

Discipleship on Stewardship



100% of what any Believer has really belongs to the Lord, who is the giver of every good and perfect gift (James 1:17). This means that God is not only concerned with the percentage we give to Him as an offering, but with how we use all 100% of what He has entrusted to us. We will give an account not only for what we give to Him and His work, but also for how we spend what is left over after giving.

I. The Definition of Christian Stewardship



Christian stewardship is recognizing that everything I have really belongs to God and that I am responsible to take care of and use all He has entrusted to me. Stewardship also includes the idea of: (1) giving back a portion to the Lord's work and to others who are in need; (2) spending to provide for your family's needs; and (3) saving some for future needs.

Christian stewardship is one of the most misunderstood subjects in the church today. The only teaching normally given on this topic relates to giving in the church, and that teaching is not always accurate. Believers must understand that as the Creator, God is the rightful owner of all things (Psalm 50:10-12). He merely gives different individuals *stewardship* (temporary management) over His resources. No one brought anything into this world at birth, and no one will carry anything out of this world at death (1 Timothy 6:7). Whatever you have or will have at any time in your life needs to be seen as a direct gift from God (James 1:17), even if He used your job, family, or friends as the channel by which you received it.

As a *steward*, or manager of these possessions, you need to carry out God's desires on how you use it. There are over 1,000 verses in Scripture to guide you in being a faithful steward. Clearly, He wants you to give a portion of it back to Him and His work here on earth. The New Testament does not tell you the exact percentage Believers should give back, but rather He states that it should be proportioned to what He has given you at any point in your life (1 Corinthians 16:2). Fixed amounts such as a "tithe" (tenth) were required only in the Old Testament, and even that was only part of what was to be given. Overall, the people of God in those times were required to give 22% of their income. The exact amount you give in this New Testament age of grace is to be a matter between you and the Lord. However, there are several verses that encourage you to be generous in your giving, noting that you will reap back from the Lord according to how you sow (2 Corinthians 9:6-7). This giving to the Lord includes giving to those who are involved in ministry, whether in your local church or around the world in mission's work (1 Timothy 5:17-18). It also includes giving to those who are in need (Proverbs 28:27). You are not to give from what is left over after paying bills or buying what you want, but from your "first fruits" (Proverbs 3:9). This use of money and possessions is perhaps the greatest test of your love for God (1 John 3:17-18).

There are also several passages that warn against hoarding all your possessions for yourself (Matthew 6:19-21), as well as having a lust for money since this will be the source of many evils in your life (1 Timothy 6:10). There are also warnings against borrowing money and going into debt, as so many Christians are doing today (Romans 13:8).



II. Key Verses on Christian Stewardship

A. Psalm 50:10-12



"For every beast of the forest is Mine. The cattle on a thousand hills. I know every bird of the mountains, and everything that moves in the field is Mine. If I were hungry, I would not tell you; for the world is Mine, and all it contains."

- ◆What does it mean that God owns the world and all it contains? →

- ◆Why is it all God's, even if I hold a legal title to a piece of land, a house, a car, etc.? →

B. Proverbs 3:9



"Honor the Lord with your possessions, and with the first fruits of all your increase."

- ◆What does it mean to honor the Lord with your possessions? →

- ◆What are "first fruits" of your increase? →

C. Proverbs 19:17



"He who is gracious to a poor man lends to the Lord, and He will repay him for his good deed."

- ◆What are several ways we can give to the poor? →

- ◆Why is giving to the poor considered to be "lending to the Lord"? →

D. Matthew 6:19-21, 24b



"Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. . . . You cannot serve God and mammon."

- ◆What are “treasures in heaven”? →
- ◆How do we lay up these treasures in heaven? →
- ◆What is the meaning of serving God vs. serving mammon? →

E. Luke 6:38



"Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you."

- ◆What will be given to you if you give (to the Lord’s work)? →
- ◆What is the meaning of “good measure, pressed down, shaken together and running over”? →
- ◆What is the meaning of the same measure you use will be measured back to you? →

F. Luke 16:10-11,13



"He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you? No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon."

