# STEWARDSHIP, MINISTRY & THEOLOGICAL EDUCATION

Financial Matters & Choices for Sound Ministry both Now and into the Future

### Stewardship Misunderstanding

- Stewardship is about finances and money only.
- Stewardship is a program in the local congregation only.

"Stewardship is what I do after I say, 'I believe."

Clarence C. Stoughton, former President of Wittenberg

University (1940)

### Some Stewardship Myths

 Myth 1: A congregation's stewardship is primarily a matter of paying the church's bills.

"Stewardship is a lifestyle rooted in grace that expresses the fruit of gratitude."

Myth 2: Faith & Finance do not mix.

"1/8<sup>th</sup> of the gospels deal with finance; nearly ½ of the parables deal with money matters; what we do with our dollars is an accurate reflection of our spiritual priorities."

Robert Heerspink Becoming a First Fruits Congregation (1996)

### What is stewardship?

"The responsibility all believers have for the effective management of God's 'very good' creation and ultimately his glory." (Newell & Newell, 2012)

"Stewardship is the use of God-given resources for the accomplishment of God-given goals." (Ron Blue, 2004)

### It's not about finances or fundraising.....

....it's about stewardship.

#### What is your theology of stewardship?

- > Am I living my theology of stewardship?
- ➤ If biblical stewardship is true, how would it change the way I view my personal finances?
- > How do I respond to material possessions?
- > What role is debt playing in my life; is it spiritual?
- How will I shepherd a congregation out of my theology of stewardship?
- ➤ I am called to ministry. What does this mean in relationship to my educational expenses now and what is prudent concerning my financial future?

### Stewardship is an important but neglected seminary topic

- Association of Theological Schools' report "Pathways to Seminary" (2013) discovered that most seminarians said "no one talked with me about finances, stewardship, and money."
- Stewardship is an important seminary topic: all of our ministry belongs to God....including our finances.
- We must talk about personal stewardship if we are to shepherd congregations in this lifestyle. "We have no right to ask any people in our congregations to do what we would not do."
   J. Clif Christopher, Not your Parent's Offering Plate

## AU SOT Debt Survey (2014): Questions to Ask

- How will I manage my student loans? What financial resources are really needed for me to attend graduate school? Do I know the actual costs?
- Do I understand the Federal Student Loan program and its repayment process?
- 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?

### Our Responsibility as God's Stewards

Our responsibility as Christ followers is to:

- Use our God-given abilities to work and earn an income in a manner pleasing to God ("work as unto the Lord");
- 2. Spend our money in a manner pleasing to God.

We are responsible for *earning* & *spending* financial resources in a manner that is pleasing to God

#### **Biblical Foundations**

- The Hebrew texts and New Testament are filled with principles concerning possessions and money; the bottom line: Everything belongs to God and we are stewards of it.
- Money/ material possessions are not bad, per se, but love of these things is idolatry.
- All human beings can fall in love with "earning an income, accumulating wealth, or spending income and wealth on consumption products."

### The Stewardship of Spending

Four principle categories of spending (in your budget) by priority:

- 1. Generous and Joyous Giving (a humble act of worship led by the Holy Spirit with the mindset of Christ)
- 2. Paying Taxes to the Government
- Preparing Today for Tomorrow's Needs (investing, insurances, estate planning; "under well defined circumstances & attitudes" so as not to allow idolatry to creep in)
- 4. Living with joy (we often make this first our highest priority)

### Information on the SOT Website

"Counting the Cost of a Seminary Education"

http://www.anderson.edu/sot/admissions/countingthecost.html

### Stewardship practices today shape tomorrow

- Consider a full study of scripture on matters of stewardship & write out your own "Theology of Stewardship."
- >Make careful decisions around the "Four Principles" for how one uses the material possessions God provides.
- Make prudent decisions about employment, budgeting, financial aid, and available resources toward your education.
- Make prayer central to your stewardship journey; "Have mercy on me" as the tensions of life push in on us.

"May all of my *earning* and *spending* bring honor to God as one entrusted with his good creation."