in this manual can assist in developing a budget or you can peruse the

internet for hundreds of templates. In budgeting, particularly pay attention to items like spending on cell phone charges with data plans and dining out. While it may be easy to build the budget, the value will be living within it throughout the months and years.

Plan to work. Most students who enter and leave seminary with no debt are working at least part time.⁶⁹ This is part of the planning needed as a student prepares for theological education.

Seek additional funding sources. Many schools provide direct scholarships. These are funds that come from endowment earnings. Direct scholarships are funds provided that do not require repayment and reduce the cost of tuition immediately. Students should also consider checking with their home state, local congregation, and other groups who may support them financially during their seminary education. Denominational support may also be available. Remember to check each of these areas.

Seek family and congregational support. An often overlooked support is funding from family or one’s home congregation. It is encouraging that many congregations are willing to support students from their church as an investment in future ministry and Kingdom work. Students might begin the conversation with their pastor to determine openness and ability to provide such resources.

Take more classes and finish sooner or take fewer classes and pay as you go. This choice offers options that a student should weigh carefully considering their family, their own ability to succeed, and how they might handle the academic workload, among other factors. Students should seek counsel with family, faculty counselors, and those in the student

⁶⁷ Virginia Samuel Cetuck, *What to Expect in Seminary: Theological Education as well as Spiritual Formation* (TN: Abingdon Press, 1998), 164-165.

⁶⁸ Revisit the Auburn Study, *Taming the Tempest*, pages 6-8.

⁶⁹ This is not only the case nationally, but specifically with Anderson University School of Theology students. The average numbers of hours are 16-20.

life department for the school. Scheduling is an important decision that one should explore with community support and accountability.

Never put school debt on a credit card. Consumer debt fits into the category of usury. Interest builds exponentially. Caution should be used and advice sought if a burden would tempt a student to take this avenue. It is better to find other methods for dealing with expenses than to take on consumer debt.

Borrow only what you actually need. The Federal Loan system permits you to borrow a significant amount of money all at once. It is highly recommended and encouraged that students use only what they need, making adjustments as necessary through the Financial Services Office of the school. Experience shows that if students are thoughtful, they will borrow only what is needed for the gaps and not for total living expenses and tuition. This discernment and wise use of the financial system reduces the total amount borrowed over the life of higher education, and the stress that comes from high debt and repayments.

Appendix Four: How Much Are Clergy Paid?

Have you ever wondered about a pastor's salary and benefits? Below is a *sample* excerpted from Richard R. Hammar's 2012-13 book on clergy compensation.⁷⁰ It is recommend you secure Hammar's most recent book for a full detail of compensation, benefits, and housing allowance for all types of congregations (small, medium, large; rural or urban; geographic region; denomination; church budget; a pastor's

educational level and years in ministry; and a variety of staff or ministry positions). The book provides definitions, worksheets, and other valuable data on compensation. This illustration serves only as an overview and information purposes only. Denominations with shorter histories and less organization pay less than older denominations with greater structures.

Full Time Senior Pastor (<i>with at least one other paid staff member at the church; or multiple staff</i>)	Less than 100 in attendance	101 to 300 in attendance	301 to 500 in attendance
<i>Base Salary</i>	\$32,000	\$40,000	\$52,000
Total Compensation Including all Benefits: Average housing allowance; health, life and disability insurances; retirement and continuing education.	\$52,000	\$74,000	\$92,000
Full Time SOLO Pastor (<i>the pastor is the ONLY paid staff member; others working for the church in staff roles are volunteers</i>)			
<i>Base Salary</i>	\$30,000	\$39,000	\$52,000
Total Compensation Including all Benefits: Average housing allowance; health, life and disability insurances; retirement and continuing education	\$50,000	\$68,000	\$91,000
Full Time Associate Pastor			
<i>Base Salary</i>	\$18,000	\$31,000	\$36,000
Total Compensation Including all Benefits: Average housing allowance; health, life and disability insurances; retirement and continuing education.	\$26,000	\$54,000	\$62,000

All figures are rounded to the nearest dollar. Note that all the information is an average.

Also consult Servant Solutions for details on clergy compensation (www.servantsolutions.org) To access significant materials, visit Hammar's website at

<http://www.churchlawandtax.com/topics/finance/compensation/> (Accessed April 27, 2015)

⁷⁰ Richard R. Hammar, 2012-13 *Compensation Handbook for Church Staff* (IL: Christianity Today) 2011.