- ◆What is the meaning of being faithful in “what is least”? →

- ◆What is the meaning of being faithful in “unrighteous mammon”? →
- ◆What will happen if you are not faithful with the unrighteous mammon? →
- ◆What does it mean that you cannot serve God and mammon? →

G. Acts 20:35b

"... Remember the words of the Lord Jesus, that He Himself said, 'It is more blessed to give than to receive.'"

- ◆In what way is it more blessed to give than to receive? →

H. Romans 13:8



"Owe no one anything except to love one another, for he who has loved another has fulfilled the Law."

- ◆What is the meaning of owe no one anything—except love? →
- ◆How does loving another fulfill the Law? →

I. 1 Corinthians 4:2



"Moreover it is required in stewards that one be found faithful."

- ◆What is the meaning of being “stewards”? →
- ◆How do we demonstrate that we are faithful? →

J. 1 Corinthians 16:2



"On the first day of the week let each one of you lay something aside, storing up as he may prosper, that there be no collection when I come."

- ◆What is the meaning of “laying something aside” on Sunday? →
- ◆What is the meaning of storing up as you have prospered? →

K. 2 Corinthians 9:6-7



"But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver."

- ◆What kind of “sowing” is being spoken of? →
- ◆How do we sow sparingly? →
- ◆What is the meaning of giving grudgingly or of necessity? →
- ◆What is the meaning of “cheerful” giver? →

L. Philippians 4:16-17



". . . you sent a gift more than once for my (Paul's) needs. Not that I seek the gift itself, but I seek for the profit which increases to your account."

- ◆How was giving to Paul's needs giving to the Lord's work? →
- ◆What does it mean that the givers will receive “profit” to their account for giving to God's work? →

M. 1 Timothy 5:8, 17-18



"But if anyone does not provide for his own . . . household, he . . . is worse than an unbeliever. Let the elders who rule well be counted worthy of double honor, especially those who labor in the word and doctrine. For the Scripture says, 'You shall not muzzle an ox while it treads out the grain,' and 'the laborer is worthy of his wages.'"

- ◆ How is a Christian who does not take care of his own household worse than an unbeliever? →
- ◆ How do we show double honor to elders who rule well? →
- ◆ What is the meaning of not “muzzling an ox while it treads out the grain”? →
- ◆ What is the meaning of “the laborer is worthy of his wages”? →

N. 1 Timothy 6:6-10



"Now godliness with contentment is great gain. For we brought nothing into this world and it is certain we can carry nothing out and having food and clothing, with these we shall be content. But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition. For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows."

- ◆ What is the meaning of godliness? Contentment? →
- ◆ What are some snares and harmful lusts that can drown and destroy you? →
- ◆ What is the meaning of “the love of money”? How does it show itself? →
- ◆ Give examples of those who strayed from the faith and pierced themselves because of love of money →

O. 1 Timothy 6:17-19



"Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life."

- ◆What are ways we could be trusting in uncertain riches vs. trusting in God's provision? →

- ◆How can a person be "rich in good works"? →

- ◆What is the meaning of "lay hold on eternal life"? →

P. 1 John 3:17-18



"But whoever has this world's goods, and sees his brother in need, and shuts up his heart from him, how does the love of God abide in him? My little children, let us not love in word or in tongue, but in deed and in truth."

- ◆Who are our "brothers in need"? →

- ◆What is the meaning of loving in deed and in truth? →

III. Important Teaching on Stewardship

The teaching in the Bible on this topic is so extensive that it would be impossible to list here all that a Believer needs to be taught. What follows is just a needed introduction to this crucial area of teaching for spiritual maturity. The wise teacher will not only teach and review these truths, but go on to teach other important principles and promises of Christian stewardship from other important verses on the subject.¹

¹ Discover more topics and key verses on the use of money from the following book: Larry Burkett, *The Word on Finances* (Chicago: Moody Press, 1994). It is a topical listing of about 1,000 verses on how God expects us to use what He entrusts to us in money and possessions.

A. **Who** is the Ultimate Owner of Everything on Earth?

*God is the owner of the earth and all that is in it.

