

Practical Theology - Stewardship & Finances  
October 2024

*Note: Many of these questions can be answered very simply. Others will require more complex answers. The goal of the questions is to think through Biblical principles and their application to real life. Answer questions as simply as it may allow - but be prepared to expand on the answer as needed in the discussion.*

### **General Principles**

- 1) Describe the nature of man's dependence upon God for the necessities of life?
- 2) What obligation do you have to someone from whom you have borrowed or rented something?
- 3) What does it mean to "own" something? What accountability do we have to God for what we "own"?
- 4) What is the relationship between what is treasured and what is worried about? What are the things the world worries about? What should Christians worry about?
- 5) Explain the conditions and the promise made in Matthew 6:33
- 6) What principles are taught in Philippians 4:10-20? What is the secret of contentment? What is needed for the Christian to be content?
- 7) What can bank / credit card statements reveal about a person's spiritual condition?
- 8) What is coveting and how does the Christian keep from falling into it?
- 9) What basic obligation does the individual Christian have toward those in need? (We will discuss labor & social policy in a future class)
- 10) What Biblical principles apply to a Christian being able to enjoy the fruit of his labor?
- 11) Is financial wealth / material prosperity a sign of God's blessing? If not, what are the signs of God's blessing?
- 12) Why must Christians pay their taxes? What are ways a Christian can legitimately lower tax obligations?

### **Church Finances**

- 13) What principles are taught in 2 Corinthians 9:6-8 about giving?
- 14) What is the *tithe*? Are Christians obligated to *tithe*?
- 15) What obligation does a Christian have toward supporting the church to which he belongs?
- 16) When is it proper to withhold support of the church to which you belong?
- 17) What obligations does the church have about being transparent on how its finances are spent?
- 18) Should church workers take a vow of poverty?
- 19) What factors should a church consider in determining who should be compensated for ministry?
- 20) How should a church determine a fair wage for its workers?

## **Micro-Economics**

- 21) What is the difference between “secured debt” and “consumer debt”?
- 22) When can it be acceptable to borrow (go into debt) and when should it be avoided?
- 23) What is the obligation of a godly person in repaying debt? What are the common causes of people to going into debt?
- 24) What principles must be followed to get out of debt?
- 25) What principles must be applied to determine if a debt relief program (as seen on TV & heard on the radio) is good or bad?
- 26) What is bankruptcy? When is it acceptable to declare bankruptcy? What obligations remain on a Christian who goes into bankruptcy?
- 27) What is the difference between a credit card and a debit card? What are the pros & cons of each?
- 28) List out the priorities for Christians in the use of their finances? Indicate which spending categories are obligations and which are discretionary? Which categories should be top priorities for every Christian and which can vary greatly between Christians?
- 29) What is a “get rich quick” scheme? What are their dangers? How do you spot them?
- 30) How should a Christian increase wealth? Why is that a godly goal?
- 31) Define “investment?” Why is investing wise? What precautions need to be taken when considering an investment?

## **Macro-Economics** (Many of these questions are related to next week’s discussion on labor & caring for the poor).

- 32) What is the national debt? What effect does that have on the national economy and you personally?
- 33) A politician campaigns with a promise to reduce or eliminate debt that you have by loan forgiveness if owed to the government, or the government paying it on your behalf. What are the moral implications of this? What are the economic implications?
- 34) A politician campaigns on the promise of making it easier for you to purchase a particular product(s) by direct government subsidy or tax breaks. What are the moral implications of this? What are the economic implications?
- 35) A politician campaigns on the promise of helping businesses / industry in your area direct government subsidy or tax breaks. What are the moral implications of this? What are the economic implications?
- 36) A politician campaigns on the promise of helping the poor by direct government subsidy or tax breaks. What are the moral implications of this? What are the economic implications?
- 37) What are the financial & moral implications of a tiered tax system?
- 38) What causes inflation? What are the moral and financial implications of inflation?
- 39) What is the difference between these economic systems: Communism; Fascism; Socialism, Capitalism; Laissez-faire? What are the pros & cons of each in relationship to Biblical principles?

## Case Scenarios

A man comes to you for advice. For various reasons his business has failed. He wants to satisfy his creditors, but is not sure how to do that since he has had to close his business and is now working as an employee for someone else. He is contemplating filing for bankruptcy.

Same situation as above, except his creditors are harassing him and threatening legal action.

Financial difficulty is starting to cause marriage problems for a couple in your church. They have tracked their expenses as advised and are presenting their findings to you for some direction. You will be directing them to a financial counselor for specific advice on how to handle the specific issues they will have to solve, but you know that financial spending is a quick insight into priorities and spiritual maturity. What possible insights might you gain from their overspending in each of the following areas: Housing; transportation; phone; entertainment / recreation; food; children; gifts; consumer debt interest; insurance. What insight might you gain from their underspending in each of the following: offerings to the Lord; consumer debt retirement; savings

You have been asked to evaluate a man who has been nominated to be a Deacon in the church. In talking with him about his finances you find out that his financial goal is to simply get out of debt. He went through bankruptcy 5 years ago, and at present has about \$16,000 of debt excluding his mortgage and car. What other questions might you ask him? How would you advise him? Would he be qualified to become a Deacon, and if not, what would he need to do to become qualified?

A man comes to you very excited about an investment opportunity he would like you to know about so that you can invest too. How would you go about evaluating whether the man should be cautioned that what he is proposing to do is unwise? Whether he should just be cautioned about being able to afford the loss of the investment if it fails? Whether you should give consideration in joining in the investment? What should you tell him in regards to trying to get other people in the church involved in it?

The church Treasurer comes to the Elders asking for advice and permission to invest church savings. Should church monies be invested, and if so, what guidelines should be given for such investments?

The church is considering hiring additional pastoral staff. What principles should guide the church leaders in putting together a financial package for a prospective staff member?