

# discipleship essentials

Essentials for Christian Living  
Leader's Guide

## CHRISTIAN LIFE AND WORLDVIEW

### LESSON 11: BIBLICAL STEWARDSHIP

#### INTRODUCTION

This lesson is part of a Discipleship Essentials module entitled Christian Life and Worldview. This series of lessons examines the choices and practices that are essential for Christian living. To live as the Word of God teaches us means we understand that the choices we make each day affect our faith. It also means learning to pray, practising the commands of God and learning to serve others. These are important lessons for understanding the practice of Christianity. Include time to discuss these principles and how to effectively apply them to your life.

#### INTENDED AUDIENCE

The intended audience for these lessons is new Christians, those who would like a refresher on the basics of Christianity, as well as those preparing to teach these Christian practices and beliefs. Also, those with an interest in Christian thought will find value in these lessons as they pertain to daily living and choices.

The Leader's Guide is intended to help you as a leader in your preparation. These lesson outlines may be used in conjunction with other Discipleship Essentials materials found online at [www.discipleshipessentials.org](http://www.discipleshipessentials.org).

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# CHRISTIAN LIFE AND WORLDVIEW

## LESSON 11: BIBLICAL STEWARDSHIP

### PURPOSE

The purpose of this lesson is to communicate the biblical mandate to become good stewards of all that God has entrusted to us.

### LEADER'S NOTE

A steward is someone who manages another's property, finances, or affairs. The steward is not the owner and does not possess what is entrusted to him/her to manage. This goes against our culture in many ways, which 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 what we have the way God would have us use it. This lesson is practical in nature. It may be appropriate to discuss ways participants can use their time, talents, and treasure within their church or community. As part of practising stewardship, this lesson has participants do some of the teaching of today's lesson.

## INTRODUCTION

Select two or three of the following questions to ask the group.

- ❖ What does the word stewardship mean to you?
- ❖ What talents do you have that are useful to others? How can you share some of your interests, experiences, and abilities to serve others?
- ❖ How do you feel about money? Does it cause you stress, or worry? Does it bring you happiness? Do you enjoy giving it away?
- ❖ What do you have that you know has been given to you by God?

## STUDY

### TEACH

- ❖ **What is Stewardship?** 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. It would have originally involved simple tasks, such as fetching food and drink, but eventually included more complicated matters. It is a position of trust, and



increases in importance in proportion to what is managed. Stewardship can also be translated management or administration.

- **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.

## TASK

*If you have a large group, split them into three smaller groups for this activity. Give each group a collection of verses to read together, and come up with a theme for those verses. What do they have to say about stewardship? Have each group present their findings.*

- **Group 1:** John 3:27, 1 Peter 1:18–19; Ephesians 1:20-23
- **Group 2:** 1 Corinthians 4:7; 1 Corinthians 12:7; 1 Corinthians 3:10-14
- **Group 3:** John 12:24-26; Romans 12

## TEACH

❖ **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.
  - Matthew 13:44-46
  - 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.
  - 1 Corinthians 12:4-7
  - 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.
  - Matthew 25:20-23; Genesis 39
  - Faithfulness and obedience are the keys to becoming a wise steward.
- Expect fruitfulness.
  - Matthew 13:23
  - 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 the stewardship of our lives. This includes the responsibility to manage our thought life, personal life, spiritual growth, care for our bodies, and many other aspects of living. There are three broad areas of stewardship we will examine more carefully: talents (managing our gifts, abilities, physical well-being, etc.), time, and treasure (managing our material possessions and any people for whom we may be responsible).

## TASK

*Split the participants into three groups, if possible. Give each group one of the following topics to teach the class. You can give them the content outline here, and provide time to prepare what they will say and how they will present the materials. Consider how participants could use their talents in your discipleship program. Encourage them to use stories or personal examples if they wish. If your group is very large you may wish to previously select a few people who have demonstrated gifts of teaching to teach these portions in your class. Alternatively, you could present this material yourself.*

### ❖ Stewardship of Time

- Life, as we know it, is brief in relation to eternity. We do not know how much time we have on earth.
  - o James 4:13-17
  - o Psalm 144:4
- We are **commanded** to use our time wisely.
  - o Psalm 90:12
  - o Ephesians 5:15-16
- We should **invest** our time for eternal purposes in the power of the Holy Spirit.
  - o Philippians 1:18-21
  - o Colossians 3:23
  - o 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.

### ❖ Stewardship of Talent.

- God gives us natural gifts and abilities.
- God gives us spiritual gifts, abilities, and places of influence, and we are to benefit from the spiritual gifts of others.
  - o 1Corinthians 12:4-7



- o Ephesians 4:16
- We are commanded to use our talents wisely and faithfully to the best of our ability.
- o 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?
- ❖ **Stewardship 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.
  - There are five principles we can use to make wise choices about your wealth:
    - 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.
  - The spirit of generosity that we read about from first-century Christians is an excellent example for us today (2 Corinthians 8:1-5).
    - o They gave out of their poverty.
    - o They gave sacrificially.
    - o They gave cheerfully and lovingly.
    - o 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).
  - 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 money 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).

## TASK

*Assign the following self-reflection worksheet for homework. You may wish to have them bring it to your next teaching session and discuss in pairs how God is calling them to be a better steward. If you are discipling an individual with this material, work through their answers with them on a separate occasion.*

## DISCUSSION QUESTIONS

- ❖ How can practising a skill or hobby glorify God?
- ❖ What are some other areas we are to be good stewards of that don't fit into the categories of time, talent, and treasure?
- ❖ How can we be good stewards of the past God has given us? How can we use past experiences (both good and bad) including education, and choices to serve God?
- ❖ 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?

## PRAYER

*Close in a time of prayer. Thank God that He alone is the source of every good gift — the universe, every piece of our time, treasure, and talent. Pray that participants would have a burden to be better stewards of all that God has given them, and desire to honour and love Him through the choices they make in their lives.*



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

### TREASURE

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