Psalm 50:10-12 →



*Whatever any person has or will have should be seen as a gift from a generous God. God may use other people as His channel of giving you what you have, such as an employer, parent, spouse, or friend. However, He is the ultimate source of everything you have. You are only the *steward* or manager of what He entrusts to you. He will one day hold you accountable for how you used it.

James 1:17 →

Luke 16:10-11,13b →

B. **What** is Christian Stewardship?

Christian stewardship is recognizing that everything I have really belongs to God and that I am responsible to take care of and use all of it as He has instructed me to do in His Word. Stewardship also includes the idea of giving back a portion of what He has entrusted to me to the Lord's work and to others who are in need.

1 Corinthians 6:19-20 → Stewardship of _____

Ephesians 5:16 → Stewardship of _____

2 Corinthians 9:6-7 → Stewardship of _____

James 2:16 → Stewardship of _____

1 Peter 4:10 → Stewardship of _____

C. **How** Can I Be a Good Steward of My Money and Possessions?

1. Have the right attitude towards money and things

☞ I need to learn to be content with having the necessities for life. I should not have a love or lust for money. An unhealthy desire for money is a root cause of many other temptations and sins in life. Many people have fallen into this trap, and they have suffered many consequences. Some lie, cheat, steal, hurt others, or even kill because of their continual desire to have more money or the latest model of phone, computer, the latest fashions, etc.

1 Timothy 6:8-10 →

☞ I should not have the attitude of keeping all my money and things for myself. Trying to hoard everything for myself is a selfish attitude. Others can steal it, or I can just spend it on things that rust or break after a short time. When I use money and possessions in this way, I have nothing of lasting value. But if I have a generous attitude and want to help others or help the work of the Lord in reaching others for Christ, I will be laying up treasures in heaven. These rewards will be waiting for me when I go to heaven some day because I am a child of God.



Matthew 6:19-21 →

2. Have a plan for regularly giving of my money and possessions to the Lord.

1 Corinthians 16:2 →

a. Giving is a requirement for all Believers

"Let each one of you lay aside something. . . ."

Giving is not optional for the obedient Believer. It is both a privilege and a responsibility for all true disciples of Christ. Each is to give from what he has.

Believing children should **not** be asking their mother or father for money to put in the offering. This does **not** teach them anything about biblical giving and they will get no blessing or reward for giving someone else's money. It is better for them to earn some money by doing some work around the house or for someone else and then take a portion of that money and give it to the Lord.



b. Giving should be a regular practice

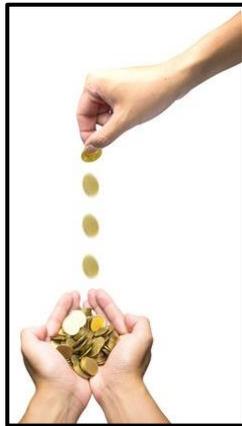
"On the first day of the week . . ."

Paul wrote to this group of Believers in the city of Corinth, Greece, reminding them that they all should give back some of their money (or possessions) to the Lord every week as they gathered together. His main point here was to give regularly, or in other words, make giving to the

Lord a regular habit in your life. Every time you receive a gift or wages for doing something, you should immediately set aside the part you want to give to the Lord.

c. Giving should be proportional to what God has given to you

"lay something aside . . . as he may prosper"



There is no set amount or percentage of how much a Believer is to give to the Lord. This is different from the Old Testament days when God's people were required to give one tenth of what they had to the priestly Levites (Leviticus 27:30-33). There were other offerings that were also required at different times of the year (Deuteronomy 12-15). But now it is up to the individual Believer to decide how much he should give. The only guideline here is to give according to the way God is giving to you. When He gives you more, then you can give more. When you receive less, the amount you give could be less, or it could even be a higher percentage if you feel that is what is right for you to give. The amount you give is between you and the Lord. God, the Holy Spirit, will help you know in your heart how much to give if you pray about it.

There are many examples in the New Testament of people who gave a high percentage of what they had to the Lord, even though they were poor. In fact, the greatest example of giving in the Bible is of a poor widow woman who only gave two small coins. But Jesus said she gave more than the others because she gave all she had.

Mark 12:41-44 →

d. To whom or what you give to is between you and the Lord

"let each of you lay something aside, storing up . . ."



