

Financial Stewardship

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STEWARDSHIP

Lesson 1 - Stewards of God's Assets

1. Define steward:
2. Make a list of all the different areas of stewardship we might encounter as God's children.
3. Who was the first human steward? What did his stewardship consist of?
4. What is the fundamental requirement of stewards? I Cor. 4:2
5. Why is Joseph such a good example of stewardship? Gen. 39:1-9, 21-22; 41:39-41
6. Notice the contrast between the faithful and wicked steward. Matt. 24:45-51
7. The story of the talents in Matt. 25:14-30 best illustrates what stewardship is and how good stewardship is rewarded and bad stewardship is punished.
 - a. What dictated the various levels of responsibility given to each slave/steward?
 - b. Did the master expect the same result from each slave/steward? Think before you answer.
 - c. Why was the unfaithful servant punished?
 - d. Read vs. 28-29 - some people read this and think it's unfair. Explain why they are wrong.
 - e. Read Matt. 13:3-9 - think about how this passage relates to this discussion and be ready to comment in class

STEWARDSHIP

Lesson 2 - Everything Belongs To God

1. Psa. 146:5-6 and Col. 1:15-17 clearly demonstrate the fact that God/Christ created all things.

Can you think of other passages that also illustrate this?

2. Psa. 50:10-11 - What is the lesson for us in this passage?

3. I Chron. 29:11 – What power does the Lord have?

4. What should our attitude be toward money and possessions?

A. Haggai 2:8

B. Deut. 10:14

C. Acts 4:32

D. Matthew 19:16-22

5. Is the proper perspective with regard to money and possessions always easy to maintain?

6. What influences can affect our perspective on money and possessions?

STEWARDSHIP

Lesson 3 - God will supply all our needs

1. How did God provide for Adam and Eve's physical needs? Gen. 2

2. God promised abundance to the children of Israel if they would serve Him. Deut 28:1-6
Do we have the same guarantee today as Christians? See. I Tim. 6:7-8

3. Note these promises regarding our physical needs. Matt. 6:25-33
 - a. We are more valuable in God's sight than the birds of the air, lilies of the field. Why are we more valuable?

 - b. How can we avoid being anxious regarding our physical needs? Will God allow difficulties in our lives related to our physical needs? Phil. 4:11-12

4. Is contentment the result of a physical or spiritual condition? Matt. 7:7-12
 - a. What is the overlying principle being taught here?

5. What characteristic do we need to have in God when recognizing he will provide for us in our lives? Heb 11 Does having this characteristic absolve us from making unintelligent financial decisions?

Did you know the only miracle repeated in all four gospels is the feeding of the five thousand? The Lord will provide.

STEWARDSHIP

Lesson 4 - Work: A Biblical Perspective

God has promised to provide our needs, but He requires us to work in order to receive those needs.

1. We were created for work. Gen. 2:15

2. Why were our labors greatly increased? Gen. 3:17-19

3. Is work an option for Christians? I Tim. 5:8

4. What should happen to the Christian who refuses to work? II Thes. 3:10-15

5. Eph.4:28
 - a. What are we doing with our hands when we work?
 - b. How are the needy related to our work?
 - c. How could one have a job yet still be a thief?
 - d. What does this teach us about idleness? Provide a scripture.

6. Laziness condemned
 - a. What can we learn by observing the ant? What is the result of too much sleep and slumber? Prov.6:6-11
 - b. Give an example of how Prov. 18:9 is true.

7. The Bible praises diligence: both in the physical and spiritual realm
 - a. Prov.10:4 - physical
 - b. II Pet. 1:5-11- spiritual

8. God is glorified by our work: both in the physical/spiritual realm Eph. 6:5-8

9. Rest is also important: physical/spiritual
 - a. Mark 6:31
 - b. Heb. 4:1-9 - our spiritual rest is in Christ

Conclusion: God created us to work and honest work is very rewarding. How is it rewarding?

STEWARDSHIP

Lesson 5 - Giving

1. What do you believe is the main purpose for giving to God?
2. What attitude should we have in giving? - Duet 8:18, 2 Cor. 9:7
3. What are some bad attitudes to have when giving?
4. What characteristics can we learn from the Macedonians? Romans 15:25-27, 2 Cor. 8:1-5
5. How can we rob God? - Malachi 3:8
6. Is giving more than putting money in the collection on Sunday? Provide examples
7. How much should we give? Should we borrow money so we are able to give to the Lord?
8. Is there more giving responsibility for a wealthy person? Luke 12:48-49, Heb. 13:16

Conclusion: We cannot out give God, but giving is all about our attitude towards the Lord. Is there a set amount or percentage we are required to give? No. Our giving shows where our hearts lie.

