

LIBERTY UNIVERSITY
JOHN W. RAWLINGS SCHOOL OF DIVINITY

**A Stewardship Curriculum to Promote Financial Independence:
Congregants of SBC Depend on the Church for Financial Support**

A Thesis Project Report Submitted to
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THE DOCTOR OF MINISTRY THESIS PROJECT ABSTRACT

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This thesis project investigates the congregation of Second Baptist Church of Selma, Alabama, and their dependency upon the church for financial support. The thesis presupposes biblical illiteracy on stewardship as the hinderance for congregants of Second Baptist Church in obtaining financial independence. This project will launch a research study of the congregants of Second Baptist Church using a triangulated approach evaluating the knowledge of participants from the congregation in comparison to the stewardship curriculum. The research method includes surveys, one-on-one interviews, and small focus groups as tools to investigate the problem. This design proposes that when the curriculum is implemented it will educate the parishioners on subjects relative to stewardship and prosperity. If a curriculum on stewardship is implemented, then congregants of SBC will gain biblical literacy on stewardship, empowering them to demonstrate financial independence and prosperity in their lives.

Stewardship Curriculum, Benevolence, Prosperity Gospel, the Black Church and Financial Independence

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Abbreviations

DMIN	<i>Doctor of Ministry</i>
SBC	<i>Second Baptist Church</i>
NBC	<i>National Baptist Convention</i>
PNBC	<i>Progressive National Baptist Convention</i>
AMEZ	<i>African Methodist Episcopal Church Zion</i>
AME	<i>African Methodist Episcopal Church</i>
CME	<i>Christian Methodist Episcopal Church</i>
MBC	<i>Missionary Baptist Church</i>
COGIC	<i>Church of God in Christ</i>

CHAPTER 1: INTRODUCTION

Introduction

An economy rises and falls on the financial decisions of consumers. In like manner, a religious organization's financial status relies on the congregation. This project examines the congregation of Second Baptist Church (SBC) and why some parishioners depend upon the church for financial support. This chapter details the course of action research in presenting a stewardship curriculum that, if implemented, can close the gap concerning biblical finances. Further, it involves careful investigation and observation of the problem within the ministry context to implement measures that will yield a positive resolution for the organization and its parishioners.

Ministry Context

This project investigates the ministry context of the Second Baptist Church of Selma, Alabama. SBC is home to approximately three hundred committed parishioners, is predominately African American, and is located east of the city of Selma. SBC, along with the city of Selma, is known for its rich history spanning more than one hundred fifty years. SBC's nearly bi-centennial history involves the hard work of many deacons and pastors. SBC was organized and established in 1869 under the leadership of the Reverend Henry Blevins, who served as the founding pastor of SBC. The officers that served under Rev. Blevins were deacons Ephraim Penson, Virgin Moss, and C. H. Williams. It was during Rev. Blevins's administration that Mount Ararat Baptist Church was organized, serving as a sister church adjacent to the community. Rev. Blevins served the SBC church family from 1869 to 1890. The second pastor of SBC was Rev. P. T. Bowden, who remodeled the original structure of the facility in 1905. The

current foundation from which the church stands today was erected by Rev. Bowden. Bowden ordained numerous deacons under his administration: deacons W. Armstrong Jr., J. Harris, A. E. Burns, V. Moss, C. H. Williams, H. Davis, and A. O'Neal. During Bowden's administration, the "Love Benevolent Society" was organized, which points to the ministry's deep philanthropic efforts to its congregants and community. Rev. Bowden served twenty-five years as pastor from 1900-1925. The third pastor of SBC was Rev. L. W. Page, to whom history attributes the installation of proper electrical power to the facility. During this time, churches were known to have multiple choirs numbered as choir number one or two; this effort started the SBC choir number one and the initial usher board. Rev. Page was a pioneer of modernity in the age-old worship facility. During Rev. Page's administration, the following deacons served: W. Armstrong, J. Harris, F. Peterson, A. E. Burns, V. Moss, H. Davis, and A. O'Neal, R. Clark, M. Gresham, C. G. Blackmon, T. Smith, T. Mickles, C. Gibson, E. Williams, and deacon Woodson. Page served the congregation of SBC for more than twenty-five years.

The fourth pastor of SBC was Rev. L.A. Warren, who served for nine years. Under his leadership, additional deacons were ordained: Ledger Rutledge, H. Williams, John W. Hall, and E. Brooks. Also, under his leadership, choir number two was organized; further, Warren's years of service were from 1947 to 1956. The fifth pastor of SBC was Rev. D. Garrett. During his administration, renovation continued to the church facility. Garrett ordained three additional deacons: H. Moore, I. Richardson, and W. Russell. Garret served until his death on January 9, 1967. The sixth pastor of SBC was Rev. Jackson, who served from 1967 to 1989 and who launched many new organizations within the church, such as The Nurses' Guild and the Brotherhood. The following deacons served during Rev. Jackson's administration: deacon Clarence Lee, B. Sharpe, Marion Ross, A. Mitchell, Freddie Jones, Robert Allen, Robert Davis,

and M. Jackson. Rev. Jackson worked diligently to build a new sanctuary and establish the congregation spiritually and financially.

In 1990, Rev. Darryl D. Moore accepted the call as the seventh pastor of the Second Baptist Church. During his leadership the church became a full-time church, whereas, under prior leaders, the church met periodically. The following accomplishments occurred under Moore's leadership: the establishment of the adult Choir, male chorus, youth choir, and combined choirs. Also, the renovation of the fellowship hall, the pavement of the parking lot, and two vans were purchased for transportation, and the computer lab was established for youth learning after-school. The church grew financially and spiritually under Moore's leadership as well. There were additional deacons consecrated: Kenny Allen, Stanley Oliver, and Cecil Smith. Rev. Moore served from 1990 until his death in 2018.

In 2019, Davon Simpson became the eighth and current pastor of Second Baptist Church. Simpson launched a vision centered around growth, incorporating knowledge, unity, and service. Since his leadership, the church has undergone a transformation, renovation, and technological innovation to cultivate a worship experience that fits the twenty-first century. Since his pastorate, the church has experienced prosperity and rising membership. Simpson incorporated additional ministries such as prison ministry, nursing home, grief recovery, intercessory prayer hosted on a weekly conference call, health and wellness fellowship, and a growing social media presence.

Since Simpson's leadership, the sick and shut-in members receive monthly stipends to assist with their medical expenses. The church is rapidly upgrading and has launched a six-million-dollar campaign that has enabled the church to acquire additional lands for parking and space to build a new sanctuary to house the increasing attendance, a kids' zone for children's church, and complete renovation and conversion of the current facilities into an administrative

building. In addition, the church has become a training headquarters to other ministries provided through the Naioth School of the Spirit, which Simpson introduced to SBC as a means for Christians to grow beyond Sunday.

SBC's history encompasses more than building renovations and ordained deacons; it also includes traditional practices that became a hindrance to the spiritual and financial well-being of the ministry. As a predominantly African American Baptist church, the congregation of SBC fell prey to the mildly uneducated or misinformed leaderships throughout its history. During Simpson's rearing at SBC, the sermons were emotionally packaged to stimulate perpetual shouts and glee, while leaving the in-depth expository preaching of the scriptures untouched. One result is that it produced ignorance concerning biblical finances among the congregation, as well as other Christian principles. In turn, the emotional thrill robbed hearts of doctrinal grounding. Such practices left the church with an inadequate understanding of how to apply the Scripture to everyday life. Without inditing a racial group, these inadequate practices have bankrupt the Black Church of practical, biblical principles of life.

At the beginning of Pastor Simpson's administration, he was met with the silent hint that “change” was not welcomed. Those hints entail reluctance to change the form of worship and teachings involving money. The majority of his first year of sermons and teachings were centered around the detriment that unbiblical traditions have upon the church. Much time has been given to teaching the basics of theology and discipleship to stimulate application among the congregation. For instance, removing historic, doctrinally rich hymns from congregation worship left the church body anemic concerning many biblical truths, personal finances being an example. Simpson came to understand that the lack of knowledge was not limited to biblical stewardship alone. Proper exegetical teaching and teaching the congregation how to ask

questions of the text spiritually formed the people who then maturely accomplished the goals set for them by the pastor. Howbeit, during Garret's administration, he initiated the Love Benevolent Society, through which the deacons of the church would share some of the church's resources with parishioners in need. Simpson also added monthly stipends for medical expenses to the elderly, sick, and homebound. While these efforts were sincere, they rendered the body dependent on the congregation for financial health. A culture of financial dependence was created for the congregants, and this promoted poor stewardship. In addition, checks were given to all senior citizens every Christmas. Changing this dynamic without offending the seniors of the congregation became one of this author's primary goals after assuming the pastorate of the congregation.

By the time the congregation entered 2019, thirty parishioners evidenced financial dependence on the church body. This required the present leadership to establish new guidelines for accessing the church's resources with the intent of helping parishioners wean themselves from church assistance and gain financial independence. In-take forms and new procedures were enforced to establish a sense of accountability and stewardship of the church's resources. As a result of this enforcement, the number of requests began to decline. These new procedures forced those who needed assistance to come to the finance office and retrieve a form, at which time they were also informed that requests did not guarantee assistance. In addition, the number of times that one could request was limited to once a quarter, in addition, each family could only present a single request once a quarter and checks, which were previously issued in a family's name, were written to specifically address the need (i.e., the water company, the power board, etc.).

During this phase of the ministry context, it was apparent that the integrity of the church was at stake. When initiating these efforts, some parishioners who were denied assistance

removed their membership from the church. The leadership interpreted this as a sign of immaturity, a lack of understanding of biblical finances or a lack of commitment to personal spiritual growth. After careful investigation, it was further discovered that some members were not actually in financial need at all but requested monies for non-member families. In effect, most of the requests for financial assistance could have been solved by simple stewardship practices.

This paper will investigate the circumstances that led so many congregants into regular, ongoing financial dependence upon the congregation. SBC is a strong, resilient ministry with disciples that love God. The hope is that these disciples will come to know that God expresses his love in the provision of resources through employment, investments, and entrepreneurship. The members of SBC are candidates for deeper education from a biblical stance regarding financial stewardship.

Problem Presented

Perhaps, a biblically mature congregation is often more benevolent, but that benevolence should not be burdensome to the organization. The lack of biblical literature on stewardship has fostered a dependency upon the church as a source of financial relief. This is evidenced by repeated requests for financial assistance and repeated requests by the same families. Frequently, some members will not support church-sponsored mission endeavors because they are not financially independent and are waiting on the church to resource them. For example, one member gave to the church's benevolence fund and then sporadically appealed to that same fund for assistance.

Another reason for the financial dependence may be that congregants perceive the church as they do the government, a socialized system. It leaves one to question the integrity of the congregants, of whether the church serves to bring Christ to mind or to meet one's own financial needs. Perhaps, the history of SBC's "Love Hands Benevolent" program has created a culture whereby the older parishioners have prepared the upcoming generation to depend upon the church as did the predecessors. However, the disconnection leads back to former leadership not delineating the importance of giving, tithing, and benevolence, and how they balance each other.

If SBC continues to support such financial dysfunction, then this will cause detriment to the ministry and it may lose its tax-exempt status, prove itself unworthy of people's trust and render itself incapable of accomplishing its divine mission. The question arises regarding what factors support this dysfunction. For years the congregation has been incorrectly understood as the financial resource for the congregation rather than the church body resourcing ministry. This false notion developed a sense of entitlement, of giving instead of receiving. Congregants of SBC desperately need to understand the importance of giving biblically to assist the vision of the church. Fortunately, the financial health of the church is great, but if the problem within this ministry context is not corrected, this could pose a risk to its independence. Jesus said, "For where your treasure is, there your heart will also be" (Matt. 6:21, New International Version). Some congregants of SBC do not know that finances reveal the inner character of an individual. The vision of the church is to serve the congregation and community but not by financial means alone. The support that the church offers should also be spiritual. The problem is due to the church's lack of teaching and the congregation's corresponding illiteracy about stewardship, which has fostered a dependency upon the church for financial support.

Purpose Statement

The purpose of this DMIN project is to develop and implement a curriculum on stewardship that educates congregants of SBC and promotes their financial independence. This misunderstanding of biblical stewardship can be rectified if given careful attention to educate individuals on the importance of stewarding resources. The curriculum on stewardship will fulfill the scriptural mandate for pastors to feed the flock with knowledge and understanding (Jer. 3:15). God expressed to the prophet Hosea, "My people are destroyed for lack of knowledge" (Hosea 4:6, NIV). A stewardship curriculum can provide a safety net of knowledge against financial destruction. It will also eliminate the false assumption that everyone understands money and managing resources. Muchmore, the model will solidify the desire of God to see His children prosper (Ps. 35:27).

The church is a center of hope and information for its congregation. Through this study, the congregation will learn the importance of financial wellness for themselves and their family. The curriculum will detail the importance of generational wealth. The writer of Proverbs wrote, "A good man leaves an inheritance to his children's children: and the wealth of the sinner is laid up for the just" (Prov. 13:22, King James Version). The parishioners will understand the potential detriment of not building generational wealth. The curriculum will also define what the church is and how the tithe and offering supports the church and its vision.

The curriculum will employ biblical principles of stewardship, investment, and money. Often Christians separate the subject of God and money, assuming that money is evil or corrupt and not to be taught. Howbeit, this curriculum will provide comfort in detailing where the Bible displays events surrounding stewardship, money, and investing. Once congregants of SBC

become informed of a biblical text that discusses money, stewardship, and investment, perhaps they will be convinced of God's concern about their finances.

Basic Assumptions

This research project is birthed from the basic assumption that congregants of Second Baptist Church continually depend upon the church for financial support due to biblical illiteracy regarding stewardship. It is assumed that the beneficiaries of the SBC benevolent fund have no foundation for properly managing resources. Many have taken advantage of the church's benevolent gesture, resulting in a mischaracterization of what the church stands for and how it is meant to support them. This has happened so often that an inappropriate theme has evolved that displays SBC as a financial haven for the community instead of a spiritual refuge for its neighbors. It is assumed that perhaps congregants have been persuaded from years of benefiting from the church that this is the purpose of the church. Nonetheless, the church serves as a beacon of hope and benevolence, but this must be balanced. It is hoped that congregants are purposeful in attending annual church business conferences to become knowledgeable about the church's overall finances in preparation for requesting financial assistance.

Should a curriculum of stewardship be developed and implemented, it will challenge the imbalanced perspective of congregants to see the full picture of the church's finance purpose, order, and mission. In like manner, the curriculum will build a foundation to repair and restore biblical literacy surrounding the terms of faith and finance. This act will provoke the minds of congregants to pursue their ambition in hopes of gaining financial freedom. Furthermore, the outcome should result in a body of people well-educated on the biblical principles of

stewardship, equipped with practical steps whereby to gain financial independence and thus support the financial well-being of SBC through tithes and offerings.

Definitions

This project concerns itself with the congregation of Second Baptist Church. In this project, some terms will be used to extrapolate what financial independence, abundance, prosperity, and stewardship mean for the congregants of SBC. Several potent terms will often be used, such as *prosperity*, *abundance*, *wealth*, *poverty*, *independence*, *investment*, and *fortune*, to envelope the characteristics of the ministry context, purpose, and curriculum.

Abundance. The congregation of SBC presumes abundance to mean having all sufficiency founded upon the teachings of the Apostle Paul, who wrote, "and God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work" (2 Cor. 9:8, NIV). It is believed that preachers of African American churches encourage their congregants to trust God as they pursue abundance and support their communities.¹

Benevolence. At Second Baptist Church, benevolence is understood as a specific offering contributed by congregants for the benefits of outreach, and other financial disparities within and without the church. SBC adopted this passionate approach based upon the early church in Acts, "and all that believed were together, and had all things common; and sold their possessions and goods, and parted them to all men, as every man had need" (Acts 2:44-45, KJV).

¹ Aaron E. Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching* (Nashville, TN: B&H Publishing Group, 2016), 46.

Evangelicals see benevolence abroad as an advancement of the lives of people materially and the kingdom of God.²

The Black Church. A title that typically refers to seven major historical Black denominations: The National Baptist Convention (NBC), the National Baptist Convention of America (NBCA), the Progressive National Baptist Convention (PNBC), the African Methodist Episcopal Zion (AMEZ), the African Methodist Episcopal Church (AME), the Christian Methodist Episcopal Church (AME), the Missionary Baptist Church (MBC), and the Church of God in Christ (COGIC).³

Entrepreneurship and Inheritance. These terms interchangeably are believed to allow an individual to generate wealth through business and the opportunity to pass wealth on to the next generation. This frame of thought empowers children to become a part of an institution and ultimately own it.⁴ The fashion of business to generate wealth speaks to Christian creativity and work that God ordained for the good of all to promote prosperity.⁵

Erasure of Self-Doubt. This term describes the thoughts or notions of one's inadequacies or weaknesses. It is a program for freeing one of self-doubt and self-reproach. Necessary self-doubt and self-reproach are overcome in the name of keeping one's best self in mind for the greatest outcome. This notion often describes the mental culture of some congregants of SBC about finances.⁶

² Heather D. Curtis, *Holy Humanitarians: American Evangelicals and Global Aid* (Cambridge, MA: Harvard University Press, 2018), 83.

³ Kate Bowler, *Blessed: A History of the American Prosperity Gospel* (New York, NY: Oxford University Press), 2013, 263.

⁴ Jawanza Kunjufu, *Black Economics* (Chicago, IL: African American Images, 2014), 116.

⁵ Chad Brand and Tom Pratt, *Seeking the City: Wealth, Poverty, and Political Economy in Christian Perspective* (Grand Rapids, MI: Kregel Academic, 2013), 42.

⁶ James Wellman and Katie E. Corcoran, and Kate J. Stockly, *High on God: How Megachurches Won the Heart of America* (New York, NY: Oxford University Press, 2020), 56.

Independence and Fortune. These terms are used in this project interchangeably for the ministry context for which research is conducted. Independence speaks to the absence of need or reliance upon another for good fortune or goodwill and lifestyle. It is accepted as consistent with the Bible as development against poverty and poor living. The lack of empowerment, opportunity, and security, and emphasis on the poor being denied power, serves as the opposite meaning of independence and fortune.⁷

Positive Thinking. Often mistaken simply for optimism, positive thinking stresses the power of mind over matter. It leaned on monism and philosophical idealism to define how life rewarded those with the right thinking. Positive thinking was synthetic, mixing the categories of religion, psychology, medicine, and self-help.⁸

Poverty and Poor. These terms are used interchangeably to describe the economic conditions in which some people find themselves. The term “poor” has a wide range of meanings, including the afflicted, oppressed, powerless, needy, helpless, humble, weak, distressed, suffering, and wretched.⁹

The Prosperity Gospel. The prosperity gospel is a popular Christian message of spiritual, physical, and financial mastery that dominates not only much of the American religious scene but some of the largest churches around the globe. It is a theological tradition that characterizes wealth and abundance as God's desire for Christians in addition to salvation. It conceives faith as an activator, a power that unleashes spiritual forces and turns the spoken word into reality. The

⁷ Graham Joseph Hill, and Melba Padilla Maggay, *Relentless Love: Living out Integral Mission to Combat Poverty, Injustice, and Conflict* (Carlisle, UK: Langham Global Library, 2020), 136.

⁸ Bowler, *Blessed*, 31.

⁹ Isaac Boaheng, *Poverty, the Bible, and Africa*, 48.

theology depicts faith to be demonstrated through tangible blessings such as wealth, health, and material blessings.¹⁰

Prosperity Message. This message is defined as the argument that wealth is a divine right of all Christians, and that it is accessible in proportion to their level of faith. The believer's faith connection to Abraham puts all the spiritual and physical blessings promised to him at their immediate disposal.¹¹

Stewardship. This term describes the process of making choices as the science of economics: making financial decisions that mirror biblical stewardship. Stewardship requires one to embrace the principles of economic thinking that stem from the principles of Scripture and human anthropology.¹² Understanding the purpose of stewardship requires one to live by the principles of the management of resources. Stewardship is a biblical perspective used to replenish and increase existing resources.¹³

Wealth and Liberation Theology. This term is assumed to be a by-product of disciplined desire and hard work, which produced, and continues to produce, some of the great movements toward human progress. What this assumes is that those who are wealthy were inadequate or suspicious, and that the real problem is to shift wealth from the hands of the rich to the poor, presumably an economic fix.¹⁴

¹⁰ Bowler, *Blessed*, 7.

¹¹ Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching*, 25.

¹² Tanweer Akram and Salim Rashid, *Faith, Finance, and Economy: Beliefs and Economic Well-Being* (Cham, UK: Palgrave Macmillan, 2020), 38.

¹³ *Ibid.*, 32.

¹⁴ Wellman, Corcoran, and Stockly, *High on God*, 225.

Word of Faith. Word of Faith is a name coined for churches that are distinguished for their teachings on prosperity, wealth, and health as the central focus of the gospel. Movements as such are alienated from those of traditional and conservative faiths for their liberal perspective on money and faith.

