



Wealth

According to the Gospel



A Stewardship Seminar
January 17th, 2026



SAINT ANTHONY
CATHOLIC CHURCH

St. Anthony's Stewardship Committee

Ben Clark | Tony Darnell-Kohls
Nolan Sullivan | James McClure
Morgan Morrison | Jacob Coonradt

Mission

To teach the beauty and value of Christian giving and service, to direct and support fundraising efforts, and to transparently display the impact of giving in a manner that is deserving of our parish's trust and sacrifice.





What is Stewardship?



The fruitful and trustworthy management of the gifts received from God, not only to preserve, but to profitably administer for one's master.

Human beings are not the owner of gifts, material or otherwise. We are only custodians of God's gifts in this world, to use them and produce with them the fruits of eternal life.

What Constitutes Wealth?

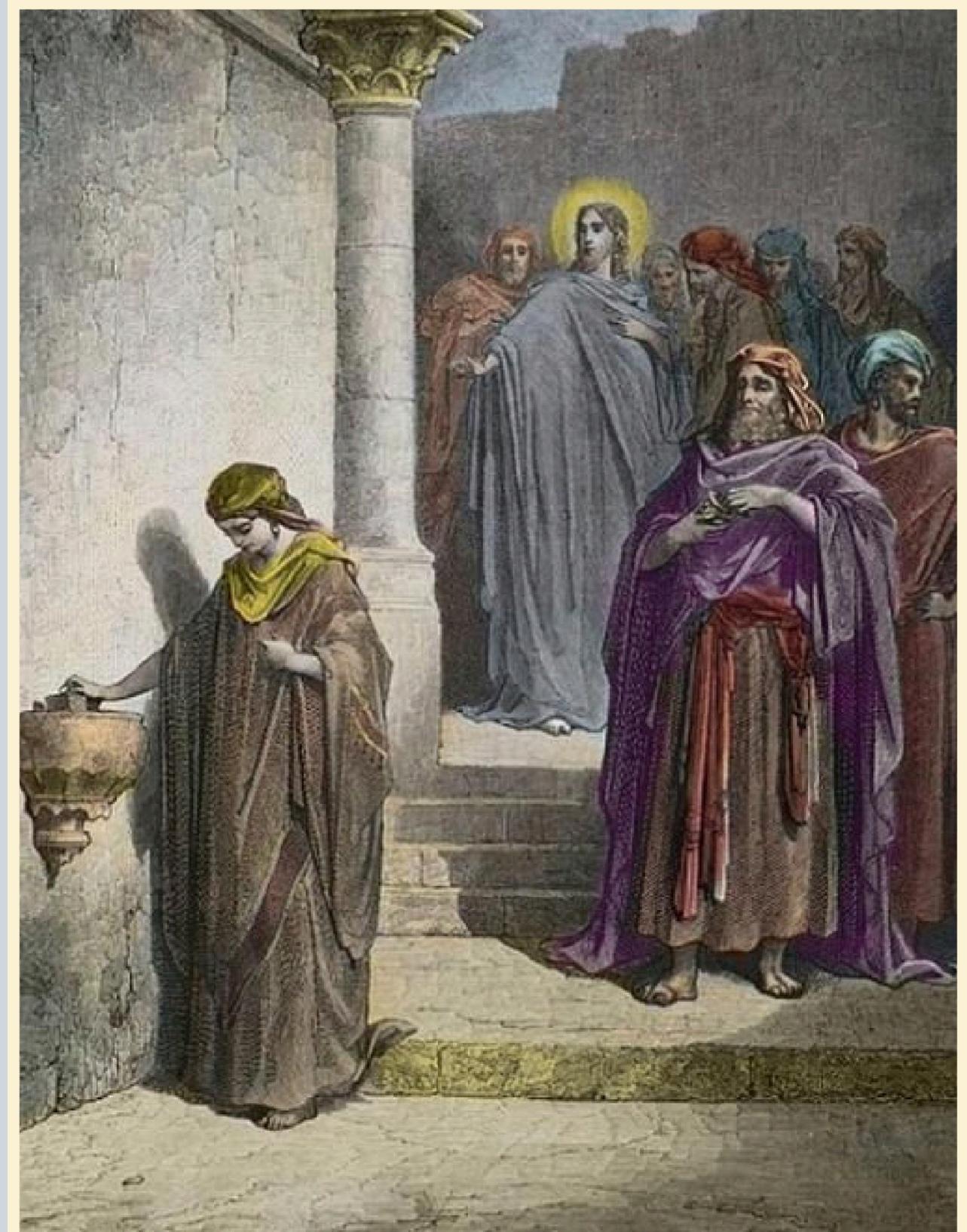
The ownership of material possessions or resources.

