

Interestingly, the word Stewardship is not actually mention in the bible... but concept certainly is.

Dictionary.com defines stewardship as...

noun

1. the position and duties of a steward, a person who acts as the surrogate of another or others, especially by managing property, financial affairs, an estate, etc.
2. the responsible overseeing and protection of something considered worth caring for and preserving

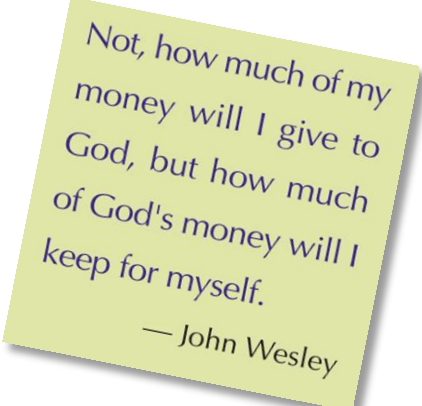
The Biblical Stewardship Concept is... The use of God-given gifts and resources (time, talent, treasure, truth, relationships) for the accomplishment of God-given goals and objectives.

(ref: Faith Based Family Finances, Ron Blue with Jeremy L. White CPA page 3)

We can gain a picture of stewardship in Matthew 25:14-30 amongst other biblical texts. Within the concept of good stewardship, there seems to be a need to be prepared to take some sensible risks too.

### So here's some tips...

- **Make Giving Proportionate** – using a percentage basis for tithes and offerings is helpful (and for business the % of its increase)
- **Have a Controlled, Debt-Free Lifestyle** - If you felt the call, could you go into Christian work today if the pay was reduced? Debt is often symptomatic of maintaining a lifestyle beyond our means
- **Pay Your Taxes with Integrity & Thanksgiving.** This is not to say that you don't try and minimise them legally... however we also need to consider what is moral. We need to be thankful that we live in such a great country, even if we disagree with how Governments spend the taxes they charge us. After all, it's all Gods anyway!
- **Financial Goals Set as a Family.** The benefits are often in the process, not just in the end game. Focus on the family goals first, and then the financial goals.
- **Accountability.** Proverbs 27:17 says "Iron sharpens Iron". It is a great idea to have someone to look through your spending who'll hold you accountable and ask you "WHY" for each line item in your budget.



Not, how much of my money will I give to God, but how much of God's money will I keep for myself.  
— John Wesley

### Here's something to aim towards

Set Your Budget Up & Aim for the Following (In This Order)...

- **10% Tithe** – We believe that in Luke 11:42 that Jesus actually 'endorsed' the tithe. As a good guide, tithe to your local church and give free will offerings to causes that touch your heart. Your heart often goes where your money is, so being more engaged and interested in your church has got to be a good thing.
- **3% Offerings** – Put these funds into a separate bank account so it is ready when the Spirit leads you to want to give to a special cause. Having it allocated and set aside will help you not to overspend
- **3% Savings** – Put this aside for shorter term savings such as holidays
- **4% Investment** – This is set aside for long term retirement savings (on top of employers retirement savings / superannuation contributions) and ideally once the investment is made, it should be left to do its thing and the capital not touched again until retirement.
- **80% Spending**. This should be split between Non-Discretionary Spending first (e.g. pay your bills) and then Discretionary Spending second with what's left (see Budget & Cash Flow Management: Explanation).
- **Reduce Non-Essential Spending** where possible over time and create more margin for giving

Live Simply that  
others might  
Simply Live

*The Bottom Line: We Must Keep Our Perspectives  
Eternally Focused*