Limitations

The immediate limitation of this research project is gathering interviews with former beneficiaries of the SBC benevolent fund. Perhaps this limitation exists due to embarrassment or personal shame. Also, some of the benefactors no longer attend Second Baptist Church since their interest was to receive financial support. Few congregants have partaken of the benevolence funds that remain a part of the SBC family, yet they may be fearful to tell the truth about their situation in a review interview. It is also important to note that although the pastor is aware of who requests funds from the church, it is not disclosed to the applicants that the pastor is knowledgeable of their request, since a committee handles all intake forms.

Another limitation posed by this project is the method by which the problem can be quantitatively evaluated. Perhaps a survey could be sent to all congregants to evaluate their perspectives on church benevolence in comparison to financial freedom. The fear arises that this method could increase the problem that SBC faces. It might be that individuals misinterpret the survey as a census of who may need financial support from SBC. The limitations of accessibility are minimal; however, if previous applicants feel their request should be confidential this could pose a potential relationship risk with that congregant.

Delimitations

Foremost, the facilities of Second Baptist Church are a part of the delimitation for the research of this project. The facility is available for voluntary interviews with congregants who are willing to share their thoughts regarding a curriculum on stewardship. This project will be conducted within the confines of the congregation of Second Baptist Church. Furthermore, the demographic of Second Baptist Church is predominately African American, which leaves room to access the economic challenges of the "Black Church." The population of the congregation will be delimited in that a sample of the three-hundred-plus congregation will be surveyed. The denomination, being Baptist, delimits the research efforts to discover if the problem exists only within doctrinal lines. Age and gender also pose delimitations to the research in that fewer males have requested financial support than single-parent females. The age and gender delimitation leaves room to investigate the absence of fathers from the home and the challenge that single women face within the church. However, the age-gender delimitation gives opportunities for the development of the curriculum to provide principles for both single and wedded homes. Lastly, the topic of stewardship and financial independence delimits the research in that it narrows the focus upon the financial well-being of congregants according to biblical principles. Although many avenues can be charted, such as discipleship, missions, youth ministries, and more, the topic provides precision to the avenue of research.

Thesis Statement

Strategically implementing biblical literacy on stewardship will build a foundation for congregants of SBC to personally thrive and better support the mission of the church. The curriculum on stewardship will rectify dependence upon the church's finances for personal

expenditures while enforcing a sense of personal accountability. Congregants of SBC will come to know the confidence of living responsibly as a representative of God. The curriculum will educate the congregant on their God-given responsibility to be fruitful and multiply (Gen 1:28). It will unveil biblical principles that arm the believer to steward opportunities and blessings by appropriately using their strengths, talents, and careers to multiply their resources.

An informative approach to stewardship would raise awareness among SBC congregants of the necessity of managing their resources. In like manner, the congregants will come to know the need for the church to practice stewardship over its resources. The stewardship curriculum will first test the current knowledge of parishioners about finances. This test will evaluate their knowledge of what they believe the Bible says regarding resources. Also, it will examine the level of biblical knowledge regarding finances. Implementing this program will create a hunger for knowledge causing them to embrace the curriculum. The curriculum is purposed to transform the lives of SBC congregants by detailing testimonials of parishioners who overcame financial dependency. Making such inspirational additions to the stewardship manual will stimulate the faith of the congregation to apply the information learned from the curriculum. If a curriculum on stewardship is implemented, then congregants of SBC will gain biblical literacy on stewardship, empowering them to demonstrate financial independence and prosperity.

CHAPTER 2: CONCEPTUAL FRAMEWORK

This chapter contains an overview of sources used to support the thesis project. Each source provides an angle of defense or offense to the conversation of church finances and stewardship. Themes such as faith and finance, the prosperity gospel, Black Christians on stewardship, church administration and congregational accountability, poverty and generosity, and biblical teaching on wealth each marry the literature to the ministry context proposed in this project. Thus, a framework of critical thought from the writings provides research support.

Literature Review

The biblically informed economic outlook is essential for evangelical faith and social interaction.¹⁵ A congregation without this perspective will suffer and develop financial dependencies upon governmental systems and the church. The American gospel has always championed hard work, pragmatism, innovation, self-reliance, and openness to risk. The true virtues of thrift, prudence, and persistence are the foundation of the American character.¹⁶ Therefore, the need to encourage stewardship is even more prudent. The 21st century Christian, with effort and practice in the faith, believes one can do all things.¹⁷

Faith, Finance, and the Home

The common thread for most literary sources to support the thesis galvanizes faith, finance, and the home. Some theologians believe that a Christian's life of creativity and work that God ordained for the church is the only way to widespread prosperity for the most significant

¹⁵ Brand and Pratt, *Seeking the City*, 27.

¹⁶ Bowler, *Blessed*, 32.

¹⁷ Wellman, Corcoran, and Stockly, *High on God*, 49.

number of people on the planet.¹⁸ To concur, Dr. Jawanza Kunjufu, in *Black Economics*, expresses that entrepreneurship allows the opportunity to pass greater wealth on to the children. It also encourages children to become a part of an institution and ultimately own it.¹⁹ Nevertheless, practical steps in generating wealth through business ventures are only a partial approach to the problem at SBC.

Thomas Tumblin, in *Administery: The Nuts and Bolts of Church Administration*, poses the challenge that once those resources are amassed, is to steward them well.²⁰ Churches have preached harmful approaches to money, either through poverty gospel, where Jesus had no place to lay His head, so one is more holy if they have nothing, or a prosperity gospel through which only a few people benefit and inequality becomes as marked in the church as it is in society.²¹

The authors of *Faith, Finance, and Economy: Beliefs and Economic Well-Being* argue that the basic principle is that God wants every person and family to have access to productive resources so that if they act responsibly, they can earn an adequate income and be dignified members of their community and church.²² One of the most frequent themes in the biblical canon is that God has a special concern for the poor and that God's people must do likewise. There are hundreds of verses on this theme in the Bible. God performs in history to lift the poor and oppressed. God so identifies with the poor that being kind to the poor is like making a loan to

¹⁸ Wellman, Corcoran, and Stockly, *High on God*, 42.

¹⁹ Kunjufu, *Black Economics*, 116.

²⁰ Thomas F. Tumblin, *Administery: The Nuts and Bolts of Church Administration* (Abingdon Press, 2017), 49.

²¹ Steve Walton and Hannah Swithinbank, eds., *Poverty in the Early Church and Today: A Conversation* (New York, NY: Bloomsbury T & T Clark, 2020), 37.

²² Akram and Rashid, *Faith, Finance, and Economy*, 21.

God.²³ The bedrock of financial literacy is within the homes of Christians. The community and local church are a mere reflection of the focus of each home represented.

In the *Complete Financial Guide for Young Couples*, Larry Burkett, a famous financial radio personality and coach, believes the husband is the final authority in the home, but God has also assigned some responsibility and authority to the wife. Burkett's teachings align with the biblical view of the home as the man being the head, even in finances. Nonetheless, Burkett's perceptions of contemporary financial realities and dynamics place a strong emphasis on women as legitimate, functioning economic beings within the family, the church, and the overall economy who frequently bear the brunt of financial victimization at the hands of males.²⁴ He is adamant that couples approach financial record keeping, budgeting, and decisions in tandem, with the husband ready to lean heavily on the wife's advice, even regarding their jobs and how they run their businesses.²⁵ Indeed, should the man prove himself completely unresponsive to good sense in financial matters Burkett believes the woman is in well right to take responsibility utilizing the biblical story of Abigail and Nabil in 1 Samuel 25.

As to the question of whether it is right for the wife to work outside the home, Burkett has steadfastly stated his belief that this decision be left up to each Christian couple based on their sense of mission, need, and propriety. On the issue of working mothers, however, Burkett's concern for the proper rearing of children causes him to advocate strategies that would allow the wife to remain at home.²⁶ This perspective of the home in direct correlation with faith and finance aids a collective approach to how each home defines stewardship.

²³ Akram and Rashid, *Faith, Finance, and Economy*, 22.

²⁴ Larry Burkett, *The Complete Financial Guide for Young Couples* (Algeria, FR: Victor Books, 1989), 68.

²⁵ *Ibid.*, 69.

²⁶ *Ibid.*, 67.

The Prosperity Gospel

James Wellman, Katie Corcoran, and Kate Stockly's *High on God: How Megachurches Won the Heart of America* describes the prosperity gospel as a type of gospel message that is oriented toward self-empowerment and the importance of asking for what one needs monetarily as well as in all other areas of life.²⁷ The authors detail the possibility of combining finance, faith, and stewardship as a formula for prosperity. They describe the emotion associated with this formula as Homo duplex, which is the human desire to be independent and masters of their universe, but they desperately need to accomplish this through others.²⁸

On the contrary, Aaron Lavender's *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching* believes that the pursuit of money often stems from covetousness, which generates insensitivity toward God and others.²⁹ Lavender further argues that prosperity theology argues that wealth is the divine right of all Christians, accessible in proportion to their level of faith. The believer's faith connection to Abraham puts all the spiritual and physical blessings promised him at their immediate disposal.³⁰ The sources argue the human need to exceed the spiritual but also the physical and financial. While the Lord owns the cattle on a thousand hills, those cattle require good herd management in an age where dollars, rather than cattle, is the normal currency for the congregation.³¹

Ultimately, Scott Cormode's *The Innovative Church: How Leaders and Their Congregations Can Adapt in an Ever-Changing World* exclaims that the unchanging gospel

²⁷ Wellman, Corcoran, and Stockly, *High on God*, 149.

²⁸ *Ibid.*, 1.

²⁹ Aaron E. Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching* (Nashville, TN: B&H Publishing Group, 2016), 29.

³⁰ *Ibid.*, 25.

³¹ *Ibid.*, 49.

message is the most powerful thing on earth. It is the most powerful message on earth because it is God's answer to the human dilemma that every person experiences. Jesus died so that everyone might have life and live that life abundantly.³²

Black Christians on Financial Stewardship

Kate Bowler's evaluation of Black churches is quite sharp, although partially true, "black people want to dance and shout, but not learn."³³ The African American community needs consumers that are economically knowledgeable and committed to the overall development of their community.³⁴ The confusion among the Black Christian community is whether assistance comes from the government or the church. Large numbers of African Americans believe that freedom will come from politicians.³⁵ On the other hand, Lavender believes that the single most important figure in the Black Christian experience is the Black preacher.³⁶ African American preachers must encourage their congregants to trust God rather than pursue wealth. In and of itself, wealth is not sinful. It is not wrong to have money or an abundance of it. Sin occurs when a person places wealth above commitment to God.³⁷ Bowler examines the history of the prosperity gospel's effect on the African American church. To note, emerging Black prosperity preachers spoke to a rising middle class, whose hunger for spiritual gifts satisfied the common daily task of surviving. As the middle-class African Americans were filled with ambition and

³² Scott Cormode, *The Innovative Church: How Leaders and Their Congregations Can Adapt in an Ever-Changing World* (Grand Rapids, MI: Baker Academic, 2020), 51.

³³ Bowler, *Blessed*, 200.

³⁴ Kunjufu, *Black Economics*, 70.

³⁵ Brand and Pratt, *Seeking the City*, 11.

³⁶ Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching*, 6.

³⁷ *Ibid.*, 46.

hopefulness many of them flocked to the churches that edified their desire for stability.³⁸ The prosperity message favors theological conservatism, and yet, organizationally, it is unlike other conservative movements that tend to produce mandates and institutions with ironclad purposes. The prosperity gospel lacks the semblance of this well-oiled institutional machinery, leading many observers to conclude that its celebrities operate as theological and institutional independents, rising, persisting, and failing haphazardly.³⁹ The subject of giving to the Black Church is obscured in general literature and is briefly addressed by scholars of the Black Church. Donations have always been of concern to Black Churches.⁴⁰

Nate Berneking's *The Vile Practices of Church Leadership: Finance and Administration* believe good financial and administrative practices begin with generosity. Generosity lies at the root of any good thing within the local church. If one desires better financial leadership, one must begin by seeking more generosity.⁴¹ This is the very essence of generosity, turning from self to the other. Christians must master the tendency to turn away from others and toward themselves.⁴² Heather Curtis's *Holy Humanitarians: American Evangelicals and Global Aid* details that as economic instability increased, many Americans viewed the influx of laborers from other lands as a growing threat to their livelihoods.⁴³ This line of thinking points to governmental structures aiding Black communities. Curtis furthers her arguments that the real

³⁸ Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching*, 112.

³⁹ Brand and Pratt, *Seeking the City*, 4.

⁴⁰ Bowler, *Blessed*, 201.

⁴¹ Nate Berneking, *The Vile Practices of Church Leadership: Finance and Administration*. (Nashville, TN: Abingdon Press, 2017), 3.

⁴² *Ibid.*, 19.

⁴³ Heather D. Curtis, *Holy Humanitarians: American Evangelicals and Global Aid* (Cambridge, MA: Harvard University Press, 2018), 181.

root of the problem of ongoing poverty lies in structural inequalities that plagued American society.⁴⁴ Black church members are urged to increase their wealth by increasing their faith. They are urged to use their faith to overcome barriers to Black upward mobility.⁴⁵ This line of thought in the absence of discipline could potentially produce further financial decline. Meanwhile, most Christians reject the notion that possessions are dangerous and to be despised rather than a reward of righteous living, or an autonomous entity people could use any way they please. Christians should consider possessions as trust from God.

Clementina Butler, in *Ownership: God is the owner, I am His Steward*, believes that the sovereignty and ownership of God and the stewardship of humanity were taught throughout Scripture. It is pointed out that the Bible referred to prayer about five hundred times, to faith fewer than five hundred times, and to material possession more than a thousand times.⁴⁶ Furthermore, Larry Eskridge and Mark Noll believe that in addition to explicit biblical teachings, the basis for stewardship also lay in the Golden Rule, the example of the early church, the needs of God's kingdom, the task of fulfilling the Great Commission, the conviction of conscience, and gratitude to God.⁴⁷ Christians tend to believe and assert that the biblical concept of stewardship involved all aspects of people's lives: their talents, time, knowledge, experience, opportunities, and possessions.⁴⁸ The authors evaluated a group of evangelicals on the subject of stewardship resulting that God was the ultimate owner of all things; He entrusted material possession, including money, to individuals who were to use them wisely to accomplish His aims. Some

⁴⁴ Curtis, *Holy Humanitarians*, 232.

⁴⁵ Bowler, *Blessed*, 5.

⁴⁶ Clementina Butler, *Ownership* (Ada, MI: Fleming H. Revel Publishing, 1927), 68.

⁴⁷ Larry Eskridge and Mark A. Noll, *More Money, More Ministry* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2000), 57.

⁴⁸ Ibid.

evangelicals agreed that how people valued, earned, and dispensed money was the most important aspect of stewardship.⁴⁹ Others insisted that the use of money was a test of faithfulness in stewardship but that other activities were equally important.⁵⁰ Still, other evangelicals disagreed with contrasting opinions, pointing out that some people were willing to give their money to the church but had no time for prayer, Bible study, witnessing, or community service.⁵¹

Money and possessions, many evangelicals argued, could be either assets or liabilities; they could contribute to either spiritual enrichment or spiritual impoverishment.⁵² The moral dimension of money depends upon how it is used. Money should not be disparaged as a non-necessity. The practice of biblical stewardship is crucial not only to the advancement of God's kingdom but also to individual spiritual growth. Frederick Agar contends that faithful stewardship enriches people's spiritual life and enlarges their prayer concerns.⁵³ Charles A. Cook maintained that faithful stewardship depends upon persevering in prayer and relying on the assistance of the Holy Spirit.⁵⁴

Julius Earl Crawford, the stewardship secretary of the Methodist Episcopal Church, argued that stewardship was as integral in the Christian life as praying, reading the Bible, testifying, and receiving the sacraments. It was essential to the development of a normal, well-rounded Christian life. Many authors also insisted that the use of money was closely connected with the development of character, a very important concept in popular evangelical culture during this period. This was evident in the frequent assertion that Christ's teaching about

⁴⁹ Eskridge and Noll, *More Money, More Ministry*, 58.

⁵⁰ Charles A. Cook, *Stewardship and Missions*, reprint ed. (London, UK: Forgotten Books, 2017), 32.

⁵¹ Frederick Alfred Agar, *The Stewardship of Life* (Memphis, TN: General Books LLC, 1920), 73.

⁵² *Ibid.*, 74.

⁵³ *Ibid.*, 130.

⁵⁴ Cook, *Stewardship and Missions*, 152.

stewardship did not center on raising money for the church but rather on developing Christian character and advancing the entire kingdom enterprise.⁵⁵

The primary purpose of stewardship, as Julius Crawford in *The Stewardship Life* contends, was not to increase church finances or to augment benevolence budgets but rather to develop Christian character.⁵⁶ Guy Morrill, in *You and Yours*, insists that all forms of physical property such as land houses, businesses, and stocks are God's appointed agency for developing Christ-like character.⁵⁷ Some Christians believe that the test of character is how people treat money and the way they use it generally presents their character and perspective on stewardship.⁵⁸

Poverty and Generosity

Michael Barram and Walter Brueggemann's *Missional Economics: Biblical Justice and Christian Formation* highlight Jesus' encounter with Zacchaeus, noting that Jesus effectively calls him to reverse the process of self-enrichment by giving his money away from the bigots to the poor.⁵⁹ Considering the biblical story of Lazarus and the rich man, everyone may not share the same socioeconomic status as the rich man. Often, one hears this story as saying something essentially negative, they may be committed to things, whether money or otherwise, that make it difficult, perhaps even impossible, to participate fully in the kingdom and its radically

⁵⁵ Eskridge and Noll, *More Money, More Ministry*, 61.

⁵⁶ Julius Earl Crawford, *The Stewardship Life* (Nashville, TN: Abingdon Press, 1929), 29.

⁵⁷ Guy Louis Morrill, *You and Yours: God's Purpose in Things* (London, UK: Sagwan Press, 2018), 12.

⁵⁸ Eskridge and Noll, *More Money, More Ministry*, 61.

⁵⁹ Michael D. Barram and Walter Brueggemann, *Missional Economics: Biblical Justice and Christian Formation* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2018), 158.

counterintuitive economy.⁶⁰ Many texts within the gospel reflect on the missional calling of the Christian community, particularly concerning matters of money, wealth, poverty, economic justice, and so forth.⁶¹

Howbeit, Martin Schlag and Daniela Ortiz, in *Poverty, Injustice, and Inequality as Challenges for Christian Humanism*, define poverty as not just the lack of spending money; it dramatically impacts many aspects of the lives of the people who face it, and it is correlated with many other measures.⁶² Poverty today is a social, structural, massive problem. The poor make up whole classes, masses, and people. On one level, generosity has undoubtedly suffered from material deprivations. Such poverty is due to a lack of understanding of poverty and generosity in many cases.⁶³ Those who fail to be generous have a misappropriation of how to positively affect others with wealth. Lavender believes that there is inherently nothing wrong with wealth; people sin when they allow money to become an object of affection and devotion.⁶⁴

Jorge Pixley and Clodovis Boff's *The Bible, the Church, and the Poor* believe that the Old Testament gives weight to God's perspective on poverty. The God of the Exodus account is a God who heard the cries wrung from the slaves by the slave drivers of Pharaoh and so came down to set them free and lead them to a land flowing with milk and honey. Moses, the man chosen to lead this project, had gained his credentials by risking his high social position by killing an Egyptian who was maltreating a Hebrew (Exod. 2:11-15). Thus, the exodus account

⁶⁰ Barram and Brueggemann, *Missional Economics*, 169.

⁶¹ Barram and Brueggemann, *Missional Economics*, 171.

⁶² Martin Schlag and Daniela Ortiz, *Poverty, Injustice, and Inequality as Challenges for Christian Humanism* (Berlin, DE: Duncker & Humblot, 2018), 28.

⁶³ *Ibid.*, 23.

⁶⁴ *Ibid.*, 29.

clearly shows that justice and generosity mean taking the side of the oppressed.⁶⁵ Eskridge and Noll, in *More Money, More Ministry*, detail the biblical perspective of generosity by Burkett, whose work focused on financial counseling from a Christian point of view. Burkett argues that the only reason a Christian at any economic level has a relative excess of money is to provide for the needs of the organized church.⁶⁶ Paul reminds the Christian, “God can make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work” (2 Cor. 9:8, NIV). This perspective coincides with the tithe that Scripture commands believers to render and add to their local church. The tithe was established as a physical, earthly demonstration of humanity's devotion to God. God understands the greedy, selfish nature of mankind. However, by surrendering one's financial means to the work of God, it can be credited to the true love and devotion of the tither.⁶⁷ Burkett expresses that the tithe is not the end of the believer's giving possibilities, but the beginning.⁶⁸

David Pollock's, *Business Management in the Local Church*, outlines Burkett's money hierarchy for the local church as taking care of the pastors and staff, who are the Levites, feeding the prophets, who are the missionaries and evangelists, and feeding the orphans, widows, and the poor.⁶⁹ Burkett feels even more strongly about the need for individual churches to return to a New Testament model of caring for widows and orphans and other financially destitute people within the congregational family.⁷⁰ Someone who falls within the care network of the church

⁶⁵ Jorge V. Pixley and Clodovis Boff, *The Bible, the Church, and the Poor* (Maryknoll, NY: Orbis Books, 1989), 17.

