



# God's Provision, Our Stewardship

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*Charles F. Stanley - In Touch Ministries*



*For everything,  
a season,  
and in everything,  
prayer.*



SEASONS OF PRAYER

# A GENEROUS LIFE

Jesus paid it all. But after we accept His generous gift of salvation, He invites us to pay it forward. “If anyone wishes to come after Me,” He said, “he must deny himself, and take up his cross and follow Me” (Matt. 16:24). Instead of living for ourselves, He invites us to live for the sake of others, as He did—for God so loved the world, that He gave up what He valued the most in order to give us the gift of eternal life (John 3:16).

However, while we’re grateful for the generosity we receive from Christ and others, we can have a hard time being generous ourselves. We know the value of a gift is in the sacrifice, because it costs the giver something to give it to us—and that can be scary. So, we strive for self-sufficiency instead. This makes us greedy, because we don’t know what the future holds and what we will actually need in the days ahead. Chasing the unknown, we work ourselves to the detriment of our relationships and ourselves. We steal, hoard, and withhold from others, all for the sake of our own sense of security.

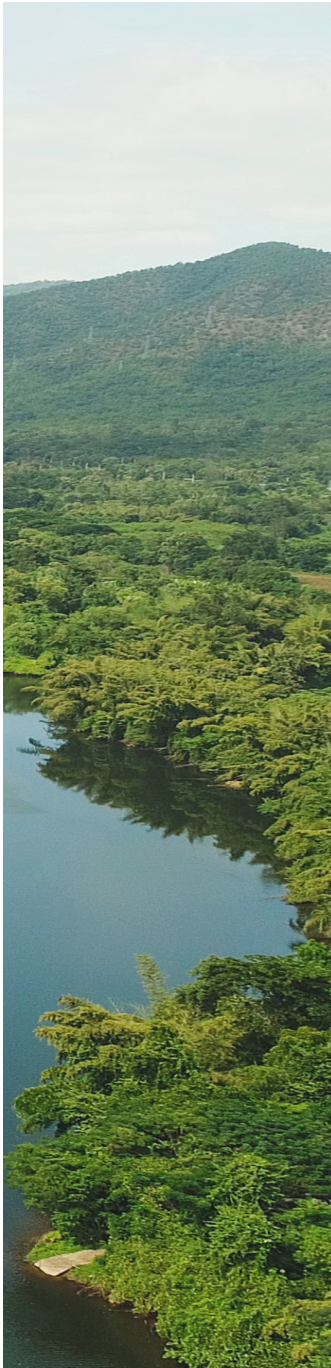
Jesus warns us against such self-centered attitudes: “Guard against every kind of greed. [For] life is not measured by how much you own” (Luke 12:15 NLT). Instead, life is much more about giving yourself away—and the Lord rewards our generosity. The author of Hebrews reminds us, “do not neglect doing good and sharing, for with such sacrifices God is pleased” (Heb. 13:16).

That’s why we’ve compiled this booklet full of Dr. Stanley’s teachings on how we can be good stewards of our time, talents, and money. As Solomon wisely noted: “There is one who scatters, and yet increases all the more, and there is one who withholds what is justly due, and yet it results only in want” (Prov. 11:24). We hope the Lord uses this booklet to help you prayerfully make wise decisions regarding your personal resources and to join Christ in living a generous life.

**From your friends at**  
In Touch Ministries

## LUKE 12:42

Who then is the faithful and sensible steward, whom his master will put in charge of his servants, to give them their rations at the proper time?



## 02

# WISE STEWARDS

Life is full of decisions: What's the best use of our time, gifts, and resources? How should we provide for the people in our care? What should we do to contribute to the welfare of our communities? That's why it's so important to have a plan for making wise choices. This is something many people never consider, yet the Bible is filled with verses about prayer and discovering God's will. If we follow a plan based on God's Word, we'll make decisions wisely and avoid the difficulties and heartaches that come from wrong choices.

A key to making wise decisions is found in Psalm 25:12, which says, "Who is the man who fears the LORD? He will instruct him in the way he should choose." God's guidance is promised to those who fear Him. This doesn't mean we're supposed to be afraid of Him, but that we have an attitude of reverence and absolute dependence upon Him. The LORD is willing to give us direction and answer our requests, but it may not be in the manner or time we expect or desire. To make wise choices, we need to rely on a plan based on God's Word. The following steps will prepare us to receive and hear His guidance.