The Church's teaching on wealth is that:

1. Riches of themselves do not help to gain eternal life, but are rather an obstacle to salvation
 2. We should have a salutary fear in the light of what Christ said about those who make evil use of their wealth
 3. The practice of charitable giving is a commandment, and all the more pressing as we store up the world's goods for our own use
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Agenda

- Prayer and Gospel reflection with Fr. David.
- Teachings from the Tradition with Jacob Coonradt
- A guided examination in Adoration
- A basic budget workshop with Tony Darnell-Kohls



Luke 12: 13-21

The Parable of the Rich Fool

13 One of the multitude said to him, “Teacher, bid my brother divide the inheritance with me.” 14 But he said to him, “Man, who made me a judge or divider over you?” 15 And he said to them, “Take heed, and beware of all covetousness; for a man’s life does not consist in the abundance of his possessions.” 16 And he told them a parable, saying, “The land of a rich man brought forth plentifully; 17 and he thought to himself, ‘What shall I do, for I have nowhere to store my crops?’ 18 And he said, ‘I will do this: I will pull down my barns, and build larger ones; and there I will store all my grain and my goods. 19 And I will say to my soul, Soul, you have ample goods laid up for many years; take your ease, eat, drink, be merry.’ 20 But God said to him, ‘Fool! This night your soul is required of you; and the things you have prepared, whose will they be?’ 21 So is he who lays up treasure for himself, and is not rich toward God.”



From the Tradition



The Gospel presents many radical teachings on the renunciation of worldly goods, how does the tradition teach us, especially lay people, to navigate worldly possessions?

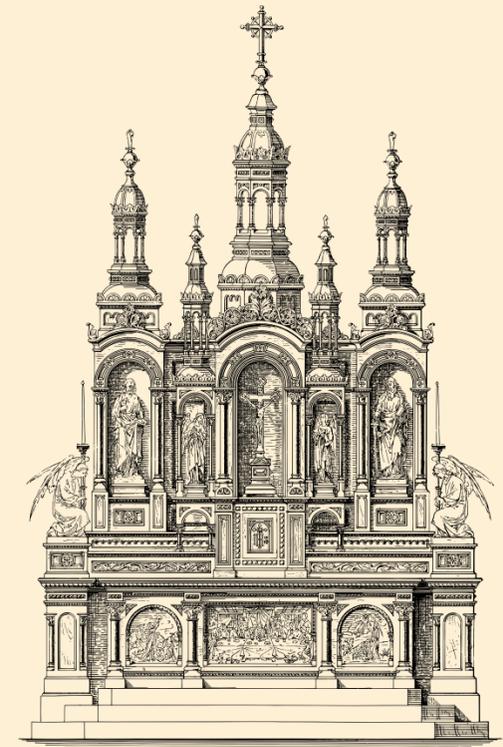
1. The Church Fathers and private property
2. Gospel poverty and the counsels of perfection
3. The virtues that govern our relationship with wealth
4. Superfluity, necessity, and future needs

Fr. Charles Aikens, STD, on the priority of the Church Fathers

"None of the Fathers attempt an economic discussion of the right of private property. They were, first and last, expounders of Holy Scripture and preachers of the moral law. They were Christian moralists, and it is from the point of view of practical morals that they speak of property ownership and its obligations as directly affecting the conduct of their fellow-Christians. They had in mind two distinct ends: first, the end incumbent on all of so conforming one's conduct to the will of God as to secure salvation, and secondly, that held out to nobler souls of imitating the spirit of self-renunciation exemplified in the life of Jesus, thus attaining to a higher grade of Christian perfection. For the former end, the Fathers call to mind what is of strict moral duty; for the latter, they gently urge, but do not enjoin, the counsels of perfection, one of which is voluntary poverty."

Church Fathers on Private Property

1. **St. Clement of Alexandria (c. 150 - c. 215 AD)**
2. **St. Cyprian (c. 210 - 258 AD)**
3. **St. Gregory Nazianzen (c. 329 - 390 AD)**
4. **St. Basil (330 - 379 AD)**
5. **St. Ambrose (c. 339 - 397 AD)**



- It is the abuse of riches, not the right of private property, that the tradition holds to condemnation.
- Private property and ownership of worldly goods are temptations, and they bring with them responsibilities to provide for others.
- The man or woman who holds wealth can become a worthy member of Christ's kingdom, though there is a still more perfect way: by imitating Christ's poverty and detachment from worldly things.
- Christ did not demand renunciation of wealth, provided that it was subordinated to the proper service of God and made to minister to good deeds.