⁶⁶ Larry Burkett, *The Word on Finances* (Chicago, IL: Moody Publishers, 1994), 19.

⁶⁷ Larry Burkett, *Debt-Free Living* (Chicago, IL: Moody Publishers, 2010), 13.

⁶⁸ Eskridge and Noll, *More Money, More Ministry*, 331.

⁶⁹ David R. Pollock, *Business Management in the Local Church* (Chicago, IL: Moody Press, 1996), 44.

⁷⁰ Eskridge and Noll, *More Money, More Ministry*, 33.

should never have to tap into the welfare system or government programs for basic support.

Church missions should be held at the heart of the church and its congregation.

Andrew Perriman's *Faith, Health, and Prosperity* details the practice of giving to the poor featured prominently in Jewish piety, but within the unique community that formed around Jesus, it seems to have become much more a way of life.⁷¹ Muchmore, Judas wanted to know why the perfume with which Mary anointed Jesus' feet was not sold and the money given to the poor (John 12:4-6). The comment about him stealing from the purse seems to indicate that money was regularly given to the poor from communal funds (John 13:29).

Perriman believes a rather different principle is formulated by Jesus during a meal at the house of a leader of the Pharisees (Luke 14:12-14). He warns his host not to invite to dinner those whom he knows will return the favor but rather to invite the poor, the crippled, the lame, and the blind, who cannot repay him because then he can expect to be repaid at the resurrection of the righteous.⁷² Jesus was assured that God would provide for them abundantly as they give to others during his ministry and this was often confirmed through miracles like the fish and loaves (John 6:1-14). Jesus insisted that his disciples sell their possession (Luke 12:33). In the New Testament, the common theme of generosity included how those who had land and property would sell those assets and bring the proceeds to the apostles, who then distributed it to those among the believers who had need (Acts 2:4-45; 4:32-35).

Entrepreneurship and Wealth Accumulation

⁷¹ Andrew Perriman, *Faith, Health and Prosperity: A Report on "Word of Faith" and "Positive Confession" Theologies* (London, UK: Paternoster Press, 2003), 178.

⁷² Ibid., 179.

Parishioners are taught that the way to attain financial security and material blessings is by sowing into a faith ministry. Perhaps, they attribute that God has two purposes for prospering His children financially and materially. Tithing is presented as a spiritual investment with guaranteed financial benefits for the believer.⁷³ James Petty echoes similarities in that he details that the gospel writers recorded many of Jesus's key teachings from the last few weeks of his life as he made his way to Jerusalem. A large percentage of these teachings had to do with money, as He prepared the disciples for His departure and, importantly, for the judgment of the last day.⁷⁴ God is the original giver. And because of the cosmic, unfathomable levels of gifting that God demonstrated as the creator, the moral environment of the universe itself is one of giving.⁷⁵ Though God showed himself to them as the original cheerful giver, Adam and Eve quickly joined the rebellion against this giving God.⁷⁶

Steve Walton and Hannah Swithinbank believe that the New Testament does not weigh in on this specific debate about the causes of poverty per se. Instead, they believe it focuses on needs like physical care and justice, and the requirements of those with the means to provide aid.⁷⁷ Contrary to popular belief, these actions of the New Testament disciples did not erase the incorporation of faith into financial knowledge. However, nothing is proscribed for the full development of human potential and initiative, nor do they forbid or denigrate the production and enjoyment of wealth and prosperity.⁷⁸ American desires for the good life are basic and

⁷³ Katie G. Cannon and Anthony B. Pinn, *The Oxford Handbook of African American Theology* (New York, NY: Oxford University Press, 2018), 464.

⁷⁴ James C. Petty, *Act of Grace: The Power of Generosity to Change Your Life, the Church, and the World* (Phillipsburg, NJ: P&R Publishing, 2019), 79.

⁷⁵ *Ibid.*, 25.

⁷⁶ *Ibid.*, 30.

⁷⁷ Walton and Swithinbank, *Poverty in the Early Church and Today*, 16.

⁷⁸ Brand and Pratt, *Seeking the City*, 99.

ordinary. That is not to say that everyone has the same standards of adjudicating quality of life, but when many people say prosperity, they mean survival. People long for the necessities that sustain life and rejoice when those goods overflow.⁷⁹

On the other hand, Bowler offers the realization of double burdens of poverty and systematic racism as factors that hinder wealth accumulation for Blacks, perhaps including knowledge of how to overcome barriers within the biblical teaching on wealth could, and would, develop progression within the church.⁸⁰ It is taught in churches salvation is not for the future only, but that the work of redemption begins in the here and now and even materially.⁸¹ However, every church does not teach this line of doctrine. The evangelical community is to repent for living a profligate lifestyle at the expense of the weak, poor, and alienated. It is also taught that Christians should be concerned about the poor, the helpless, and the oppressed. The question is, "Who the concern for help in the church should be?"⁸²

Entrepreneurship is another opportunity for wealth accumulation. Each Christian business owner, Burkett believes, has five priorities: evangelism, discipleship, funding God's work, providing for the poor, and generating profits that will sustain the business owner and their family.⁸³

Church Administration and Congregational Accountability

The Church are stewards of people who already belong to God. The people entrusted to their care are God's people, made in the image of God. The primary reason the Church listens to

⁷⁹ Bowler, *Blessed*, 8.

⁸⁰ Ibid., 26.

⁸¹ Ibid., 77.

⁸² Ibid., 28.

⁸³ Eskridge and Noll, *More Money, More Ministry*, 337.

its people is that they deserve to be heard because they are made in the image of God and pastors must give an account for their shepherding of them. They bear that image in the world, and the work pastors do as Christian leaders must honor the spark of God embedded in each person they encounter.⁸⁴ Tumblin says, in legal terms, churches are responsible for the well-being of anyone on church premises. Safety is the church's responsibility. This may include sidewalks, parking lots, and parsonages.⁸⁵

Not-for-profits' financial management differs from most corporate practices in the nomenclature and what qualifies as value. For-profit entities pay attention to profits and losses as a key measure of assets. Not-for-profits count and record income and outgo as well, but they are termed as revenues and expenditures, respectively.⁸⁶ The designations of restricted funds are put in place by the organization, not the donor. The restriction must be defined by an official body within the church or parachurch and then made public before gifts can be assigned as such.⁸⁷ Berneking, in *The Vile Practices of Church Leadership*, warns of the importance of church budgeting: a budget is a plan, a road map, or a blueprint. Before creating a budget, one must begin by deciding what they want the results of that plan to be. For many, personal budgeting is a plan for building wealth.⁸⁸ Finances must be approached with good planning, individually and organizationally, even as churches remain open to changing plans. Ministry, like grace, is never cheap. Pastors yield their lives, including the lives of their families, to do the work they believe God made them to do.⁸⁹

⁸⁴ Cormode, *The Innovative Church*, 43.

⁸⁵ Tumblin, *Administtry*, 64.

⁸⁶ *Ibid.*, 49.

⁸⁷ *Ibid.*, 55.

⁸⁸ Berneking, *The Vile Practices of Church Leadership*, 23.

⁸⁹ *Ibid.*, 26.

Paul Stevens, in *Money Matters*, notes that the first use of money had a religious context. It was sacred and set apart. The earliest banks were temples.⁹⁰ Money, since its beginning, has been a spiritual matter and was created within the temple for the sacred management of the temple. The earliest use of money was within a canopy of sacredness to moderate the wealth of the temple and to justly distribute goods among the residents of the city.⁹¹ Today, most people see money as a neutral commodity, whether it is a paper note, a coin, or an entry in a bankbook. This is largely encouraged by viewing money as an efficient exchange tool that is neutral. The church should teach that **how** one-uses money makes a moral difference.⁹² In church circles, the word stewardship is commonly used to camouflage an appeal for funds for church and religious purposes. The term denotes a more comprehensive view of life affecting time, work, leisure, talents, the state of one's soul, care for the environment, and, of course, money.⁹³

Tanweer Akram and Salim Rashid believe that, at its core, stewardship is about making choices and making choices is the science of economics: making decisions that please God. Stewardship requires one to embrace the principles of economic thinking that stem from the principles of Scripture and human anthropology.⁹⁴ Joseph Hill's *Relentless Love: Living Out Integral Mission to Combat Poverty, Injustice, and Conflict* details the need for the Church to include the poor and less fortunate in its financial administration.⁹⁵ Decisions about theology,

⁹⁰ Paul Stevens and Clive C. H. Lim, *Money Matters: Faith, Life, and Wealth* (Grand Rapids, MI: William B. Eerdmans Publishing Company, 2021), 31.

⁹¹ Ibid., 36.

⁹² Ibid., 30.

⁹³ Ibid., 71.

⁹⁴ Akram and Rashid, *Faith, Finance, and Economy*, 38.

⁹⁵ Graham Joseph Hill and Melba Padilla Maggay, *Relentless Love: Living out Integral Mission to Combat Poverty, Injustice, and Conflict* Carlisle, UK: Langham Global Library, 2020, 16.

worship practices, who gets to speak and who doesn't, how the church's money is used, and so on, are determined at the top and are experienced by those at the bottom.⁹⁶

Churches are generally funded by congregational tithes, and sermons on money. In the reversal-of-the-pyramid façade so often touted by free market ideology, power is devolved to congregants, or at least to their money. The church product is commodified, and congregants are painted as consumers.⁹⁷ It should be accepted as consistent with the Bible the development of communities through analysis of poverty as a lack of empowerment, opportunity, and security and emphasis that the poor are denied power by the rich and powerful. Instead, mercy should be shown, and the poor should receive more than a handout from the church.⁹⁸

Hill urges the church to repent due to more focus on the style of worship rather than on the content of worship, which includes God's teaching about justice. He suggests that churches compare how much time and money has been spent on worship with the attention the church has given to the poor.⁹⁹ Akram and Rashid express the need to understand purpose as a church and the given purpose ordained through the creation and applied to nature. The transformation that occurs allows the church to fulfill God's creation mandate as it is revealed in Genesis. The church then must assert a biblical perspective of stewardship. This stewardship is not limited to finances alone but to talents and gifts to which God has endowed.¹⁰⁰ Paul Stevens and Clive Lim echo Akram and Rashid in that they note the ministry of Jesus' sermons and the teachings on money or mammon, which was used as a medium of exchange that most people think is neutral.

⁹⁶ Akram and Rashid, *Faith, Finance, and Economy*, 46.

⁹⁷ Ibid., 47.

⁹⁸ Ibid., 136.

⁹⁹ Hill and Maggay, *Relentless Love*, 17.

¹⁰⁰ Ibid., 32.

The English word “mammon” derives from an Aramaic word that has the same root as the word “amen,” the affirmation with which people often close their prayers, saying, in effect, "Let it be secure." And many people do seek their final security in money. The almighty dollar is a strangely evocative term in everyday speech, hinting that money can easily become godlike, offering solace, help, and even salvation.¹⁰¹

Theological Foundations

Most of Jesus' teachings were rooted in the principles of stewardship, as seen in the parables of the new cloth on an old coat (Matt. 9:16), the new wine in old wineskins (Mark 2:22), the unfruitful fig tree (Luke 13:6-9), and the master and his servant (Luke 17:7-10). This project finds its theological foundation among many scriptures: some that detail the teachings of Jesus and others the messages of the prophets and apostles. The Scripture declares, "And to whomsoever much is given, of him shall much be required: and to whom they commit much, of him will they ask the more" (Luke 12:48, American Standard Version). This text will support the necessity of a stewardship curriculum to develop the biblical literacy of congregants of SBC. Jesus said, "There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods" (Luke 16:1, KJV). Whatever is possessed by individuals is the property of God, and humans only have the use of it according to the direction of the Lord. In this text, the designated steward wasted his Lord's money.

In like manner, congregants of SBC, and Christians alike, are responsible to God from whom all resources are accounted. Matthew Henry believes that the steward cannot deny

¹⁰¹ Stevens and Lim, *Money Matters*, 36.

responsibility and must make up the account for which he wasted.¹⁰² In this text, the unjust steward is not an example of defrauding his master but mismanaging the master's goods. Muchmore, stewardship promotes a sense of sound management of resources. Jesus went on to say, "No servant can serve two masters: for either he will hate the one and love the other; or else he will hold to the one and despise the other. Ye cannot serve God and mammon" (Luke 16:13, KJV). This parable details a warning from the Lord against serving money and material accouterments. One cannot serve God and the world, so divided are the two interests of the steward.

Unknowingly, the Pharisees stood in contempt of this teaching of Christ as it challenged their practices and beliefs of the law.¹⁰³ The wisdom of Solomon proclaims that "the blessing of the LORD, it maketh rich, and he addeth no sorrow with it" (Prov. 10:22, KJV). Riches without God's blessing bring trouble to those who possess them. This text also means that God's blessings have no toil and are absent of vanity.¹⁰⁴ It is important to note the term "riches," which obliterates the argument against the financial prosperity of God's people. Solomon also speaks to the necessity of having money: "a feast is made for laughter and wine maketh merry, but money answereth all things" (Eccles. 10:19, KJV).

Joseph Benson believes that the text expresses the need for money for many purposes. Some refer to this verse as rulers and consider this last clause as being added to aggravate the sin of greed.¹⁰⁵ Therefore, money has a place in life, much more, the Christian's life. The joy of a

¹⁰² Matthew Henry, *Gospel of Luke - Complete Bible Commentary Verse by Verse* (Peabody, MA: Hendrickson Publishing, 2016), 323.

¹⁰³ Ibid., 324.

¹⁰⁴ Charles Ellicott, *Ellicott's Commentary for English Readers*, ed. J W. Nutt (London, UK: Cassell and Company, LLC, 2018), 134.

¹⁰⁵ Joseph Benson, *Joseph Benson's Commentary on the Holy Scriptures* (Seattle, WA: Biblesoft, 2014), 128.

people depends on the character of its authorities. The people cannot be joyous when their authorities are childish and lovers of pleasure. Slothfulness is a negative consequence of every affair. The text alludes to money, itself having supreme meaning in the livelihoods of all. Howbeit, money will not feed or cloth, though it answers the needs of the present life as to what is to be had or used with money.¹⁰⁶ Henry cautions that the soul is not redeemed, so it is not maintained with corruptible things, such as silver and gold. God sees what men do and hears what they say in secret; and, when He pleases, brings it to light in strange and unsuspected ways. If there is a hazard in secret thoughts against earthly authorities, He sees it in secret.

Therefore, the heart of the steward must align with the character of God's holiness to serve well in the life of Christians. Indeed, godliness produces goodness. *Matthew Poole's Commentary on the Holy Bible* conveys the meaning of this text in correlation with the prophet Hosea: "in that day I will respond, declares the LORD, I will respond to the skies, and they will respond to the earth" (Hosea 2:12, NIV). The prophet exclaims God's response with rain as a means of provision. Poole believes money procures not only meat and drink for feasting but for all other things, as the heavens are said to answer the earth when they give it those showers that it desires and needs to make it fruitful.¹⁰⁷ This interpretation informs the congregation of SBC that God desires for them to have financial means to accomplish their needs and earthly purposes with wisdom.

Gill's Exposition of the Entire Bible conveys money as a mutual element to all material things and by it, men obtain everything they wish for; it answers the request of all and supplies

¹⁰⁶ Henry, *Gospel of Luke*, 372.

¹⁰⁷ Matthew Poole, *Matthew Poole's Commentary on the Holy Bible* (Peabody, MA: Hendrickson Publishers Marketing, LLC, 2016), 168.

them with that which they need and desire.¹⁰⁸ Moses declared, "But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto they fathers, as it is this day" (Deut. 8:18, KJV). Henry believes that Moses is directed by the Lord to speak to Israel's prosperous condition. Moses arms them against the temptations of a prosperous condition. When men possess large estates or are engaged in profitable business, they find the temptation of pride, forgetfulness of God, and carnal mindedness.¹⁰⁹ Howbeit, another component of stewardship is fleeing from pride. Pride is natural to the human heart. Would one suppose that such a people, Israel, after a great deliverance, would forget their posterity and wealth to God-forsaken sin?

The stewardship curriculum will exclaim holiness and character as a tentacle of biblical stewardship. Jesus said, "For where your treasure is, there will your heart be also" (Matt. 6:21, KJV). He informs the disciples of how closely connected the heart is with one's bank account. Nonetheless, this project will outline a purpose upheld in the curriculum that calls the congregation of SBC to evaluate their hearts as it will be displayed through their finances. The words imply the truth, afterward more definitely asserted, that it is impossible to serve God and mammon. Men may try to persuade themselves that they will have a treasure on earth and a treasure in heaven also, but in the long run, one or the other will assert its claim to be the treasure and will claim the no longer divided allegiance of the heart.¹¹⁰

Worldly-mindedness is a common and fatal symptom of hypocrisy, for by no sin can Satan have a surer hold of the soul than through the means of money. The godly man must allow his spiritual convictions to admonish any untamed financial habits that shadow their obedience to

¹⁰⁸ John Gill, *John Gill's Exposition on the Entire Bible* (Mesa, AZ: Grace Works Multimedia, 2011), 209.

¹⁰⁹ Henry, *Gospel of Luke*, 210.

¹¹⁰ Ellicott, *Ellicott's Commentary for English Readers*, 217.

Christ's command to serve God from the heart and align one's resources to that cause. This project intends to magnify to SBC that money and God are separate yet connected through use. To place money separate from God and His plans will lead to misfortune and poor stewardship, as one would assume God has no say-so over their finances. Jesus encourages through this text to lay up for oneself heavenly treasure, which accounts for more than natural riches. Nevertheless, such admonition does not negate the need for resources but rather proper placement from a biblical perspective.

For Christians, the life, death, and resurrection of Jesus introduce a new element into history. God establishes a relationship with humanity that breaks with the patterns of natural thinking. The incarnation is God taking on the human condition out of pure gratuitousness, without there being any inherent attraction in the condition taken on.¹¹¹ There is no distance between Christ and the poor. The concerns of money management and financial freedom are addressed through Scripture. God's people should be debt free. The Scripture warns that the rich rule over the poor and the borrower becomes the lender's slave (Prov. 22:7). Paul says, "owe nothing to anyone except to love one another" (Rom. 13:8, NIV). Burkett believes that debt is the equivalent of bondage, and its eradication should be viewed by Christians after providing the basic needs to live.¹¹²

Burkett's *Business by the Book* details his biblical perspective on debt freedom for believers. Burkett believes that Christians may go into debt for housing only and try to purchase used cars for transportation. These sorts of items, covered by a payment contract, are permitted if one faithfully meets the conditions of the payments. Even then, however, Burkett argues that the

¹¹¹ Pixley and Boff, *The Bible, the Church, and the Poor*, 53.

¹¹² Eskridge and Noll, *More Money, More Ministry*, 326.

goal should be getting out of debt as quickly as possible by the prepayment of loan principal and thus avoiding the squandering of thousands of dollars in interest payments.¹¹³ For those who are hopelessly mired in debt, Burkett counsels that one should always run toward their creditors, not away from them with a written statement outlining one's concrete intentions to repay as much, and as quickly, as possible.¹¹⁴ There is a dovetail in the gospel of Matthew, where Jesus advises the audience to make friends quickly with their opponent in the law while they are with him on the way so that the opponent may not deliver them to the judge, and the judge to the officer and be thrown into prison (Matt. 5:25). Attempts to legally wiggle out of debt that individuals have brought upon themselves is not an option for a Christian considering the Scripture, "the wicked borrows but does not pay back, but the righteous is gracious and gives" (Ps. 37:21, NIV). Instead, Christians are encouraged to invest their money for the future as means of proper stewardship.¹¹⁵

It is to be assumed that money has a spiritual meaning. As the basic financial truth that undergirds all others, Burkett believes that all Christians should take to heart the lessons of the psalmist David, "the earth is the lords and all that is therein" (Ps. 24:1, NIV). This verse commands God's superiority over man's possessions. Should Christians approach their finances with this theological perspective, they will gain a greater understanding of what stewardship is about. Burkett argues that the way a Christian uses money is the clearest outside indicator of what the inside commitment is really like.¹¹⁶ This perspective should not be misappropriated as a

¹¹³ Larry Burkett, *Business by the Book* (Nashville, TN: Thomas Nelson, 1998), 12.

¹¹⁴ Burkett, *Debt-Free Living*, 175.

¹¹⁵ Eskridge and Noll, *More Money, More Ministry*, 327.

¹¹⁶ Burkett, *The Word on Finances*, 17.

vow of poverty or the denial of self-sustainment, but rather an accountability of what God has provided.

Jesus's message on stewardship serves as a New Testament example for the church. God's stewardship must be seen in its fullness as a design plan to fulfill His eternal purpose. God's stewardship is telescopic, unfolding, and increasing, like an expanding universe. God's saints, those to whom the revelation of God's stewardship has been made, discover in that revelation their stewardship has been made, discover in that revelation their stewardship has been made, discover in that revelation their stewardship, which is, in turn, to enlighten all men as to their stewardship of God's resources (Eph. 3:9).