Appendix Five: A Tool to Help You Live Well

This section provides tools for developing a financial plan. The materials here are adapted from the Lancaster Theological Seminary financial literacy manual, “Create a Spending Plan That Works For You.” A full PDF of their manual is available at <http://www.ats.edu/uploads/resources/current-initiatives/economic-challenges-facing-future-ministers/student-debt-strategies/lancaster-spending-plan-workbook.pdf>. Another recommended resource is from Servant Solutions of the Church of God. This is the free manual, “Live Free-Seven Steps to Financial Freedom for the Devoted Follower of Christ.” The manual is quite extensive, taking you all the way through retirement planning. It is a PDF at <http://www.servantsolutions.org/wp-content/uploads/2012/09/Live-Free.pdf>

Where is My Money Going?

It is really difficult to create a budget and spending plan if one does not know where his or her money is going. This may feel like a cumbersome and tedious step for you, but you must know where your money is being spent if you are to make the reality-based decisions related to finances.

For one month, note every purchase you make. Keep every receipt, no matter how small, particularly for cash purchases. At the end of the month, tally the amount you spent and look for categories. Do the same with your checkbook; review the ledger to determine where you are spending and how much. Are you spending money randomly, in specific patterns, by need or by impulse? This is essential to know as you work to create a budget and spending plan. Note also periodic and yearly payments, such as insurances. Are you planning ahead to meet such costs?

This is how I am spending my Money: Use the following to see exactly where you are spending your financial resources.

Total Monthly Income	Current Income	
Expenses	Current Amount	Ways I can reduce some expenses:
Housing		
Utilities		
Food		
Personal Care		
Transportation/Gas/Car costs		
Entertainment		
Child Care		
Medical		
Church/Gifts		
Debt Payment/total monthly		
Savings		
Total Monthly Expenses		
Now the Moment of Truth: Subtract your Expenses from your Income.		
Income:	Expenses:	Equals:

Are you spending more than you are earning? If so, what will you do to balance or have money available at the end of each month? Go over your expense list. What expenses can you control or reduce to help you balance your income with expense?

- Consider your expenses related to what you have been learning regarding stewardship. How might you make decisions regarding your finances based on your “theology of stewardship” and on your values as a disciple?

When Income and Expenses do not match: As Lancaster Seminary states in their manual, “while the government deficit spends, you cannot live like this very long before you are in serious trouble.”⁷¹ It is here you must begin making choices. Do you have a way to earn additional income? Can you cut expenses? Where might you balance your expenses to meet your income? Might you need the advice of someone to help you in this process?

You may consider making adjustments regarding your options: buying coffee regularly at a specialty house or making the coffee at home; buying individual snacks in a grocery store or buying bulk and packaging what you want; or packing your lunch at home for work instead of going to eat at a restaurant regularly for lunch. Evaluating your spending patterns and considering alternatives is an almost limitless exercise!

Make room for fun: An expense plan without some fun built into it will not last long. Include items of fun that may be inexpensive, like a movie night at home or pizza once a month, going to free events in the community, or visiting parks. If you live on a college campus, find its sponsored events that are of little or no cost. There are many opportunities to have fun without overspending. Be creative and enjoy!

There are hundreds of books and programs on the market to take you in-depth regarding finances, savings, debt repayment, retirement planning and more (e.g., Dave Ramsey, Crown Ministry, Ron Blue, and others). Your task to start is simply determining your income to expenses ... and then making appropriate choices to balance both. The process of moving to debt-free living takes time. The very extensive manual, *Seven Steps to Financial Freedom for the Devoted Follower of Christ* produced by Servant Solutions (Church of God, Anderson, Ind.) <http://www.servantsolutions.org/>, is a most useful tool for setting up budgets, determining an amount needed for emergencies, and setting up retirement savings. This free manual is located at <http://www.servantsolutions.org/wp-content/uploads/2012/09/Live-Free.pdf>.

⁷¹ Lancaster Theological Seminary, “Create a Spending Plan That Works For You” (nd), accessed March 16, 2015, 11 www.ats.edu/uploads/resources/current-initiatives/economic-challenges-facing-future-ministers/student-debt-strategies/lancaster-spending-plan-workbook.pdf

Useful Resources and Reading Materials on Stewardship

Articles:

- Johnson, Luke Timothy, 2014. "10 assertions about possessions, faith, and the faithful use of possessions." Association of Theological Schools. <http://www.ats.edu/uploads/resources/current-initiatives/economic-challenges-facing-future-ministers/articles-and-images/10-assertions-about-possessions.pdf>
- Newell, Harold and Deborah Newell, 2012. "A Biblical Model for Teaching Personal Finance." *Christian Business Academy Review* (Spring): 51-60. <http://www.cbfa.org/CBAR-2012.pdf> Accessed July 1, 2013.
- Stackhouse, Max L. "Toward a Stewardship Ethics." Newton Centre:MA, *Andover Newton Quarterly*, 14, no. 2, (March 1974): 245-66.

