CHRISTIAN
PLANNING
a division of Puckett Financial Group

STEWARDSHIP

A Biblical Vision from Creation to New Creation

GOD OWNS. WE STEWARD. CHRIST REDEEMS. AND THE SPIRIT FORMS.

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WELCOME

A Note from Jacob

Money can be measured down to the penny and still be difficult to understand.

I have spent years sitting across from people who know exactly what they own, what they owe, and what their plan says should happen next. Many of them have made wise decisions for a long time. And still, somewhere beneath the projections and account statements, another set of questions is waiting: What is all of this for? What is enough? What are we becoming as we build, save, spend, and plan?

Those are not less practical questions. They are the questions that tell the practical ones what they are for.

This is not a list of rules, and it is not a substitute for a financial plan. It is an invitation to begin one step earlier. Before we ask what to do with money, Scripture asks a prior question: Whose is it?

That is where stewardship begins.

Jacob Puckett, CFP®

INTRODUCTION

The Question Underneath the Questions

Picture a couple at the kitchen table after the kids are in bed. Laptop open. A notebook between them. On the screen is a number they once thought would feel almost impossible to reach.

Maybe the business finally turned a corner. Maybe an inheritance arrived. Maybe they simply kept saving through a long series of ordinary months. Whatever the path, the feeling in the room is warm and real and earned: *We did it. We sacrificed. We were disciplined. And now here it is.*

You know this couple. You may have been this couple. I have been this couple, sitting in the particular satisfaction of a financial milestone and feeling something that was part gratitude, part pride, and part something I could not quite name. A tightening. A quiet, almost reflexive grip: *We built this. We decide what happens with it.*

In the legal sense, of course, the money is theirs. Their names are on the accounts. Their signatures are on the tax return. They made the decisions and lived with the tradeoffs.

But after the first sense of accomplishment settles, another question enters the room:

> ***What is all of this for?***

I work in financial planning. Our industry is very good at practical questions. How much should we save? When can we retire? Are we taking too much risk, or too little? How do we prepare for what we cannot predict? Those questions matter. I make a living helping people answer them, and they deserve technically serious answers.

But they are not the deepest questions in the room.

A retirement decision carries a view of work and purpose. A risk decision carries a view of security and control. A family goal carries a view of what a good life looks like. Financial decisions are never merely technical because people are not merely technical. We bring our loves, fears, histories, relationships, and convictions into every choice, whether we name them or not.

A spreadsheet can tell us what may be possible. It cannot decide what is fitting. An account statement can tell us what we have. It cannot tell us who we are. A plan can be mathematically sound and still leave the most important question unanswered.

And when that question remains unanswered, money starts doing work it was never meant to do. We ask it to quiet our anxiety. We feel guilty because we have more than someone else and do not know what faithfulness requires. We keep money private, even from the people closest to us, because naming the fear or desire beneath a decision feels more vulnerable than discussing the numbers.

I have watched financially established households carry all three at once: anxiety, guilt, and isolation. I have carried them too. More information helps, but information alone cannot tell us what money is for. We need a better story.

Most Christian financial teaching starts with the same assumption as the rest of the industry: *This is my money.* Then it asks what God would have me do with it. The question sounds faithful. But Scripture begins further back. It does not begin with our money. It begins with God's world.

That changes the first question. Instead of beginning with, "What should we do with our money?" we begin with:

> ***What does faithfulness look like with what has been entrusted to us?***

It sounds like a small shift. The number on the screen has not moved. But the meaning of the number has.

There is a better story. And it starts further back than we usually think.

CHAPTER ONE

The Story Underneath the Story

Who Owns This?

The Bible's first economic claim is not about saving, spending, or giving. It is contained in the first sentence of Scripture: "In the beginning, God created the heavens and the earth" (Genesis 1:1).

God did not discover the world, inherit it, or purchase it from someone else. He brought it into being. Christian theology has called this *creation from nothing*, and the implication for ownership is immediate. Nothing exists independently of God. Nothing arrived before him with a competing claim attached.[1]

The Psalms make explicit what Genesis assumes:

> *"The earth is the LORD's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers."*
>
> **Psalm 24:1–2 (ESV)**

Psalm 50 widens the claim: every beast of the forest, the cattle on a thousand hills, the world and all that fills it belong to God. He does not own the religious portion while we retain the rest. Ownership follows creation, and creation includes everything.

That means stewardship starts with a prior question most financial conversations skip. Not, *Who earned it?* Not, *Who manages it?* Not even, *Whose name is on the account?* The prior question is, *Who owns it?*

At first, God's ownership may sound restrictive. We are accustomed to thinking that freedom requires ownership and security requires control. But God's ownership is not cold or impersonal. The Owner is the Creator who gives life, sustains the world, and calls his creation good. We live within his care before we ever make a plan.

That is not a minor detail. It changes the weight we carry.

When I live as though I were the ultimate owner, I also make myself the ultimate source of security. Every decision has to make the future safe. Every loss threatens the foundation I have built. Even abundance becomes difficult to enjoy because it must keep protecting me from whatever might happen next.

[1] For the doctrine of creatio ex nihilo and its covenantal implications for divine ownership, see Geerhardus Vos, Biblical Theology: Old and New Testaments (Grand Rapids: Eerdmans, 1948), 27–32.

I have sat across from people with more money than they could spend in several lifetimes, and their shoulders were still up around their ears. They did not need one more projection. They needed relief from the weight of being sovereign.

God's ownership offers that relief. We are responsible, but we are not sovereign. We plan, but we do not have to pretend that planning gives us control. We work diligently, but we do not carry the future alone. The Owner is not pacing the floor at three in the morning wondering whether the market will hold.

Genesis 1 also says something about the kind of world God owns. The chapter moves through ordered work, repeated declarations that the work is good, and then the seventh day, when God rests.