The idea of stewardship, the responsible management of family or household affairs, however, is very common in the Gospels and goes back to the teaching of Jesus. It is embedded in parables such as the talent and pounds (Matt. 25:14-30; Luke 19:11-28), which are certainly stewardship parables and are only part of a larger and more dominant theme running through the gospels. In addition to those, the parable of the wicked steward (Luke 16:1-9), the unprofitable servants (Luke 17:7-10), the unmerciful servant (Matt. 18:20:1-16), the unlike sons (Matt. 21:28-32), and the tribute money (Mark 12:13-17), each dealing with some aspect of stewardship. Christians may conclude, therefore, that while the terms for steward and stewardship are not common in the teaching of Jesus, his message is shot through with the idea of stewardship.¹¹⁷ These parables paint the image of God's economy and his servants. In God's economy his servants, the members of his household, are expected to use what has been granted them by the

¹¹⁷ Thomas Thompson, *Stewardship in Contemporary Life* (New York, NY: Association Press, 1965), 26.

head of the household, for the best interest of the household. They have been entrusted the pounds or the talents, not only for safekeeping but for investment and increase.¹¹⁸

The image of Jesus is perceived in the gospels as one who from the beginning of his conscious life recognized his stewardship and the divine source of it. It must be recognized that both Jesus and Paul base their understanding of stewardship from the Torah. In the Hebrew tradition, man was recognized from the very beginning as a steward, or caretaker, of God's earth. In the more primitive creation account, God took man and put him in the garden of Eden to till it and keep it (Gen. 2:7, 15). In the later account, man is ordered by his maker to subdue the earth and rule it (Gen. 1:27, 28). This is one of the most fundamental concepts of Jewish tradition which passed over naturally into Christianity as part of its inheritance from Judaism.¹¹⁹

One must begin with the affirmation of the Scripture, such as David's, "The earth is the Lord's, and everything in it, the world, and all who live in it; for he founded it on the seas and established it on the waters" (Ps. 24:1-2, NIV). Jesus' conception of divine stewardship is best seen in the parable of the prodigal son and his elder brother (Luke 15:11-32). Possessions in this story are secondary, and the lives of the children are paramount in the father's considerations. As a responsible parent who recognizes his stewardship over the lives of his children and his responsibility to see that they attain personal maturity, the father in the parable makes full allowance for the freedom of his children to respond to him in their way and according to their timing. He shows equal patience with the son who breaks all the rules and the one who lives carefully by the family rules. Both sons have an immature perspective on their inheritance. Though the father could have refused the younger son's request, he did not, because he hoped he

¹¹⁸ Thompson, *Stewardship in Contemporary Life*, 73.

¹¹⁹ Ibid., 27.

would eventually reach the right decision for himself without prompting or pressure of any kind. He could have withdrawn his favor from his elder son for his unappreciative attitude toward his profligate brother, yet he did not perhaps for the fact that repentance and restoration was the lesson to be learned. Even more, the giving of the father to his sons reveals an element of stewardship to be examined as it pertains to the Church. Thomas Thompson believes there is a stewardship of God that man must recognize. In Jesus' terminology, this is the sovereignty of God into which Jesus bade men enter. God's sovereignty-stewardship is recognized and entered by those who do the will of their Father who is in heaven, no matter what the consequences may be. Jesus himself set the example of this perfect kind of stewardship by his voluntary obedience to death, even death on a cross (Phil. 2:8) and expects similar voluntary obedience on the part of his disciples (Mark 8:34-37).¹²⁰ It is fundamentally a stewardship of life rather than money. Certainly, should life be fully yielded to God, then finances would follow suit.¹²¹

God's stewardship is the root of man's stewardship and the place where any understanding of stewardship on man's part begins. Man's stewardship is rooted in his being a son of God, and as such, an heir in the household and a fellow heir with Jesus Christ, God's unique Son through whom he is reconciling an estranged world to himself. The point is that the man who knows himself to be a son of God accepts the overarching purpose of his heavenly Father and conforms himself to it. He has personal stewardship of his own life and possession within the larger, comprehensive stewardship of God.

Thompson also believes that man's primary motivation for giving up of himself, or his finances, is an extension of himself. This involves his acknowledgment that he is part of God's

¹²⁰ Thompson, *Stewardship in Contemporary Life*, 34.

¹²¹ Ibid., 41.

creation and that he owes his all to the creator. Muchmore, it involves his recognition that God has endowed him with a reasoning faculty that sets him apart from and above all other forms of creation and that in this respect at least he has been made in God's image. It involves his understanding that because he possesses this reasoning faculty, he has been placed in a position of responsible stewardship over the gift of creation.¹²²

Theoretical Foundations

If such a theological foundation is embraced by congregants of SBC, then progression is possible. The research of this project spans the critical thoughts of scholars as well as the evaluation of participants of the SBC benevolence fund. Various ideas surround the topic of stewardship; however, this project tends to refine the discovery to that of the Black Church. The scope of research has a common thread about the prosperity gospel. This idea of such a gospel serves as a doorway into the concepts, ideologies, and perspectives of the church concerning money. It is this theory that the research uses as an investigative means to pry into the affairs of the church and its parishioners. One theory proposes that teaching prosperity is outlandish and is a cloaked personal benefit of the preacher. Such an erroneous theory further undermines the financial well-being of congregants.

Kate Bowler's *History of the American Prosperity Gospel* sheds a little light upon the need for sound teaching on stewardship. Bowler criticizes the passion that preachers have in the Black community to minister to the economic destitution of the Black Church. Some congregants of SBC favor Bowler's theory, which has aided the dysfunction of depending upon the church for financial reasons. The Prosperity Gospel theorizes that the church has resources to no end, and

¹²² Thompson, *Stewardship in Contemporary Life*, 35.

the only person that benefits from the resources is the preacher. Although this notion may be true in other ministry contexts, it does not serve as the universal example of all ministries. This project challenges such thinking by highlighting the importance of tithes and offerings that enable the church to function and help those in need both materially and immaterially. Further, Bowler's theory of the prosperity message centers around four themes: faith, wealth, health, and victory, which can all be supported biblically. This project will remind congregants of their biblical, God-given rights to live prosperously, be healthy, and accumulate wealth through faith, hard work, and stewardship. The project will create a balance model based upon a biblical foundation that aligns with one's theology and practice.

There are other critical sources like Debra Mumford's *Exploring Prosperity*, which theorizes the similarities of Bowler. The material attacks the likes of T.D. Jakes, Fred Price, Creflo Dollars, Joel Osteen, Joyce Meyers, and others for their prosperous ministries, lifestyle, and messages. However, what Mumford fails to point out is the humanitarian efforts of those ministries and their efforts to encourage stewardship. This anti-prosperity message model destroys the opportunity for leaders of the church to deal with the financial disparities in the lives of congregants apart from the Black Church. Howbeit, this does not allow the misfortune, lack of integrity, or abuse experienced by many preachers who teach an unbalanced doctrine. Yet, this fundamental research saves the babe and filters the bath water. Perhaps, this approach is a blind spot taken advantage of by darkness to further derail the financial posterity of God's people, especially those of the Black Church.

Such practices and models provide ground for exploration of the subject of finances and stewardship. Closely examining such models of ministry should provide adequate details as to what congregants of other Black churches perceive such teachings to mean for their lives.

Evaluating the outcomes of conversations that Mumford has had with congregants of other ministries provides a hypothetical avenue of research to investigate the interest of congregants of any given Sunday. This research is plowing new ground with a new theory of balanced theological teaching on the stewardship of finances. If parishioners lack finances, then there is no need for stewarding. One can only steward what one possesses; therefore, this research will launch from the biblical precipice that God does want His people to prosper. The research presupposes that once congregants of SBC conceive the understanding of God's divine providence and provision, then a readiness will arise in attitudes and actions: attitudes that provoke hard work, entrepreneurship, investing, and ownership: actions that cause congregants to not settle upon the assistance of government assistance programs and the financial benevolence of SBC. Cormode believes that to affect the life of a people biblically, one must investigate the story of the people and truly understand what matters to them to define them.¹²³ This project will extrapolate the misunderstandings that are assumed of those that rely upon SBC for financial support while taking inventory of their stories through interviews and conversations. Often, the story of a person details the reasons behind the decisions they make. Perhaps the individual stories of congregants of SBC entail mismanagement as generational bondage that can be removed through this action research project.

The ministry paradigm of SBC will be thoroughly reviewed to gather practices that work and discard those that do not. The effective pieces will serve as a part of the structure of a new theory and resolution to the problem of the ministry context. It will, however, require significant changes in the ministry paradigms. One will need to go beyond doing things for people to

¹²³ Cormode, *The Innovative Church*, 47.

empowering people to do things for themselves.¹²⁴ The project will equip the congregation of SBC to be movement makers rather than project planners and beneficiaries of benevolence. Establishing a biblical foundation for transformational ministry by identifying the underlying principles essential to transformational movements and laying a path to success and prosperous living is key. Developing a Christ-centered curriculum will equip congregants, thus readying their families for financial independence.

Conclusion

This research project investigates the financial woes of some congregants of SBC that rely upon the church for continual support, and it provides solutions for dependency on the church for financial sustenance through an analysis of the driving forces of such dependence, avenues of financial independence for the congregation and a reevaluation/new beginning for SBC stewardship. The lack of biblical knowledge on stewardship has aided this ignorance and dependency. Several have participated in the benevolence fund continuously without developing a means of sustainment. This financial dysfunction poses a threat to the well-being of both parishioners and the church. This project aims to correct the perspective of the congregants of SBC, providing them with a curriculum on stewardship that will challenge the misunderstandings about prosperity while encouraging stewardship and hard work. Should this curriculum be implemented, the lives of the congregants of SBC will be positively impacted, enabling them to gain financial independence, and give to the biblical mission of the church.

¹²⁴ Terry Dalrymple, *Beyond Poverty: Multiplying Sustainable Community Development* (Littleton, CO: William Carey Publishing, 2021), 28.

CHAPTER 3: METHODOLOGY

The scope of this research is within a controlled environment in which congregants of SBC will be surveyed, interviewed, and participate in small focus groups on location. There are multiple measures that will be taken to address the problem within the ministry context. As detailed in the history, Second Baptist Church is a predominately Black church, with approximately three hundred members as of the year 2023. This is shown in figure 1.1.

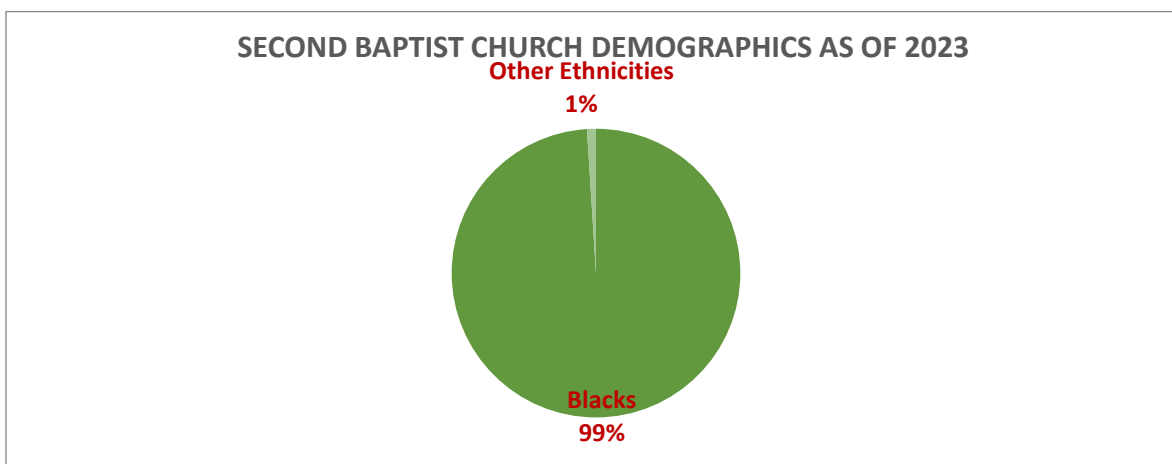


Figure 1.1. Second Baptist Church 2023 Demographics.

SBC's demographic is predominantly African American single women. The research will mildly investigate the effects of the absence vs. presence of men in the homes of congregants of SBC and how this may contribute to the presence or lack of financial independence. A further breakdown of SBC's demographic is in figure 1.2.

Marital Status	2023 Totals
Black Single Women	95
Black Married Women	50
Black Single Men	32
Black Married Men	41
Unknown Marital Status	82

Figure 1.2. 2023 Census of SBC Congregation's Marital Status. Data from Church ROBO.

This data will further support the number of applicants being single Black women of SBC seeking financial support from the church. These statistics will support the development and

implementation of the stewardship curriculum in that it will address the benefit of men in the home to the overall financial health of a family. The research focuses on the lack of biblical literacy rather than the marital status of congregants. However, the stewardship curriculum will display biblical principles to which involve men of the Bible whose financial stewardship benefited their families. Perhaps displaying this biblical imagery may encourage parishioners to seek similar attributes. The church should be benevolent, but that benevolence should not be burdensome nor a hinderance to the financial independence of parishioners. The lack of biblical literature on stewardship has fostered a dependency upon the church as a source of financial relief. This is evidenced by repeated requests for financial assistance, especially from the same families. Frequently, some members will not support church-sponsored mission endeavors because they are not financially independent and are waiting on the church to resource them. For example, one member gave to the church's benevolence fund and then sporadically appealed to that same fund for assistance.

Another reason for the financial dependence may be that congregants perceive the church as they do the government: a socialized system. Perhaps the history of SBC's benevolent program has created a culture whereby the older parishioners have prepared the upcoming generation to depend upon the church as the predecessors did. Leadership is just as responsible as the congregants for the knowledge gap on biblical stewardship.

If SBC continues to support this mindset, then a detriment to the ministry will occur and it may lose its tax-exempt status, prove itself unworthy of people's trust and render itself incapable of accomplishing its divine mission. The question becomes "What factors support this dysfunction?" For years the congregation has been incorrectly understood as the financial resource for the congregation rather than the church body resourcing ministry. This false notion

developed a sense of entitlement: giving instead of receiving. Congregants of SBC desperately need to understand the importance of giving biblically to assist the vision of the church. Fortunately, the financial health of the church is great, but if the problem within this ministry context is not corrected, this could pose a risk to its independence. Jesus said, "For where your treasure is, there your heart will also be" (Matt. 6:21, NIV). Some congregants of SBC do not know that finances reveal the inner character of an individual. The vision of the church is to serve the congregation and community but not by financial means alone. The support that the church offers should also be spiritual. The problem is due to the church's lack of teaching and the congregation's corresponding illiteracy about stewardship, which has fostered a dependency upon the church for financial support. The scope of research does not have ethical concerns other than the truthfulness of participants. Presumably, the desired outcome is to promote biblical standards of ethics that would serve the betterment of the church and its' parishioners.

Intervention Design

The purpose of this research is to investigate the underlying causes of congregants of SBC's need to depend upon the church for financial support. The scope of research presumes the cause to be biblical illiterate on stewardship, thus affecting some of the congregants' ability to sustain financial freedom. The intervention design will allow the researcher to sample through surveys, interviews, and small groups of whether financial biblical illiteracy confirms the issue. Several measures will be taken to appropriately research the possible supporting variables that may contribute to the problem through a series of questions. As a priority, IRB approval is required and was granted before starting research (see Appendix H). A request to perform this project will be submitted to the chairmen of the board, soliciting the liberty to conduct research

on the premises of SBC and the participation of the congregation. The letter will be addressed to the chairman of the board of directors, listing his title and the church address. The letter will begin by establishing the researcher's academic credentials as a student researcher for the apologetics department of the John W. Rawlings School of Divinity at Liberty University. The researcher will introduce the proposition of conducting a research project to earn the academic requirement for a Doctor of Ministry Degree in Apologetics. The letter will introduce the title of the research project, "A Stewardship Curriculum to Promote Financial Independence." The letter will state the purpose of the research project which will benefit the congregation of SBC. The letter will clarify that the research is to develop and implement a stewardship curriculum that will enhance biblical literacy on finances. Permission is requested to utilize the membership list to recruit participants as a sample for the research project as well as to contact members of the organization as a resource for research purposes. The letter will detail what accessibility is needed to guarantee thorough research. The letter details that the participants will be asked to complete a survey that will be available on a Sunday a month in advance leading up to the interviews. The purpose of the research will be conspicuous in the letters as to the benefit that this research project brings to the congregation of SBC and their financial well-being. The chairman and board will be notified of the complete voluntary effort that participants have in the research process and that no one is mandated to start or complete any portion of the research (see Appendix A). The letter will conclude by being granted access to conduct the research in the form of a letter granting permission.

Once permission is granted, the permission response letter will detail what accessibility of the facility, documentation, and/or members is permitted for use (see Appendix B). The permission granted letter should state the board's careful review of the researchers' request and

their decision to grant permission to invite the members of SBC to participate in the research study. The board of directors will have multiple options of permission to grant to the researcher. First the board will select whether they will provide a membership list to the researcher with freedom to use the list to contact members of the church for participation. Secondly, they will select whether they grant permission to make phone contact with the members of the congregation for participation as this would release the personal phone numbers of congregants. Lastly, the board would select whether they will provide congregants benevolence request information to the researcher as additional data for the study.

Once all permissions are granted, the researcher will utilize the church ROBO calling system that contains the contacts of parishioners inviting their participation in the research project. The ROBO call will be initiated prior to releasing the recruitment flyer. The ROBO call is a subscribed service utilized by the communications department of Second Missionary Baptist Church to maintain connection with its congregants in between services. This service is provided by Messaging Mobile Telecommunications of Jupiter, Florida. The researcher will utilize this system twice a week to encourage participation in the research study. The researcher will also utilize the rapid texting features provided by the ROBO call system to ensure that those congregants who may not be able to receive out of the area calls will receive the invite via text messaging. The ROBO call system will allow the researcher to leave voice messages for parishioners as a reminder. All ROBO contact will be conducted during business hours in accordance with consumer solicitation laws. Once the ROBO call, voicemail, and texting options have been exhausted the researcher will present the recruitment flyers after a Sunday service in the foyer of the church building. The recruitment flyer will be placed in the main entryway of the church foyer (see Appendix C) as congregants enter and exit the building. In addition, the

communications specialist for the church will make announcements that this flyer is available to members of SBC who are eighteen years of age or older and a consent form will be provided for those who wish to participate. The researcher will request these requirements be advertised to lessen congestion in the foyer by those who may not meet the requirements such as youth or visitors. The intent of the flyer is to call attention to all congregants of Second Missionary Baptist Church and those that are eighteen years old or older as an eligibility criterion for participation. The flyer details the purpose for which research participants are needed, highlighting a stewardship curriculum to promote financial independence. It clarifies the purpose of the research as to implement a stewardship curriculum to promote financial independence by enhancing biblical literacy on finances. It informs the participants of what will be asked of them, such as a survey, followed by a one-on-one interview with the researcher and participation in small focus groups. The flyer details the benefit of participating in the research project by gaining insight into biblical principles on stewardship that will enhance one financially.

The flyer discloses that a consent document will be provided before participation in the research. Each participant will receive a copy of the consent form on site prior to completing the survey (see Appendix D). The consent form details the title of the project, “A Stewardship Curriculum to Promote Financial Independence: Congregants of SBC Depend on the Church for Financial Support.” The consent form reiterates the recruitment flyer inviting the participation of parishioners. The form notes that participation in the research project is voluntary. In fact, it encourages the participant to take time to read the entire form and to freely ask questions of the researcher prior to participating. The consent form details what the study is about and why it is being conducted. It reveals that the purpose of the study is to develop and implement a stewardship curriculum for congregants of the Second Missionary Baptist Church that will

promote financial independence. In addition, research measures of surveying and collecting information regarding the biblical literacy and financial health of members. The consent form answers what is expected of the participants during their involvement in the study. The form notes that the participant will complete a survey that takes approximately five minutes and that all information obtained will remain anonymous. The volunteer is given the option to participate in the one-on-one interview at the church facility, via a conference call or via a video conference for ten minutes. The form states that all information obtained from the interview will be documented by the researcher. There is a section disclosing to the participants how the research study will benefit them. However, it is noted that the participants should not expect to receive a monetary benefit from taking part in the study. Instead, the participant should expect to receive increased awareness of the importance of financial independence, acquired biblical literacy on stewardship, and a curriculum that will enhance one's financial future. Ultimately, the form suggests that this study will benefit society through those that participate and desire to share with their families the principles they learned from the curriculum. The phone number issued on the recruitment flyer for contact will be monitored by the researcher. The participant is informed of the potential risk they might experience because of their participation. The expected risks are minimal, which means they are equal to the risks one encounters in everyday life. The risk involved in this study includes the possibility of psychological stress by answering questions listed on the survey. To reduce the risk, the researcher will limit the number of questions on the survey. Also, the researcher will minimize the number of questions or options to be surveyed and will excuse participants from the survey should exhaustion occur. The consent form further notes that the research involves sharing information within a small focus group to reduce risk, but the researcher ensures that as an introduction of each small focus group session, no personal

information will be disclosed for privacy protection. Participants are also notified that the researcher is a mandatory reporter and if information is released regarding child abuse, child neglect, elder abuse, or intent to harm self or other, this information will be reported to the appropriate authorities. The consent form details how the personal information of participants will be protected. The records of this study will be kept private and in the possession of the researcher. Published reports will not include any information that will make it possible to identify a subject. Also, research documentation will be stored securely, and the researcher will serve as sole custodian. The form reiterates that the participants' responses will be anonymous and will be kept confidential by utilizing numbers instead of names for each subject. Interviews will be conducted in a location where others will not easily overhear the conversation or on a secure teleconference call. However, the participant is admonished that total confidentiality cannot not be guaranteed in focus group settings. The researcher commits to discouraging other members of the focus group from sharing information from discussions that are sensitive. Data will be stored in a combination locked briefcase in the possession of the researcher and will be shredded and properly disposed of when the researcher finalizes the project. To limit potential or perceived conflicts, all data will remain anonymous. The researcher will not know the identity of those who completed the survey, nor will he have access to the interview scheduler used by the secretary who will schedule one-on-one interviews. This disclosure is made so that each participant can decide if this relationship will affect their willingness to participate in the study. No action will be taken against anyone who decides whether to participate or not in the study. Participation in the study is voluntary and will not affect any participant's future relationship with Liberty University. Because the research is voluntary, the participant is given the option to withdraw at any time. If the participant chooses to withdraw from the study, one is instructed to

not return the survey or discard the survey if they choose. The form states that should a participant default on their participation all data collected on their behalf will be destroyed and their contributions will not be included in the study. Contact information is available via the consent form should they have questions for the researcher or the institution.