STEWARDSHIP

Lesson 6 - Physical Poverty

Two views of physical poverty in the Bible

1. Self-induced - the result of one's own actions or lack thereof
2. Poverty can also be caused by oppression or circumstances beyond our control: famine, sickness, injustice, war, etc. God shows great compassion for those brought to poverty by no fault of their own. We should have compassion for the same

In this lesson we will only deal with self-induced poverty

Causes of self-induced poverty

1. Laziness leads to poverty - Lessons from Proverbs

- a. Prov. 26:16 - How does the sluggard view himself?
- b. Prov. 22:13 - What is the point of this proverb?
- c. Prov. 20:4 - This proverb is related to agriculture - so how can we apply it to our own circumstances?
- d. Prov. 19:24 - Explain the meaning
- e. Prov. 10:26 - Explain what you think it means
- f. Prov. 21:26 - He is envious of those who have more
- g. Prov. 15:19
- h. II Thes. 3:10 -11 - We should not help the lazy

2. A self-centered indulgent lifestyle leads to poverty

- a. alcohol, drugs, and other vices bad habits - Prov.23:19-21
- b. Immoral living including broken homes and divorce - Prov.5:1-12
- c. Being selfish - Prov.11:24-26
- d. Gambling, lottery, and stealing Prov.28:19-20, 22

Just as people in the past sold themselves into slavery because of their poverty; people today sell themselves into slavery.

Continued ...

Lesson 6 – Pg 2

3. Mismanagement leads to Poverty

- a. Prov. 13:18 - What does discipline have to do with the proper management of our funds, investments, etc.?
- b. Prov.15:22 - How can we apply this to money management?
- c. Prov. 3:5-8 - put God first and seek His ways and His understanding
- d. Prov. 27:12 – if it sounds too good to be true, it probably is.
- e. Prov. 27:23-27 - wisdom is needed! Who does wisdom come from? "If you take care of your business, your business will take care of you."

4. If you have young children do them a favor and teach them the following:

- a. There is no "free lunch" - instill a strong work ethic
- b. Don't spoil them with too many material possessions
- c. Teach them the value of money; if they get an allowance, make them earn it - don't just give it to them
- d. Make them save their money for things they want
- e. Teach them how to create a budget, write checks, balance a check book
- f. Allow them to fail sometimes. Resist the temptation to always bail them out. This will help them to learn responsibility
- g. Give back to the Lord and be generous by sharing with those less fortunate

CONCLUSION: Remember there are 2 causes of poverty and one of them can be prevented. Smoky the Bear says "only you can prevent forest fires". Only you can prevent self-induced poverty.

STEWARDSHIP

Lesson 7 - Is Physical Wealth Good or Bad?

1. Jesus did not chose a life of wealth. What attributes of Jesus' life show this?

2. The Love of Money

- a. Gen. 13:7-13; 14:12; 19:8,12 (Lot)
- b. Joshua 7:1, 19-21 (Acan)
- c. Matt. 26:14-16; John 12:4-6 (Judas)
- d. We need money to live. How can we know if we love money? I Tim. 6:6-11

3. Some of the Greatest Men in the Bible Were Wealthy. Name some examples of faithful wealthy men and what were their physical assets.

- Job
-
-
- These men were (although not perfect) faithful servants of God

Did this wealth cause any of these men to sin in any way?

4. Money can become our god - Matt. 6:24

- a. Deut. 8:7-20 what valuable lesson can we learn from this passage?
- b. Why are elders to be free from the love of money? Does that apply to everyone?
1 Tim 3:3-4
- c. Things That Money Cannot Buy
 - i. Security Prov.18:11; Eccl.5:13-16
 - ii. Happiness- satisfaction - fulfillment - love Eccl. 5:10-12
 - iii. God's favor or salvation Mk. 8:36

CONCLUSION: the title to this lesson is a question, what's the answer?

STEWARDSHIP

Lesson 8 - Things More Valuable than Physical Wealth

We live in a material world, but our emphasis should be on spiritual things. Yes, we have physical material needs, but when we have an obsession with material things, we become materialistic.

