

BIBLICAL FINANCIAL STEWARDSHIP

MANAGING GOD'S MONEY GOD'S WAY

MON CASAS
GUIDING LIGHT CHRISTIAN CHURCH
May 22 & 29, 2021
1:00 - 4:00 PM



**BIBLICAL
FINANCIAL
STEWARDSHIP**

OUR FAILURE

OUR FAILURE



- Only 1 out of every 4 (25%) Filipino adults are financially literate.
- An average Filipino household cannot account for 16% of its money in a year.
- Only 6% of Filipinos spend less than their income.
- Only 38% of Filipino households have any savings (25% as of Q4 2020).

OUR FAILURE



- More than 3 out of 4 Filipino adults do not have insurance.
- 41% of Filipino adults have loans and 3 out of every 10 Pinoys feel burdened by their loan obligations.
- Filipinos pay an annual average interest rate of a 32.6%.

OUR FAILURE



- Filipinos have *triple* the average default rate in Asia!
- Only 1 out of every four Filipinos have investments—if you consider SSS and Pag-Ibig as investments. Without SSS and Pag-Ibig, only 0.75% of Pinoys own stocks, bonds, mutual funds, or UITFs.

HEARTBREAKING REALITY

It is seeing that *Christians* as a group do not fare any better than non-Christians when it comes to how they handle their money.





LET'S SHARE!

**BIBLICAL
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STEWARDSHIP**

THE CALL

THE CALL

- God never calls His children to be normal, but to be different, separate, and set apart from the world.

– *Eph. 4:17*

Now this I say and testify in the Lord, that you must no longer walk as the Gentiles do, in the futility of their minds.

– *1 Tim. 3:15*

if I delay, you may know how one ought to behave in the household of God, which is the church of the living God, a pillar and buttress of the truth.

THE CALL

- God never calls His children to be normal, but to be different, separate, and set apart from the world.

– *Eph. 1:4*

even as he chose us in him before the foundation of the world, that we should be holy and blameless before him.

THE CALL

- When it comes to our finances, God calls us to be **STEWARDS**.
 - John MacArthur: “a house owner would have a steward and the steward would manage his household affairs, his property, his farm, his vineyards, his accounts, his slaves, even his food. Taking everything into account, he would dispense, take care of things, make sure everything went well.”
 - *Therefore, a steward of God’s money does not own the money—God does—but God entrusts it to him to manage it God’s way.*

THE CALL

- When it comes to our finances, God calls us to be **STEWARDS**.

Biblical Basis for Stewardship

– *Gen. 1:1*

In the beginning, God created the heavens and the earth.

– *Psa. 24:1*

*The earth is the LORD's and the fullness thereof,
the world and those who dwell therein,*

THE CALL

- When it comes to our finances, God calls us to be **STEWARDS**.

Biblical Basis for Stewardship

– *Rev. 4:11*

*"Worthy are you, our Lord and God,
to receive glory and honor and power,
for you created all things,
and by your will they existed and were created."*

THE CALL

- When it comes to our finances, God calls us to be **STEWARDS**.

Biblical Basis for Stewardship

– *1 Cor. 10:31*

So, whether you eat or drink, or whatever you do, do all to the glory of God.

– *Prov. 3:9*

*Honor the LORD with your wealth
and with the firstfruits of all your produce;*

THE CALL

- When it comes to our finances, God calls us to be **STEWARDS.**

Biblical Basis for Stewardship

– *1 Cor. 4:2*

Moreover, it is required of stewards that they be found faithful.

THE CALL

- When it comes to our finances, God calls us to be **STEWARDS**.
 - How you manage your money during COVID is **essentially consistent with** how you manage your money without COVID.



**BIBLICAL
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STEWARDSHIP**

**THE
PROBLEM
AND THE
SOLUTION**

THE PROBLEM

- Your biggest problem is yourself: **You are a sinner!**

- **Two Sins We Commit When It Comes to Managing Money**
 1. The sin of neglect
 2. The sin of indulgence

THE SOLUTION:

THE GOSPEL OF JESUS CHRIST

Acts 26:20

... that they should repent and turn to God, performing deeds in keeping with their repentance.





BREAK

**BIBLICAL
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THE PROCESS



WORK

STEP 1

STEP 1: WORK

Biblical Basis:

Prov. 12:11 – “Whoever **works** his land will have plenty of bread, but he who follows worthless pursuits lacks sense.”

2 Thess. 3:10b – “If anyone is not willing to **work**, let him not eat.”



STEP 1: WORK

Biblical Basis:

1 Thess. 4:11-12 – “...to aspire to live quietly, to mind your own affairs, and to **work with your hands**...so that you may walk properly before outsiders and be dependent on no one.”



STEP 1: WORK

Practical Tips:

1. Just do something.
2. Keep your eyes open.
3. Work on doing excellently at home.





SET GOALS

STEP 2

STEP 2: SET GOALS

Biblical Basis:

Prov. 21:5 – “The **plans** of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.”

Prov. 14:15 – “The simple believes everything, but the prudent **gives thought** to his steps.”



