



AdvicePeriod

Faithful Steward

Biblical Principles for Financial Stewardship

A Faith-Based Approach to Ownership, Generosity, Wisdom and
Financial Decision-Making

Ray Prospero

Certified Kingdom Advisor®, Chartered Financial Consultant®
Partner Advisor with AdvicePeriod

Introduction

Money is one of the most talked-about topics in Scripture—mentioned over 2,000 times throughout the Bible. Jesus spoke about it often, not because wealth is the goal, but because money reveals the condition of our heart. As He said in Matthew 6:24, “You cannot serve both God and money.”

Biblical stewardship isn’t about chasing riches – it’s about faithfully managing what God has entrusted to us. Every dollar, opportunity, and resource ultimately belongs to Him. When we begin to see money through this lens, our perspective on financial decisions may change. This perspective can help shift priorities – encouraging trust over anxiety, generosity over greed, and greater clarity around financial decisions.

This guide is designed to help you align your financial life with biblical stewardship principles. Whether you’re working to get out of debt, build wealth, or simply find peace in your finances, these timeless principles are intended to provide guidance.

Inside, we’ll explore five foundational principles:

- Recognizing God’s ownership
- Honoring Him through giving
- Avoiding the bondage of debt
- Cultivating contentment
- Planning and stewarding wisely

Faithful stewardship isn’t about perfection – it’s about intentional alignment with these principles. And in that process, individuals may experience greater peace, clarity, and purpose.

1. God Owns It All – The Foundation of Stewardship

Key Verses:

Psalm 24:1 – “The earth is the Lord’s, and everything in it, the world, and all who live in it.”

1 Chronicles 29:11-12 – “Yours, Lord is the greatness and the power and the glory and the majesty and the splendor...Wealth and honor come from you.”

Deuteronomy 8:18 – “But remember the Lord your God, for it is he who gives you the ability to produce wealth.”

Everything belongs to God. We are not owners – we are stewards.

Your income, abilities, opportunities, and even the breath in your lungs are gifts from Him.

When we adopt a mindset of ownership, we drift toward fear and control. When we recognize God as owner, it can encourage a posture of openness and intentional stewardship.

Stewardship shifts the question from ‘What do I want?’ to ‘Lord, how would You have me manage what is already Yours?’

Practical Application:

- Begin each month with prayer acknowledging God’s ownership
- Track finances intentionally
- View every decision as stewardship.

2. Honor God First – Giving and Tithing

Key Verses:

Proverbs 3:9-10 – “Honor the Lord with your wealth...then your barns will be filled to overflowing.”

Malachi 3:10 – “Bring the whole tithe into the storehouse...Test me in this,” says the Lord.

2 Corinthians 9: 6-7 – “Whoever sows generously will also reap generously...God loves a cheerful giver.”

Giving is not about obligation – it’s about trust.

When you give first, it reflects a belief that God is your provider.

Generosity can help reduce the influence of money on decision-making and align priorities with personal values.

Practical Application:

- Automate giving after payday
- Start consistent then grow
- Track how your financial situation evolves over time

3. Avoid the Slavery of Debt

Key Verses:

Proverbs 22:7 – “The borrower is slave to the lender.”

Romans 13:8 – “Let no debt remain outstanding, except the continuing debt to love one another.”

Proverbs 21:20 – “The wise store up choice food and oil but fools gulp theirs down.”

Debt is not just financial – it’s a spiritual weight.

It limits flexibility and increases stress.

God desires wise stewardship and freedom from unnecessary financial burden for His people.

Practical Application:

- Create a payoff plan
- Build an emergency fund
- Live below your means

4. Cultivate Contentment and Guard Your Heart

Key Verses:

Hebrews 13:5 - “Keep your lives free from the love of money and be content with what you have.”

1 Timothy 6:6-10 – “Godliness with contentment is great gain...For the love of money is a root of all kinds of evil.”

Matthew 6:19-21 – “Do not store up treasures on earth...For where your treasure is, there your heart will be also.”

Contentment is one of the most powerful disciplines.

From a faith perspective, true wealth may be found in relationship with God.

Money is a tool – not your identity or security.

Practical Application:

- Practice daily gratitude
- Limit comparison
- Focus on eternal impact

5. Work Diligently, Save Wisely, Plan Faithfully

Key Verses:

Proverbs 21:5 – “The plans of the diligent lead to profit as surely as haste leads to poverty.”

Proverbs 13:11 – “Whoever gathers money little by little makes it grow.”

Matthew 25:21 – “Well done, good and faithful servant!... Come and share your master’s happiness!”

Stewardship requires intentional action.

Scripture encourages diligence and consistency in stewardship.

Planning can be an expression of faith.

Practical Application:

- Follow 10-10-80 (10% to giving, 10% to saving, and live off the remaining 80%)
- Build a 3–6-month emergency fund
- Invest consistently
- Set long-term goals

Conclusion: The Reward of Faithful Stewardship

Faithful stewardship is about far more than money – it’s about trust, obedience, and alignment with God’s purpose.

When you manage finances with these principles in mind, you may experience greater peace, clarity and purpose.

Matthew 25:21 - “Well done, good and faithful servant...Enter into the joy of your master.”

This material reflects faith-based perspectives on financial stewardship and is provided for educational purposes only. It does not guarantee any specific financial outcome or investment result. Financial decisions should be made based on individual circumstances, goals and risk tolerance. Biblical principles discussed herein are not a substitute for personalized financial advice. Financial outcomes will vary and are influenced by market conditions, personal decisions and other factors. Investing involves risk and the potential to lose principal.

AdvicePeriod is a brand utilized by Mariner Platform Solutions (“MPS”). Investment advisory services are offered through Investment Adviser Representatives (“IARs”) registered with MPS, an SEC registered investment adviser. For additional information about MPS, including fees and services, please contact MPS or refer to Form ADV Part 2A, which is available on the Investment Adviser Public Disclosure website (www.adviserinfo.sec.gov). Registration of an investment adviser does not imply a certain level of skill or training

(04/26)