That rest is not recovery from fatigue. In the ancient temple-building world of Genesis, a deity's rest could signify taking up residence and rule in a completed dwelling. Read alongside the Bible's later throne-and-temple language, Genesis 1 presents creation as God's temple-world. "Heaven is my throne, and the earth is my footstool," the Lord says in Isaiah 66:1. The whole world is the place of his presence and rule.[2]

This is a strong biblical reading of the chapter, not the only thing Genesis 1 teaches. It does not make the material act of creation less real. It makes the material world more significant. A garden, a home, a workshop, and a business all exist within the world God made to be his dwelling.

Human activity in that world is never spiritually neutral. It can honor the Owner or ignore him. It can serve a neighbor or use one. It can receive creation as gift or treat it as raw material for the self. In that sense, ordinary economic activity has a liturgical dimension. Whether we notice it or not, we handle God's world before God's face.

I want to be careful here. "God owns" does not mean legal ownership is pretend, planning is unnecessary, or losses do not hurt. Stewardship is not passivity with a Bible verse attached. It is real responsibility carried beneath a greater reality: the world belongs to God, and so do we.

It also means material things are not spiritually suspect. Genesis calls creation good before it warns us about wealth. Eden is not a monastery. It is a place of trees pleasant to the sight and good for food, watered and fruitful, with gold and precious stones in the surrounding land (Genesis 2:9–12). God does not put Adam in a bare room to teach him detachment. He places him in a world of generous provision and says, in effect, *Tend this.*

[2] For the cosmic-temple reading of Genesis 1 and divine rest as enthroned residence, see G. K. Beale, The Temple and the Church's Mission: A Biblical Theology of the Dwelling Place of God (Downers Grove: IVP/Apollos, 2004), 29–80; and John H. Walton, The Lost World of Genesis One: Ancient Cosmology and the Origins Debate (Downers Grove: IVP Academic, 2009), Propositions 5–10. Walton's functional account should be held alongside a robust affirmation of God's material creation.

Homes shelter people. Businesses create useful work. Savings create resilience. Money can serve families, churches, neighbors, communities, and callings. If you have done well through faithful work and real provision, the biblical response is not automatic guilt. It is gratitude joined to responsibility.

The point is not to care less about material life. It is to see material life more truthfully, as part of God's world, received with gratitude and managed under his loving authority.

The account may carry your name. The title belongs to someone else.

PAUSE AND REFLECT

Where are you carrying the weight of an owner right now? What might become lighter if you remembered that responsibility is real, but the future is not yours to hold together?

The Image of God and the Creation Mandate

Picture the scene. God has just made everything: light, land, ocean, every living thing. Then he hands meaningful responsibility to creatures who have been alive for about five minutes.

> *"And God blessed them. And God said to them, 'Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth.'"*
>
> **Genesis 1:28 (ESV)**

The church has a word for this arrangement: stewardship. Unfortunately, *stewardship* is one of those words that often arrives just before a pledge card. We hear it and think giving campaign.

The biblical idea is much larger.

Genesis introduces humanity with unusual care: "Let us make man in our image, after our likeness" (Genesis 1:26). The image of God includes more than our work. It speaks to human dignity, relationship, and our unique place within creation. But in Genesis 1, the image is immediately connected to a task.

In the ancient world, kings placed images of themselves across their realms as signs of royal authority. The image represented the king's rule in the king's name. Genesis takes a concept normally reserved for kings and gives it to all humanity. Men and women are the living images of the Creator-King, placed in his world to represent his wise rule.

That is why the language that follows is royal: fill, subdue, have dominion. The Hebrew verb *radah*, translated "have dominion," carries the idea of rule. In this context, however, that rule is derived rather than absolute. Humanity is not given the world as an independent possession. We receive real authority under the authority of the King.[3]

Not an owner. A deputy.

The distinction matters. The authority is real. It is also derived. It is meant to serve the King's purposes, and it remains answerable to him.

This is stewardship in its original form. Not merely taking care of something so that it does not get worse. A steward is trusted. Not parked beside someone else's property with instructions not to touch anything. Trusted to cultivate, protect, decide, and answer.

"Be fruitful" first refers to human beings multiplying and filling the earth with image-bearing life. We should not turn the verse into a command to maximize productivity or investment return. Genesis 1:28 is not a portfolio-growth promise.

But the mandate does include the fruitful development of creation. The earth contains possibilities that human beings are called to cultivate. We plant and harvest. We form families and communities. We make art, establish institutions, develop tools, solve problems, and organize material goods toward useful ends.

The garden was not finished. That is the part we miss. God did not give humanity a completed project and say, "Don't break anything." He gave his image-bearers a world alive with unrealized potential and said, "Be fruitful."

Money is among the created goods we are called to cultivate, guard, and direct toward faithful purposes. But financial increase is not the measure of fruitfulness. Profit can come from exploitation. Growth can consume a family, harden a heart, or leave a neighbor paying the price. A smaller balance may reflect costly faithfulness. Dominion under God cannot mean using people and places for our own enlargement. We represent a King whose rule gives life.

The question is not simply, *Did this grow?* It is, *What grew, who was served, what was protected, and did the work resemble the Owner?*

The commission in Genesis 1 is given to humanity together: "male and female he created them" (Genesis 1:27), and then God speaks to *them*. The verbs are plural. The stewardship mandate was never given to an isolated individual. Fruitfulness is personal, but it is never private.

[3] The Hebrew tselem (image) carries a royal-representative dimension in its ancient Near Eastern setting. See Beale, The Temple and the Church's Mission, 81–87; J. Richard Middleton, The Liberating Image: The Imago Dei in Genesis 1 (Grand Rapids: Brazos Press, 2005), 93–145; and Gordon J. Wenham, Genesis 1–15, Word Biblical Commentary 1 (Waco: Word Books, 1987), 29–32. This functional dimension is central to stewardship but does not exhaust the image of God; in this context radah is royal, ordered, and delegated rather than predatory.

PAUSE AND REFLECT

Where have you equated fruitfulness with financial increase? Who shares the stewardship of your household, and what conversation would help that responsibility become more genuinely shared?

