

STWLD 3603 A—Family and Church Financial Stewardship
Southwestern Baptist Theological Seminary
Spring 2014 (T 6:15–9:00 pm)
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I. Course Description

A study of basic Christian stewardship principles. Planning family and church financial programs is emphasized. Administering these plans for churches and families, including special financial emphases, is a major focus.

II. Course Objectives

- A. A student who completes this course should be able to articulate biblical principles for personal financial stewardship.
- B. A student who completes this course should be able recognize key issues for leading a church in stewardship.
- C. A student who completes this course should be able to plan and track a budget for both personal and corporate purposes.

III. Required Texts

Randy Alcorn, *Managing God's Money: A Biblical Guide* (Carol Stream: Tyndale, 2011).

Gerard Berghoef and Lester Dekoster, *Faithful in All God's House: Stewardship and the Christian Life* (Grand Rapids: Christian's Library Press, 2013).

Lawrence J. Gitman, Michael D. Joehnk, and Randy Billingsley, *Personal Financial Planning*, 12th ed. (Mason: South-Western Cengage Learning, 2010).

Stan Toler and Elmer Towns, *Developing a Giving Church* (Kansas City: Beacon Hill, 2013).

Selected articles posted on Blackboard.

Suggested Text

NIV Stewardship Study Bible. Grand Rapids: Zondervan, 2009.

IV. Electronic Equipment

- A. Computers, iPads, Tablets—Computers, iPads, and tablets are allowed in class for academic purposes only. Surfing the internet, playing games, checking email, and other non-class-related activities on a computer are not allowed. Anyone caught using a computer during class time for a non-class-related activity may forfeit the privilege to bring a computer to class for the rest of the semester.

- B. iPods, MP3 Players, and Other Handheld Devices—iPods, MP3 players, and other handheld electronic devices are not permitted during class. Please turn them off prior to the beginning of class.
- C. Cell Phones—All cell phones must be turned off or turned to silent mode prior to the beginning of class. If you are expecting an emergency phone call that requires you to have a cell phone on, please place that phone in vibrate-only mode and sit close to an exit door. If you must answer an emergency call during class, please do not begin talking until after you have exited the classroom. Cell phone calls are a distraction to your fellow students and the professor.
- D. Text-Messaging—Text-messaging will not be allowed during class.
- E. Recording Equipment—Tape recorders or digital recording devices may be permitted at the professor's discretion. Please request permission from the professor prior to using recording equipment in class.

V. Course Requirements

- A. Attendance—Responsible Christian conduct should encourage students to be faithful in class attendance. Negligence in class attendance inevitably will have a negative effect upon a student's grade and it will discourage the professor from showing grace in a time of need. The seminary catalog states, "Students are expected to attend all meetings of all classes in which they are enrolled. A student's grade may be penalized for absences. Students absent from more than 20% of the class sessions will not receive credit for the course. During the fall and spring semesters this means that students missing more than . . . three (185-minute) class meetings of a three-hour class will not receive credit for the course." While the professor may not "take attendance" or "call the roll," the seminary's attendance policy is in effect; therefore, students are strongly encouraged to attend all class sessions.
- B. Exam—This course includes a comprehensive final exam. The exam will consist of subjective essay questions. The purpose of the final is not to demonstrate recall of facts; instead, it is designed to have the student synthesize material from the class and demonstrate the ability to analyze and evaluate the material.
- C. Family Budget—Each student will be responsible for developing and tracking a family budget based upon his/her own actual expenses and revenue. The student will track expenses and income for 2 months. Expenses should be categorized and tracked along with income. After tracking a budget for 2 months, the student will write a 3–5 page analysis of the budget identifying areas of waste and opportunities to save money. This analysis should include percentages of overall expenditures per category, percentage of giving, and possibilities for improvement. The due date for the family budget is **April 22** at 11:59 pm.

D. Church Budgeting Project—each student will collect at 5 different church budgets from local churches. These can be the general budget summaries used for a business meeting. After collecting these budgets, the student will analyze them for percentages allocated to certain ministries, salaries, missions, and any denominational giving. These should be analyzed in relation to the total budget. After looking at the different categories, the student will write a 3–5 pages analysis of observations made from these budgets and suggestions that he/she would like to make for his/her own church. The due date for the church budgeting project is **March 18** by 11:59 pm.

VI. Grading

A.	Assignment Weight		B.	Seminary Grading Scale			
	Class Participation	10%		A+	98–100	C	73–77
	Family Budget	30%		A	93–97	C-	70–72
	Church Budget Project	30%		A-	90–92	D+	68–69
	Final Exam	30%		B+	88–89	D	63–67
				B	83–87	D-	60–62
				B-	80–82	F	Below
				C+	78–79		60

VII. Academic Integrity

Plagiarism is the misrepresentation of another's work as one's own. When the professor concludes that a student has plagiarized an assignment, the student will receive the grade of zero for the assignment, and the office of the Vice President for Student Affairs will be notified about the incident. The same actions apply to other acts of academic dishonesty such as cheating on examinations (see the Ethical Conduct section in the seminary's catalog).

VIII. Special Needs

Individuals with documented impairments who may need special circumstances for exams, classroom participation, or assignments should contact the professor at the beginning of the semester in order for special arrangements to be considered.

IX. Syllabus

The professor has provided this syllabus as a written outline and summary for the convenience of the student. The professor may change the syllabus in writing or verbally for any reason at any time at his sole discretion. By remaining enrolled in the course, the student agrees to be bound by the syllabus and by any changes made by the professor.

X. Tentative Course Schedule

Week Number	Class Dates	Topic	Assignments
1	Jan 28	Syllabus, Course Introduction	None
2	Feb 4	Stewardship for the Family and Church	Berghoef, ch. 1–9
3	Feb 11	Stewardship in the Church (Hain)	Berghoef, ch. 10–14
4	Feb 18	Stewardship in the Church (Hain)	Toler, ch. 1–2
5	Feb 25	Stewardship in the Church (Hain)	Toler, ch. 3–4
6	Mar 4	Ministerial Taxes (Guidestone)	Minister’s Tax Guide (Guidestone)
7	Mar 11	No Class—Spring Break	
8	Mar 18	Leading Your Church in Stewardship (Meador)	Toler, ch. 5–6 Church Budget Project due by 11:59 pm on March 18
9	Mar 25	Practical Principles for Church Financial Stewardship (Hast)	TBD
10	Apr 1	Stewardship in the Family (Messemer)	Gitman, ch. 1–2
11	Apr 8	Stewardship in the Family (Messemer)	Gitman, ch. 4, 8
12	Apr 15	Stewardship in the Family (Messemer)	Gitman, ch. 11, 14
13	Apr 22	Finances for the Glory of God	Alcorn, sections I–III Family Budget due by 11:59 pm on April 22
14	Apr 29	Course Conclusion	Alcorn, sections IV–VI
15	Apr 29– May 7	Final Exam available 9:00 p.m. on Apr 29 and due by 11:59 p.m. on May 7	