## STEP ONE: CLEAR YOUR HEART OF ANY KNOWN SIN.

Sin introduces confusion in our minds and hinders us from receiving divine direction. The Bible is the record of the mind and heart of God. Those who heed it are wise, Spirit-filled, and obedient, and they receive His guidance because nothing obstructs their communication with Him. Before we can hear from the Lord, we must clear out anything in our lives that clouds our thinking or blocks His guidance.

- **FIRST OF ALL**, we should ask the Lord to show us if there's something sinful in our lives that is keeping us from hearing the truth. It could be a relationship, a habit, a thought pattern, or anything contrary to God's will. The Holy Spirit will be faithful to point out whatever needs to be addressed.
- **NEXT**, confess the sin by agreeing with God that it should not be a part of our lives.
- **THEN**, repent by turning away from that sin because it doesn't belong in the life of a believer, and we desire to live in obedience to God.



## STEP TWO: BRING OUR DESIRES TO A POSITION OF NEUTRALITY.

This can be a real battle when our desire for a particular course of action is strong. However, if we want to receive God's guidance, we must be willing to yield our preferences to Him and say, "I want to know what You want me to do." The first time we voice these words we may not actually mean them because our thoughts are still focused on what we want. However, God hears this kind of prayer, and we can trust Him to guide us when we open our minds and hearts to His plans, knowing they are in our best interest.

## STEP THREE: EXERCISE PATIENCE.

Sometimes we may have to pray for a long time before God gives us an answer. He promises that if we ask and seek, we will receive and find, but He doesn't say we will get an immediate response (Matt. 7:7). Therefore, to receive His best, we must be willing to wait for His timing. Waiting upon God means we live in confident expectation of His actions on our behalf and refuse to run ahead of Him or try to solve our problems on our own.

## STEP FOUR: BE ALERT TO PRESSURE.

The pressures we face when making decisions come from two places.

**EXTERNAL PRESSURE.** Friends and family may offer us their advice or urge us to quickly make a choice before we've heard from the Lord. However, they don't really know God's will on the matter, and their guidance may be offered out of a desire to please us so we'll be happy. It's better to be cautious about others' well-meaning advice, and wait for God's timing and direction.

**INTERNAL PRESSURE.** Sometimes we put pressure on ourselves to make the choice without God's input because we fear loss or don't want to go in a direction we think He's leading us.

## STEP FIVE: PERSIST IN PRAYER.

First Thessalonians 5:17 says, "Pray without ceasing." Even if




we see no sign of an answer, we must not give up. While we are waiting, God is teaching us to trust Him. He wants us to move from doubt, fear, and unrest to confidence in Him and His timing.

### STEP SIX: REST IN GOD'S PROMISES.

The Bible is our most valuable resource when we have a decision to make because it's the mind of God in print and is filled with His wisdom. If we want to know what He thinks about anything, all we have to do is read His Word. It's like a filter that sifts out the worldly thinking that continually bombards us. He also builds our faith with His sure and unfailing promises.


### STEP SEVEN: WAIT FOR HIS PEACE.

The Greek word for peace means "to bind together." When we are in agreement with God on the decision, we are bound together with Him. That's when His peace rules in our hearts (Col. 3:15). 

## 03

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# FAITH AND OUR FINANCES


One particular area in which many people struggle with making wise decisions is their financial stewardship. Thankfully, the Lord often speaks about money in Scripture. In fact, there are more verses about this subject than there are about prayer or heaven and hell. Over half of Jesus' parables dealt with financial situations. We'll never go wrong by heeding Scripture's instructions because it's our best guide for personal financial management. 

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# THE WORLD'S VIEWPOINT

The key word that describes the world's perspective is accumulation. It's all about receiving. The goal is to get as much as we can and keep as much as possible for the future. The primary focus is self-interest—personal desires, needs, pleasures, and security—and protecting what we have.

This worldview promises happiness and financial security for those who accumulate an abundance, but these are empty promises. Some of the richest people in the world are the most miserable, and there is no guarantee that their wealth won't be lost tomorrow. 