Work It and Keep It

Genesis 1 gives the human vocation a royal shape. Genesis 2 adds a priestly one.

> *"The LORD God took the man and put him in the garden of Eden to work it and keep it."*
>
> **Genesis 2:15 (ESV)**

The two verbs are ordinary and important. *Abad*, translated *work*, can mean to work, serve, or till. *Shamar*, translated *keep*, can mean to guard, watch over, or protect. Adam is a cultivator and a keeper.

Later in Scripture, those two words appear together when the Levites are commissioned to serve and guard the tabernacle (Numbers 3:7–8; 18:5–7). Their ordinary agricultural sense remains present in Genesis. Adam really is meant to tend a garden. But the later priestly use helps us hear another note in the text. The garden is sacred space, and Adam's work is service before God.[4]

Genesis 1 supplies the royal dimension: rule on God's behalf. Genesis 2 supplies the priestly dimension: serve and guard in God's presence. Put them together and the first human being appears as a priest-king in a garden-sanctuary.

This sounds elevated until it is Tuesday afternoon and someone discovers that the estate documents were never signed, the retirement projection rests on an assumption no one can promise, or the insurance no longer fits the family it is supposed to protect.

I have sat in meetings where no one lacked intelligence or good intentions. The plan was still unfinished. The tradeoff still needed to be named. Someone had to slow down, tell the truth, make the call, or ask for help.

That too is stewardship.

To *work* what has been entrusted is to cultivate its possibilities. To *keep* it is to guard what should not be casually lost. In a financial life, both matter. A household needs to build, but it also needs to protect. A business

[4] The pairing of abad (work or serve) and shamar (keep or guard) appears in Numbers 3:7–8 and 18:5–7 for Levitical service at the tabernacle. Their ordinary agricultural sense remains present in Genesis 2:15; their paired priestly use adds a cultic dimension to Adam's garden vocation. See Beale, The Temple and the Church's Mission, 66–80; Wenham, Genesis 1–15, 67; and Gordon J. Wenham, "Sanctuary Symbolism in the Garden of Eden Story," Proceedings of the World Congress of Jewish Studies 9 (1986): 19–25.

needs imagination, but it also needs limits. Good intentions do not make inaccurate information accurate. A good steward learns what is in his hands and tends it well. Competence is one way we love our families and neighbors in the details.

But competence needs a direction. Maximum accumulation is not a purpose. Sometimes faithful management means building. Sometimes it means preserving. Sometimes it means spending, sharing, waiting, or changing course. The spreadsheet is useful. It just cannot tell us what the spreadsheet is for.

Work appears before the Fall. The curse of Genesis 3 does not create work; it corrupts work with toil, resistance, frustration, and sweat. The creation story also gives us rest. Sabbath is a repeated refusal to act as though the world depends on our uninterrupted effort. The steward can stop because God's providential care does not depend upon our uninterrupted labor.

Some of us know how to cultivate and have forgotten how to receive. Sabbath interrupts the machinery. It reminds us that fruitfulness is gift before it is achievement.

Work it. Keep it. And then stop long enough to remember whose garden it is.

PAUSE AND REFLECT

What has God especially entrusted to you in this season: money, work, influence, relationships, time, or opportunity? What needs to be cultivated? What needs to be guarded? Where might faithful rest be part of the answer?

CHAPTER TWO

The Moment Everything Broke

The Closed Hand

The creation mandate is good. We were created good, but we are fallen. The vocation remains, even as sin bends our stewardship inward.

The serpent meets the first human beings in a world of abundance and persuades them to experience gift as deprivation. God has given them a garden. The serpent directs their attention to the one tree they are not permitted to take. Then he offers a different way to be human: stop receiving and start grasping. Stop living as a creature under God's wise authority and seize the right to determine good and evil for yourself.

The Fall is more than a property claim, but it includes one. Adam and Eve reach for what is not theirs to possess on their own terms. The steward behaves as owner.

We know the instinct.

I do not observe it only in clients. I feel it every time I look at a bank balance and sense the gravitational pull of *mine*. My portfolio. My retirement. My financial freedom. The language is ordinary, and legal ownership is real, but beneath it can sit a much larger claim: *I determine the purpose of what I hold. I secure my own future.*

The consequences of that grasping reach directly into economic life. The ground resists. Work becomes toil. Thorns appear. The harvest is no longer reliable. Scarcity and death enter the story. The one who tried to own everything eventually leaves everything behind.

Adam and Eve are also driven from the garden. The priest-king fails to guard the sanctuary and loses his post. Cherubim stand at the entrance, guarding the way back to the tree of life. The human vocation is not erased, but it is now exercised east of Eden, where the work is harder and the heart is bent.[5]

Judgment is not the end of the stewardship story. Genesis 3:15 places a promise inside the ruins: a faithful human is coming who will do what Adam failed to do.

Even there, God preserves the conditions in which stewardship can continue. After the flood, he promises that "seedtime and harvest" will not cease while the earth remains (Genesis 8:22). The harvest is uncertain now, but

[5] The cherubim of Genesis 3:24 correspond to the cherubim guarding Israel's sanctuary imagery in Exodus 25:18–20 and 26:31. See Beale, The Temple and the Church's Mission, 96–97.

the world is not abandoned. In grace, God keeps the field open and the human vocation alive while the story waits for redemption.

The distortions are familiar:

- **Autonomy** acts as though our resources are self-generated and self-directed.
- **Anxiety** asks accumulation to guarantee a future no balance can secure.
- **Greed** turns increase from a means into a master.
- **Hoarding** closes the hand when genuine need is standing nearby.
- **Exploitation** uses entrusted authority to consume another person or place.

If you have managed money for any length of time, you have met all five. Some of them you have met in the mirror.

They also feed one another. Anxiety tells us to grip. Guilt tells us to hide. Isolation keeps anyone from asking what the money is doing to us. We may have a technically excellent plan and still be living from a closed hand.

This is why better information, though valuable, cannot restore stewardship by itself. We do not merely need a more efficient system. We need our relationship to the Owner repaired and our human vocation restored.