Prior to receiving a survey, the participant must sign the consent form and a copy of their consent will be provided in return. The surveys will be available on-site at the church every Sunday following the release of the recruitment flyer (see Appendix E). The participant is admonished at the head of the survey not to write their name or any other pertinent information that would identify them. The congregant will be assured that all information obtained is to measure their financial status, biblical knowledge on stewardship, and their desire for financial independence. The survey questions the current financial health of the participants. While taking the survey, the participant will be rated on various degrees of financial well-being, and their perspectives on biblical knowledge about money, including topics such as tithes and offerings, congregational benevolence, and financial planning. The survey will ask the participant to rate their biblical knowledge on stewardship. The rating scale uses one as the lowest and five as the highest. The scale of numbers will measure whether the participant perceives their status as disappointing or exceptional relative to the question. The survey prompts the participants to rate their financial health based upon the time that the survey is taken. The same one through five rating scale is used through the survey with the exceptions of two questions. Then the participants are asked about their feelings on subjects such as tithes and offering, congregational benevolence, and financial planning being taught in church. Question three on the survey is not rated one through five as the previous questions are; instead, the participant is asked to select yes or no as their response.

Question Four asks the participants to rate their financial investments whether they feel disappointing or exceptional. The survey also asks the participants to rate their feelings about their financial liabilities. Additionally, it asks the participants about their feelings about giving to Second Baptist Church. The participant is asked to rate their overall feelings toward a stewardship curriculum being offered at Second Baptist Church. The survey closes by asking the participants how often they evaluate their finances; whether three to five times per month, one to two times, or once every two months. All data collected from the survey will aid in the research and development of a stewardship curriculum. Those who wish to participate will be verified by the church secretary as to whether they meet the requirements to receive a survey as initiation into the research study. Writing utensils will be provided to participants. The researcher will accept the completed surveys by hand and store them in a briefcase secured by a combination. The researcher will serve as the custodian of record for all surveys to ensure confidentiality. The survey reveals the purpose of the research as implementing a stewardship curriculum to promote financial independence.

Once the researcher has collected the completed surveys and he will store them in the combination locked briefcase until further research use. The researcher will utilize the secretary to appropriately schedule each participant for a one-on-one interview as advertised in the recruitment flyer. Each interview will be scheduled based on the availability of the participants documenting how they became aware of the research interview and their acknowledgment of the consent document. Figure 1.3 showcases this. The scheduler will be managed by the secretary noting the date, time, name of participant, how they were notified and whether they have received and signed the consent form. In accordance with the consent form, the researcher will not know the names of those who sign up for the one-on-one interviews to reduce conflict of interest

given that the researcher is also the senior pastor. The researcher believes that this approach will allow participants to feel confident about information they chose to share as well as if one decides to decline the one-on-one interview phase of the study. Any decline to participate will not have a negative effect on the participants' relationship with their pastor.

Exemplary Interview Scheduler				
Date	Time	Participant Name	Flyer or Word of Mouth?	Consent Form Y/N?
5/7/2023	3:15 pm	John Doe	Flyer	Y
"	"	"	"	"

Figure 1.3. Example of the Interview Scheduler to be used by the secretary.

The interviews will be conducted on location at Second Missionary Baptist Church, 2809 Hardie Avenue, Selma, Alabama, 36703, unless a participant requests teleconference as an option for convenience. The secretary will notify the researcher of the agreed times for each interviewee. The one-on-interviews serves as the second phase of the triangulated approach to resolving the problem within the ministry context.

At the start of each interview, the researcher will greet the participant and reiterate points from the signed consent form. The researcher will disclose the approved scope of questioning and conversation. The interview will last about ten minutes and include three to five interview questions and will be documented by the researcher. An example of this documentation is seen in figure 1.4. The interview will begin with asking the participant whether they have requested financial support from Second Baptist Church, allowing them room to explain their reasons. The researcher will also ask the perspective of the participant on prosperity being taught in the church. The interview will inquire of the participant whether they think a curriculum on stewardship would enhance their financial well-being. Also, they will be asked what factors have either helped or hurt their financial status. The interview will conclude with investigating their thoughts on church benevolence.

The notes obtained from each interview will be properly retained and safely stored as detailed within the consent form. The documentation will aid the development and implementation of the curriculum on stewardship. The intent of each question is to gather the information that will either support or debunk theories about the problem within this ministry context. Participants volunteering in the study aid the researcher in quantifying data that gives weight to whether the participant has received financial support from the church, how one feels about prosperity teaching in the church, one's financial well-being and their knowledge of biblical stewardship. The participants will be given the liberty to detail their thoughts on SBC's benevolence fund and other personal financial factors. During the interview the researcher will document the response from each participant.

Questions		1 on 1 Interview Q&A	
1	Have you every requested financial support from the SBC? Yes or No and if either, why?	Researcher's	Notes....
2	What is your perspective on prosperity being taught in the church?	Researcher's	Notes....
3	Do you think a stewardship curriculum would enhance your financial well-being?	Researcher's	Notes....
4	What factors has either helped or hurt your financial health?	Researcher's	Notes....
5	What are your thoughts on church benevolence?	Researcher's	Notes....

Figure 1.4. Example of the Researcher's Interview Questions and Documentation.

The interview will be concluded once all questions have been asked and answered. The researcher will then follow a process of data management with the surveys and documentation

from the one-on-one interviews to prepare to arrange for the stewardship curriculum implementation within the small focus group sessions. A breakdown of the data management process is seen in figure 1.5. The data management process is a personalized system that will be used by the researcher in collecting surveys and gathering documentation from the interviews. Once all data has been collected from phases one and two, the researcher will review all data for consistency in answers or discrepancies. Review is a vital part of the data management process because it allows the researcher to quantify information relative to the purpose of the project. The researcher will commit a couple of hours to review the data collected prior to notifying the secretary to schedule small focus group sessions. The secretary will have copies of the stewardship curriculum matrix for review prior to scheduling the participant for the small focus groups (see Appendix F).

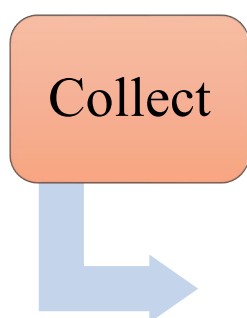


Figure 1.5. Example of the Researcher's Data Management Process.

The secretary will then notify the researcher through email of each scheduled small focus group. The secretary will schedule participants in the group sessions based upon the availability of two or more individuals. The secretary will notify the researcher of the location of the small focus group, whether they be in-person or via teleconference. Each small focus group session

will begin with a greeting from the researcher and a brief reiteration of the consent agreement. If there were questions that posed a challenge to a participant and there appeared to be a consistent agreement or disagreement within the data collected, then the small focus groups will be arranged to further discuss those specific topics to flush out more information from the participants. The small focus groups will be arranged either based on the number of interviewed participants divided equally or upon time availability. The small focus group session will last approximately thirty minutes. The small focus group sessions will be based upon the availability of each participant to review and discuss the stewardship curriculum matrix that was given (see Appendix F).

The SBC Stewardship Curriculum Matrix will provide a narrow view of the course of action that will be taken to enhance biblical literacy on stewardship. The researcher will explain the curriculum matrix and the objective of each week of learning. The curriculum matrix will be implemented on the premises of SBC among participating congregants or by teleconference. Although the research poses no ethical concerns, the curriculum encourages godly character through each unit. This curriculum contains four learning units to be conducted through a total of eight sessions and is designed to promote financial independence by enhancing literacy on biblical stewardship: biblical prosperity and increase, biblical investing and inheritance, biblical management and entrepreneurship, and biblical sowing and reaping. Each of the four units will be conducted across four weeks, conducting sessions twice in each week.

Unit one, occurring in week one, will detail the importance of biblical prosperity and increase, which contains two sessions and seek to answer the question: what ability has God given to increase finances? In session one, the congregant will learn the importance of using natural gifts and talents endowed by God to generate finances; biblical subjects will be used to

amplify this principle. Session two will seek to provide understanding of God's system of increase. This session will aid the congregant in learning the nature of God at creation in providing for humanity and admonishing them to multiply the provision.

Unit two will be conducted on week two and will discuss biblical investing and inheritance. This unit will also contain two sessions for that week. Session three will question the means of multiplying the increase gained. This session will extrapolate the biblical text regarding investing and the means of increasing resources found among the gospel teachings of Jesus. Session four will address the idea of inheritance for the third generation. This session will aid the congregants in understanding the importance of establishing an inheritance for their children's children by teaching biblical principles of inheritance and studying biblical families who acquired wealth by this method.

Unit three, occurring in week three, discusses biblical management and entrepreneurship. This unit will contain two sessions, one of which, session five, will detail an understanding of God's intent for ownership and equity. This lesson will utilize Abraham, a biblical figure who amassed great wealth and owned a lot of assets, as a promoter for ownership. Session six will talk of the biblical businessmen of Scripture detailing the livelihoods of Jesus' disciples and their entrepreneurial ventures prior to serving the ministry of Jesus.

Finally, unit four will be conducted on week four on biblical sowing and reaping and will contain the last two sessions. Session seven will enquire the student about how one supports God's agenda financially. This lesson will explore the subjects of tithes and offerings. Session eight will herald the curriculum by teaching God's system of generosity. This last session will give a biblical review of how Jesus handled the poor and the Old Testament plans for those that were less fortunate.

The researcher will provoke discussion based on the topics within the stewardship curriculum matrix. During this process, the researcher will silently document as it pertains to the open forum and the details of participants' feedback about the stewardship curriculum. The efficacy of this stewardship curriculum will be measured by documenting several variables: the number of requestees for financial support from the church, the personal testimonies of congregants, and the financial report of the church. The success of implementing this stewardship curriculum should have a tangible impact on the congregant's lifestyle that should be evident through observation of their testimonies. Also, the efficacy will be measured through the financial reports of whether there has been an increase in the tithes and offerings and a decrease in the benevolence distributions. Of course, a small window of research will not yield a cast result that could be measured as a definite response to the resolution church's problem; however, it could provide sample of the effect the stewardship curriculum would have overall.

It is important to note that the researcher serves as the senior pastor of SBC. In 2019, Davon Simpson became the eighth and current Pastor of Second Baptist Church. Simpson shares the history of SBC as a child; he was reared within this church before relocating. Simpson launched a vision centered around growth, incorporating knowledge, unity, and service. Since his leadership, the church has undergone transformation, renovation, and technological innovation to cultivate a worship experience that fits the twenty-first century. Since his pastorate, the church has experienced prosperity and rising membership. Simpson incorporated additional ministries such as prison ministry, nursing home, grief recovery, intercessory prayer hosted on a weekly conference call, health and wellness fellowship, and a growing social media presence.

Since Simpson's leadership, the sick and shut-in members receive monthly stipends to assist with their medical expenses. The church is rapidly upgrading and has launched a six-

million-dollar campaign that has enabled the church to acquire additional lands for parking and space to build a new sanctuary to house the increasing attendance, a kids' zone for children's church, and a complete renovation and conversion of the current facilities into an administrative building. Although the vision for SBC is great, the researcher believes that if the problem is not corrected within the ministry context, then it could pose delay to the goal of expanding the facilities of SBC due to financial instability.

As previously stated, the researcher assumes that the problem originates from congregants of Second Baptist Church continually depending upon the church for financial support. It is assumed that beneficiaries of the SBC benevolent fund have no foundation for properly managing resources. Many have taken advantage of the church's benevolent gesture, resulting in a mischaracterization of what the church stands for. This has happened so often that an inappropriate theme has evolved that displays SBC as a financial haven for the community instead of as a spiritual refuge for its neighbors. It is assumed that perhaps congregants have been persuaded from years of benefiting from the church that this is the purpose of the church. The church serves as a beacon of hope and benevolence, but this must be balanced. It is hoped that congregants are purposeful in attending annual church business conferences to become knowledgeable about the church's overall finances in preparation for requesting financial assistance. At the beginning of Pastor Simpson's administration, he was met with the silent hint that "change" was not welcomed. Those hints of reluctancy to change the form of worship and teachings involving money further the divide between the problem and solution. The majority of his first year of sermons and teachings were centered around the detriment that unbiblical traditions have upon the church. Much time has been given to teaching the basics of theology and discipleship to stimulate application among the congregation. For instance, removing

historic, doctrinally rich hymns from congregation worship left the church body anemic concerning many biblical truths, personal finances being an example. Simpson came to understand that the lack of knowledge was not limited to biblical stewardship alone. Proper exegetical teaching and teaching the congregation how to ask questions of the text spiritually formed the people who then maturely accomplished the goals set for them by the pastor. Howbeit, during Garret's administration, he initiated the Love Benevolent Society, through which the deacons of the church would share some of the church's resources with parishioners in need. Simpson also added monthly stipends for medical expenses to the elderly, sick, and homebound. While these efforts were sincere, they rendered the body dependent on the congregation for financial health. A culture of financial dependence was created for the congregants, and this promoted poor stewardship. In addition, checks were given to all senior citizens every Christmas. Changing this dynamic without offending the seniors of the congregation became one of this author's primary goals after assuming the pastorate of the congregation.

The researcher remembers thirty parishioners relying on the church for finances across six months. This caused leadership to establish parameters for accessing resources with hopes that parishioners would independently tackle finances. To reiterate, SBC released new procedures that establish a sense of accountability and stewardship of the church's resources. The intervention design is geared to investigate whether participants have received financial gain and it asks reasons as to why or why not. Furthermore, when the curriculum on stewardship is implemented, the researcher believes that it will challenge the ignorance that may exist among congregants. The stewardship curriculum will build a foundation that educates participants on faith and finance. This project will provoke the minds of congregants to pursue their ambition in

hopes of gaining financial freedom. Hopefully, the outcome should result in a body of people well-educated on the biblical principles of stewardship, equipped with practical steps whereby to gain financial independence and thus support the financial well-being of SBC through tithes and offerings.

Implementation of the Intervention Design

The researcher committed to the strategic flow of analyzing data, as seen in figure 1.6, as the research project intervention proceeds. The data received served to measure variables relative to the problem and purpose of the project. The data triangulated approach was portrayed through surveys, one-on-one interviews, and small focus groups. The data provides the researcher with the ability to cross-reference answered questions and participants' feedback with other participants responses along with the stewardship curriculum.

The strategic workflow of research aided in managing data triangulation and ensured that the research remained compliant with the consent agreements. Once the surveys were completed the researcher collected and safely stored the surveys for review. The researcher accepted the completed surveys by hand and stored them in a briefcase secured by a combination.

Once the researcher collected the completed surveys and stored them in the combination locked briefcase for private review. The researcher utilized the secretary to appropriately schedule each participant for a one-on-one interview as advertised in the recruitment flyer. After the interviews were scheduled, the researcher made documentation of the participant's feedback. The documentation was properly stored for evaluation and conclusion. Each small group session that was scheduled to implement the stewardship curriculum, the researcher retained detailed documentation of the discussions. The documentation contains the responses from each

participant as to which was analyzed based on how it connects or disconnects from the problem within the ministry context of SBC.

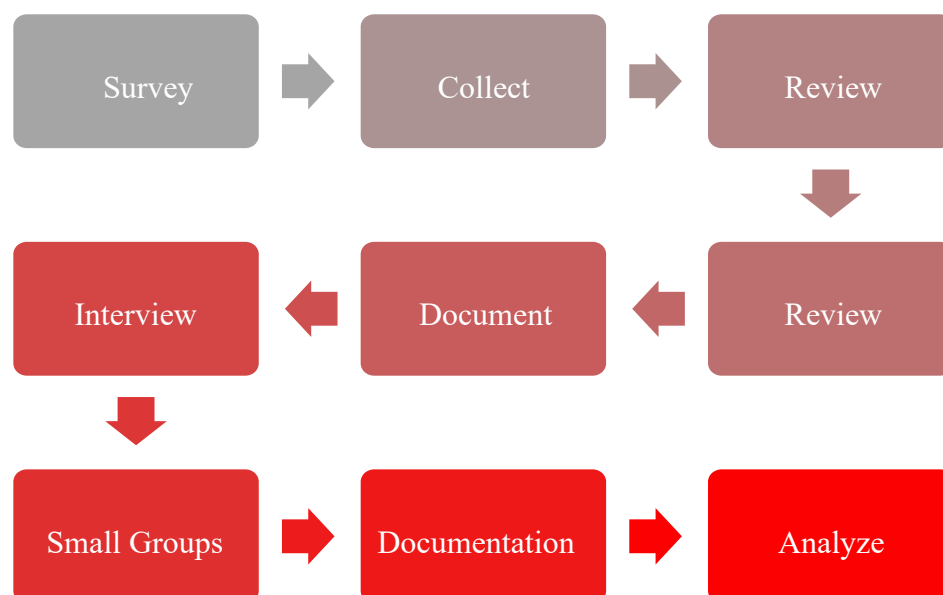


Figure 1.6. Strategic Workflow of Research.

This sequenced qualitative approach was delineated within a grouping format to steward the triangulated data collected. There are four main groupings within the analysis process: stewardship curriculum, church benevolence, and biblical literacy on finances and prosperity. This breakdown is shown in figure 1.7. The data collection is sequenced in this manner as a reflection of the four units of the stewardship curriculum to appropriately group the responses relative to each point.

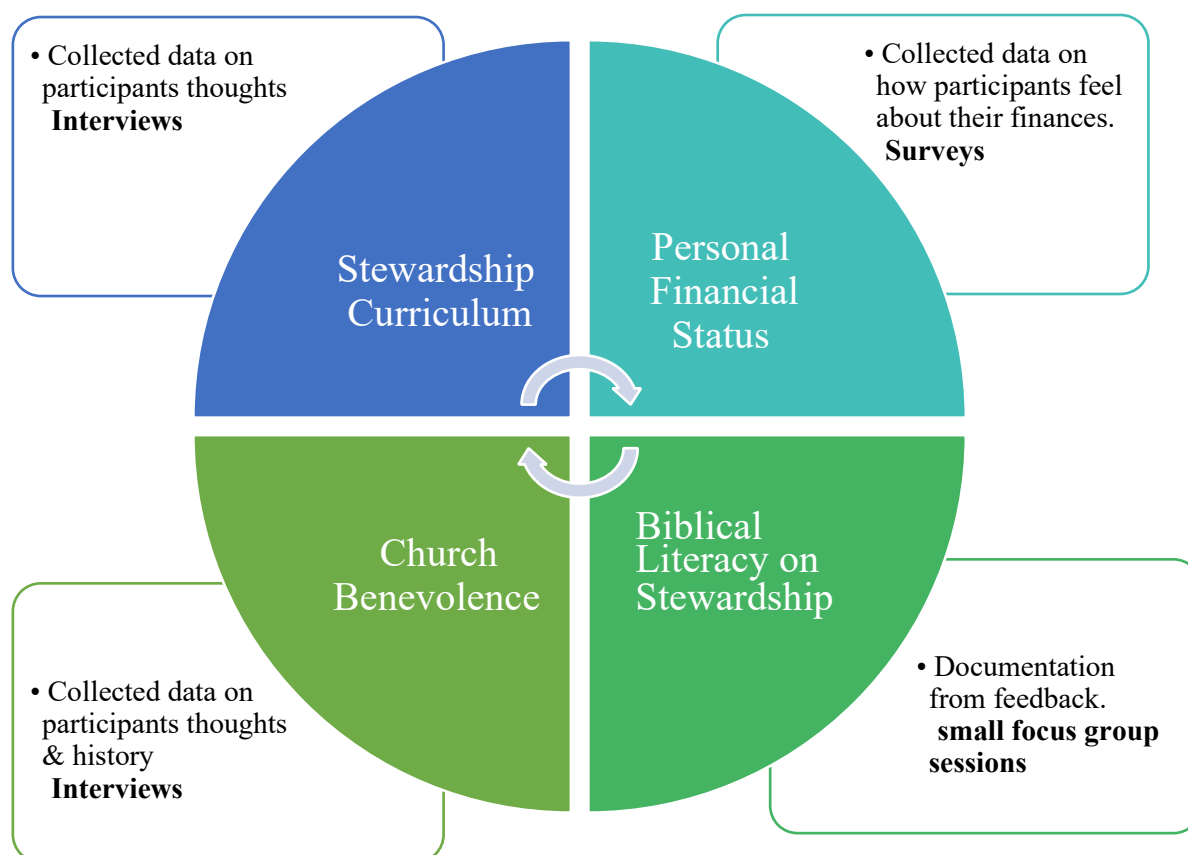


Figure 1.7. Grouping Analysis Implementation.