## GOD'S VIEWPOINT

What we believe always influences how we handle money. That's why it's important to let our convictions be shaped by what the Lord says. Let's consider what Scripture has to say about our finances:

- **GOD OWNS IT ALL.** According to Psalm 24:1, "The earth is the LORD's, and all it contains, the world, and those who dwell in it." This is the first and primary truth we must understand. Everything we consider to be ours is really His.
- **WE ARE STEWARDS OF GOD'S MONEY.** If the Lord owns it all, then we are the stewards or managers of His possessions. Everything He entrusts to us is to be used as He directs.
- **THE LORD'S KEY WORD IS DISTRIBUTE.** Unlike the world's view, which emphasizes accumulation, God wants us to give away what He gives us. Instead of working to receive all we can, we need to become people who work to generously share all we can. According to Philippians 3:20-21, "Our citizenship is in heaven, from which also we eagerly wait for a Savior, the Lord Jesus Christ; who will transform the body of our humble state into conformity with the body of His glory."

These earthly bodies are not fit for life in heaven. Therefore, when Christ returns for us, He's going to transform them into bodies like His. Although we don't know exactly what we'll look like, we can be sure that our new heavenly bodies will be far more glorious and healthy than the ones we have now. 🌿

## TWO ASPECTS OF GIVING

**GOD'S ENCOURAGEMENT.** When Christ talked about generosity, He encouraged His followers, saying, "Give, and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return" (Luke 6:38). What we do with our money demonstrates our character and determines what responsibilities God will entrust to us. Either we rely upon ourselves to get whatever we can, or we give as God directs and gratefully receive whatever He provides for us. The Lord not only owns everything, but He also has complete control of it and can direct it to us if He chooses. And while we may not always receive financial blessings in return for our generosity, if we give to Him as He desires, He will reward us in a special way for our obedience.

**GOD’S WARNING.** “But those who want to get rich fall into temptation and a snare and many foolish and harmful desires which plunge men into ruin and destruction. For the love of money is a root of all sorts of evil, and some by longing for it have wandered away from the faith and pierced themselves with many griefs” (1 Tim. 6:9–10). Money can be a dangerous possession when it’s not under God’s control and in keeping with His will and purpose. Instead of longing for riches and falling into temptations and snares, the LORD says, “Flee from these things, you man of God, and pursue righteousness, godliness, faith, love, perseverance and gentleness” (v. 11). 🌿

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## THE CHOICE

After hearing God’s encouragement and warning, we must each make a choice. One option is to be obedient to the Lord in our giving and trust Him to keep His promise to provide for us. The other alternative is to seek great financial standing through accumulation, even if it requires going into debt. The second method never leads to happiness, because true joy is only found in a right relationship with God and obedience to His will. 🌿

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## A PLACE TO START

Thankfully, God teaches us another way—a fiscal policy with a guaranteed promise. We need only to do our part. In Malachi 3:10, He explains, “Bring the whole tithe into the storehouse, so that there may be food in My house, and test Me now in this, ’says the LORD of hosts, if I will not open for you the windows of heaven and pour out for you a blessing until





it overflows.” God’s policy requires us to step out in faith and actively participate in His plan. As we see from this principle found in Malachi, the Father tells us to “bring the whole tithe into the storehouse.” But what exactly does this mean?

First, the tithe is 10 percent of what we produce or earn. When we give a portion of our income, we express our faith and understanding that everything we have comes to us from His hand. Second, the tithe is fair. Each one is to give in proportion to what he or she has been given. Third, the tithe helps the local church meet needs and accomplish the work God calls it to do. 

## 09

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# THE PURPOSE OF THE TITHE

You may be wondering why God would ask believers to tithe and why it is an important principle, especially during difficult economic times. This is because of its benefit to your spiritual and financial health, as well as your community.


### THE TITHE PROVIDES FOR THE WORK OF THE LORD.

The tithe not only took care of the temple and church house, but it was also intended to meet the needs of the poor and disadvantaged. Before Social Security or Medicare, people looked to the church to help them (Acts 2:44-47). When believers are faithful to tithe, the church can reach more people with the gospel and give the assistance they need.

### THE TITHE PROVES THE FAITHFULNESS OF GOD.

When you and I tithe, the Lord promises to bless us. He says: “Test Me now in this . . . I will . . . pour out for you a blessing until it overflows” (Mal. 3:10). Although this may be a difficult time to prove the truth of this promise, it is also the best time to see God’s faithfulness at work and to deepen our relationships with Him. He can make the 90 percent we have left over stretch further than if we kept the 10 percent due Him. Therefore, test Him and allow Him to intervene in your finances because you know He is absolutely trustworthy to keep His Word and provide for you.