PAUSE AND REFLECT

Which distortion is most familiar in your financial life right now: autonomy, anxiety, greed, hoarding, or exploitation? What does it promise you, and what has it actually produced?

CHAPTER THREE

Stewardship in Torah, Prophets, and Wisdom

Sabbath, Land, and Open Edges

The story does not move directly from Eden to Jesus. God forms Israel as a people and writes stewardship into the calendar, the land, the marketplace, and the life of the community.

The order matters. Exodus comes before Sinai. God rescues a people who had lived as property under Pharaoh, carries them through judgment, feeds them in the wilderness, and only then teaches them how a free people lives. Their obedience does not purchase redemption. It is the shape redemption begins to take.

God gives Israel a land and structures life in that land around a single conviction: God owns; they receive; their life together must reflect the Owner's character.

Every seventh day, Israel stops working, and God continues to provide. Every seventh year, the land itself rests. Every fiftieth year comes Jubilee, when land is returned and Israel is reminded that no family can turn God's gift into an absolute possession.

The theological center is stated plainly:

> *"The land shall not be sold in perpetuity, for the land is mine. For you are strangers and sojourners with me."*
>
> **Leviticus 25:23 (ESV)**

Families receive land, cultivate it, inherit it, and depend upon it. But their claim is held inside God's larger claim. They are tenants with the Owner. Sabbath and Jubilee make divine ownership visible in the economic life of a people.[6]

The gleaning laws make the same theology visible at the edge of a field. Farmers are told not to harvest every corner or retrieve every forgotten sheaf. Some productive capacity is intentionally left available to the poor, the sojourner, the widow, and the fatherless (Leviticus 19:9–10; Deuteronomy 24:19–22).

Israel also brings the first portion of the harvest to God before consuming the rest. In Deuteronomy 26, the giver recites Israel's story of rescue while presenting the gift. The firstfruits offering makes memory economic:

[6] On Sabbath years and Jubilee as recurring acknowledgments of God's ownership, see Christopher J. H. Wright, Old Testament Ethics for the People of God (Downers Grove: InterVarsity Press, 2004), 190–210. Deuteronomy 26 joins the firstfruits offering to a recital of God's saving acts, making Israel's economic memory an answer to prior grace.

the harvest begins with God's prior grace, and the first portion acknowledges that everything following it comes from him.

Then the book of Ruth lets us walk into one of those fields.

Ruth arrives in Bethlehem as a widowed foreigner with little social or economic protection. She goes behind the harvesters to gather what remains. Boaz does more than obey the minimum. He protects her, welcomes her at his table, and tells his workers to pull out extra grain for her on purpose. His field remains productive. It is also porous. There is room at its edges for someone whose need he did not cause and whose labor he did not own.

That is not carelessness. It is ownership remembered.

Modern households do not live under Israel's civil law, and a retirement account is not an Israelite field. We should not flatten the distance. But the theological shape still confronts us. Does every edge of our financial life have to be harvested for ourselves? Does our planning leave room for interruption, neighbor, worship, and need?

The Danger of Doing Well

Deuteronomy 8 addresses the reader many of us are most likely to be. Israel is about to enter a land where the people will eat and be full, build good houses, multiply herds, and acquire silver and gold. Moses does not tell them prosperity is proof of compromise. He warns them about what prosperity makes easy to forget.

> *"Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.'"*
>
> **Deuteronomy 8:17 (ESV)**

This warning does not deny their work. They will build the houses. They will tend the herds. Scripture can honor diligence without confusing diligence with self-creation. The danger is that real work and real results become a total explanation: *I did this. Therefore it is mine. Therefore I determine what it is for.*

Prosperity can make remembering harder, not easier. Need makes dependence obvious. Abundance can hide it beneath a convincing record of competence.

That is why gratitude is more than good manners. Gratitude tells the truth about reality. It allows us to name discipline, sacrifice, intelligence, timing, help, opportunity, inheritance, health, and providence without forcing any one of them to carry the whole explanation.

Israel did not live the vision well. Neither do we.

Amos watched merchants waiting for the Sabbath to end so they could return to dishonest scales and the exploitation of the poor (Amos 8:4–6). The people still held worship services. God rejected the worship because it was joined to economic injustice. The Owner cares about what happens after the song ends and the shop opens.

Isaiah condemned those who joined house to house and field to field until no room remained for anyone else (Isaiah 5:8). The problem was not a house or a field. It was accumulation that erased the neighbor. Micah held justice, mercy, and humble walking with God together in one covenant life (Micah 6:8).

The prophets are not hostile to material flourishing. They are hostile to flourishing purchased with someone else's diminishment. They refuse to let worship remain in a religious compartment while money follows another god.

Israel's kings make the same lesson visible through power. Deuteronomy 17 warns the king not to multiply horses, wives, silver, and gold for himself. Solomon eventually does all four (1 Kings 10–11). The steward becomes an accumulator, and the kingdom fractures. Psalm 72 offers the better royal picture: authority directed outward in justice, defending the poor and bringing flourishing to the people. That hope reaches beyond Israel's failed kings toward the faithful King still to come.

Wisdom speaks in a different register. Proverbs honors diligence and then watches wealth sprout wings and fly away (Proverbs 10:4; 23:4–5). Build wisely. Hold loosely.

Ecclesiastes takes us inside a life of accumulation. Houses, vineyards, silver, gold, every visible achievement. The result is not satisfaction but "a striving after wind" (Ecclesiastes 2:11). The problem is not that the things are unreal. It is that they cannot bear the weight of meaning placed upon them.

Psalm 73 gives us the recovery. The psalmist is nearly undone by the prosperity of others "until I went into the sanctuary of God" (Psalm 73:17). In God's presence, comparison loses its authority and the psalmist remembers the only security that can finally hold: "Whom have I in heaven but you? And there is nothing on earth that I desire besides you" (Psalm 73:25).

The law says it structurally. The prophets say it with fire. Wisdom says it quietly. God owns. We answer. Our neighbors matter. Wealth is a gift too unstable and too small to become a god.

