

Habit 1: Be Thankful

“In everything give thanks; for this is God’s will for you in Christ Jesus” (1 Thess. 5:18) Talk about an attitude of gratitude! What does giving thanks in “everything” mean for daily living? Do we thank God for the blessings of life—the big things and the small things, the obvious and the not so obvious?

Food and shelter are basic necessities. Family and friends provide meaning and fellowship. Good health is important to our general well being. Though we enjoy these gifts each day, it is easy to take them for granted and not express our appreciation.

What about your job? Do we view it as our vocation? The word “vocation” literally means “calling”. We usually think of a calling as being related to some kind of ministry. But God calls and equips all of us so that, by the quality of our work in our vocation He is honored and we reflect His image...no matter what our “work” is. Col. 3:23-24 says, “Whatever you do, work heartily, as for the Lord and not for men.... You are serving the Lord Christ.” If we could see Jesus Christ as our boss, would it change our attitude about our job?

Let’s face it: some of us have a kind of love/hate relationship with work. We spend roughly a third of our adult lives making a living and what is our attitude about that? Work is not just a means to a paycheck. It is a gift from God to help develop character. It is an opportunity to be a Christ-like example to those with whom we work. It motivates us to be productive and to achieve a sense of accomplishment and value. As Christians we can say, “All this, and a paycheck too”!

A steward’s heart is a thankful heart. Someone has said it well: “Thanksgiving, to be truly thanksgiving, is first thanks, then giving.” You can give without being thankful, but you cannot be thankful without giving. When you give, you not only are acknowledging that everything you have is a gift from God, but you are expressing your gratitude to Him.

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Habit 2: Trust God to Provide

Trust is a foundational concept for practicing stewardship. This may be one of the most difficult habits of all to develop. For many of us, it's easier to trust God for our eternal salvation than it is to trust him for our daily living. When it comes to practical things like putting food on our table or making the mortgage payment, we operate as if we are on our own. As a result we often worry and experience anxiety.

Fear is the result of our inability to trust God in all aspects of our lives. This actually causes some of us to stockpile assets beyond all reason. Others worry about every possibility of loss, including health issues, layoffs and economic collapse. There's a big difference between constructive planning – and destructive worry. There is no reason for us to be bound by fear. We need to put our trust in God and to commit both our faith and our finances to Him. “Instruct those who are rich in this present world not. . .to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy” (1 Timothy 6:17).

Even though our culture tempts us to believe that accumulation brings happiness, as Christians we need to focus on trusting God. He has much to give us of far greater value than anything we can ever purchase or accumulate. Trusting God to provide also means operating on His timetable and not our own. This is extremely difficult in many situations. We tend to want our needs met immediately. If this were always the case, there would be no opportunity for us to strengthen our faith – to believe and trust that our needs will be met according to God's plan. These opportunities help to teach us patience and reliance on God.

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Habit 3: Be Content

We live in a world of obsession with material possessions. Far too many of us find ourselves in debt because we've been swept up in the frenzy of accumulation. In our consumerist society, it is difficult to distinguish between our needs and our wants and desires. We often believe that the more money we have, the happier we will be.

There's an interesting paradox when we finally recognize that *nothing* we have really *belongs* to us. Even though we *have* many things, none of them actually *belongs* to us. As we come to understand that *everything* belongs to God, our perspective changes...we become more content. "Keep your lives free from the love of money and be content with what you have, ..." (Hebrews 13:5)

A Christian steward is content because he knows that God will give him everything he needs. In speaking at a regional conference, Ted Boers, Chair of a stewardship task force, indicated he had just read a book by a secular author entitled, *Want What You Have*. Ted commented, "This was the secular author's secret to happiness, but what a great way of restating the truth of Hebrews 13:5 ... *want what you have!*"

We wrestle with the question, "How much is enough?" most of our lives. What is the limit? As Christians, we need to actively seek God's guidance to help us continually differentiate between our real needs, and our wants and desires. Accept God's provision in your life, and find contentment in the source, not the supply. (1 Timothy 6: 6-8).

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Habit 4: Be a Faithful Example

"These commandments that I give you today are to be upon your hearts. Impress them on your children. Talk about them when you sit at home and when you walk along the road, when you lie down and when you get up." (Deut. 6: 6,7)

If we are to be good models for our children, we as parents must have God's Word reflected in our own lives. Secondly, we need to be alert to the countless opportunities given us to teach our children a godly perspective on life, abilities, and possessions.

Modeling good stewardship is the best teaching tool. Parents who tithe, save, live on a budget, minimize debt and give of their abilities and time to help others set an excellent example for their children. Start early. When children are old enough to receive an allowance, talk about their responsibility to give the first part back to God. Talk openly about tithing, why we do it and the good things that happen because we give. By the time kids are in high school or even middle school it is almost too late to begin teaching. By that time, their money habits are mostly set. While there is still opportunity at any age to teach them, we can better mold our children's behavior if we reach them before they start to practice.

Look for ways to involve children in giving activities. Invite them to participate in the discussion of where to give and why. Talk about how good it feels to give to others. Explain how giving is really receiving and allow them the opportunity to experience that joy.

Instilling a strong work ethic in our children is invaluable. Money doesn't just magically appear out of a bank machine, but is earned through work. Remember, a child cannot learn money management unless he has money to manage, and unless he has earned that money himself. Otherwise he is giving and spending his parents' money and not his. (*Dynamic Steward, July 2003*)

Working for something also teaches the value of delayed gratification. There is greater reward in something that is achieved versus free handouts. Our children will grow up with more respect for the value of money and what is required to earn it. Over indulgence by parents destroys the need for initiative and motivation.