This grouping analysis aids the researcher in organizing data through grouping by illuminating key issues like the stewardship curriculum, personal financial status, church benevolence, and biblical literacy on prosperity being taught in church. Ultimately, this information will foster further development of the stewardship curriculum by providing the researcher with the strengths and weaknesses of the congregation of SBC through a small sample of participants. Furthermore, the researcher believes this sequence of actions will aid in analyzing the research project for the benefit of the parishioners. The grouping analysis aided in analyzing the surveys relative to the participants' personal financial status. The surveys were designed to sample what the personal financial health was of each participant. In doing so, this aids the researcher in discerning whether poor personal health contributed to the problem of the ministry context. The survey questioned the current financial health of the participants. While

taking the survey, the participant was rated on various degrees of financial well-being, perspectives on biblical knowledge about money such as tithes and offerings, congregational benevolence, and financial planning. The survey asked the participant to rate their biblical knowledge on stewardship. The rating scale used one as the lowest and five as the highest. The scale of numbers measured whether the participant perceived their status disappointing or exceptional relative to the question. The survey prompted the participants to rate their financial health. The same one through five rating scale is used through the survey with the exceptions of two questions. Then, the participants were asked about their feelings on subjects such as tithes and offering, congregational benevolence, and financial planning being taught in church. Question three on the survey was not rated one through five as the previous questions are; instead, the participant is asked to select yes or no as their response.

Question Four asked the participants to rate their financial investments whether they feel disappointing or exceptional. The survey also asks the participants to rate their feelings about their financial liabilities. Additionally, it asks the participant about their feelings about giving to Second Baptist Church. The participant was asked to rate their overall feelings toward a stewardship curriculum being offered at Second Baptist Church. The survey closed by asking the participants how often they evaluate their finances: whether three to five times per month, one to two times, or once every two months. The responses to each of these questions provided quantifiable data clarifying if the portion of the group analysis bears more weight toward the problem within the ministry context.

The one-on-one interviews consist of fifty percent of the grouping analysis process used by the researcher to analyze the data collected. The interviews were guided along two major subjects: the stewardship curriculum and church benevolence. The interview began with asking

the participant if they had requested financial support from Second Baptist Church. By posing this question, it allowed the researcher to collect data as it pertains to church benevolence. The researcher will ask about thoughts on prosperity being taught in the church. The interviewer inquired of the participants if they thought a stewardship curriculum would enhance their personal finances. They were asked about factors that have helped and/or hurt their personal finances. This line of questioning helps gather the data that will either support or debunk theories about the problem within SBC. Participants volunteering in the study aid the researcher in quantifying data that gives weight to whether the participant has received financial support from the church, how one feels about prosperity teaching in the church, one's financial well-being and their knowledge of biblical stewardship. The participants were given the opportunity to detail their thoughts on the SBC benevolence fund and other personal financial factors. In comparison, the other twenty-five percent of the grouping analysis allowed for data collection relative to the stewardship curriculum. The small focus groups allowed discussion on the stewardship curriculum and various aspects of biblical literacy on the subject matter. The four units provoke a vast conversation, about which chapter five of this project details. Howbeit, the curriculum aided the researcher in instructing the participants during the eight sessions which stimulated questions and dialogue to be documented. The researcher asked about what ability God had given to them to increase their personal finances. In that session, the congregant learned the importance of using natural gifts and talents endowed by God to generate finances; biblical subjects were used to amplify the principle. In session two the participants gained an understanding of God's system of increase. This session equipped the participant with knowledge about the nature of God at creation in providing for humanity and admonishing them to multiply what He provided.

On the second week, the curriculum provoked discussion about biblical investing and inheritance. Session three questions the means of multiplying the increase gained. This session unpacked scriptures regarding investing and the means of increasing resources. Session four addressed the idea of leaving an inheritance. This session imparted an understanding of the importance of leaving an inheritance for their children by teaching biblical principles of stewardship curriculum. On the third week, the curriculum stimulated discussions on money management and entrepreneurship. This unit focused on an understanding of God's intent for ownership and equity. The researcher used Abraham as an example of great stewardship and a biblical figure who amassed great wealth and owned a lot of assets, as a promoter for ownership. Also, biblical businessmen of the bible were discussed like the livelihoods of Jesus' disciples and their entrepreneurial ventures prior to serving the ministry of Jesus.

Toward the end of the research process, the researcher shifted the conversation to that of generosity and benevolence. The agenda was to stir conversations that could provide more data to analyze relative to the problem of dependency upon the church. It was conducted on week four when discussing biblical sowing and reaping. Session seven enquired of the participant about how one supports God's agenda financially through the church. This lesson baited conversations around tithes and offerings. Session eight concluded the curriculum by teaching God's system of generosity. This last session gave a biblical review of how Jesus handled the poor and the Old Testament plans for those that were less fortunate. Ultimately, the researcher strategically designed the curriculum to aid the appropriate sorting of the data using the grouping analysis process.

CHAPTER 4: RESULTS

This chapter will detail the flow of each phase of the research and the results yielded from each participant. The purpose of this research was to investigate the underlying causes of congregants of SBC's need to depend upon the church for financial support. The nature of research presumed the cause to be biblical illiteracy on stewardship, thus affecting some of the congregants' ability to sustain financial freedom. The intervention design allowed the researcher to sample the congregation through surveys, interviews, and small focus groups to investigate the cause of the problem. The research was conducted within a five-week span allowing approximately fourteen congregants to participate in the study. Figure 1.8 displays the number of participants as it relates to the total number of congregants at SBC.

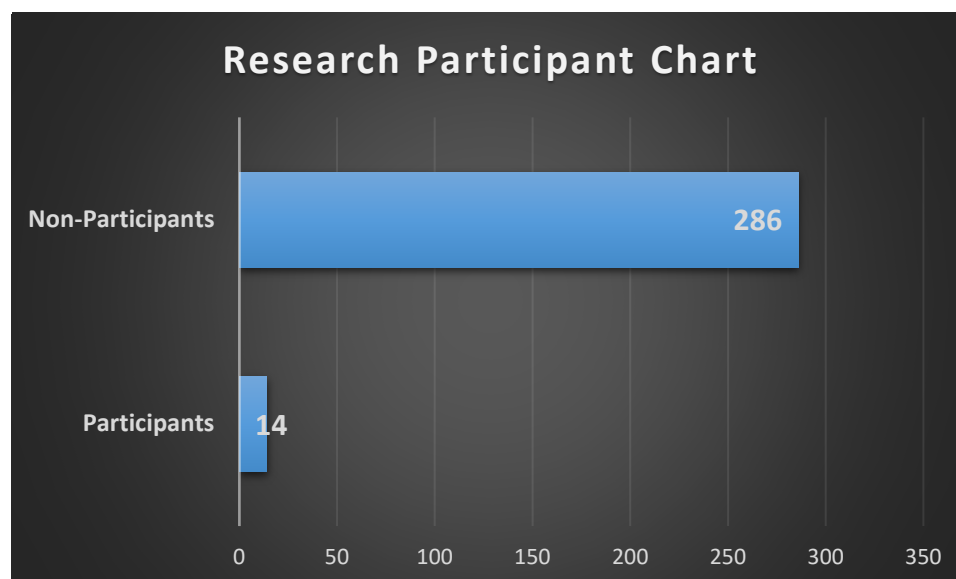


Figure 1.8. Number of participants vs. total congregant number.

SBC demographic is predominantly African American single women. The research will not investigate whether the absence or presence of men in the homes contribute to lack of financial independence. However, all fourteen participants were women. Prior to beginning the research phase, a request to perform this project was submitted to the chairmen of the board, soliciting the liberty to conduct research on the premises of SBC and the participation of the

congregation. The letter was addressed to the chairman of the board of directors, listing his title and the church address. The letter began by establishing the researcher's academic credentials as student researcher for the apologetics department of the John W. Rawlings School of Divinity at Liberty University. The researcher introduced the proposition of conducting a research project to earn the academic requirement for a Doctor of Ministry Degree in Apologetics. The letter introduced the title of the research project, "A Stewardship Curriculum to Promote Financial Independence." The letter stated the purpose of the research project was to benefit the congregation of SBC. The letter clarified that the research was to develop and implement a stewardship curriculum that would enhance biblical literacy on finances. Permission was requested to utilize the membership list to recruit participants as a sample for the research project as well as to contact members of the organization as a resource for research purposes. The letter detailed what accessibility was needed to guarantee thorough research. The letter stated that the participants would be asked to complete a survey that would be available on a Sunday a month in advance leading to the interviews. The purpose of the research was conspicuous through the letters as to the benefit that this research project brought to the congregation of SBC and their financial well-being. The chairman and board were notified of the complete voluntary effort that participants had in the research process and that no one was mandated to start or complete any portion of the research.

First the board granted permission and provided the membership list to the researcher with freedom to use the list to contact members of the church for participation. Secondly, they granted permission to make phone contact with the members of the congregation for participation. Lastly, the board provided the list of congregant's benevolence request information

to the researcher as additional data for the study. However, most of the documents were discarded; so, the researcher could not benefit from the minimal data the church possessed.

Since all permissions were granted by the board, the researcher utilized the church ROBO calling system which contained the contacts of parishioners inviting their participation in the research project. The ROBO call was initiated a week prior to the start of the research and the release of the recruitment flyer. The ROBO call is a subscribed service utilized by the communications department of Second Missionary Baptist Church to maintain connection with its congregants in between services. This service is provided by Messaging Mobile Telecommunications of Jupiter, Florida. The researcher utilized this system twice during the week leading up to the research. The researcher utilized the rapid texting features to remind congregants as well. The ROBO call system allowed the researcher to leave voice messages for parishioners as a reminder. All ROBO contacts were conducted during business hours in accordance with consumer solicitation laws. Once the ROBO calls, voicemail, and texting options were used then researcher presented the recruitment. The recruitment flyer was placed in the main entryway of the church foyer. The communications specialist made announcements that the flyer was available to members of SBC who are eighteen years of age or older and a consent form was provided for those who desired to participate. The flyer was precise about the purpose of research and why participants were needed.

A total of fourteen consent forms were given to those that desired to participate in the research. The same total was returned signed, and the participants received a copy. The consent form detailed the title of the project, "A Stewardship Curriculum to Promote Financial Independence: Congregants of SBC Depend on the Church for Financial Support." The consent form reiterated the recruitment flyer inviting the participation of parishioners. Also, the form

noted that participation in the research project was voluntary. In fact, it encouraged the participants to take time to read the entire form and to freely ask questions of the researcher prior to participating. The consent form detailed what the study was about and why it was being conducted. It revealed that the purpose of the study was to develop and implement a stewardship curriculum for congregants of Second Missionary Baptist Church that would promote financial independence. The consent form informed participants of what to expect during their involvement in the study. The form noted that the participant was to complete a survey that would take approximately five minutes and that all information obtained would remain anonymous. All fourteen volunteers were given the option to participate in the one-on-one interview at the church facility, via conference call or via video conference for ten minutes. Each of the fourteen agreed to participate in the other phases of research. They were made aware of the section disclosing how the research study would benefit them. Also, it noted that the participants would not receive monetary compensation in return for their participation. Instead, the participant would receive an increased awareness of the importance of financial independence and biblical literacy on stewardship through the curriculum. Participants were made aware that the curriculum was designed to benefit the congregation. The phone number issued on the recruitment flyer for contact was monitored by the researcher.

The participant was informed of the potential risk they might experience because of their participation. The expected risks were minimal, which means they were equal to the risks one would encounter in everyday life. The risk involved in this study included the possibility of psychological stress by answering questions listed on the survey. To reduce the risk, the researcher limited the number of questions on the survey. Also, the researcher minimized the number of questions or options to be surveyed and would excuse participants from the survey

should exhaustion occur. The consent form further noted that the research would involve sharing information within a small focus group to reduce risk. The researcher ensured that as an introduction of each small focus group session, no personal information would be disclosed for privacy protection. Participants were notified that the researcher was the mandatory reporter and if information was released regarding child abuse, child neglect, elder abuse, or intent to harm self or other, this information would be reported to the appropriate authorities. There were no such issues reportable among the fourteen participants. The records of this study were kept private and in the possession of the researcher. This chapter will not disclose the names of the participants as none were noted in any of the data collected.

Also, the research documentation was stored securely in a combination locked briefcase with the researcher as sole custodian. All participants' responses were anonymous and kept confidential by utilizing numbers instead of names for each subject. All interviews were conducted on a secure teleconference line as this was at the request of all fourteen participants. Total confidentiality was not guaranteed for the small focus group sessions. The researcher committed to discouraging other members of the focus group from sharing information from sensitive discussions. Data was stored in a combination locked briefcase in the possession of the researcher and was shredded and properly disposed of when the researcher finalized the project. To limit potential or perceived conflicts, all data will remain anonymous. The researcher did not know the identity of those who completed the survey, nor did the researcher have access to the interview scheduler used by the secretary to schedule one-on-one interviews. This disclosure was made so that the participants could decide if the relationship would affect their willingness to participate in the study. There was no conflict of interest among the fourteen participants and their role with the senior pastor as the researcher. Therefore, no action was taken against anyone

based on their decision whether to participate or not in the study. Participation in the study was voluntary and did not affect any participant's future relationship with Liberty University or Second Baptist Church. Participants were given the option to opt out of the study should they so desire. Based upon the records that will be shared in this chapter no one withdrew from the study. Contact information was available via the consent form should they have questions from the researcher or the institution. To the researcher's knowledge no one attempted to make contact for any reason.

The participants were admonished at the head of the survey not to write their name or any other pertinent information that would identify them. The congregant was assured that all information obtained would measure their financial status, biblical knowledge on stewardship, and their desire for financial independence. The survey questioned the current financial health of the participants. While taking the survey, the fourteen participants rated on various degrees of financial well-being and their perspectives on biblical knowledge about topics regarding money, including tithes and offerings, congregational benevolence, and financial planning. The survey asked the participants to rate their biblical knowledge on stewardship. The rating scale used one as the lowest and five as the highest. The scale of numbers measured whether the participant perceived their status disappointing or exceptional relative to the question. The survey prompted the participants to rate their financial health based upon the time that the survey was taken. Again, the same one through five rating scale was used through the survey with the exceptions of two questions. Then, the participants were asked about their feelings on subjects such as tithes and offering, congregational benevolence, and financial planning being taught in church. Question three on the survey was not rated one through five as the previous questions were; instead, the participants were asked to select yes or no as their response.

Question Four asked the participants to rate their financial investments on whether they felt disappointing or exceptional. The survey asked the participants to rate their feelings about their financial liabilities. It also asked the participants about their feelings about giving to Second Baptist Church. The participants were asked to rate their overall feelings toward a stewardship curriculum being offered at Second Baptist Church. The survey closed by asking the participants how often they evaluated their finances: whether three to five times per month, one to two times, or once every two months.

Survey Results

This section reveals the data collected from each participant during the survey phase of the research project. Participant One rated their biblical knowledge on stewardship as a four, being higher on the rating scale toward exceptional knowledge. They also rated their financial health at the time of the survey as three, being in the middle of the rating scale. Participant One answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated one on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant One rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant One selected the other as the choice for how frequently they evaluate their finances.

Participant Two rated their biblical knowledge on stewardship as a two, being lower on the rating scale toward feelings of disappointment. They also rated their financial health at the

time of the survey as a three, being the middle of the rating scale. Participant Two answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated one on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant Two rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, this participant selected once every two months as the choice for how frequently they evaluate their finances.

Participant Three rated their biblical knowledge on stewardship as a one, being lowest on the rating scale. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Three answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated two on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant Three rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Three selected one to two times per month as the choice for how frequently they evaluate their finances.

Participant Four rated their biblical knowledge on stewardship as a three, being the middle of the rating scale. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Four answered yes to tithes and offering,

congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated two as disappointing on the rating scale. Likewise, the participant rated three on the financial liabilities question, being rated as medium on the rating scale of the survey. Participant Four rated their feelings about giving to Second Baptist Church as a four, being exceptional on the rating scale of the survey. This participant also rated the four as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Four selected three to five times per month as the choice for how frequently they evaluate their finances.

Participant Five rated their biblical knowledge on stewardship as a one, as disappointing on the rating scale. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Five answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as disappointing on the rating scale. Likewise, the participant rated three on the financial liabilities question, being rated as medium on the rating scale of the survey. Participant Five rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Five selected others as their choice for how frequently they evaluate their finances and then penciled “daily” as a personal note to the survey.

Participant Six rated their biblical knowledge on stewardship as a two, as disappointing on the rating scale. They also rated their financial health at the time of the survey as a two, being disappointing of the rating scale. Participant Six answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their

current financial investments, this participant rated three as medium on the rating scale.

Likewise, the participant rated two on the financial liabilities question. Participant Six rated their feelings about giving to Second Baptist Church as a three, being medium on the rating scale of the survey. This participant also rated five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Six selected once every two months as the choice for how frequently they evaluate their finances.

Participant Seven rated their biblical knowledge on stewardship as a two, being the middle of the rating scale. They also rated their financial health at the time of the survey as two on the rating scale. Participant Seven answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated three as medium on the rating scale. Likewise, the participant rated three on the financial liabilities question, being rated as medium on the rating scale of the survey. Participant Seven rated their feelings about giving to Second Baptist Church as a five, being exceptional on the rating scale of the survey. This participant also rated five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Seven selected the other as the choice for how frequently they evaluate their finances.

Participant Eight rated their biblical knowledge on stewardship as a two on the rating scale. They also rated their financial health at the time of the survey as two on the rating scale. Participant Eight answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as disappointing on the rating scale. Likewise, the participant rated one on the financial liabilities question. Participant Eight rated their feelings about giving to Second Baptist Church as a three, being medium on the rating scale of the survey. This participant also

rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Eight selected one to two per month as the choice for how frequently they evaluate their finances.

Participant Nine rated their biblical knowledge on stewardship as a three, being the middle of the rating scale. They also rated their financial health at the time of the survey as two on the rating scale. Participant Nine answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as disappointing on the rating scale. Likewise, the participant rated one on the financial liabilities question. Participant Nine rated their feelings about giving to Second Baptist Church as a five, being exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, participant Nine selected one to two times per month as the choice for how frequently they evaluate their finances.

Participant Ten rated their biblical knowledge on stewardship as a four, being exceptional of the rating scale. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Ten answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated three as medium on the rating scale. Likewise, the participant rated three on the financial liabilities question, being rated as medium on the rating scale of the survey. Participant Ten rated their feelings about giving to Second Baptist Church as a four, being exceptional on the rating scale of the survey. This participant also rated four as the exceptional feelings toward a stewardship curriculum being offered at SBC.

Lastly, Participant Ten selected three to five times per month as the choice for how frequently they evaluate their finances.

Participant Eleven rated their biblical knowledge on stewardship as a one, being lowest on the rating scale toward lack of knowledge. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Eleven answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated one on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant Eleven rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Eleven selected the other as the choice for how frequently they evaluate their finances.

Participant Twelve rated their biblical knowledge on stewardship as a three, being medium on the rating scale toward exceptional knowledge. They also rated their financial health at the time of the survey as a three being the middle of the rating scale. Participant Twelve answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated one on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant Twelve rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most

exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Twelve selected the other as the choice for how frequently they evaluate their finances.

Participant Thirteen rated their biblical knowledge on stewardship as a four, being highest on the rating scale toward exceptional knowledge. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Thirteen answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated one on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant Thirteen rated their feelings about giving to Second Baptist Church as a four, being exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant Thirteen selected others as the choice for how frequently they evaluate their finances.

Participant Fourteen rated their biblical knowledge on stewardship as a five, being highest on the rating scale toward exceptional knowledge. They also rated their financial health at the time of the survey as a three, being the middle of the rating scale. Participant Fourteen answered yes to tithes and offering, congregational benevolence and financial planning being taught in church. As it pertains to their current financial investments, this participant rated one as most disappointing on the rating scale. Likewise, the participant also rated one on the financial liabilities question, being rated as disappointing on the rating scale of the survey. Participant Fourteen rated their feelings about giving to Second Baptist Church as a five, being most exceptional on the rating scale of the survey. This participant also rated the five as the most exceptional feelings toward a stewardship curriculum being offered at SBC. Lastly, Participant

Fourteen selected the other as the choice for how frequently they evaluate their finances. All completed surveys were collected, secured, reviewed, and analyzed for evaluation.