And still, none of this makes Israel, or us, into the faithful Steward the story requires.

PAUSE AND REFLECT

Where has prosperity made remembering the Giver more difficult? What "edge of the field" in your financial life could remain open for worship, relationship, or a need you cannot predict?

CHAPTER FOUR

The Fallen Steward and the Faithful One

Where Adam Grasped, Christ Refused

Stay with me. This is where the story turns.

The New Testament presents Jesus not only as the Savior of human beings but as the faithful human being, the One who fulfills the vocation Adam abandoned.

Paul makes the connection explicit. "For as in Adam all die, so also in Christ shall all be made alive" (1 Corinthians 15:22). A few verses later he calls Jesus "the last Adam" (1 Corinthians 15:45). Adam was given a vocation: trust the Creator, serve and guard God's dwelling, exercise authority under God's authority, and bring creation toward fruitful maturity. The Last Adam comes to carry that vocation faithfully.[7]

The wilderness temptation gives us an early glimpse. The setting has changed from a lush garden to a barren place, but the tempter's voice is familiar. Again, a human being is pressed to reach for provision, authority, and glory on terms that refuse dependence upon God.

Turn stones into bread. Secure provision for yourself.

Throw yourself down. Force the Father's hand.

Take the kingdoms now. Receive authority without obedience and a crown without a cross.

Where Adam grasped, Jesus refused.

His first answer comes from Deuteronomy 8, the very chapter that warned Israel not to forget the Giver in prosperity: "Man shall not live by bread alone, but by every word that comes from the mouth of God" (Matthew 4:4). Jesus will receive bread, but not outside trust. He will receive the kingdom, but not by bowing to another ruler. He does not use his power to become autonomous from the Father. He uses it in faithful obedience to the Father and in life-giving service to others.

My temptations usually arrive in less dramatic clothing. I am not being offered the kingdoms of the world. I am being invited to hurry a good decision, force an outcome, or treat patience as wasted time. The old offer is still there: take the good thing without receiving it from God.

[7] For Christ's recapitulation and fulfillment of the Adamic vocation, including his resistance to the tempter and inauguration of new creation, see G. K. Beale, A New Testament Biblical Theology: The Unfolding of the Old Testament in the New (Grand Rapids: Baker Academic, 2011), 380–450.

The pattern continues through his ministry. Jesus receives all things from the Father. He does the work the Father gives him. He refuses to use people as instruments for his own enlargement. He acts with authority, but his authority heals, feeds, restores, and serves. The royal image appears without predatory dominion. The priest guards God's house and gives himself to open the way into God's presence.

When Jesus says, "I glorified you on earth, having accomplished the work that you gave me to do" (John 17:4), we are hearing the voice of the faithful Steward.

Jesus is not only the faithful priest in God's house. He is the true temple. When he says, "Destroy this temple, and in three days I will raise it up," John explains that he is speaking about the temple of his body (John 2:19–21). The garden-sanctuary, the tabernacle, and the Jerusalem temple were all pointing toward him, the place where God dwells with humanity.[8]

And those joined to Christ are built into that dwelling together, "a holy temple in the Lord" and "a dwelling place for God by the Spirit" (Ephesians 2:19–22; see also 1 Peter 2:4–5). The stewardship vocation is restored in a people, not merely in a collection of improved individuals.

Our stewardship is not restored because we finally become disciplined enough to imitate him. We are joined to him. He fulfills the human vocation we could not fulfill, and then he begins restoring that vocation in the people who belong to him.

That makes grace the beginning of Christian stewardship, not the reward at the end of it.

PAUSE AND REFLECT

Where are you tempted to reach for a good thing on terms that bypass trust, patience, or obedience? What would it mean to receive that part of your life from the Father rather than seize it for yourself?

The Rich Fool

Luke tells us that a man interrupts Jesus with an inheritance dispute: "Teacher, tell my brother to divide the inheritance with me" (Luke 12:13).

We do not know whether the request was just. Jesus does not settle it. Instead, he warns the crowd about covetousness and tells a story that reaches beneath the dispute.

[8] On the garden-to-tabernacle-to-temple-to-Christ trajectory and the church's incorporation into Christ's dwelling, see Beale, The Temple and the Church's Mission, 169–200. Compare John 2:19–21; Ephesians 2:19–22; and 1 Peter 2:4–5.

A rich man's land produces abundantly. That opening matters. The harvest arrives as gift before it becomes a planning problem. The man then faces a real question: his barns cannot hold the crop. His plan is sensible enough. Tear down the small barns. Build larger ones. Store the grain.

Jesus does not condemn him for being a successful farmer, and the parable is not an argument against prudent planning. The problem appears when the man explains the purpose of the plan to himself:

> *"And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'"*
>
> **Luke 12:19 (ESV)**

If this man had a LinkedIn profile, it would be exhausting.

Count the possessives in the story: my crops, my barns, my grain, my goods, my soul. He claims ownership of the harvest, the storage, the future, and finally himself. He does not receive abundance as a steward asking what the Owner loves. He recruits abundance to guarantee his own security and leisure.

Then God speaks: "Fool! This night your soul is required of you, and the things you have prepared, whose will they be?" (Luke 12:20).

The language evokes something being demanded back. Even the soul he addressed as his possession was not finally his own.[9]

Jesus concludes, "So is the one who lays up treasure for himself and is not rich toward God" (Luke 12:21). The contrast is not saving versus spending, or prudence versus recklessness. It is selfward accumulation versus life oriented toward God.

And the next sentence matters. Jesus turns to his disciples and says, "Therefore I tell you, do not be anxious about your life" (Luke 12:22). The parable of ownership flows directly into teaching about anxiety. The man does not merely enjoy his harvest. He asks it to secure "many years" of a future he cannot control.

That is a familiar burden in financial planning. We should prepare for foreseeable needs. We should model risk and create margin. But a plan begins to deform us when we ask it to do more than prudent preparation, when we ask it to make vulnerability disappear.

