

Christ Over Every Coin

A Reformed and Pastoral Call to Faithful Stewardship in the Church

By [Ben Gonzaga](#)

Money is a necessary part of church life. It helps support pastors, care for people in need, keep the church building open, and send the gospel into the world. But when money is handled poorly, it can lead to serious problems—even division.

The Bible shows us a better way. A way where Jesus rules not just our hearts, but also our wallets.

1. EVERYTHING WE HAVE BELONGS TO GOD

Many Christians know the idea of the tithe—giving 10% of our income to the church. But God's Word says that everything we have belongs to Him, not just the 10%. Psalm 24:1 says, "The earth is the Lord's, and everything in it."

That means the other 90% still belongs to God, and we are called to use it wisely. We are not owners—we are managers (or stewards) of God's resources.

Example: If someone lets you borrow their house, you wouldn't just do whatever you want—you'd take care of it the way the owner wants. That's how we should treat God's money, too.

2. CHURCH MONEY SHOULD BE USED FOR GOD'S GLORY, NOT PERSONAL CONTROL

Sometimes, problems happen when the person in charge of church finances (like the treasurer) acts like the money is theirs. They may delay important spending, ignore ministry needs, or make decisions alone without leadership agreement.

But in the early church, money was shared fairly and used to meet real needs (Acts 4:32–35). No one controlled it alone. Leaders worked together to make sure everything was used to serve people and glorify God.

Example: If the church needs to repair a roof, support missions, or buy Bibles, it shouldn't be a struggle to get those funds released. These decisions should be made together by leaders who are submitted to Christ and seeking unity.

3. GIVING AND SPENDING ARE BOTH ACTS OF WORSHIP

Romans 12:1 tells us to offer our whole lives to God as worship. That includes how we use money. Giving is not just a rule—it's a joyful act of worship.

2 Corinthians 9:7 says, "Each person should give what they've decided in their heart, not with regret or pressure, because God loves a cheerful giver." We don't just honor God by giving money—we honor Him by how we use all of it.

Example: A Christian family may give faithfully to their church but also use the rest of their money to help others, avoid waste, and live simply so they can support gospel work even more.

4. A HEALTHY CHURCH HANDLES MONEY WITH CLARITY AND CARE

To avoid conflict, churches should handle money with honesty and shared responsibility. This means:

- Regular financial reports for the church family
- Spending decisions made by elders or church leadership, not one person
- Clear budgets and approval processes
- Leaders trained in both financial skills and biblical stewardship

This kind of openness protects the church and keeps the focus on Jesus—not on power, control, or confusion.

CONCLUSION:

Let Every Dollar Point to Christ

Whether it's 10% or 100%, all money belongs to God. As His people, we are called to use every coin for His glory. Whether we are spending for our homes or our churches, let's do it in a way that shows we belong to Jesus.

Money should never divide the body of Christ—it should serve the body and support the mission. Let's be faithful stewards, guided by the Word, led by the Spirit, and centered on Christ.

BIBLE REFERENCES:

Psalms 24:1

Romans 12:1

Acts 4:32–35

2 Corinthians 9:7

1 Corinthians 4:2 – “Now it is required that those who have been given a trust must prove faithful.”

This article is provided as a ministry of [Third Millennium Ministries](#) (Thirdmill). If you have a question about this article, please [email](#) our *Theological Editor*.

Subscribe to *Biblical Perspectives Magazine*

BPM subscribers receive an email notification each time a new issue is published. Notifications include the title, author, and description of each article in the issue, as well as links directly to the articles. Like BPM itself, *subscriptions are free*. To subscribe to [BPM](#), please select this [link](#).