Why is it so easy to become materialistic? Luke 12:16-21

What and where should our treasure be? Can the heart and treasure be separated?
Matt. 6:19-24

Things More Valuable than Physical Wealth

A. Wisdom

1. Job 28:12-19
2. I Kings 3:6-13
 - a. What did Solomon ask of God?

 - b. What did God give him?
3. Is it possible to have both wisdom and wealth? Prov.3:13-18
4. How do we obtain wisdom? Make notes on passages
 - a. Prov. 9:10-11

 - b. Psa. 19:7-11

 - c. Prov. 2:1-6

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Lesson 8 - Pg 2

B. Love/relationships - investments with great returns

1. Prov. 15:1-7
2. Eccl. 4:7-12
3. Matt. 15:1-9 parents
4. Eph. 5:22-6:5 spouse, children, parents, coworkers, etc.
5. Matt. 22:37-40 God, neighbors
6. John 13:34-35 spiritual brethren

C. Good Name

1. Prov. 22:1, Eccl. 7:1
2. A good reputation is hard to come by. It takes years of consistent honest behavior to establish a good reputation and only 5 minutes to destroy it. List a biblical example of someone with a good reputation and then ruined it?

D. Your Soul

1. People will give all of their money to improve their health or save their lives, but our soul is worth more than life itself and money can't save it
2. Psa. 49:5-9
3. Matthew 10:28

E. The Souls of Others

1. Luke 15:1-7

CONCLUSION: There are only two eternal things on planet earth - God's Word and people. So, why do we spend so much time accumulating things that are going to bum up?

STEWARDSHIP

Lesson 9 - Debt

1. Definition of Debt - money owed to others
2. Compare this OT law with modern day indebtedness; show similarities and differences.
Lev.25:39-41
3. Why do people get into debt?
4. Give some examples/reasons as to how well-intentioned people find themselves unable to pay back loans, credit card debt, etc.
5. Read II Kings 4:1 What does this passage teach us about the attitude of creditors?
6. I Cor. 7:23 can this passage be applied to indebtedness? If so, how?
7. Deut. 28:1-2, 12 although this promise applied specifically to the nation of Israel Is there a principle/general truth taught here that would apply to all of God's children at all times?
8. Read Deut. 28:15, 43-44: Is there a principle/general truth taught here that would also apply to all of God's children?
9. Psa.37:21 some borrow and never pay back.
10. What does Rom. 13:8 teach us about how to handle our obligations?
11. How does this verse apply to our study? Mark 4:18-19
12. What does I Tim. 6:6-8 teach us that can help to prevent a life of unnecessary indebtedness?

CONCLUSION: It has been said "how much money you make is not as important as how you manage what you make.

STEWARDSHIP

Lesson 10 - Get Out of Debt!

The modern American is a person who drives a bank-financed car over a bond financed highway on credit-card gas to open a charge account at a department store, so he can fill his savings-and-Loan financed home with installment-purchased furniture.

I. Things we must understand and do:

- a. Always put God first/give back to God as we've prospered and purposed
 - widow's mite
- b. Stop spending more than we make
- c. Don't spend all we make - save some
- d. There's nothing easy about "easy monthly payments"
- e. There's nothing easy about getting out of debt, but it must be done because we will never be financially free until we are debt-free

II. Helpful hints for getting out of debt:

- a. Never again buy anything on credit unless it is absolutely necessary!
- b. Destroy our credit card if it's the problem - never have more than one
- c. Create a strict budget on paper (not just mentally) and stick to it;

III. Incorporate Dave Ramsey's 6 steps: in this specific order

1. Save a \$1500 emergency fund
2. Payoff debt using the debt snowball plan .. pay monthly minimum on each debt then pay extra each month on the smallest debt until it is paid- then devote what
3. We were paying on the smallest debt to the next smallest debt until it is paid and so on until all debts are paid except for our house mortgage Prov.3:27-28
4. After all debt (except mortgage) is paid off, add to our \$1500 emergency fund until it equals 3 -6 months living expenses
5. Invest 10-15% of our income into a conservative retirement savings/Roth IRA/401k
6. Pay off home mortgage early by paying extra each month and annual balloon payments

Example: put our tax refund check toward the principle of our mortgage.