STEP 2: SET GOALS

Practical Tips:

1. Write down your goals.
2. Make sure they're SMT goals.
3. Surrender your goals to the Lord.





BUDGET

STEP 3

STEP 3: BUDGET

Biblical Basis:

Prov. 27:23-27 – “**Know well** the condition of your flocks, and **give attention** to your herds, for riches do not last forever; and does a crown endure to all generations? When the grass is gone and the new growth appears and the vegetation of the mountains is gathered, ...



STEP 3: BUDGET

Biblical Basis:

Prov. 27:23-27 –... the lambs will provide your clothing, and the goats the price of a field. **There will be enough** goats' milk for your food, for the food of your household and maintenance for your girls.”



STEP 3: BUDGET

Biblical Basis:

1 Cor. 16:2 – “On the first day of every week, each of you is to **put something aside and store it up**, as he may prosper, so that there will be no collecting when I come.”



STEP 3: BUDGET

Biblical Basis:

Luke 14:28 taught about goal-setting (step 2) and budgeting (step 3) in one go – *“For which of you, **desiring** to build a tower, does not first **sit down and count the cost**, whether he has enough to complete it?”*



STEP 3: BUDGET

Practical Tips:

1. Don't do your budgeting one month at a time; create a 12-month budget.
2. Do a zero-based budget.
3. Don't let go of your budgeting when there are changes to your income situation.





GET INSURANCE

STEP 4

STEP 4: GET INSURANCE

Biblical Basis:

Prov. 22:3 – “The prudent sees danger and hides himself, but the simple go on and suffer for it.”



STEP 4: GET INSURANCE

Biblical Basis:

Luke 14:31 – “...what king, going out to encounter another king in war, will not **sit down first and deliberate whether he is able** with ten thousand to meet him who comes against him with twenty thousand?”



STEP 4: GET INSURANCE

Practical Tips:

1. Buy term insurance.
2. Buy health insurance first, then life insurance second.
3. Know what you buy.





50%

20%

PAY OFF ALL CONSUMER DEBTS

STEP 5

STEP 5: PAY OFF ALL CONSUMER DEBTS

Biblical Basis:

Deut. 15:6 – *“For the LORD your God will bless you, as he promised you, and **you shall lend** to many nations, but you shall **not borrow**, and you shall rule over many nations, but they shall not rule over you.”*



50%

20%

STEP 5: PAY OFF ALL CONSUMER DEBTS

Biblical Basis:

Prov. 22:7b – “...*the borrower is the **slave** of the lender.*”

Rom. 13:8 NIV – “*Let no debt remain outstanding.*” vs. Rom. 13:7 – “*Pay to all **what is owed** them.*”



50%

20%

STEP 5: PAY OFF ALL CONSUMER DEBTS

Biblical Basis:

Psa. 37:21a – *"The wicked borrows but **does not pay back.**"*



50%

20%

STEP 5: PAY OFF ALL CONSUMER DEBTS

Practical Tips:

1. Save a little bit of cash before you start.
2. Attack your debt with a vengeance.
3. Do the debt snowball.



50%



20%



SAVE UP FOR A FULL EMERGENCY FUND

STEP 6

STEP 6: SAVE UP FOR A FULL EMERGENCY FUND

Biblical Basis:

Prov. 21:20 NET – “*There is **desirable treasure and olive oil** in the dwelling of the wise, but a foolish person devours all he has.*”



STEP 6: SAVE UP FOR A FULL EMERGENCY FUND

Biblical Basis:

Prov. 30:24-25 ABAB – *"May apat na bagay na maliliit sa lupa, ngunit sila'y matatalinong lubha: Ang mga langgam ay hindi malakas na sambayanan, gayunma'y **nag-iimbak** ng kanilang pagkain sa tag-araw."*



STEP 6: SAVE UP FOR A FULL EMERGENCY FUND

Practical Tips:

1. Save up 3-6 months' worth of needs and other critical expenses.
2. Don't be overwhelmed!
3. Do not, I repeat, do NOT invest your money while you are building up your emergency fund.





SAVE & INVEST TOWARD YOUR GOALS

STEP 7

STEP 7: SAVE & INVEST TOWARD YOUR GOALS

Biblical Basis:

Matt. 25:26-27 – *"But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? ...'"*



STEP 7: SAVE & INVEST TOWARD YOUR GOALS

Biblical Basis:

Matt. 25:26-27 – “... *Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest.*”



STEP 7: SAVE & INVEST TOWARD YOUR GOALS

Practical Tips:

1. The fastest way to get rich is to get rich slow.
2. Keep it simple and diversify.
3. Keep your costs low.





A SHORT SEATWORK

What are 1-3 concrete action step/s you can take today to become a better financial steward of God's money?



Accountability is key!

- 1 Thess. 5:11 – *“encourage one another and build one another up.”*
- Gal. 6:2 – *“Bear one another's burdens, and so fulfill the law of Christ.”*
- Eccl. 4:9-10 – *“Two are better than one, because they have a good reward for their toil. For if they fall, one will lift up his fellow. But woe to him who is alone when he falls and has not another to lift him up!”*

**BIBLICAL
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CLOSING

“There are three conversions necessary:
the conversion of the heart, the
conversion of the mind, **and the
conversion of the purse.**”

Martin Luther

*"With some [Christians] the last part of their nature that ever gets sanctified **is their pockets.**"*

C. H. Spurgeon

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Q & A

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Let's Get
in Touch!

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