

# Stewardship Primer

## 1. God's Ownership

- God created all – Gen. 1:2 / John 1:1 / II Nephi 1:95 / D&C 17:4a
- All things belong to God – Psalms 24:1 ; 50:10 / D&C 101:2c
- “God is the supreme owner of life and all material things. It is impossible to think straight and not trace this ownership to him as both the Creator and Giver of all things...”

- *Priesthood Manual, pg 68*

## 2. Man's Stewardship

- We are agents – Gen.7:40 / D&C 28:9b / II Nephi 1:99,116-120
- Stewardship is always voluntary—an act of obedience through agency
- Stewardship is never a test of our faith, but is an act of our faith
- D&C 147:5a – Our response to the ministry of Jesus
- “What Stewardship is NOT – It is not just about money. Stewardship is the sum total of man's attitude and reaction toward the Divine Creator and His creation. Man is the responsible servant entrusted with and commissioned to rightly handle all things that God's gives to his care and keeping.” - *This is Stewardship*

## 3. Purposes of the Financial Law

- D&C 28:9 – To God all things are spiritual
- Matt. 6:19-22 – The spiritual basis of the Financial Law
- Where your treasure is, there will be your heart

## 4. Accountability

- Give an account of thy stewardship – Luke 16:1,2 / Rom. 13:6,7 / Heb. 7:4-6 / D&C 129:8 ; 69:2 ; 101:2
- Matt. 24:55 – The Lord WILL return (in this life or the next)
- D&C 72:1 – Required of every steward to render an account
- D&C 118:4c – Don't deceive yourself
- Matt. 25:14-31 / Luke 19:12-25 - God will judge
- We CAN fulfill our accountability to the Lord – I Nephi 1:65

## 5. Tithing

- The Tithe involves paying one tenth of your net worth and afterward paying one tenth of your increase annually after deducting your necessary living expenses.
- Deut. 14:22 – Tithe all the increase of thy seed
- Prov. 3:9 – Honor the Lord with the first fruits of your increase
- Gen. 14:37-39 ; 14:20 ; 28:20-22
- D&C 64:5a ; 114:2 – More reasons to tithe
- D&C 106:1 / Mal. 3:8-10 / III Nephi 11:11,13 / Alma 10:8
- Should still be conducted in our current scattered condition – D&C 114 (Oct 1861) / RLDS Church History vol 3, pages 453-454

## 6. Budgeting Basics

- I Tim. 3:4 – Be one that rules (manages) your own house well
- I Tim. 6:7 – God owns everything
- Luke 14:28-31 – Think ahead and avoid problems
- Proverbs 24:3,4 – Keep good records
- Proverbs 14:15,16 – Get educated
- D&C 72:1c – Render an account
- Start with your current situation – determine how much you make, how much you owe, and how much you usually spend
- Next, you must begin to develop a spending plan – this should include analyzing every area of your current spending and identifying problems
- The most important step is for you to pray about your budget – ask for God's direction so that His will may be reflected in your finances
- Lastly, follow through with your plan and stick to it

## 7. The Love of Money

- I Tim 6:10 – The *love* of money is the root of all evil
- Mark 10:15-21 – The rich young ruler; where did he place his trust?

## 8. Money is Just a Tool

- Money is neutral; what is important is our attitude towards it
- Money can be a powerful external indicator of our internal attitudes and desires (Proverbs 23:7)
- Jacob 2:23,24 – Seek for riches to fulfill God's desires

## 9. Other Concepts

- Consecration of Surplus – D&C 106:2 ; 18:5 ; 42:8 ; 70:2
- Surplus is that part of a man's possessions, whether moneys or properties, of which he has no present or immediate need
- Storehouse – D&C 42:14 ; 77:1 ; 51:4
- To supply for the poor and needy, provide inheritances for those unable to provide their own, give assistance to men in business, provide security for the church
- Inheritance – D&C 45:12 ; 48:2 ; 51:1 ; 57:1,3,4 ; 58:7-11 ; 70:4 ; 72:4 ; 82:1,2 ; 87:7 ; 91:4 ; 93:1 ; 101:4,6,8
- Those things needed for a person to earn a living
- Oblation – I Corin. 16:1,2 / D&C 59:2



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