Jesus does not answer fear with financial carelessness. He answers it with the Father's care: "Fear not, little flock, for it is your Father's good pleasure to give you the kingdom" (Luke 12:32). The future rests finally in a generosity larger than ours.

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[9] The Greek apaitousin can mean to demand back or require the return of something. The language of a loan is an interpretive implication of the verb, not an explicit noun in Luke 12:20, and the parable's central point does not depend on this lexical observation. Jesus explicitly contrasts laying up treasure for oneself with being rich toward God (Luke 12:21), then immediately turns to anxiety and the Father's care (Luke 12:22–34).

The Rich Fool had a storage strategy. He did not have a stewardship story. He knew how to manage the surplus and had no idea what the surplus was for.

PAUSE AND REFLECT

What future are you asking money to guarantee? If your plan could prepare wisely without promising control, what weight would it no longer need to carry?

You Are Not Your Own

The gospel does not hand failed stewards a better checklist. It tells us that we belong to Christ.

Paul writes, in a passage about embodied holiness, "You are not your own, for you were bought with a price" (1 Corinthians 6:19–20). He reaches for marketplace language, but the cross cannot be reduced to a commercial transaction. The immediate issue is not financial planning, which is precisely why the claim reaches further. Grace reaches all the way to our claim upon ourselves. Our bodies, time, work, relationships, and resources belong inside one redeemed life. We belong to the One who gave himself for us.

Paul describes the shape of that gift: "For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich" (2 Corinthians 8:9). This is not a promise that following Jesus will make us financially prosperous. It is the movement of Christ toward us. He gives rather than grasps. His grace becomes both the ground and the pattern of Christian stewardship.[10]

That changes the work from the inside. We are not trying to earn God's approval through flawless money decisions. We will not plan perfectly. I certainly have not. We will confuse prudence with fear, freedom with autonomy, and success with accumulation.

Christ does not wait for competent stewards to earn a place in his household. He redeems fallen stewards and begins restoring their calling.

The Firstfruits of a Renewed World

The resurrection keeps this redemption from becoming merely inward. Paul calls the risen Christ "the firstfruits of those who have fallen asleep" (1 Corinthians 15:20). Israel's firstfruits confessed that the whole harvest came from God and belonged within his covenant provision. In Paul's use, *firstfruits* also announces that Christ's resurrection is the beginning and pledge of the greater harvest still to come.

[10] The verb agorazō (buy) is marketplace language used metaphorically for redeemed belonging. In 2 Corinthians 8:9, became rich describes the saving riches received through Christ, not promised material prosperity. See Craig L. Blomberg, Neither Poverty nor Riches: A Biblical Theology of Possessions (Downers Grove: InterVarsity Press, 1999), 186–192; and Thomas R. Schreiner, Paul, Apostle of God's Glory in Christ (Downers Grove: InterVarsity Press, 2001), 328–332.

Christ's bodily resurrection is the first portion of God's new creation. The material world is not being abandoned. It is being redeemed. The risen Jesus is recognizable, physical, and still bears his wounds. Romans 8 says creation itself "will be set free from its bondage to corruption" (Romans 8:21).[11]

The creation mandate is renewed in Christ, not discarded. Our work belongs to a story larger than the few decades in which we can measure its results.

You are not managing money only for the next thirty years. You are participating in a story that ends in the renewal of everything.

PAUSE AND REFLECT

Where has financial performance become a measure of your standing, wisdom, or worth? What changes when your identity is received in Christ and your work becomes a response to grace?

[11] In 1 Corinthians 15:20, firstfruits identifies Christ's resurrection as the initial portion and pledge of the resurrection harvest. For its place in Christ's fulfillment of Adam's vocation and inauguration of new creation, see Beale, A New Testament Biblical Theology, 380–450.

CHAPTER FIVE

The Stewardship Vocation Renewed

Fruit We Cannot Manufacture

I need to be honest with you. The theology in this guide is easier to write than to live.

I still feel the pull of ownership. I can confess that God owns everything and then check the market as if the future depends on my next reaction. I can believe that my identity is secure in Christ and still look to a number for reassurance.

Knowing the right story matters. But knowing it is not the same as living inside it.

That is why faithful stewardship is formation, not merely information. The movement from thinking like an ultimate owner to living as a steward is not a decision we make once. It is a daily reorientation. Some days the grip loosens. Some days it tightens before we are fully awake.

The Holy Spirit forms Christ's people over time. Paul names the fruit: "love, joy, peace, patience, kindness, goodness, faithfulness, gentleness, self-control" (Galatians 5:22–23). He is not writing a financial planning checklist. He is describing the kind of person who can handle money differently.

There is a temptation to turn formation into a new technique. Try harder to be patient. Schedule peace. Add self-control to the recurring task list. But you do not produce fruit by stapling apples to the branches. You tend the root. The Spirit forms us as we remain in Christ, hear his Word, pray, worship, tell the truth, practice obedience, and live within his people.

The difference often appears in moments ordinary enough to miss. The market falls before breakfast. My hand reaches for the phone. The impulse is to check one more headline, revise something that does not need revising, do anything that feels like control.

Peace may look like setting the phone down. Patience may look like waiting a day. Self-control may look like keeping a decision made before fear entered the room. Faithfulness may look like doing the same quiet thing next month, when no one applauds.

Or an inheritance arrives, carrying gratitude and grief in the same envelope. Love may look like making room for another person to feel differently about it. Gentleness may look like refusing to force a decision because money has made the room tense. Goodness may look like asking how the gift can serve people, not simply how efficiently it can be absorbed into an account.

None of this makes planning less important. It makes the plan more honest. A plan helps us decide before pressure arrives what matters, what needs attention, and which tradeoffs we are willing to make. It gives us something wiser than the emotion of the hour to return to.

A plan will not produce the fruit of the Spirit. Neither will an advisor. But a plan can expose our patterns. It can show where what we say matters and what our choices keep serving have drifted apart. Uncomfortable, sometimes. Useful, often.

