
Guarding Your Heart



*Biblical Stewardship & Integrity in
Church Finances*

Proverbs 4:23

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Role Identity

Church treasurers are stewards, not owners.

Faithfulness in small matters reflects faithfulness in greater ones (Luke 16:10).

The enemy doesn't need a big scandal — a slow slide can do damage.

Biblical Foundations

Luke 16:10-12 — Faithfulness in small things.

1 Corinthians 4:2 — Stewards must be faithful.

Proverbs 11:1 — Honest dealings matter.

2 Timothy 2:2 — Entrust to faithful people.

Practices That Can Lead to Trouble

Working alone on financial matters.

Infrequent audits or lack of transparency.

Mixing personal and church funds.

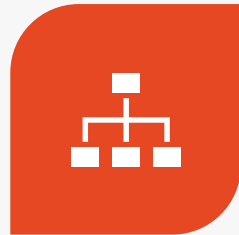
Poor record-keeping.

Lack of training.

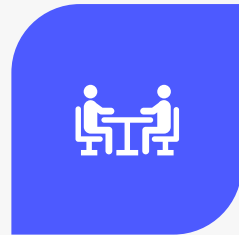
Understanding the 'Slippery Slope'



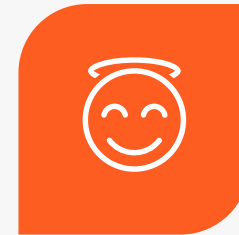
BORROWING FUNDS
'JUST ONCE'.



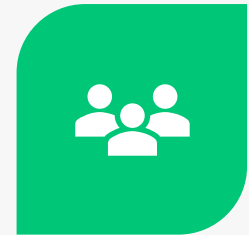
LACK OF
DOCUMENTATION
OR OVERSIGHT.



OVER-FAMILIARITY
OR INFORMAL
PRACTICES.



SMALL
COMPROMISES FOR
A 'GOOD CAUSE'.



NO ACCOUNTABILITY
STRUCTURE.

The Heart Behind Temptation

Pride — 'I can handle this.'

Fear — 'Conflict might arise.'

Entitlement — 'I deserve this.'

Greed or desperation.

James 1:14-15 — Unchecked desire leads to sin.

Overcoming Temptation

Accountability — Proverbs 27:17.

Prayer and self-examination — Psalm
139:23-24.

Mentorship and counsel.

Transparency in all things.

Avoid isolation; work in teams.

Best Practices in Financial Stewardship



Segregation of duties.



Regular financial reporting.



Written financial policies.



Regular audits or reviews.



Secure digital and physical systems.



Ongoing training and development.

The Role of Leadership & Mentorship



Cultivate future financial leaders.



Lead by example in transparency.



Mentor in integrity and skill.



Promote open dialogue and peer review.

Guarding the Heart = Guarding the Church

Financial integrity reflects spiritual maturity.

Scandal damages trust and witness.

Aim for gospel-centered integrity.

Titus 2:7 — Show integrity in all things.

Call to Commitment



Commit to heart-guarding
before task-handling.



Invite God into all financial
processes.



Ask: 'Does this glorify
Christ?'



Establish accountability
and prayer circles.

Final Encouragement



Galatians 6:9 — Don't grow weary in doing good.



Faithful stewardship builds the eternal.



Let your integrity shine inside and outside the church.

Above all else, guard your heart, for everything you do flows from it. ~ Prov 4:23

Thank you for ALL you do!

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