The Counsels of Perfection

The counsels of perfection are certain injunctions of Jesus taken in Christian tradition (in contrast to ‘commandments’) as a standard of perfection for those who would pursue them (cf. Matthew 19. 21). They are specifically: poverty, the renunciation of property; chastity, abstinence from sexual relations; and obedience, the submission of the will in all things to a superior. These three form the basis for monastic life.

Gospel is Poverty is NOT Destitution



From the Tradition



To simplify Fr. Aikens statement, there are two central elements to the Church's stance on wealth and ownership of worldly goods:

1st: What is morally necessary for all Christians as they pursue salvation and a well-ordered relationship with God.

2nd: What is recommended for those who would pursue an ever-increasing holiness and a deeper relationship with our Lord.

Refining our relationship to Wealth through Virtue

Miserliness

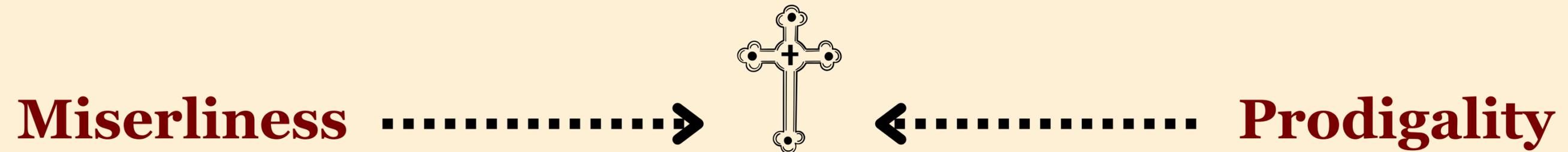
A strong desire to have and accrue money and not to spend it, especially on others.



Prodigality

A wasteful and careless extravagance in spending, even on others.

St. Thomas Aquinas on Liberality



Liberality

The virtue disposing a person to the observance of a reasonable mean between the opposite extremes of prodigality and miserliness. A maintained generosity of spirit, the ability to freely give to others in a manner that is unopposed to justice (that which is owed) within proportion to one's means.



Liberality in Harmony



Liberality is different from justice, gratitude, and charity, but does not conflict with them.

- **Justice:** what is owed to somebody
- **Gratitude:** favor and thanks for gifts received
- **Charity:** to will the good of the other (charity directs liberality, but is a higher virtue)

Superfluity and Neccessity

Degrees of Liberality and Giving

1st: becoming productive in the first place

2nd: Giving alms and tithing, even a small amount, as a matter of justice

3rd: decreasing our wants and intentionally giving from our superfluties and abundance

4th: Giving from our needs joyfully

**2nd Thessalonians 3
&
2nd Corinthians 9**

1st Corinthians 16

2nd Corinthians 9

2nd Corinthians 8

Superfluity, Necessity, and Future Needs

Or: Wants, Needs, Savings

Money is a Placeholder

We think of money in our modern society—what we call *fiat currency*—as wealth.

It has no intrinsic value. It is representation of value that can be exchanged for a wide variety of worldly goods and powers.

God is our Security and End.

To avoid the temptation of riches that the parable of the rich fool (Luke 12) and the Church Fathers discuss, it helps to identify exactly what our money is for.

When we budget and save, we are recommended to have a plan for the good we can do with that money.

Basic Budgeting

- **50/30/20 Budgeting:** budgeting technique to allocate your take home pay to Needs (50%), Wants (30%), and Savings (20%)
 - Needs include expenses necessary to provide basics for life (food, shelter, etc).
 - Wants include all non-discretionary spending (eating out, entertainment, general shopping, etc)
 - Savings include funds saved for an emergency fund, contributions to retirement, and debt payments (not including housing/mortgage)

Basic Budgeting

- **Zero-Based Budgeting:** every dollar of take home pay has a “job” in which you allocate all funds somewhere in your budget. The end goal is to have \$0 remaining from take home pay that does not have a “job” or assignment.
- **Envelope Budget:** this method uses physical cash as a means to budget (there are also apps that can be used instead of physical cash). At the start of each month you place cash into envelopes based on budgeting categories, and that is the only money you are allowed to spend in that category for the month.

Basic Budgeting

- **Emergency Fund:** funds that should be held in savings and not used except for emergencies and periods of not being paid (i.e. between jobs). Typical recommendations are 3-6 months of living expenses that should be saved in an Emergency Fund.
- **Managing Debt:** First, for every 10 people you discuss debt strategies with you will get 10 different methods/applications; there is no one size fits all

A few methods for managing debt include . . .