As parents, we need to be patient and persistent. Let them fail. Mistakes are inevitable, but when you allow for failure you are entrusting your kids with responsibility. When we think of gifts, we usually think of material things. Yet, the greatest gift we can give is the gift of self. Don't forget to focus on time and abilities. We are all uniquely made and have much to share with others. . our experiences, our interests and our natural abilities.

Family activities can include giving our time to share ourselves with others. Being particularly aware of what gifts our children possess will not only encourage their character by helping them discover the joy of their hidden talents, but will also provide a foundation for a servant's heart. As Randy Alcorn has said, "When it comes to handling possessions in light of eternity, the most important point is this: sometimes our children will fail to listen to us; rarely will they fail to imitate us."

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Habit 5: Live Within Your Means

What do you think when you read, “Live within your means?” Do you think, “Who me?”...yet often you find yourself wishing you had more money? Perhaps you have too much “month” at the end of the “money” because of a lifestyle you’ve created that is hard to maintain. Many times this may happen when we try to keep up with others and don’t live within our means.

Discontent and financial difficulty can happen when we compare ourselves to those who have more. Some use comparison to justify spending more than they should...“keeping up with the Joneses”. As Howard Dayton said in his book, *Dollars and Sense*, “someone once said that you can never keep up with the Joneses. Just about the time you catch them, they refinance their home and go deeper in debt to buy more things!”

We certainly live in a society of acquisition. Advertising is geared to encourage us to desire a better lifestyle and to aspire to a higher standard of living. According to society, we should acquire as many expensive possessions as possible because these things are evidence of a successful, important person. When we want to live this counterfeit, media-induced dream but cannot afford it, we suffer is contentment, envy and coveting. And, most importantly, it prevents us from giving freely and sacrificially back to God.

As God’s stewards, our fundamental lifestyle choice is to concentrate on what *we have* instead of what *we lack*. Debt is a terrible trap in which to fall and an even harder one to escape. It’s not surprising that the Bible discourages borrowing. In Prov. 22:7 we read, “...the borrower is servant to the lender”. Yet, despite these warnings, it’s easy to fall into the temptation of debt. As George Fooshee, author of *You Can Beat the Money Squeeze* aptly states, “People buy things they do not need with money they do not have to impress people they do not even like.”

Scripture contains a number of challenging principles that we should consider when choosing a lifestyle. As Paul indicates: “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through Him who gives me strength.” Phil. 4:12-13 Income alone should never determine our lifestyle, even if we have plenty of money to live the way we wish. The choices we make will depend not only on how much we make and what needs our family has, but also on the way we view the world and our responsibility as God’s stewards. God’s ownership, the gifts God has given us, the opportunities we have to develop our gifts are crucial in helping us to decide how to live.

When we as Christian stewards choose a lifestyle, we must come to terms with some basic questions: (Firstfruits: *Managing the Master’s Money* by Lillian Grissen)

- How many luxuries can we enjoy without endangering our spiritual health?
- How many wants can we indulge in when there are so many in need?
- In a world of limited resources, how many resources may we expend simply for personal pleasure?

Possessions require time, attention and often money to maintain and can then take away from our relationship with God and others because of the time and energy they consume. We need to prayerfully consider our lifestyle and spending habits and how that affects our stewardship responsibility. Is our lifestyle enhancing or sacrificing our giving?

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Habit 6: Give Time and Talent

What can we do with the life that God has given us? Since everything we have really belongs to God, we are simply using for God what God has entrusted to us. This includes our intellect, beauty, skills, energy, time and imagination.

Each one of us is uniquely gifted. God has a purpose and plan for each of us that no one else can fulfill. We possess our own unique temperaments, passions, skills and experiences to be used for God's purpose. *"Each one should use whatever gift he has received to serve others, faithfully administering God's grace in its various forms."* 1 Peter 4:10 (NIV)

As Christian stewards—managers of the gifts God has given us—we are called to reflect God's love in our community. We are called to love as Jesus loved, to serve as Jesus served. This means we have a responsibility to reflect God's love in our homes and offices, city streets and neighborhoods — in everything we say and do. In a world weakened by a lack of love, we are called to offer loving service to others.

One of the greatest gifts we can give is the gift of self. Any day is a good day to offer the gift of self to build up the Kingdom of God in our families, communities and church. What will be the fruit of a truly Christian stewardship of time and talent? First, we will multiply ourselves in His service. Second, we will advance the work of the kingdom. Third, we will bring glory to God, and this is the reason we are here.

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Habit 7: Give Treasure

When we submit our hearts to Jesus Christ, we are to heed the instruction of Prov. 3:9, *Honor the Lord with your wealth, with the firstfruits of all your crops*. We are to give God the first part of all we earn, not the leftovers. This area of generosity is a test of our loyalty to Christ. Do we really love God more than money? When we give, we are demonstrating the depth of our understanding of the grace of God.

Everything we have is a gift from God. If we are grateful Christians, we will be giving Christians. You can give without being thankful, but you cannot be thankful without giving. The polling data has been clear. Gallup and Barna have tracked giving as it relates to income. The more money Christians make, the less likely they are to tithe: 8% of those making less than \$20,000 a year tithe, while 4% of those making \$40,000-\$59,999 tithe, and only 1% of those making \$75,000-\$99,999 tithe (Barna Group, Ventura, CA 1999).

We have the ability as our income goes up to be financially involved in greater ministries. God is not against prosperity, but He is for the advancement of His Kingdom. Are we consciously and prayerfully making wise spending decisions so our income will positively affect the Lord's work? Our relationship with God is influenced in great part by our attitudes and by our actions. Our giving is an outward expression of a deep spiritual commitment and is an indication of a willing and grateful heart.

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