

# Faith & Finance: Biblical Principles on Stewarding Your Family's Resources

Dr. Manuel Salazar



Every family has to make tough decisions with their finances. If we let the world define success for us, we can be tempted to spend on luxury items at the expense of what really matters the most. The Bible says in 1 Corinthians 4:1–2, “Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful.” Applying these biblical principles of finances will help you invest where you will find the greatest returns—the work of God and your family.

How has the economy effected your budget? Do you trust God more or less with your finances? With the constant pressure of economic woes, consumer advertising, and a fluctuating housing market, how can Christians maintain a biblical balance of priorities in their family budget? Here are seven principles of a biblical financial model.

## **Biblical Stewardship Principles**

1. Realize God owns it all—tithes and support the work of the ministry.
2. Work hard and smart—get additional training, and be a continuous learner.
3. Prepare a family budget.
4. Pay your obligations on time.
5. Limit debt—prepare a debt reduction plan, and follow it.
6. Live within your means—follow your budget.
7. Practice grace giving—test God with your giving.

The journey toward faithful stewardship will not be easy or quick, but the end result will be a family that is able to support the work of the ministry, provide a Christ-centered education for their children, and enjoy freedom from debt. Remember, your family’s spiritual growth is not costly—it is priceless! The Bible says in Matthew 25:21, “His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy Lord.”