### GIVING HONORS GOD.

The final purpose for the tithe is to give us an appropriate way to express our reverence for the Lord. The Father is worthy of our obedience and trust because He is the source of every good thing we have (James 1:17). We honor Him as sovereign God when we acknowledge that all the blessings we have begin with Him. We will never be in need when we obey God because He will never let us down. 

## THE PROMISES

Those who have claimed the Lord's promise to provide have not been disappointed. He has transformed their lives. He can change yours as well. Here are His promises:

- **"I WILL ... OPEN FOR YOU THE WINDOWS OF HEAVEN"** (Mal. 3:10). In other words, you will experience the Lord's provision firsthand.
- **"I WILL ... POUR OUT FOR YOU A BLESSING UNTIL IT OVERFLOWS"** (v. 10). As you honor God, He increases the blessings in your life in wonderful ways you could never imagine.
- **"I WILL REBUKE THE DEVOURER"** (v. 11). The Father will protect you and your possessions.
- **"ALL THE NATIONS WILL CALL YOU BLESSED"** (v. 12). The Lord will give you a powerful testimony among your friends and loved ones. Many will know Him because of your obedience. 🌿

## TWO COPPER COINS

Even with such wonderful promises, many people fail to follow this principle. It could be from a spirit of rebellion, unbelief, or covetousness. But regardless of the reason, the consequences are significant: We will miss God's provision and blessings; we will experience the effects of our disobedience in other areas of our lives; we will be outside the Father's protection; and we will damage our testimonies because of our unbelief in His provision for us.

You may believe you don't have enough to give a tenth of your income to the Lord, but the truth is, you cannot afford not to tithe. The blessings you miss are too great, and the consequences you face are too devastating.

In Mark 12:41-44, Jesus spoke of a woman who had to sacrifice a great deal to tithe. Although others gave much more, Jesus commented about her offering. He said, "This poor widow put in more than all the contributors to the treasury; for they all put in out of their surplus, but she, out of her poverty, put in all she owned, all she had to live on" (vv. 43-44).

Do you think the Lord needed her two copper coins? No. But did He honor her trust in Him? Absolutely! Likewise, God neither needs nor wants your money. What He desires is an intimate relationship with you—to bless you and teach you to depend upon Him. And when you trust the Lord with all that you have, He will change your situation and desires.

Do you believe the Word of God? Do you have confidence the Father will save you and provide for your needs? Do you believe His plans are in your best interest? Then trust Him with your resources and watch as He provides for you. It all comes down to obedience and faith. Surely He will fulfill His promise to bless your obedience in ways you could have never imagined! 🌿



## A PRAYER FOR GENEROSITY

### DEAR HEAVENLY FATHER,

All we have belongs to You. While we fall into patterns of striving for more, You call us to strive for less. The more we hold on to, the less we will have, for You will not pour blessings upon our tightly clenched fists. We must distribute our God-given resources with open hands, trusting You to provide for our every need. You know exactly what we need—and we need only to open our eyes, hearts, and hands to Your goodness and guidance. May we seek to be generous, both in the giving and receiving of Your blessings. Show us how to lay up treasures in heaven instead of simply acquiring worldly wealth, for only one has eternal value. Amen.



## THERE'S MORE

For more ebooks from the Seasons of Prayer series, visit [intouch.org/pray](https://intouch.org/pray).

IF YOU'D LIKE TO KNOW WHAT IT MEANS TO HAVE A RELATIONSHIP WITH GOD THROUGH JESUS CHRIST, VISIT [INTOUCH.ORG/BELIEVE](https://intouch.org/believe) YOU CAN ALSO CONTACT US AT [INTOUCH.ORG/CONTACT](https://intouch.org/contact) OR CALL 1-800-789-1473.



