At this time of year in our house, we begin to broadly plan out our year. We plot out important and special dates on our calendars and attempt to estimate expenditures for the year. When we are employing right thinking, we postpone our discretionary spending plans (i.e. vacations, gifts, etc.) until we determine our goals for saving, giving and reducing any outstanding debt.

The thought occurred to me that you might be going through a similar process in your own home. With that thought, came the idea for a series of articles on biblical financial stewardship. This is the first installment of what will be a series of biblically based articles to spur us on toward glorifying God in every area of our marriages, including our finances.

Ownership – It all belongs to God anyway, so surrender all to Him.
My former pastor used to say, “All means all and that’s all that all means.” Those words from my pastor and the lyrics from the hymn, I Surrender All, penned by Judson W. Van DeVenter in 1896, remind me that everything I am or have is a direct result of God’s gracious giving to me. Getting my mind around this fact is a constant challenge for me, especially with regard to money. My logic is as follows: “We work hard, so we should be able to do whatever we want with our money. If we want to save, give or spend, it really is our choice. No one has the right to tell us how to spend our money.” Then, I am reminded of the fallacy in that thinking. This kind of “stinkin’ thinkin’” has been a part of me since I got my first job at the age of fifteen. It probably even sprang up before that time. I watched my family members, particularly my mother and father, work diligently for years and manage what finances they earned very carefully. My father worked two jobs for most my life and my mother worked until she retired early, partially to help with childcare for our eldest son, which was work, I assure you (He was cute, but, nevertheless, a handful). So, quite naturally, I understood as a child, and even more as an adult, that hard work could yield financial rewards. And, really, who doesn’t want financial rewards? The issue with the reward is not the money itself; it is the attitude and heart with which we handle it (Take a moment to read 1 Timothy 6:10-11, if you have more time read the whole chapter).
We see a selfish attitude spring up early in life. Before our children can speak, we teach them non-verbally and verbally, that certain things do not belong to them. We take from them, put things out of their reach, and tell them they can't have that special thing (sometimes it is not even all that special). Why do we do this? Well, many times it's for his or her safety, but oftentimes it is because the item is ours and we don't want anyone else to have it or damage it in any way. We say to our children, "Don't touch that! It's mine!" Is it any wonder that among the first words our children learn are "No" and "Mine"?

As a new wife, I had a bad case of "It's mine." I maintained a separate checking account for three years because I had a job, I worked hard and the money I made was ...you guessed it ... "mine." I learned over the years that neither the money, nor the job was mine; in fact, nothing is truly mine. Everything God has given me, be it husband, children, family, life, health, strength, talent, ability, and money belongs to Him. He gives us stewardship or responsibility for these things for as long as He wills to do so. He entrusts us with blessings. So, as Christians, we must learn to trust God enough to surrender everything He has given us in stewardship, all of our blessings, back to Him, including our money, time, spouse, children, health, material possessions, education, careers and time ... everything! (To get a glimpse of what I mean, read Genesis 22.) Trust is the first step toward financial security! God knows what is best for us and He has a wonderful plan for our lives. All we have to do is trust Him.

In closing, here are a few Scripture verses to read and pray about as we continue to learn more about biblical financial stewardship in the months ahead.

**Proverbs 3:5-6**

“Trust in the LORD with all your heart, 
And lean not on your own understanding; 
In all your ways acknowledge Him, 
And He shall direct your paths.

**Jeremiah 29:11-12**

For I know the thoughts that I think toward you, says the LORD, thoughts of peace and not of evil, to give you a future and a hope. Then you will call upon Me and go and pray to Me, and I will listen to you.

- We do not control any aspect of our lives. We live, breathe, think and move within the sovereignty and providence of God.

**Romans 14:7-8**

“For none of us lives to himself, and no one dies to himself. For if we live, we live to the Lord; and if we die, we die to the Lord. Therefore, whether we live or die, we are the Lord’s.”

- If we totally surrender all to God, he will keep His promise to supply all of our needs according to His plan. He will not forsake the righteous. It sounds simple, but I
know from experience that this is easy to say, “I trust You, Lord,” yet oftentimes
difficult to do because we are so accustomed to doing things our way. But, financial
freedom and financial peace only come by doing things God’s way.

**Psalm 37:25**
“I have been young, and now am old;
   Yet I have not seen the righteous forsaken,
   Nor his descendants begging bread.”

**Philippians 4:19**
“And my God shall supply all your need according to His riches in glory by Christ
Jesus.”

- **Philippians 4:6-7**
  “Be anxious for nothing, but in everything by prayer and supplication, with
  thanksgiving, let your requests be made known to God; and the peace of God, which
  surpasses all understanding, will guard your hearts and minds through Christ Jesus.”