

## FINANCIAL STEWARDSHIP: WHAT IS THE CHURCH’S RESPONSIBILITY TO ITS MEMBERS

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The church has a responsibility to *teach* its people the biblical truth about their relationship to money. The Bible offers excellent economic principles and it speaks to each of the five areas of financial life: earning, giving, saving, debt, and spending. It indicates we are to be *diligent* earners, *generous* givers, *wise* savers, *cautious* debtors, and *prudent* spenders.

But we dare not stop at just teaching, for even the most anointed teaching will leave many in the congregation feeling guilty and frustrated. As a result of the teaching, they may know that it's wise to save and foolish to be in consumer debt and they intuitively know there is great joy in sharing with those less fortunate. But they are in debt, don't understand this complicated thing called budgeting and have no idea how they can afford to give. Teaching is not enough.

So the second thing a church needs to do is to *train* folks in applying the biblical principles to their daily lives. Teaching indicates what you ought to do and why you ought to do it. Training shows you how to do it.

Some of the teaching can and should come from the pulpit. Not just once a year in a desperate plea for more money, but on a regular basis throughout the year. Additional teaching (and training) could be administered by a stewardship ministry team comprised of individuals who have a passion for helping people "get it right" in the financial area of their lives. They are motivated by the realization that people's relationship to money has a strong correlation to their relationship with God. The ministry should be all about discipleship and spiritual growth.

A church with a fully-formed stewardship ministry also has a group of trained budget counselors. These people walk alongside those who have been taught and trained but need the additional support and encouragement of a counselor as they try to fight back the seductive voices of our materialistic culture and break a lifetime of habits.

The church that teaches, trains, supports, and encourages its people in financial stewardship will indeed keep them from financial bondage.