Books:

- Alcorn, Randy. *The Treasure Principle: Unlocking the Secret of Joyful Giving*. Colorado Springs, CO: Multnomah Books, 2005.
- _____. *Managing God's Money: A Biblical Guide*. Carol Stream, IL: Tyndale House Publishers, Inc., 2011.
- Barnette, Henlee H. *Introducing Christian Ethics*. Nashville, TN: Broadman Press, 1961.
- Benner, David G. *Surrender to Love: Discovering the Heart of Christian Spirituality*. IL: InterVarsity Press, 2003.
- Blomberg, Craig. *Christians in an Age of Wealth: A Biblical Theology of Stewardship*, MI: Zondervan, 2013.
- Blue, Ron, and Jeremy White. *The New Master Your Money: A Step-by-Step Plan for Gaining and Enjoying Financial Freedom*. Chicago, IL: Moody Publishers, 2004.
- _____. *Splitting Heirs: Giving Your Money and Things to Your Children Without Ruining Their Lives*. Chicago, IL: Northfield Publishing, 2008.
- Brown, Brene. *Daring Greatly: How the Courage to be Vulnerable Transforms the Way we Live, Love, Parent and Lead*. NY: Penguin Group (USA) Inc., 2012.
- Brown, Peter. *Through the Eye of a Needle: Wealth, the Fall of Rome, and the Making of Christianity in the West, 350-550 AD*. Princeton, New Jersey: Princeton University Press, 2012.
- Christopher, J. Clif. *Not Your Parent's Offering Plate: A New Vision for Financial Stewardship*. Nashville, TN: Abingdon Press, 2008.
- Foster, Richard. *Celebration of Discipline: The Path to Spiritual Growth*. New York, NY: Harper & Row, Publishers, 1978.

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- Hart, Archibald D. *Healing Life's Hidden Addictions: Overcoming the Closet Compulsions that Waste your Time and Control your Life*. MI: Vine Books/ Servant Publications, 1990.
- Gonzalez, Justo L. *Faith and Wealth: A History of Early Christian Ideas on the Origin, Significance, and Use of Money*. Eugene, OR: Wipf & Stock Publishers, 2002.
- Heerspink, Robert C. *Becoming a First Fruits Congregation: A Guide to Stewardship for Church Leaders*. Orland Park, IL: Firstfruits, 1996.
- Kaufman, Milo. *Stewards of God*. Kitchner, Ontario: Herald Press, 1975.
- Kessel, Brent. *It's Not About the Money: Unlock Your Money Type to Achieve Spiritual and Financial Abundance*. New York, NY: HarperOne, 2008.
- Panas, Jerold. *Mega-Gifts: Who Gives Them, Who Gets Them*. 2nd Edition. Medfield, MA: Emerson & Church Publishers, 2005.
- Ramsey, Dave. *The Total Money Makover: A Proven Plan for Spiritual Fitness*. 3rd Edition. Nashville, TN: Thomas Nelson, 2009.
- Reumann, John Henry Paul. *Stewardship and the Economy of God*. Grand Rapids, MI: William B. Eerdmans Publishing Company, 1992.
- Roop, Eugene. *Let the Rivers Run: Stewardship and the Biblical Story*. Grand Rapids, MI: Eerdmans Publishing Co, 1991.
- Salstrand, George A. E. *The Story of Stewardship in the United States of America*. Grand Rapids, MI: Baker Book House, 1956.
- Scazzero, Peter. *Emotionally Healthy Spirituality*. TN: Thomas Nelson. 2006.
- Schumacher, E.F. *Small is Beautiful: Economics as if People Mattered*. New York, NY: Harper & Row, Publishers, 1973.
- Sider, Ronald J., *Rich Christians in an Age of Hunger: Moving from Affluence to Generosity*. Nashville, TN: W Publishing, 1997.
- Smith, Hannah W. *Safe Within Your Love*. Edited by David Hazard. MN: Bethany House Publishers, 1992.
- Snyder, Howard A. "The Economy of God and the Ecology of the Church." *An Inquiry into Christian Ethics from a biblical theological perspective*. John E. Harley and R. Larry Shelton, ed. Anderson, IN: Warner Press, 1983, pp. 201-230.
- Stanley, Andy. *Fields of Gold. Carol Stream, IL: Tyndale House Publishers, Inc., 2006.*
- Wuthnow, Robert, editor. *Rethinking Materialism: Perspectives on the Spiritual Dimension of Economic Behavior*. Grand Rapids, MI: Wm. B. Eerdmans Publishing Company, 1995.

Websites and links that will help you think about your own personal and congregational stewardship:

Alcorn, Randy, a PDF for personal or church study of money management.
<http://www.epm.org/static/uploads/downloads/managing-gods-money-study-guide.pdf>

Anderson University School of Theology “Counting the Cost.”
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