The word for "storing up" means to gather, heap up, or treasure. This means that each Believer is to regularly put some of his money or possessions aside or store it up so that he has something to give when he learns of a special need some person or ministry has. That need could very well be for your Sunday school or church ministry, or for a missionary in a faraway country. The Bible says that those who teach us the Bible and share the gospel are worth "double honor," which means a very generous gift (1 Timothy 5:17-18). It could

even mean that you give to help some other poor or needy person (Proverbs 28:27). In other words, let the Holy Spirit guide you in knowing who to give to. But develop the habit of regularly storing it up so that you will always have something to give when the Lord makes you aware of a need that He wants you to help meet.

When you do "store up" or put aside the money you want to give back to the Lord, do not buy whatever you want and then give part of what is left to the Lord. The Bible says we are to take from the "first fruits." That means we are to set aside the Lord's part first, as soon as we get the money, so we do not cheat Him out of what rightfully belongs to Him.

Proverbs 3:9 →

D. Why Do We Need to Give?

1. Giving is a demonstration of your love for God.

The Bible says that if you truly love God, then you will willingly give when you find out about needs that other people or ministries have. It is one way to show that you are growing spiritually and becoming more mature in your faith. The desire to keep your money and possessions all for yourself is selfish. It is a sign that you are still being controlled by your old sinful nature and are still spiritually immature. You need to give to the Lord and others in need because it is a true sign of your love for God.



1 John 3:17-18 →

2 Corinthians 8:8 →

2. Being a good steward of what God has given you will bring eternal reward.

Matthew 6:19-21 →

Matthew 25:19-21 →



God gives you the opportunity to lay up treasures in heaven by the way you take care of all that He places in your hands. When you use it to help His work on earth or help those in need, you are laying up treasures in heaven. God says that He will reward you for giving food or even water to those in need. That is being faithful--using your possessions as He has instructed. Being faithful is what God requires of you as a Believer. It is to the faithful stewards that He will one day say:

"Well done, good and faithful servant; you were faithful in a few things, I will make you ruler over many things. Enter into the joy of your Lord."

Matthew 25:34-40 →

1 Corinthians 4:2 →

E. Other Teaching on Stewardship

1. God blesses you in proportion to your giving.

Luke 6:38 →

2. Giving to those serving God will earn you eternal rewards.

Philippians 4:16-17 →

3. Being faithful as a steward with little things shows you can be trusted with more

Luke 16:10 →

4. God's promise to supply all your needs is for faithful givers

Philippians 4:19 (cf. 4:16-17) →

5. Storing up riches for yourself and not giving is foolish

Luke 12:15-21 →

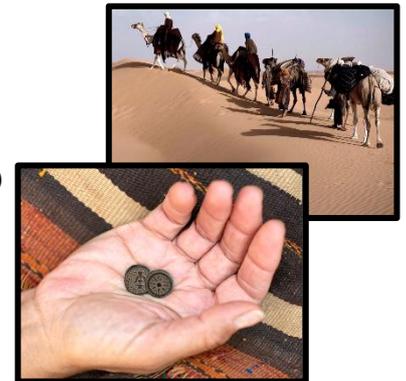
6. It is not the amount you give, but your attitude in giving that is important

Mark 12:41-44 →

IV. Ways to Teach about Stewardship

A. Through Specific Bible Lessons

1. Elisha and the Shunamite widow (2 Kings 4:8-17)
2. The magi brought gifts to baby Jesus (Matthew 2:1-12)
3. The feeding of the 5,000 (John 6:1-14)
4. The widow gives her two mites (Mark 12:41-44)
7. Barnabas' example (Acts 4:32-37)
- 8.



B. Through Special Lessons

1. How the Dyaks Learned to Give (CEF Press)
- 2.
- 3.
- 4.
- 5.

C. Through Music 🎵

- 1.
- 2.
- 3.
- 4.
- 5.

D. Through Making a Counseling Tool about Stewardship

1. This tool can be made small enough to use with believing children or youth in one-on-one discipling situations.
2. This tool can be made large enough to use it before the entire class.