



Essentials for Christian Living
Study Guide

CHRISTIAN LIFE AND WORLDVIEW

LESSON 11: BIBLICAL STEWARDSHIP

INTRODUCTION

This lesson is part of a Disciple Essentials module titled Christian Life and Worldview. This series of lessons examines the choices and practices that are essential for Christian living. When we live according to the Word of God, we realize that the choices we make each day affect our faith. We will also have an increased desire to pray, practise the commands of God, and learn to serve others. These are important lessons for understanding the practicality of Christianity and how to live out our faith within our community.

The Study Guide is intended for an individual to look deeper into a specific lesson on their own. The lessons can be used in conjunction with other Discipleship Essentials materials, such as the video and audio productions found on www.discipleshipessentials.org.

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CHRISTIAN LIFE AND WORLDVIEW

LESSON 11: BIBLICAL STEWARDSHIP

WHAT IS IT ABOUT?

Stewardship is the understanding that all we have comes from God, and in fact belongs to God in the first place! This lesson will help you examine your life and be the best steward of all God has given you.

JUST SO YOU KNOW...

The word stewardship comes from the word steward, which is a position in a household of wealth. The steward is someone who manages another's finances, household, property, possessions, etc. The steward is not the owner and does not possess what is entrusted to him/her to manage. Our culture teaches us that we have earned all we have, and moreover we somehow deserve it! The Bible teaches us that all we have belongs to God, indeed we belong to God. So we must use everything we have the way God would have us use it. This lesson is practical in nature – consider how you can be the best steward of all God has entrusted to you!

GETTING STARTED

1. What talents do you have that are useful to others? How can you share some of your interests, experiences, and abilities to serve others?

2. How do you feel about money? Does it cause you stress, or worry? Does it bring you happiness? Do you enjoy giving it away?



STUDY

- ❖ **WHAT IS STEWARDSHIP?** Stewardship is a position of trust, and management of the resources given to you by God for God's own purposes.
 - **It defines our relationship with God:** Understanding our position as stewards of what God has given us defines our relationship to Him. All that we have belongs to Him.
 - **It defines our limits:** A steward has limits to what they can do with what they have been given. Since what they manage does not ultimately belong to them, they must consider their master's desires for the property.
 - Look up the following verses and write down what the Bible says about what God owns, and what God has given us to use for Him.

John 3:27	
Genesis 2:15	
1 Peter 1:18-19	
Ephesians 1:20-23	
1 Corinthians 4:7	
John 12:24-26	

- ❖ **HOW DO WE BECOME WISE STEWARDS?** There are several important growth steps to becoming a wise steward.
 - Invest your whole life for God's eternal purposes.
 - o Matthew 13:44-46
 - o We need to invest our lives for one great purpose — to know Christ and to tell others how they can know Him.
 - Be content with who you are and what you have.
 - o 1 Corinthians 12:4-7



- o God does not give the same amount of talent or treasure to everyone. We must use what God has given us to minister in our areas of influence.
 - Seek to be faithful and obedient.
 - o Matthew 25:20-23; Genesis 39
 - o Faithfulness and obedience are the keys to becoming a wise steward.
 - Expect fruitfulness.
 - o Matthew 13:23
 - o Jesus told several parables about wise stewards. The parable of the sower teaches that the good soil produced 30, 60, and 100 times the original amount sown (Matthew 13). The good soil illustrates the response of the faithful person to God's Word, and the resulting fruit.
 - Be prepared to give an account to God.
 - o Matthew 24:45-51
 - o We are not owners of what we have. God is the owner. Since He is the owner, He will ask how we used what He entrusted to us.
- ❖ **THREE AREAS OF STEWARDSHIP:** God has given us responsibility for the stewardship of our lives. This includes managing our thought life, personal life, spiritual growth, care for our bodies, and many other aspects of living. All of these can be categorized into three broad areas: time, talents (our gifts, abilities, physical well-being, etc.), and treasure (our material possessions and any people for whom we may be responsible).
- **STEWARDS OF TIME:** How can we be good stewards of the time we have been given? Look up the following verses and write down what they say about each point below.

Life is Short James 4:13-17 Psalm 144:4	
We must use our time wisely Psalm 90:12 Ephesians 5:15-16	
We must invest in eternity Philippians 1:18-21 Colossians 3:23 Ephesians 5:15-18	



We must make the most of every opportunity we are given, and learn from our past experiences. We can use that knowledge to help others. Even a difficult past can be redeemed when it is used for Godly purposes. How can you use your past, present and future to serve God?

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- **STEWARDSHIP OF TALENT:** How can we use the abilities and natural gifts God has given us? Our places of influence, physical and mental abilities and our spiritual gifts are all from God. We are to share these gifts, and benefit from the gifts of others. Look up the following verses and write down what they say about each point below.

Gifts are to be Shared 1 Corinthians 12:4-7 Ephesians 4:16	
We must use our talents wisely and faithfully Luke 19:12-26	

Consider your personal education, your passions, and favourite pursuits as part of your talents. Ask yourself what you do well that others cannot do? What special talents have you been given?