The Spirit does not merely make us calmer owners. He restores us as stewards whose lives move outward in love. Grace opens the hand so that needs are met and thanksgiving rises to God. A full theology of generosity will have to wait. But a vision of stewardship without an open hand is incomplete.

Money likes isolation. When the grip tightens, the gate closes. We stop talking to the people closest to us. We avoid wise counsel. We keep the question from a pastor or trusted friend because saying it aloud would make it real. Not every detail belongs to everyone. But we were not made to carry the weight of important decisions alone.

Prayer belongs here too. Not as a performance. Not as the religious part before the real work begins. We pray when the work reveals fear, gratitude, grief, dependence, or a decision analysis alone cannot settle. Prayer does not replace prudence. It reminds us whom prudence serves.

Over time, money can begin to occupy a healthier place. A tool rather than a master. A responsibility rather than an identity. One part of a faithful life rather than the measure of that life.

Slowly. Usually imperfectly. And only by grace.

PAUSE AND REFLECT

Which recurring financial habit is forming you toward trust, patience, love, and faithfulness? Which one may be training you toward fear, avoidance, or control?

CHAPTER SIX

The Garden Becomes a City

Where the Story Is Going

The last chapters of Scripture are not an ending. They are an arrival.

Isaiah had already pictured renewed creation as a place of fruitful work: "They shall build houses and inhabit them; they shall plant vineyards and eat their fruit" (Isaiah 65:21). The curse is reversed. People no longer labor so another can take the result. Work is not eliminated. Futility is.

Revelation 21 and 22 gather the whole story together. A river flows from the throne. The tree of life appears again, bearing fruit every month, and its leaves are for the healing of the nations (Revelation 22:1–2). Eden has not been abandoned. The garden has become a city.

The city is measured as a perfect cube, echoing the shape of the Most Holy Place in Solomon's temple (1 Kings 6:20; Revelation 21:16). What began as a garden-sanctuary has expanded until the whole renewed creation is filled with God's presence. "Behold, the dwelling place of God is with man" (Revelation 21:3).

John also sees the nations and the kings of the earth bringing their glory into the city (Revelation 21:24–26). The text does not give us an inventory of what carries into the new creation. We should be modest. But it gives us reason to hope that faithful human culture is not simply meaningless or erased. John's vision suggests that God purifies and gathers its glory into his renewed world.[12]

Our portfolios will not transfer into the new creation. Our current institutions will not arrive untouched. The claim is better than that. Paul can say that "labor in the Lord" is "not in vain" (1 Corinthians 15:58). The resurrection gives us reason to resist treating faithful work as wasted, even when we cannot see what will become of it.

The priest-king vocation begun in the garden reaches its completion in the city. Revelation says God's servants will serve him and reign forever and ever (Revelation 22:3, 5). The work is cleansed of toil. Authority is cleansed of domination. Fruitfulness no longer meets thorns.

[12] The perfect cube of Revelation 21:16 echoes the dimensions of the Most Holy Place in 1 Kings 6:20. See Beale, The Temple and the Church's Mission, 169–200, and A New Testament Biblical Theology, 750–775. The suggestion that faithful human culture has a place in God's renewed world is an inference from Revelation 21:24–26, not an inventory of what carries into the new creation; see Richard Bauckham, The Theology of the Book of Revelation (Cambridge: Cambridge University Press, 1993), 132–136, and N. T. Wright, Surprised by Hope (New York: HarperOne, 2008), 104–108.

Holding Loosely, Working Faithfully

The new creation holds two convictions together. The material world matters enough to be redeemed, so money, property, work, and planning are not spiritually irrelevant. And still, "here we have no lasting city, but we seek the city that is to come" (Hebrews 13:14). Wealth cannot become identity. A home cannot become heaven. A plan cannot become providence.

So we hold what God gives loosely enough that it does not own us and seriously enough that we tend it well. Loose holding without faithful work becomes indifference. Faithful work without loose holding becomes grasping. The biblical posture is open-handed responsibility.

The returning master in Jesus's parable reminds us that ownership remains with the master, responsibility is real, and an accounting will come. Faithfulness is measured in relation to what was entrusted, not by comparison with someone else's result.

That is good news for a culture built on ranking. Stewardship is not measured by who has the largest number. It is a life in which what has been entrusted is cultivated toward the Owner's purposes and held ready for the Owner's call.

The steward who knows how the story ends manages the present chapter differently.

We can work without pretending our work will save the world. We can rest without believing our work does not matter. We can build without asking the building to last forever. We can release what must be released because the future has already been secured in Christ.

The present is no longer load-bearing.

PAUSE AND REFLECT

If God intends to renew his world rather than abandon it, what present work becomes more meaningful? What present possession becomes easier to hold loosely? What would open-handed responsibility look like between indifference and grasping?

CHAPTER SEVEN

Back to the Kitchen Table

Go back to the kitchen table.

Same couple. Same laptop. Same number glowing on the screen. But something has shifted, not the number, but the question underneath it.

Before, the question was: *What should we do with our money?* It is a reasonable question. Budget this. Give that. Save this much. Avoid that kind of debt. The advice may be helpful. But all of those answers come after a more basic question.

What if the money on the screen does not belong absolutely to the people staring at it?

What if the question is not, "What should we do with our money?" but, "What does faithfulness look like with what has been entrusted to us?"

It sounds like a small shift. It changes everything in the room.

The anxiety can loosen, not because the number changed, but because the weight shifted. If you are a steward, you are not carrying this alone. The Owner has purposes. The Owner provides. The Owner is not pacing the floor at three in the morning wondering whether the market will hold.

You still plan. You still save. You still make wise decisions. In fact, you can make better decisions because a steward who knows the Owner is invested in the outcome can think longer, hold more loosely, and resist asking the plan to do what no plan can do.

The isolation can break too. When the money is entrusted rather than possessed absolutely, you can invite wisdom into the room without feeling that someone is trespassing. The decisions are still real. But the posture can change from defensive to open-handed, from private to accountable, from mine to his.