Basic Budgeting

- **Debt Snowball:** The practice is paying off smallest debt obligation first, and then paying off the next smallest, etc. This is popular as a mental method to getting through debt as you are seeing progress buildup by getting balances paid off.
- **High Interest Debt:** The method is to pay off your highest interest rate debt first, and then next highest interest rate debt, etc. The concept is to avoid paying more interest on high interest debts (such as credit cards) to avoid paying excess interest.

Basic Budgeting

- **Paying off Debt early:** Consider making additional payments on debt beyond minimum requirements. For example, on a traditional 30-year mortgage with \$150,000 balance and 6.0% requires monthly payments of \$900. Making an additional monthly principal payment of \$50 will save over \$25,000 over the course of loan and shorten the loan by nearly 4 years.

Basic Budgeting

- **Tithing and Giving - Discern what you are able to give:** The 10% tithe of the Old Testament was a central component of the Levitical law. Tithing was a nuanced system that had different yearly requirements for the priestly tribe of Levites and temple worship, the poor, and the celebration of feasts.
- **While the 10% mark for giving is still a benchmark that many Christians use, the Church does not mandate a percentage or number for our giving.** 10% might be more than someone can give in their current state, or it might be far less than someone is able to give.
- **What is important is to discern how much God is inviting you to give back while still prudently taking care of your family and other obligations.** Prayerfully consider what you are able to return back to God in the moment and take steps to make that happen.

Basic Budgeting

- **First Fruits:** a good practice is to give money first from your pay before any other expenses are paid. This can be accomplished by either manually giving after being paid, or by setting up automatic contributions to be made on a regular basis.
- **Being fruitful with our money is a practice and habit just like any other,** it's important to get into a fruitful habit earlier than later so it becomes part of normal practice. The spiritual danger of "waiting" to give until we hit a certain milestone is that we don't cultivate virtues of generosity and trust in God.
- When we offer our first fruits back to God, we are ordering temporal goods in line with true spiritual goods, which is one of the ways **we become further detached from the material world and reoriented toward the Kingdom of God**

Budgeting Example

Example

Gross pay - \$50,000

- (monthly \$41,666.67)

Take-home pay - \$36,000

- (monthly \$3,000)

Breakdown by category

Needs - 60%

Wants - 19%

Savings - 21%

Expenses:

Rent (Need) - \$865

Tithe (Need) - \$416.67

Food (Need) - \$250

Gas (Need) - \$100

Cable (Want) - \$100

Utilities (Need) - \$70

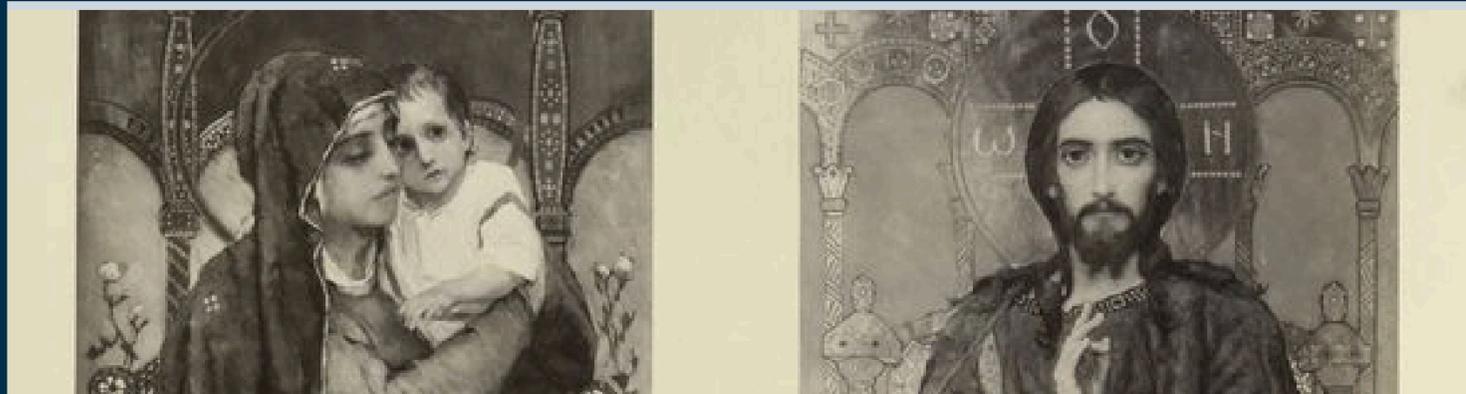
Insurance (Need) - \$100

Miscellaneous (Wants) - \$465

401(k) (Savings) - \$375

Emergency Fund (Savings) - \$250





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