

PASTORS

# Vol. 14 -- Steward Church Finances

*Financial stewardship for pastors: a theology of money, how to preach about giving, budget governance, compensation transparency, and cultivating congregational generosity*

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*Equipping pastors and leaders to serve with excellence, integrity, and lasting Kingdom impact.*



# A Biblical Theology of Money and Stewardship

Money is the subject Jesus addressed more than almost any other in the Gospels -- more than prayer, more than faith, more than eternal life. His parables about the talents, the minas, the unjust steward, the rich young ruler, the rich man and Lazarus, and the widow's mite collectively present a comprehensive theology of wealth, generosity, and the relationship between temporal resources and eternal reality. The pastor who preaches this full theology -- not just the generosity parts, but the warning parts, the judgment parts, the structural justice parts -- will produce a congregation whose relationship with money has been genuinely transformed by the Gospel.

The foundational premise of biblical stewardship is that ownership is a divine attribute. "The earth is the LORD's, and everything in it, the world, and all who live in it" (Psalm 24:1). Every dollar in every pocket belongs ultimately to God. The congregation's tithes and offerings are not gifts to the church -- they are the return of what was always God's to the purposes God defines. The pastor who has internalized this theology will lead a congregation that gives differently, spends differently, and views the church's financial resources as a sacred trust rather than an institutional asset.

*"Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work."*

-- 2 Corinthians 9:7-8

## Teaching Stewardship: How to Preach About Money Without Losing You

Preaching about money is one of the most anxiety-producing aspects of pastoral ministry, and the anxiety is understandable. Money is the most personal subject in most people's lives. It is the place where theology most visibly intersects with daily choices. A poorly handled stewardship sermon will generate resentment, cynicism, or withdrawal. A well-handled one -- theologically grounded, pastorally wise, personally costly (the pastor's own generosity must be visible, not just theoretical) -- is one of the most transformational sermons a pastor can preach.

The most effective stewardship teaching is not primarily about tithing as a financial obligation. It is about the spiritual formation that generosity produces. Randy Alcorn's research is illuminating: people who give significantly to Gospel purposes consistently report that their giving has produced more joy, more freedom from the anxiety of materialism, and more genuine spiritual growth than almost any other single practice. Tithing is not primarily a funding mechanism for church operations -- it is a spiritual discipline that attacks the idol of money at its root and produces the kind of freedom that Jesus described when he said "where your treasure is, there your heart will be also" (Matthew 6:21).

## Preaching a Full-Year Stewardship Curriculum

Effective stewardship teaching is not a single annual appeal -- it is a year-round curriculum woven into the regular teaching ministry. This curriculum addresses: the theology of work (all work is a vocation through which we participate in God's provision for the world); the theology of enough (the counter-cultural claim that contentment is possible and that the accumulation of more does not produce more joy); the theology of generosity (giving as participation in the divine nature, as a resistance practice against materialism, as the expression of Kingdom priorities); the theology of debt (the warnings of Proverbs and the New Testament against financial bondage that limits Kingdom investment); and the theology of eternal investment (Jesus's instruction to "store up for yourselves treasures in heaven," Matthew 6:20 -- a literal investment instruction with an eternal return).

## **Managing the Church Budget: Practical Stewardship**

The church budget is not merely a financial document -- it is a theological statement. What the congregation chooses to fund, in what proportions, with what priorities, reveals more about its actual values than any mission statement ever written. A budget that invests 80% in staff and facilities and 2% in local and global mission is making a theological claim, whether or not the congregation intends it. The pastor who leads the budget process with theological intentionality -- asking "does this allocation reflect our stated commitment to the mission of God?" -- will produce a budget that is also a discipleship instrument.

Budget development should involve the congregation in a meaningful way. Not every congregation member needs to vote on every line item, but the congregation's sense of ownership over the budget -- their understanding of what it funds and why -- is directly related to their willingness to fund it generously. Annual "state of the church" financial presentations that are transparent, narrative-driven (here is what your giving accomplished this year), and vision-oriented (here is where we are heading and what it will require) produce congregations that give with understanding and enthusiasm rather than obligation.

## **Pastoral Compensation: A Difficult Conversation**

The pastor's own compensation is one of the most emotionally charged governance conversations in congregational life. The pastor who is underpaid is vulnerable to financial stress that undermines his ministry effectiveness, tempted to supplement his income in ways that compromise his pastoral independence, and at risk of burnout or departure for financial reasons. The pastor who is overpaid -- particularly in a congregation with limited resources -- is a source of legitimate congregational resentment and a poor steward of the community's generosity.

The most important principle in pastoral compensation: the board, not the pastor, should determine pastoral compensation, with the pastor fully recused from those discussions. The compensation should be benchmarked against comparable ministry roles in similar-size congregations in the same region (Compensation Survey data from the Gospel Coalition, Christianity Today, or denominational resources provides this data). It should be reviewed annually. And the pastor should never be the primary advocate for his own compensation -- he should trust the board to be fair and demonstrate that trust by recusing himself fully.

## **Reflection Questions**

(continued)

1. What is your own relationship with money and generosity? Are you a generous giver? Does your personal financial life reflect the theology you preach? Is your own giving level something you would be comfortable having the congregation know?
2. How consistently and how theologically do you preach on financial stewardship? Are you giving the congregation the full biblical theology of money, or the portion that feels least likely to generate discomfort?
3. Does your church budget reflect your congregation's stated mission priorities? If not, what would need to change?

*The congregation's financial generosity is one of the most profound spiritual acts available to a community of faith. It is the concrete, costly expression of a theology that says: eternal things matter more than temporal things, and the mission of God matters more than my comfort. Help your congregation to know this not just in their minds but in their bank accounts. That is where transformation becomes visible.*

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