I want to be careful here. I am not describing something I have mastered. I am describing something I have glimpsed, and it has changed me enough to know I want more of it. The shift from owner to steward is not a one-time decision. It is a daily reorientation. Some mornings I wake up and my first financial instinct is still ownership. The grip tightens before I am fully awake.

The theology in these pages does not eliminate that instinct. It gives me something to set against it: a story bigger than my anxiety, older than my assumptions, and more real than the number on the screen.

That story says the couple at the kitchen table is sitting inside a temple. The money on the laptop is inventory in a kingdom. And the God who entrusted it to them is not absent, not indifferent, and not done.

So we keep returning to the question:

> ***What does faithfulness look like with what has been entrusted to us?***

The number did not change. The room did.

REFLECT

Stewardship Self-Assessment

A Conversation Inventory, Not a Score

Christians can turn almost anything into a report card, including an exercise that explicitly says it is not one. Resist the urge.

Read each statement slowly and mark the phrase that best describes your household today. Do not total the responses. There is no stewardship score hidden at the bottom. The purpose is to notice a pattern, begin an honest conversation, and choose one faithful next step. If you are completing it alone, read "we" as "I."

[ ] Clear today [ ] Still growing [ ] Not yet [ ] We need to talk

GOD OWNS

- We can talk honestly about the work it took to build what we have without forgetting the Giver, the help we received, and the limits we did not choose.
- We can receive material provision with gratitude rather than automatic guilt, and we can name the responsibilities that accompany it.
- A market decline, unexpected expense, or change in income can concern us without deciding who we are or whether the future is secure.

WE STEWARD

- We can say, in plain language, what this season is for, and our financial goals actually serve that answer.
- We know what needs to be cultivated and what needs to be guarded, including work, savings, protection, relationships, rest, and margin.
- When a decision exceeds what we know, we are willing to get good information, name uncertainty, and ask for help.

CHRIST REDEEMS

- We can name financial mistakes without hiding them and without letting them tell us what we are worth.
- We invite appropriate wisdom and accountability into significant financial decisions rather than carrying them in isolation.
- We can notice when the hand closes, name the fear, pride, comparison, avoidance, or need to control beneath it, and respond without pretending we can secure every outcome.

THE SPIRIT FORMS

- Our ordinary money habits increasingly reflect the Spirit's work of making us more patient, peaceful, generous, faithful, and self-controlled.
- Our financial life has open edges: room for worship, relationship, rest, service, and needs we did not schedule.
- We can pursue growth without treating growth as the definition of fruitfulness, and we can accept a faithful result that may not maximize the number.

AFTER YOU RESPOND

- Which two lines made you slow down, or made you want to move on? Start there.
- Who needs to be invited into that conversation: a spouse, advisor, pastor, or trusted friend?
- What is one faithful step you can take before next week?

PRACTICE

A Weekly Stewardship Liturgy

A Ten-Minute Practice for Individuals or Households

This weekly liturgy is a repeated way of placing the truth before us until it begins to shape how we live. It is not one more thing to perform. Use it once a week, or when a decision, transition, or fear needs to be placed honestly before God. Let these words get you started. Do not let them keep you from praying your own.

1. Come Before God

Put the week on the table before God: the decision you keep circling, the expense you did not expect, the provision you almost missed, the work that grew, or the work that met thorns. Sit still for a moment. You do not have to solve any of it before you pray.

2. Hear God's Word

Read one of these passages aloud, alternating from week to week:

> *"The earth is the LORD's and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers."*

Psalm 24:1–2 (ESV)

> *"The LORD God took the man and put him in the garden of Eden to work it and keep it."*

Genesis 2:15 (ESV)

3. Remember the Story

Say together, or read slowly on your own:

God owns. The name may be on the account, but the title belongs to him.

We steward. He has put real responsibility in our hands. We cultivate and guard what he gives.

Christ redeems. Our standing before God rests on Christ's faithfulness, and his resurrection is the firstfruits of a world made new.

The Spirit forms. The Holy Spirit is teaching us to trust, wait, work, rest, and practice self-control, slowly and over time.

4. Give Thanks

Name one gift from the past week: a paycheck, a meal, help from a friend, strength for the work, needed rest, a repaired relationship, or an answer you did not expect.

5. Confess and Remember Grace

Where did the hand close this week? Name the fear, pride, comparison, avoidance, or need to control underneath it. Tell God the truth. Your standing before him rests on Christ's faithfulness, not yours. When appropriate, speak honestly with one another.

6. Ask for Wisdom

What decision is still sitting on the table? Ask God for clarity, prudence, peace, courage, humility, and the wisdom to know when you need help. Ask what needs to be cultivated, what needs to be guarded, and what may need to be released.

7. Choose One Faithful Action

Complete this sentence:

This week, cultivating what God has entrusted to us will look like:

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8. Pray

Father, everything in our hands belongs to you. Thank you for your generous creation and for giving us real responsibility within it. Lord Jesus, our hope rests in your faithfulness, not ours. Free us from fear, pride, and the illusion that we can control the future. Holy Spirit, give us clarity where we are confused, patience where we must wait, humility when things go well, and courage for the next faithful step. Make our financial life fruitful in love, faithfulness, service, and praise. Teach us to cultivate your gifts carefully, guard them wisely, rest beneath your care, and hold them ready for your purposes. Amen.

ABOUT

About Christian Planning

Christian Planning is a financial planning practice founded by brothers Jacob and Aaron Puckett, both CERTIFIED FINANCIAL PLANNER® professionals, serving Christian households across the country from offices in Westminster and Sykesville, Maryland. Christian Planning is a division of Puckett Financial Group.

We wrote this resource because we believe the deepest financial questions are not math questions, and because we believe Scripture answers them with more depth and more grace than the usual faith-and-finance formulas allow. If it has been useful to you, we are glad. Take it, share it, and talk about it with the people who share your stewardship.

You can find more at **christianplanning.com**.

COLOPHON

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