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- **STEWARDS OF TREASURE:** Whether we are rich or poor there are certain principles God reveals about the finances He entrusts to us. These are true regardless of how much we have, and understanding these principles will help us become wise stewards.
- o The principle of return 2 Corinthians 9:6.
 - o The principle of proportion Luke 21:1-4.
 - o The principle of cheerful giving 2 Corinthians 9:7.
 - o The principle of higher blessing 2 Corinthians 9:8-11.
 - o The principle of accepting from others when in need 2 Corinthians 8:13-15.



We need to be sure our attitude is right, not only in giving, but in all areas of stewardship. God promises to increase our ability to give, to multiply the effect of our giving, and to cause our material gifts to result in lasting glory. Too often we are willing to give to others, but not receive. Sometimes it is wise stewardship and a measure of humility to accept help from others graciously when we are in need.

Read 2 Corinthians 8:1-5 and write down what the Christians there did with their treasure.

They gave out of their poverty. They gave sacrificially. They gave cheerfully and lovingly. They gave because they surrendered their lives to Christ first.

➤ There are five principles for managing our finances:

- Provide for our household (1 Timothy 5:8).
- Be free from love of money (1 Timothy 6:7-10).
- Be generous and give (1 Timothy 6:17-19).
- Give according to what one has (2 Corinthians 8:12).
- Giving should always be under the guidance of the Holy Spirit and biblical convictions (2 Corinthians 9:7).

➤ What can you do this week to better use your finances for God?

❖ **TRUSTING GOD IN STEWARDSHIP:** We must be careful not to let our desires for possessions distract us from what's really important. We will be free to use our surplus to bless others only if we are content with God's provision for our basic needs. This may require living more simply and being satisfied with less. We must not give out of a legalistic spirit. We need to seek the Lord's wisdom and direction as we consider our regular giving and the special needs of others.

- As stewards, it is our responsibility to invest our time and talent and treasure where it is used with integrity, and where it brings the most return. We should give to:
- o Local church support (1 Corinthians 9:1-14).
 - o Ministries and missions that reach the lost (Philippians 4:14-16).
 - o Needs of fellow believers (Galatians 6:10).
 - o Needs of the poor and unbelievers (Galatians 2:10).



- ❖ **SELF ASSESSMENT:** Take some time to assess whether you are being the kind of steward God desires. Fill out the assessment at the end of this lesson this week. It may take some thought and prayer.

IN SUMMARY

- ❖ Stewardship defines our relationship with God, and the use of our time, talents and treasure.
- ❖ We must look to God's word to learn how to be wise stewards. It involves being content with what we have, and being obedient to God with it.
- ❖ There are three areas of stewardship – time, talent and treasure.
- ❖ We must use our time wisely, and invest our time for eternal purposes
- ❖ We must use the specific gifts, interests, passions, abilities and talents God has given us.
- ❖ We must put our treasure – or our financial wealth – to good use in the Kingdom of God.
- ❖ We will be held accountable to God for the way in which we managed all God gave us.

REFLECTION QUESTIONS

1. How can practising a skill or hobby glorify God? What do you practise regularly?

2. How does it change our desire for wealth if we consider ourselves stewards of God's treasure?
How is God calling you to be a better steward of His gifts this week?



PERSONAL STEWARDSHIP SELF-ASSESSMENT

Responsive attitudes and a relationship with God are important in becoming wise stewards. Take some time alone with God and talk to Him about being a wise steward and answer the following questions:

1. Do I recognize that God owns everything I have?
2. Is He Lord of my time, talents, and treasures?
3. Do I want to please God above all else?

The following suggestions may help you evaluate how to better use your time, talents, and treasures for God's purposes and glory.

TIME

1. Review this past week. What are some areas where your time was not well spent?
2. What values and priorities are reflected in your use of time?
3. In which of the areas below, would the Lord have you invest more time?

<i>Personal daily prayer and reflection</i>	<i>Visiting Christians who are in need</i>
<i>Family needs</i>	<i>Personal Bible study</i>
<i>Responsibilities in church</i>	<i>Sharing the Gospel, follow up</i>
<i>Involvement in discipleship</i>	<i>Training to be a group leader</i>
<i>Cultivating friendships with non-Christians</i>	<i>Training others to share the Gospel</i>
<i>Reading books to grow in faith and knowledge</i>	<i>Getting enough sleep/ rest</i>
<i>Other:</i>	<i>Other:</i>

TALENT

1. What gifts and abilities do you have that could benefit the body of Christ or advance His Kingdom?
2. In what ways could you use those gifts and with whom should you employ them?
3. How will you begin to do this?
4. How can you learn from others to develop yourself?

Comment [D&S1]: After the personal questions above, text changed to "second person" so I did the rest accordingly.

TREASURE

1. Are you giving financially to the Lord's work locally and to missions worldwide?
2. Are you giving first to God from your finances?
3. What will you set as your goal for regular giving?
4. Are you making your needs known and willing to allow others to minister to you?