

WHAT IS YOUR NET WORTH?

Net worth is a concept that most people understand solely in terms of finance—it refers to the numerical figure remaining after your debts have been subtracted from your assets. Ideally, the amount is a positive number, not a negative one. The larger the number, the richer you are thought to be from a human perspective.

Net worth from God’s perspective is different. God sees the whole of your life when He views your prosperity. He doesn’t divide your life into segments and evaluate you according to some kind of average of strengths and weaknesses. More important, God doesn’t look at any numbers or other statistics when He calculates your worth. He looks instead at His immeasurable love for you and the sacrifice that Jesus Christ made on the cross. In that light, you are beyond any measurement that might be associated with value. (See [John 3:16](#))

John 3:16 (NASB)

¹⁶“For God so loved the world, that He gave His only begotten Son, that whoever believes in Him shall not perish, but have eternal life.”

Fully Vested for Prosperity

Once you have come into a saving relationship with Jesus Christ as your Savior and have received God’s forgiveness for your sin, you are fully vested in God’s total prosperity plan. You qualify fully for His promises related to prosperity and blessing.

That isn’t the case for nonbelievers. People who have not come into a saving relationship with Jesus Christ simply cannot experience full prosperity—according to God’s definition of prosperity—primarily because being prosperous includes prosperity in the spiritual life.

You must understand these key concepts at the outset of this study about financial stewardship and prosperity:

1. Prosperity relates to your entire life. A person can be rich and still not be prosperous. When you think of blessing and prosperity, you must think in terms of life’s whole—a harmony that has spiritual, mental, emotional, physical, financial, and relational dimensions.

2. Prosperity is God’s plan for every believer. God’s greatest desire is that you be a whole person. He desires to bless you and cause you to grow in every area of your life in a balanced and fruitful way. He desires for you to fulfill His destiny for you on this earth—and to do so as a whole person. God wants you to prosper.

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It is with this frame of mind that you should approach the subject of financial stewardship.

Financial Stewardship

Financial stewardship has to do with the way in which you use your resources to provide for your needs and for the needs of God's kingdom on this earth. Stewardship involves far more than your money. Why? Because your resources involve far more than money and material goods. Among your resources are your **talents, abilities, capabilities, skills, experiences, creative ideas, energy, time, strength, spiritual gifts, and much more**. Your resources encompass the total you. Just as God desires to bless *all of you* and to be directly involved in every area of your life, so God desires *for all of you* to be actively involved in His plan for this world.

God has given you all that you have and all of your potential. All that you are and all that you will ever be are His gifts to you. His desire is that you will desire to give back to Him all that you are and all that you hope to be.

I have labeled this study *financial stewardship* for **two reasons**:

First, we are focusing on *material and financial resources*. That certainly doesn't mean that stewardship is limited to finances. But a complete study of stewardship would require far more than this one Bible study teaching can contain.

Second, this study is concerned with *stewardship, not merely finances*. Stewardship involves all of the giving and receiving principles that apply to your relationship with God and your support of God's purposes and plan for your life and the lives of others. Stewardship implies a caretaker role. A good steward manages the resources of the master with the utmost care and concern.

Every person is a steward of God's gifts, including money and material goods. Therefore, financial stewardship is something with which all people are involved whether they know it or not. You are a financial steward for your Master and Lord, Jesus Christ. If you have never thought of yourself in that role before, I invite you to see yourself in that role today.

God has a perfect plan for what you are to do with your money and material wealth. He has a plan for blessing you with an increase in money and material possessions, and for you to increase your ability to bless others. The goal in this study is to help you discover that plan of God.

No Separation

Many people have a mind-set that "business is business" and "church is church." They separate the two almost completely in their minds and sometimes in the way they

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act. They have differing attitudes *toward money* and **toward worship**. It may come as quite a jolt to your thinking to face the reality of God's Word: *God doesn't separate your business life from your spiritual life*. The two are vitally and intricately connected.

Again, we go back to our understanding of prosperity. You simply cannot be prosperous if you are **succeeding, growing, and bearing fruit in only one area of your life**. Prosperity has to do with all your life. In a very practical way, God is just as concerned about your finances and your ability to meet your physical and material needs **as He is with** your spiritual growth and development.

Many people have been taught—incorrectly, I hasten to add—to think of money as being filthy lucre. They view finance and business as unspiritual matters, and certainly not anything that could ever be considered holy. They regard money and financial principles as subjects that should be outside the domain of the church.

Let me assure you, God doesn't see money as filthy. Money itself is neutral in His eyes. It is what we do with our money that counts before God. His desire is that our financial life become sanctified, which means that we deal with our finances *in purity*, governed by *right motives*, and in ways that are wholly acceptable to God.

Furthermore, if church leaders had taught people through the years more about good financial stewardship based on principles in God's Word, many people would have been spared heartache and sorrow.

As a pastor, I have talked to or corresponded with thousands of people over the years who have shared with me their problems and difficulties. A very large percentage of the problems have been rooted in financial difficulty, have been compounded by financial difficulty, or have resulted in financial difficulty.

Many people who have marital difficulties readily admit that their difficulties involve money. Others are heartbroken that they aren't prepared for retirement, unexpected illness, or major financial expenditures—such as helping a child with college—because they have never learned to manage their money according to God's principles. Still others are frustrated that they seem to be unable to do the ministry work that God has called them to do because they don't have the resources to meet their needs or the needs of their ministries—again, because they aren't living according to God's principles of sound financial stewardship.

One thing I know about financial difficulties—they affect all other areas of a person's life. You cannot have a major problem or crisis involving money and not experience some degree of difficulty, doubt, or frustration in your mind, emotions, and relationships, including your relationship with God.

It is a good, right, and scriptural undertaking to talk about money and to discover what God has to say about its acquisition and use. **It is good for you, and it is good for the church as a whole, to know God's will for the material life.**

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For Your Blessing

I've also discovered through the years that the minute a preacher begins to talk about money, many people jump to a conclusion that the preacher wants their money. Furthermore, they tend to hold a suspicion that the preacher wants their money for his use. Let me assure you at the very outset of this study that I don't want anything *from* you. At no time in this study will I ask you for a contribution or financial gift. Instead, I want something *for* you.

I want to see you blessed fully by God. I want to see you become a whole person and be prosperous in every area of your life. I want to see you fulfill your purpose on this earth. I want to help you understand God's principles for good financial stewardship so you can begin to use them—for your benefit.

I know that when you are blessed and truly understand God's plan, you will desire to give, but the ministry to which you give, the amount you give, and the frequency with which you give are going to be strictly between you and God.

God's principles for financial stewardship and prosperity are universal, eternal, and absolute. The specific ways in which God directs you to use your resources and to give of yourself are going to be equally personal, detailed, and specific.

Trust God to be true to His Word.

Trust Him to bless you.

Trust Him to guide your stewardship of the gifts He gives you.

Let God be the Provider for your entire life, including your finances, and the Source of your prosperity.