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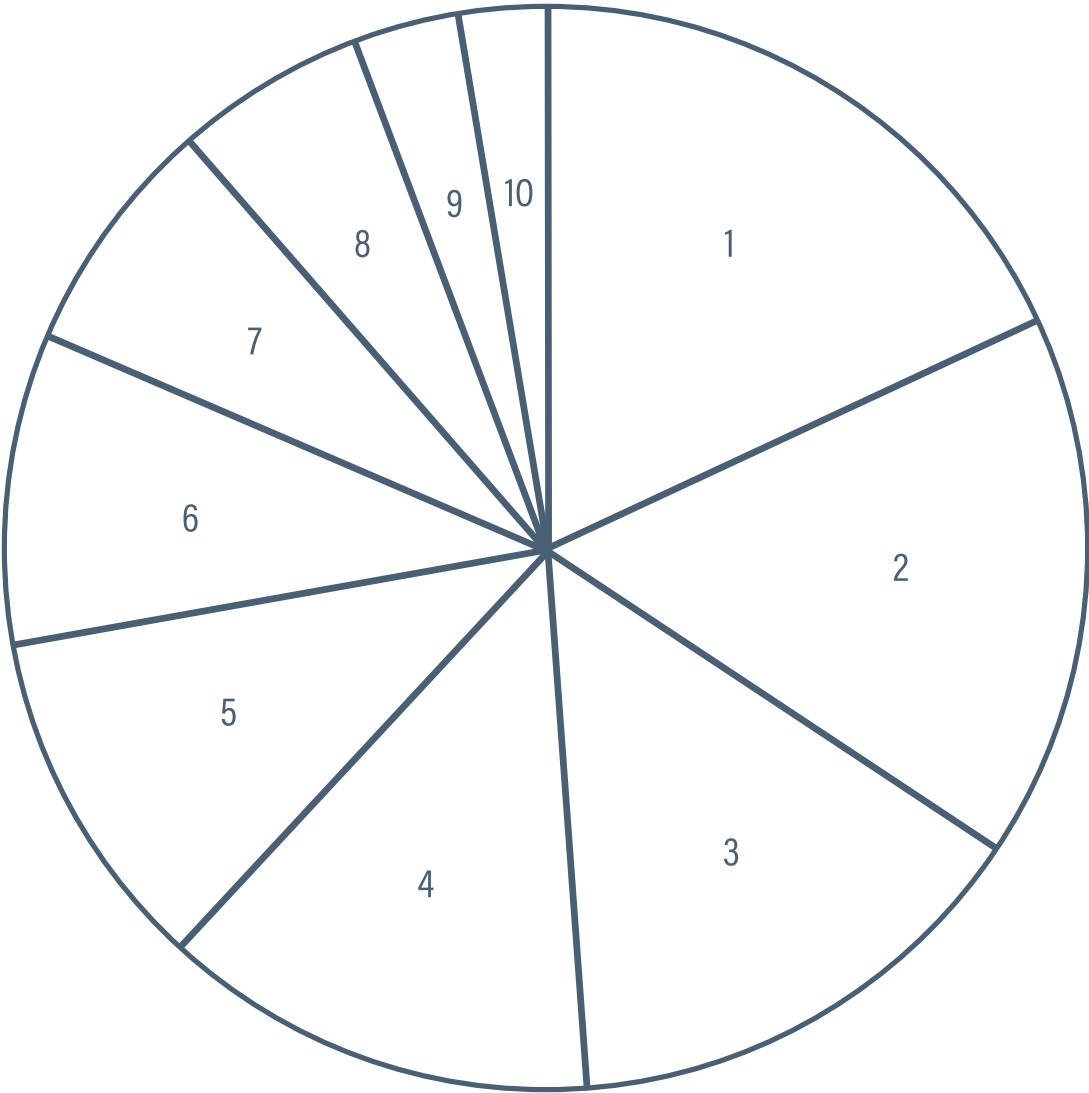
# FINANCIAL TRACKING SHEET

While we may have many resources available to us, the easiest one to start tracking is our finances. Each day, record your expenditures on this sheet. (Don't forget subscriptions and digital purchases.) At the end of the week or month (however often you intend to review your behavior), take a set of colored pens or pencils and give each line item a colored category (i.e. gas is blue, food is green, etc.). Add up the numbers for each color. Then, take the top ten biggest numbers and fill in the pie chart with those categories in descending order. The chart won't be entirely accurate, but it will give you a visual representation of where your resources are going. Ask God to show you what you need to change in order to use your resources in a way that better glorifies Him.

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TRACK YOUR RESOURCES



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