As stated in chapter three, the group analysis was utilized to evaluate the results of the fourteen participants. The grouping analysis allowed the researcher to measure four dynamics of the study and their relativity to the problem within the ministry context: biblical literacy on stewardship, personal financial status, stewardship curriculum and church benevolence. The survey was designed to rate the participants' feelings, whether disappointing or exceptionally germane to the questions asked. Figure 1.9 outlines this information.

Survey Grouping Analysis	Rating Scale	Rating Scale2	Rating Scale4	Rating Scale3
Key Issues	Disappointing	Exceptional	Medium	Total Participants
Biblical Literacy on Stewardship	7	4	3	14
Personal Financial Status	9	2	3	14
Stewardship Curriculum		9	5	14
Church Benevolence		11	3	14

Figure 1.9. Survey Grouping Analysis Results.

The results show that most of the participants felt disappointed about their biblical literacy on stewardship and their personal financial status. On the other hand, most participants felt exceptional about engaging in a stewardship curriculum for their enhancement and that the church should be benevolent. Presumably, the results of phase one of the research project tends to give weight to the researcher's presumption of biblical illiteracy as the root cause that congregants of SBC depend upon the church for benevolence.

One-on-One Interview Results

Phase two of the research study involved the participation of fourteen volunteers in a one-on-one interview with the researcher. The researcher utilized the secretary to appropriately

schedule each of the fourteen participants for a one-on-one interview as advertised in the recruitment flyer. Each interview was scheduled based on the availability of the participants, documenting how they became aware of the research interview, and their acknowledgment of the consent document. The scheduler was managed by the secretary noting the date, time, name of participant, how they were notified and whether they received and signed the consent form. The secretary confirmed with the researcher that all fourteen participants stated that they signed and received a copy of the consent form as well as were notified through a recruitment flyer. In accordance with the consent form, the researcher did not know the names of those who signed up for the one-on-one interviews to reduce conflict of interest given that the researcher is the senior pastor of SBC. This approach was purposeful, allowing participants to feel confident about the information they chose to share as well as whether they decided to decline the one-on-one interview phase of the study. There were no declines reported to the secretary or researcher.

Participants were offered to conduct the interviews on location at Second Missionary Baptist Church, 2809 Hardie Avenue, Selma, Alabama, 36703, but all participants requested teleconference as their option for their convenience. The secretary notified the researcher of the agreed upon times for each interviewee. The one-on-one interviews served as the second phase of the triangulated approach to resolving the problem within the ministry context.

At the start of each interview, the researcher greeted the participant and reiterated points from the signed consent form. The researcher disclosed the approved scope of questioning and conversation. Each interview lasted about ten minutes, included five interview questions, and were documented by the researcher. The interview began with asking each participant whether they had requested financial support from Second Baptist Church. The researcher also asked about their perspective of prosperity being taught in the church. The interviewer inquired what

each participant thought about a stewardship curriculum that would enhance their financial well-being. Also, they were asked what factors have either helped or hurt their financial status. The interview concluded with investigating their thoughts on church benevolence.

The notes obtained from each of the fourteen interviews were properly retained and safely stored as detailed within the consent form. The data gathered was sorted through the same group analysis utilized for the surveys and is displayed in 1.10.

Interview Grouping Analysis	Column1	Column2	Column3	Participants
Questions	YES	NO	REASONS	Totals
Have they received Financial Support from SBC?	2	10	2	14
Should Prosperity be taught in the church?	10	1	3	14
Would a Stewardship curriculum enhance you?	14			14
Should the Church be Benevolent?	8	2	4	14

Figure 1.10. Interview Grouping Analysis.

Although the responses from each participant were detailed, the researcher analyzed their response based upon a yes or no foundation. Others, whose responses contained more details, were sorted in the reasons category of figure 1.10. Although five questions were asked, each could be sorted into a group of four sections: financial support, prosperity teachings, stewardship curriculum, and church benevolence. The data gathered by the researcher was documented on a Q&A interview form as exemplified in figure 1.4.

There were several interesting factors from the results of the one-on-one interviews, such as the number of participants who formerly received financial support from SBC, and the number of those who expressed different reasons surrounding church benevolence. This information is displayed in figure 1.11.

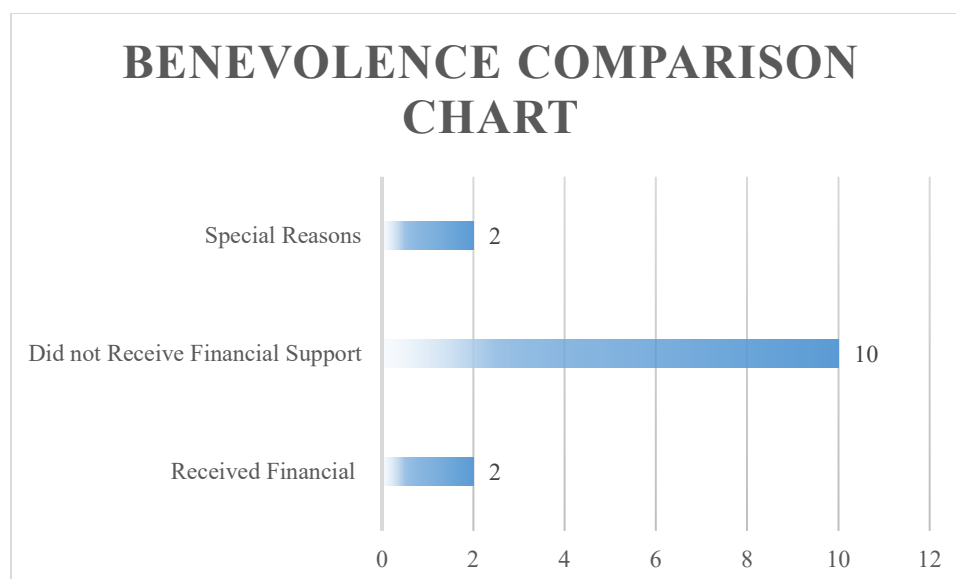


Figure 1.11. Benevolence Comparison Chart.

The benevolence comparison chart shows two participants having requested financial support from SBC in the past. Since the board of directors did not present any historical data on the number of congregants that have requested financial support from the church these figures are unquantifiable, in comparison to the total number of SBC members. Perhaps, because of other presumptions such as the truthfulness of responses or whether those who have received financial support chose not to participate for any given reason, such a conclusion cannot be made at this point in the study.

Question One of the interview sessions inquired about whether the participant had received financial support from SBC. One of the two participants that received financial support from SBC acknowledged that financial mismanagement was the main reason that they needed support to meet their utility bills. The other participant stated that they experienced a job layoff which drastically affected their ability to meet expenses. Most of the participants agreed with prosperity being taught in the church; however, there were a few differentiating views. Some believed that teaching on money or prosperity in the church would over-shadow other biblical teachings necessary to one's salvation. Others reasoned that prosperity should be taught and not

limited to a biblical perspective; they suggested that finance professionals be allowed to come into the church and educate parishioners on finances. Question three received full approval from all participants. Each participant expressed the importance of adopting a stewardship curriculum for the betterment of congregants at SBC. Question four inquired about factors that helped or hurt the participants' finances. The responses were vast given that each individual experience is different. However, the researcher was able to summarize the response across three main areas: living above means, outstanding debts, and frivolous support of relatives. These responses are recorded in figure 1.12.

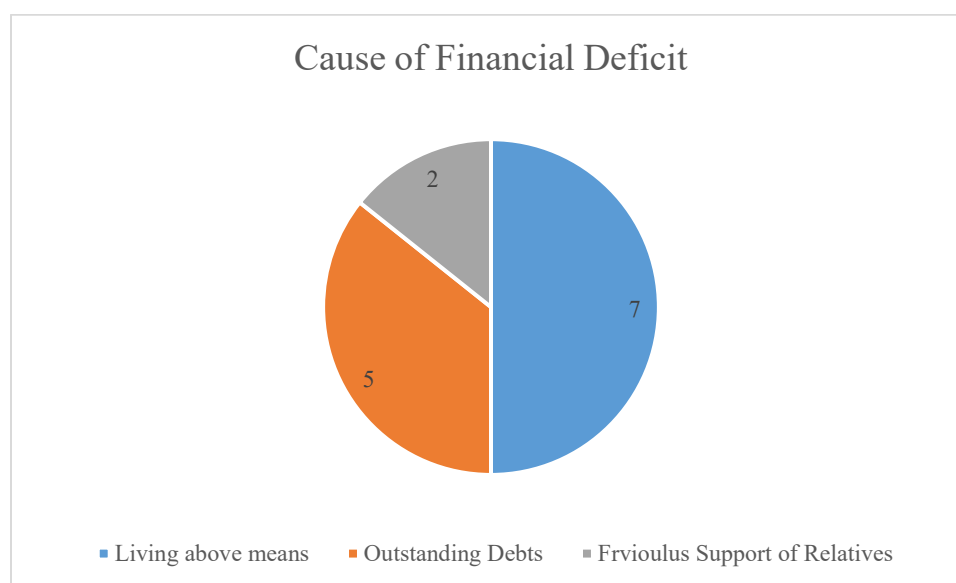


Figure 1.12. Responses to the Cause of Financial Deficit.

Even though each case of financial deficit was unique, each participant summarized their foundation cause being illiteracy of biblical stewardship. The last question investigated the thoughts of participants concerning church benevolence. Most participants agree that the church should be benevolent as Scripture encourages. However, there were some participants who believed that the church should not be looked upon as a center of financial support. Moreover, one participant addressed the importance of the church being a liaison to outside agencies that can better assist parishioners in need. Upon the completion of fourteen one-on-one interviews,

the research collected, secured, and analyzed data in preparation for the schedule of the small focus group sessions.

Small Focus Group Session Results

All fourteen participants continued the research study in the final phase. The small focus groups were arranged either based on the number of interviewed participants divided equally or based upon time availability. The small focus group session lasted for an hour. The small focus group session was scheduled based upon the availability of each participant to review and discuss the stewardship curriculum matrix that was given.

The SBC Stewardship Curriculum Matrix provided a narrow view of the course of action that will be taken to enhance biblical literacy on stewardship. The researcher explained the curriculum matrix and the objective of each week of learning. This curriculum contained four learning units to be conducted through a total of eight sessions and is designed to promote financial independence by enhancing literacy on biblical stewardship: biblical prosperity and increase, biblical investing and inheritance, biblical management and entrepreneurship, and biblical sowing and reaping. Each of the four units were conducted across four weeks, conducting sessions twice each week via teleconference. Teleconference was used as a harmonized approach to accommodate the participants' unique schedules.

During Week One the researcher discussed the importance of biblical prosperity and increase, which contained two sessions. The first session discussed the question, "What ability has God given to increase finances?" In this session, the participants learned the importance of using natural gifts and talents endowed by God to generate finances; biblical subjects were used to amplify this principle. During Session Two, the researcher provoked conversations around

understanding God's system of increase. This session aided the participants in learning the nature of God at creation in providing for humanity and admonishing them to multiply the provision.

Unit two was conducted on week two and discussed biblical investing and inheritance. This unit contained two sessions for that week. Session three questioned the means of multiplying the increase gained. This session delved into biblical text regarding investing and the means of increasing resources found among the gospel teachings of Jesus. Session four addressed the idea of inheritance for the third generation. Participants gained an understanding of the importance of leaving an inheritance for their children's children by teaching biblical principles of inheritance and studying biblical families who acquired wealth by this method.

Unit three, during week three, discussed biblical management and entrepreneurship. This unit contained two sessions: each hosted discussions on understanding God's intent for ownership and equity. The Old Testament patriarch Abraham, who amassed great wealth and owned a lot of assets, was used as an encouragement to the participants of God's intent for his people to possess land. Session six encouraged biblical entrepreneurship by studying Jesus' disciples and their entrepreneurial ventures prior to serving the ministry of Jesus.

In closing, unit four was sparred discussion on giving, sowing, and reaping. There were many testimonies of the power of tithing. Some participants shared that their finances have begun to increase and attribute these surpluses to the principle of generosity. Session Seven discussion explored tithes and offerings. Some participants inquired about the recent uproar in Christendom of whether tithing has anything to do with the New Testament church. Session eight concluded the curriculum by teaching God's system of generosity. This last session summarized all other sessions and gave a biblical review of how Jesus handled the poor and the Old Testament plans for those that are less fortunate.

Additional Feedback

Beyond the stewardship curriculum discussion, there were several ideas that were discussed by participants that correspond with financial independence. Some participants thought that the four-unit discussion of the stewardship curriculum caused them to consider stewarding their money better. The subject of consistency with stewarding finance was a factor. Some participants committed to checking with their brokers to ensure their retirement funds were set for a positive return. Others discussed the importance of learning how to utilize what they have and recognize spending limits. Giving and generosity became a major topic, as did how God requires His children to be charitable. Lastly, subjects as cryptocurrency, estate planning and liability consolidation were discussed at a minimum since the researcher is not a licensed investor nor was the project approved to provide advisement in those regards.

CHAPTER 5: CONCLUSION

The purpose of this DMIN project was to develop and implement a curriculum on stewardship that educates congregants of SBC and promotes financial independence. The researcher investigated the ministry context of the Second Baptist Church of Selma, Alabama and why its congregants were dependent upon the organization for financial support. Demographically, SBC is home to approximately three hundred committed parishioners, is predominately African American, and is located east of the city of Selma.

Since the research results show that all participants desired more knowledge on stewardship it can be concluded that educating parishioners on the importance of resolving their financial concerns. The curriculum imparted biblical principles of stewardship, investment, entrepreneurship, and money. Often Christians separate faith and money, assuming money is evil and not to be associated with the Sunday sermon. The researcher agrees with Tanweer and Rashid when they argue that the basic principle is that God wants every person and family to have access to productive resources so that if they act responsibly, they can earn an adequate income and be dignified members of their community and church.¹²⁵ One of the most frequent themes in the Bible is that God has a special concern for the poor and that God's people must do likewise. There are hundreds of verses on this theme in the Bible. God performs in history to lift the poor and oppressed. God so identifies with the poor that being kind to the poor is like making a loan to God.¹²⁶ The bedrock of financial literacy is within the homes of Christians. The community and local church are a mere reflection each home represented.

¹²⁵ Akram and Rashid, *Faith, Finance, and Economy*, 21.

¹²⁶ *Ibid.*, 22.

In previous chapters, the researcher noted that most of the congregants of SBC were African American women. Based upon conversations with the chairman of the board, the researcher learned that most of the recipients of the benevolence funds were more women than men. Also, all fourteen participants within this study were women. Perhaps, the fundamental importance of having men in the home could contribute to a solid financial health. The participants were not surveyed on their marital statuses; however, the curriculum did demonstrate financial independence through the lives of biblical subjects who were all male. Therefore, the researcher agrees with Burkett, who believes that the husband is the final authority in the home, but God has also assigned some responsibility and authority to the wife. Burkett's teachings align with the biblical view of the home as the man being the head, even in finances.¹²⁷

Nonetheless, Burkett's perceptions of contemporary financial realities and dynamics place a strong emphasis on women as legitimate and functioning economic beings within the family, the church, and the overall economy who frequently bear the brunt of financial victimization at the hands of males.¹²⁸ Burkett is adamant a home's approach to financial record keeping, budgeting, and decisions in tandem, with the husband ready to lean heavily on the wife's advice, even regarding their jobs and how they run their businesses.¹²⁹ Indeed, should the man prove himself completely irresponsible to financial matters then the woman is in well right to take responsibility.

As to the question of whether it is right for the wife to work outside the home, Burkett has steadfastly stated his belief that this decision be left up to each Christian couple based on

¹²⁷ Burkett, *The Complete Financial Guide for Young Couples*, 67

¹²⁸ Ibid., 68.

¹²⁹ Ibid., 69.

their sense of mission, need, and propriety. On the issue of working mothers, however, Burkett's concern for the proper rearing of children causes him to advocate strategies that would allow the wife to remain at home.¹³⁰ This perspective of the home in direct correlation with faith and finance aids a collective approach to how each home defines stewardship relative to their roles as male and female.

Not only did this project challenge the family-home construct, but the church and how it stewards its finance was in direct correlation with the abuse that has occurred over the years at SBC. The researcher affirms that although parishioners must be accountable, the leaders and administration must also be held accountable. The project concludes that stewardship within the confines of SBC must become the responsibility of all. Burkett affirms the conclusion of this research when he says, we are stewards of people who already belong to God.¹³¹ The people entrusted to the Church's care are God's people, made in the image of God. The primary reason pastors listen to their people is that they deserve to be heard because they are made in the image of God, and pastors must give an account for their shepherding. They bear that image in the world, and the work pastors do as Christian leaders must honor the spark of God embedded in each person they encounter.¹³²

The financial management of not-for-profits' financial management differs from most corporate practices in the nomenclature and what qualifies as value. For-profit entities pay attention to profits and losses as a key measure of assets. Churches as not-for-profits count their revenues and expenditures as relative to the success of the organization.¹³³ The designations of

¹³⁰ Burkett, *The Complete Financial Guide for Young Couples*, 67.

¹³¹ Ibid., 70.

¹³² Cormode, *The Innovative Church*, 43.

¹³³ Tumblin, *Administry*, 49.

restricted funds are put in place by the organization, not the donor. The restriction must be defined by an official body within the church or parachurch and then made public before gifts can be assigned as such.¹³⁴ During the small focus group session, one of the participants suggested that churches should budget benevolence separately. Unbeknownst to the participant, the researcher concluded that previous thoughts and studies of this topic were proven successful for the church. In fact, Berneking, in *The Vile Practices of Church Leadership*, warns of the importance of church budgeting. He notes how a budget is a plan, a road map, or a blueprint. Before creating a budget, one must begin by deciding what they want the results of that plan to be. For many, personal budgeting is a plan for building wealth.¹³⁵ Finances must be approached with good planning, individually and organizationally, even as churches remain open to changing plans. Ministry, like grace, is never cheap. Pastors yield their lives, including the lives of their families, to do the work they believe God made them do.¹³⁶

The researcher concludes that contributors to the ministry problem are also carriers of the resolution. The curriculum provides examples of biblical events surrounding stewardship, money, and investing, like Jesus paying Peters' taxes (Matt. 17:24-27), and the parable of the ten talents (Luke 19:11-27). Once congregants of SBC become informed of biblical principles and how to incorporate money, stewardship, and investment along with faith; the current problem will decrease. The research concludes that should SBC continue to support parishioners financially to the same degree it has in the past, then this will cause unwavering consequences. The ministry could lose its tax-exempt status, other donors could perceive the organization as irresponsible, even the integrity of the church's vision could be questioned. It could be rendered

¹³⁴ Tumblin, *Administry*, 55.

¹³⁵ Berneking, *The Vile Practices of Church Leadership*, 23.

¹³⁶ Ibid., 26.

unworthy of people's trust and incapable of accomplishing its divine mission. The research challenged what is believed to be the underlying factors of support. For years the congregation has been misunderstood as the source for congregants who have poorly managed their resources. This false notion developed a sense of entitlement, and the improper practice of receiving instead of giving.

Another result of the research is that the knowledge that congregants gained through participating in small focus groups. Participants learned that church benevolence is a biblical responsibility, but it is not to be abused. Although the church is financial sovereign, the leadership and administration are responsible for how those funds are managed. The researcher concluded that due to previous pastors of SBC not expounding upon the importance of stewardship, it furthered the lack of information that congregants needed for financial stability. During SBC's history, most of the sermons by previous pastors were emotionally based and lacked substance and pertinent information that could develop an aspect of financial freedom. The researcher does not condemn an emotional based sermon; perhaps the context of the sermons could have been more explorative along the path of stewardship. As a result, this created a deficit, both financially and spiritually, for the congregation. The research assumes that maybe the previous pastors also lacked knowledge on biblical stewardship. It is common among the Black Church that during sermon development, pastor's search for textual passages that will stimulate the congregation emotionally, all while subjects that are less popular like stewardship are overlooked.

The researcher notes that measures were taken prior to the start of the project that did not result in a warm welcome from congregants about prosperity. The leadership interpreted this as a sign of spiritual immaturity and biblical illiteracy. Not only was there an antagonistic view of

prosperity being taught in the church, but a mild abuse of the benevolence fund. After careful investigation, it was discovered that some members were not actually in financial need but requested monies for non-member families. It was concluded that most of the requests for financial assistance could have been solved by simple stewardship practices.

The researcher was not able to investigate the circumstances that led so many congregants into regular, ongoing financial dependence upon the congregation. However, by sampling the congregation through this project it is apparent that a lack of knowledge is the cause. SBC is a strong, resilient ministry with disciples that love God. The hope is that these disciples will come to know that God expresses his love in the provision of resources through employment, investments, and entrepreneurship. The members of SBC are candidates for deeper education from a biblical stance regarding financial stewardship.

The researcher agrees with the commentary of those like Bowler whose evaluation of Black churches is quite sharp although partially true that "black people want to dance and shout, but not learn."¹³⁷ The African American community needs consumers that are economically knowledgeable and committed to the overall development of their community.¹³⁸ The confusion among the Black Christian community is whether assistance comes from the government or the church. Large numbers of African Americans believe that freedom will come from politicians.¹³⁹

The researcher believes that the congregation is not the sole responsible party, but the leadership as well. Lavender believes that the single most important figure in the Black Christian experience is the Black preacher.¹⁴⁰ African American preachers must encourage their

¹³⁷ Bowler, *Blessed*, 200.

¹³⁸ Kunjufu, *Black Economics*, 70.

¹³⁹ Brand and Pratt, *Seeking the City*, 11.

¹⁴⁰ Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching*, 6.

congregants to trust God rather than pursue wealth. In and of itself, wealth is not sinful. It is not wrong to have money or an abundance of it. Sin occurs when a person places wealth above commitment to God.¹⁴¹

It is true that wealth has a place, and it should never be enthroned as God. However, the researcher opposes the opinion of Bowler in her example that the history of the prosperity gospel's effect on the African American church as negative. To note, emerging Black prosperity preachers spoke to a rising middle class, whose hunger for spiritual gifts satisfied the common daily task of surviving. As middle-class African Americans were filled with ambition and hopefulness many of them flocked to the churches that edified their desire for stability.¹⁴² The prosperity message favors theological conservatism, and yet, organizationally, it is unlike other conservative movements that tend to produce mandates and institutions with ironclad purposes. The prosperity gospel lacks the semblance of this well-oiled institutional machinery, leading many observers to conclude that its celebrities operate as theological and institutional independents, rising, persisting, and failing haphazardly.¹⁴³

One of the participants thought that teaching on giving in SBC should be balanced and not preached very often. The researcher documented this data in correlation with Brand and Pratt's opinion that the subject of giving to the Black Church is obscured in general literature and is briefly addressed by scholars of the Black Church. Donations have always been of concern to Black churches.¹⁴⁴ After evaluating the results of this project, the researcher concluded that the prosperity gospel was desired among most of the fourteen participants that were surveyed and

¹⁴¹ Lavender, *Enduring Truth Restoring Sound Theology and Relevance to African American Preaching*, 46.

¹⁴² Ibid., 112.

¹⁴³ Brand and Pratt, *Seeking the City*, 4.

¹⁴⁴ Ibid., 5.

interviewed. Most participants believed that the lack of such teaching leaves the lives of Christians void of God's expressed will to cause His children to prosper. However, they expressed that there should be a balance between prosperity teachings and other theological topics at SBC.

In fact, in one of the small focus group sessions, Jesus' message on stewardship was discussed. Participants expressed that they believed God's stewardship is seen in its fullness as the church fulfills its' task of giving to those in need. God's saints, those to whom the revelation of God's stewardship has been made, discover their stewardship has been made, and that their stewardship is, in turn, to enlighten all men as to their stewardship of God's resources (Eph. 3:9).

The researcher shared that the idea of stewardship is the responsible management of resources. Participants shared that this should be viewed as a calling from God to be managers of what he entrusts to believers. During the small group session, participants learned that stewardship is common in the gospels and goes back to the teaching of Jesus. It is embedded in parables such as the talent and pounds (Matt. 25:14-30; Luke 19:11-28), which are certainly stewardship parables and are only part of a larger and more dominant theme running through the gospels. In addition to those, participants learned of the absentee parables, including the wicked steward (Luke 16:1-9), the unprofitable servants (Luke 17:7-10), the unmerciful servant (Matt. 18:20:1-16), the unlike sons (Matt. 21:28-32), and the tribute money (Mark 12:13-17), which each dealt with some aspect of stewardship. Participants discussed that these parables paint a relationship between God as the giver and the servant as the manager.

Research Implications

The research study results that the implied problem that biblical illiteracy on stewardship is the reason the issues within the ministry context of SBC is accurate. During the survey portion most of the participants rated their feelings as disappointing regarding biblical knowledge on finances and stewardship. The results show that most of the participants felt disappointed about their biblical literacy on stewardship and their personal financial status. On the other hand, most participants felt exceptional about engaging in a stewardship curriculum for their enhancement and that the church should be benevolent. Presumably, the results of phase one of the research project tend to give weight to the researcher's presumption of biblical illiteracy as the root cause that congregants of SBC depend upon the church for benevolence.

Research Applications

When applying the stewardship curriculum matrix as a key component of this research project, participants gained insight into biblical principles relative to stewarding their finances. Such insight was gained through four weeks of discussions on biblical principles. The SBC Stewardship Curriculum Matrix provided a narrow view of principles intended to enhance biblical literacy on stewardship. This curriculum contained four learning units to be conducted through a total of eight sessions and is designed to promote financial independence by enhancing literacy on biblical stewardship: biblical prosperity and increase, biblical investing and inheritance, biblical management and entrepreneurship, and biblical sowing and reaping. During the conclusion of the research, participants expressed gratitude to the researcher for introducing the curriculum. Many expressed their hope that others within the congregation of SBC would take advantage of the modal as a corrective measure against poverty.

Research Limitations

There were minimal limitations, even less than what was expected by the researcher. One of the limitations of this research project was gathering interviews with former beneficiaries of the SBC benevolent fund. In fact, the board no longer retained documentation itemizing who received financial support from the church. Also, there were few participants that had a history of benevolent support from SBC. Also, some of the benefactors no longer attend Second Baptist Church as reported by the chairman of the board. However, those participants who received support from the church were not insecure about disclosing the underlying causes during the one-on-one interviews.

Another limitation was the method by which the problem can be quantitatively evaluated, meaning that the sample group was fourteen from a congregation of three hundred. Less than five percent of the congregation participated in the study which limits the research to a small sample of perspectives, ideas, and responses. Also, a couple of parishioners misinterpreted the flyer to be SBC volunteering to provide financial support to congregants.

Further Research

In closing, strategically implementing the stewardship curriculum into SBC's annual teachings will build a foundation for congregants of SBC to personally thrive and better support the mission of SBC. The curriculum on stewardship can alleviate dependency upon the church's finances for personal expenses while affirming a sense of personal accountability. This approach to stewardship will raise awareness of congregants to the importance of managing finances

according to Scripture. Then, the congregants will recognize the needs of the Second Baptist Church and how they can support its vision. The stewardship curriculum has tested the current knowledge of parishioners about finances and has concluded that there is a great opportunity to further educate on this subject. The study evaluates the knowledge of fourteen candidates, all of which confessed to their lack of knowledge on biblical stewardship. Implementing this program for all the disciples will create a hunger for knowledge causing them to share the curriculum with others outside of SBC.

The curriculum is purposed to transform the lives of SBC congregants by further documenting the testimonials of parishioners who overcame financial dependency on the church. Making such inspirational additions to the stewardship model will stimulate the faith of the congregations in other communities. There are still variables such as males in the homes, financial visions for each home, and the frequency of each home evaluating finances to be taken into further consideration. Muchmore, the researcher would like to investigate the fears that congregants have concerning the prosperity gospel. The research that was conducted and its conclusion leave room to deepen the purpose of this project through further research in the future.

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APPENDIX A
PERMISSION REQUEST LETTER

February 22nd, 2023

Deacon Kenny Allen
Chairman of the Board
Second Missionary Baptist Church
2809 Hardie Avenue, Selma, AL 36703

Dear Chairman Allen,

As a graduate student in the Apologetics Department of the John W. Rawlings School of Divinity at Liberty University, I am conducting research as part of the requirements for a Doctor of Ministry Degree in Apologetics. The title of my research project is A Stewardship Curriculum to Promote Financial Independence and the purpose of my research is to develop and implement a stewardship curriculum that will enhance biblical literacy on finances.

I am writing to request your permission to conduct my research in the Second Missionary Baptist Church, utilizing the membership list to recruit participants for my research, contact members of the church via the organization resources to invite them to participate in my research study.

Participants will be asked to complete the attached survey and contact me to schedule a one-on-one interview, and the data collected will be used to aid the scope of research. Participants will be presented with informed consent information prior to participating. Taking part in this study is completely voluntary, and participants are welcome to discontinue participation at any time.

Thank you for considering my request. If you choose to grant permission, please provide a signed statement on official letterhead indicating your approval. A permission letter document is attached for your convenience.

Sincerely,

Davon M. Simpson
Senior Pastor

APPENDIX B
PERMISSION RESPONSE LETTER



February 22, 2023

Davon M. Simpson
Senior Pastor
Second Missionary Baptist Church
2809 Hardie Avenue, Selma, AL 36703

Dear Pastor Simpson:

After careful review of your research proposal entitled A Stewardship Curriculum to Promote Financial Independence, we have decided to grant you permission to access the membership list to invite them to participate in your study.

Check the following boxes, as applicable:

- ☐ We will provide our membership list to Pastor Simpson, and he may use the list to contact our members to invite them to participate in his research study.
- ☐ We grant permission for Pastor Simpson to contact parishioners of SBC to invite them to participate in his research study.
- ☐ We will not provide potential participant information to Pastor Simpson, but we agree to provide his study information to parishioners of SBC on his behalf.

Sincerely,

Kenny Allen
Chairman of the Board
Second Missionary Baptist Church

APPENDIX C
RECRUITMENT FLYER

Research Participants Needed!

Stewardship Curriculum to Promote Financial Independence

⇒ Are you 18 years of age or older?

⇒ Are you a member of Second Baptist Church?

If you answered **YES** to each of the questions listed above, you may be eligible to participate in a research study.

1. The purpose of this research study is to implement a stewardship curriculum to promote financial independence by enhancing biblical literacy on finances.
2. Participants will be asked to complete a survey, engage in a scheduled interview with the Pastor, and participate in a small focus group discussion with other participants.
3. Participants will gain insight on biblical principals of stewardship that will enhance their financial future.

To Participate : Call 334.275.4656, Option 2

A Consent Document Will be Provided before You Start!

Pastor Davon Simpson, a Doctoral Candidate in the Apologetics Department, John W. Rawlings School of Divinity, Liberty University, is conducting this study. Please contact Pastor Davon Simpson at 334.275.4656, Opt. 1 or dsimpson56@liberty.edu for more information.

LIBERTY UNIVERSITY IRB—1971 UNIVERSITY BLVD. GREEN HALL 2845, LYNCHBURG, VA 24515

APPENDIX D

CONSENT FORM

Consent

Title of the Project: A Stewardship Curriculum to Promote Financial Independence:
Congregants of SBC Depend on the Church for Financial Support

Principal Investigator: Davon M. Simpson, Doctoral Candidate, John W. Rawlings School of Divinity, Liberty University

Invitation to be Part of a Research Study

You are invited to participate in a research study. To participate, you must be 18 years of age or older, and an active member of the Second Missionary Baptist Church, Selma, AL. Taking part in this research project is voluntary.

Please take time to read this entire form and ask questions before deciding whether to take part in this research.

What is the study about and why is it being done?

The purpose of the study is to develop and implement a stewardship curriculum for congregants of the Second Missionary Baptist Church that will promote financial independence. In addition, research measures of surveying and collecting information regarding the biblical literacy and financial health of its members.

What will happen if you take part in this study?

If you agree to be in this study, I will ask you to do the following:

1. Participate by completing a brief survey that should take approximately 5 minutes and all information obtained will remain anonymous.
2. Participate in a one-on-one interview whether in-person, conference call or video conference based upon your convenience for 10 minutes. All information obtained from the interview will be documented anonymously.
3. Participate in focus small groups lead by the researcher as an opportunity to evaluate feedback regarding biblical literacy on stewardship for 30 minutes. All feedback will be documented by the researcher.

How could you or others benefit from this study?

Participants should not expect to receive a direct benefit from taking part in this study.

The direct benefits participants should expect to receive from taking part in this study include increased awareness of the importance of financial independence, acquired biblical literacy on stewardship, and a curriculum that will enhance one's financial future.

Benefits to society include an increase of financial awareness for congregants and their families which will promote financial wellness to all.

What risks might you experience from being in this study?

The expected risks from participating in this study are minimal, which means they are equal to the risks you would encounter in everyday life.

The risks involved in this study include the possibility of psychological stress by answering questions listed on the survey. To reduce risk, I will minimize the number of questions and/or options to be surveyed and will excuse participants from the survey should exhaustion be apparent.

The risks involved in this study include sharing information within a small focus group to reduce risk, I will ensure that as an introduction of each small focus group session that no personal information can be disclosed for privacy protection.

I am a mandatory reporter. During this study, if I receive information about child abuse, child neglect, elder abuse, or intent to harm self or others, I will be required to report it to the appropriate authorities.

How will personal information be protected?

The records of this study will be kept private. Published reports will not include any information that will make it possible to identify a subject. Research records will be stored securely, and only the researcher will have access to the records.

- Participant responses will be anonymous and will be kept confidential by replacing names with numbers or not listing names at all.
- Interviews will be conducted in a location where others will not easily overhear the conversation.
- Confidentiality cannot be guaranteed in focus group settings. While discouraged, other members of the focus group may share what was discussed with people outside of the group.
- Data will be stored in a combination locked briefcase in the possession of the research to be shredded and properly disposed once the researcher finalizes the project.

Is the researcher in a position of authority over participants, or does the researcher have a financial conflict of interest?

The researcher serves as Senior Pastor at Second Missionary Baptist Church, Selma, AL. To limit potential or perceived conflicts, data collection will be anonymous, so the researcher will not know who participated in the surveys as participants are instructed not to write their names on the survey. This disclosure is made so that you can decide if this relationship will affect your willingness to participate in this study. No action will be taken against an individual based on his or her decision to participate or not participate in this study.

Is study participation voluntary?

Participation in this study is voluntary. Your decision whether to participate will not affect your current or future relations with Liberty University. If you decide to participate, you are free to not answer any question or withdraw at any time without affecting those relationships.

What should you do if you decide to withdraw from this study?

If you choose to withdraw from the study, please discard the survey or inform the researcher that you wish to discontinue your participation, and do not submit your study materials. Your responses will not be recorded or included in the study.

If you choose to withdraw from the study, please contact the researcher at the email address/phone number included in the next paragraph. Should you choose to withdraw, data collected from the small focus group sessions will be destroyed immediately and will not be included in this study. Small group data will not be destroyed, but your contributions to the focus group will not be included in the study if you choose to withdraw.

Whom do you contact if you have questions or concerns about the study?

The researcher conducting this study is Pastor Davon M. Simpson. You may ask any questions you have now. If you have questions later, **you are encouraged** to contact him at 334.275.4656, Option 2 and/or pastor@secondbaptistselma.com. You may also contact the researcher's faculty sponsor.

Whom do you contact if you have questions about your rights as a research participant?

If you have any questions or concerns regarding this study and would like to talk to someone other than the researcher, **you are encouraged** to contact the IRB. Our physical address is Institutional Review Board, 1971 University Blvd., Green Hall Ste. 2845, Lynchburg, VA, 24515; our phone number is 434-592-5530, and our email address is irb@liberty.edu.

Disclaimer: The Institutional Review Board (IRB) is tasked with ensuring that human subjects research will be conducted in an ethical manner as defined and required by federal regulations. The topics covered and viewpoints expressed or alluded to by student and faculty researchers are those of the researchers and do not necessarily reflect the official policies or positions of Liberty University.

Your Consent

Before agreeing to be part of the research, please be sure that you understand what the study is about. You will be given a copy of this document for your records/you can print a copy of the document for your records. If you have any questions about the study later, you can contact the researcher using the information provided above.

By signing this document, you agree to be in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy of the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I consent to participate in the study.

Printed Subject Name

Signature & Date

Legally Authorized Representative Permission

By signing this document, you are agreeing to the person named below participating in this study. Make sure you understand what the study is about before you sign. You will be given a copy of this document for your records. The researcher will keep a copy of the study records. If you have any questions about the study after you sign this document, you can contact the study team using the information provided above.

I have read and understood the above information. I have asked questions and have received answers. I agree for the person named below to take part in this study.

Printed Subject Name

Printed LAR Name and Relationship to Subject

LAR Signature

Date

APPENDIX E

SURVEY

Liberty University

How Are You Doing Financially?

Please do not write your name on this survey as all information will remain anonymous. All information obtained to measure your financial status, biblical knowledge on stewardship, and your desires for financial independence.

Please rate your biblical knowledge on stewardship. (1 being the lowest & 5 being the highest)

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Disappointing

Exceptional

Please rate your financial health and/or status at the time of this survey.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Disappointing

Exceptional

Do you feel the following subjects should be taught at church...

Tithes & offering? ☐ Yes | ☐ No

Congregation Benevolence? ☐ Yes | ☐ No

Financial Planning? ☐ Yes | ☐ No

Please rate your current financial investments.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Disappointing

Exceptional

Please rate your current financial liabilities.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Disappointing

Exceptional

How do you feel about your giving at Second Baptist Church?

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Disappointing

Exceptional

Please rate your overall feelings toward a Stewardship Curriculum being offered at Second Baptist Church.

☐ 1 ☐ 2 ☐ 3 ☐ 4 ☐ 5

Disappointing

Exceptional

How frequently do you evaluate your finances?

- ☐ 3-5 times per month ☐ 1-2 times per month
☐ Once every 2 months ☐ Other

APPENDIX F

STEWARDSHIP CURRICULUM MATRIX



SBC Stewardship Curriculum Matrix

OBJECTIVE: This curriculum contains four learning units to be conducted through a total of eight sessions and is designed to promote financial independence by enhancing literacy on biblical stewardship: Biblical Prosperity & Increase, Biblical Investing & Inheritance, Biblical Management & Entrepreneurship, and Biblical Sowing & Reaping.

UNIT 1: Week 1: BIBLICAL PROSPERITY & INCREASE

- **SESSION 1: WHAT ABILITY HAS GOD GIVEN YOU TO INCREASE YOUR FINANCES?**
 - Congregant will learn the importance of using natural gifts and talents endowed by God to generate finances, biblical subjects will be used to amplify this principle.
- **SESSION 2: UNDERSTANDING GOD'S SYSTEM OF INCREASE**
 - Congregant will learn the nature of God at creation to provide for all humanity and admonishing them to multiply what has been provided.

UNIT 2: Week 2: BIBLICAL INVESTING & INHERITANCE

- **SESSION 3: HOW ARE YOU MULTIPLYING THE INCREASE GAINED?**
 - This session will extrapolate the biblical text regarding investing and means of increasing resources found among the gospel teachings of Jesus.
- **SESSION 4: GOD'S IDEA OF INHERITANCE FOR YOUR GRANDCHILDREN.**
 - This session will aid the congregants in understanding the importance of leaving an inheritance for their children's children by teaching biblical principles of inheritance and study biblical families who acquired wealth by this method.

UNIT 3: Week 3: BIBLICAL MANAGEMENT & ENTREPRENEURSHIP

- **SESSION 5: UNDERSTANDING GOD'S INTENT OF OWNERSHIP & EQUITY.**
 - This lesson will utilize Abraham, a biblical figure who amassed great wealth and owned a great deal of assets.
- **SESSION 6: BIBLICAL BUSINESSMEN**
 - This lesson will explore the livelihoods of Jesus' disciples and their entrepreneurial ventures prior to serving the ministry of Jesus.

UNIT 4: Week 4: BIBLICAL SOWING & REAPING

- **SESSION 7: HOW DO WE SUPPORT GOD'S AGENDA FINANCIALLY?**
 - This lesson will explore the biblical principles of tithes and offering.
- **SESSION 8: GOD'S SYSTEM OF GENEROSITY**
 - This lesson will give a biblical review of how Jesus handled the poor and the Old Testament plans for those that were less fortunate.

APPENDIX G

IRB APPROVAL LETTER

LIBERTY UNIVERSITY
INSTITUTIONAL REVIEW BOARD

April 24, 2023

Davon Simpson
Reginald Weems

Re: IRB Application - IRB-FY22-23-1439 A Biblical Curriculum on Stewardship: Congregants of SBC Depend upon the Church for Financial Support

Dear Davon Simpson and Reginald Weems,

The Liberty University Institutional Review Board (IRB) has reviewed your application in accordance with the Office for Human Research Protections (OHRP) and Food and Drug Administration (FDA) regulations and finds that your study does not meet the definition of human subjects research. This means you may begin your project with the data safeguarding methods mentioned in your IRB application.

Decision: No Human Subjects Research

Explanation: Your project is not considered human subjects research because it will consist of quality improvement activities, which are not "designed to develop or contribute to generalizable knowledge" according to 45 CFR 46. 102(l).

Please note that this decision only applies to your current application. Any modifications to your protocol must be reported to the Liberty University IRB for verification of continued non-human subjects research status. You may report these changes by completing a modification submission through your Cayuse IRB account.

Also, although you are welcome to use our recruitment and consent templates, you are not required to do so. **If you choose to use our documents, please replace the word *research* with the word *project* throughout both documents.**

If you have any questions about this determination or need assistance in determining whether possible modifications to your protocol would change your application's status, please email us at irb@liberty.edu.

Sincerely,
G. Michele Baker, PhD, CIP
Administrative Chair
Research Ethics Office