- Save for children's college
- Build wealth through wise investments and give

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IV. Additional helpful suggestions (not in any particular order):

- Buy used products when possible.
- Buy quality products
- Trade and barter when possible
- Don't pay asking price right away- negotiate when possible
- If we see a penny, nickel or dime on the ground, pick it up!
- Do as much of our own auto and home maintenance as possible, but when we must hire someone, get a reputable craftsman.
- Stop eating out until our debt is paid off. When we do eat out, be conservative, drink water
- Pack a lunch - save \$25 a week x 4.3wks = \$ 107.50/mon x 12 months = \$ 1290/yr
- Use coupons when we can – **Coupons don't mean to buy it just because you have a coupon.**
- Call our creditors and ask if they can reduce our interest rate; often they will
- Try to listen to and read after people like Larry Burkett and Dave Ramsey to get ideas, learn and stay encouraged about how to properly manage your money
- When we are in debt, we can't afford the luxury of "shopping". Each trip to the grocery/dept store must have a specific purpose and thought out in advance- make a list with specific items we need and don't get distracted by other stuff.
- Don't spoil our children by buying them things they ask for while at the store; teach them that such trips are for a specific purpose.

Do you have other savings ideas?

Does this seem strict? Consider

- The ant - Prov. 6:6-11
- Description of the worthy woman - Prov. 31:10-31.

How does Prov. 27:23-24 teach us to keep track of our financial affairs?

How is increase accomplished? Prov. 14:4

- Contrast the two methods in Prov. 21:20

What should we be aware of? Luke 12:15

What should we ask God for? James 1:5

There are many websites available with ideas about how to save money-just GOOGLE

STEWARDSHIP

Lesson 11 - A Plan for Financial Success

Define success: This will mean different things to different people.

Two personality extremes

Person A: Some people have no ambition at all and think financial success is living pay check to pay check, never planning ahead or preparing for the future. Provide a bible example of someone with this trait.

Person B: Some people, on the other hand, are always striving for more, never satisfied until they are flying in the highest financial stratosphere. Provide a bible example of someone with this trait.

NOTE - the more balanced person is one who wants neither poverty nor riches. Prov.30:8. I believe God wants us to be good stewards, resulting in financial security, but never lovers of money or material possessions.

STEPS TO FINANCIAL SUCCESS

1. Seek out sound financial advice

Solomon was very wise and one of the richest men ever to live. He is credited for writing most of the Proverbs. Let's look at some. Keep in mind Proverbs are generally true; but there are exceptions and circumstances of life beyond our control.

- Prov. 3:5-10
- Prov. 11:14
- Prov. 13:20
- Prov. 15:22
- Prov. 19:20-21

NOTE: based on the above Proverbs, if we trust, acknowledge and honor God, applying His wisdom, what will be the result?

Be careful- some "financial advisors" are more interested in taking your money than they are in helping you invest it to your benefit. Remember, "if it sounds too good to be true, it probably is". Conservative investments are safer!

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Lesson 11 - Pg 2

2. Set clear, reasonable financial goals

Luke 14:28-32 the primary point in this passage is spiritual, but this principle can also be applied to the physical realm.

Make a list of your financial goals. Keep God at the center of your goals. James 4:13-17

- Give back to God - II Cor. 9:6-7
- Help others less fortunate than yourself - Eph. 4:28
 - God wants us to make more than we need so we can share with others who have needs. God does not want us to live in poverty, brought on as a result of laziness, indulgence, etc. This does not honor God, but if we are diligent, wise stewards and have more than we need and share that with the less fortunate, yet deserving individuals, this honors and pleases God.
- Be debt-free!!!
- Own your own home? It's important to some people and not to others. There are advantages and disadvantages to both depending on your circumstances.
- Insurance – Health & Life
- rainy day savings
- college savings acct for your children
- retirement savings - explore the advantages of Roth verses traditional IRA * other investments - be wise

3. Be diligent in our work Prov.10:4

Strive for excellence, do quality work - mediocrity is not the mark of a Christian. When we are diligent in the quantity and quality of our work, we build a good reputation for ourselves and honor God.

4. Remember, God is watching ... Eph. 6:5-9

- We are not slaves; if we don't like our job, we're free to find another
- Whether we enjoy our job or not depends more on our attitude than the job itself. It may not be the job we prefer, but we can still derive satisfaction from doing it to the best of our ability. With this attitude, our diligence will be noticed and we probably won't have to do that job for very long until we're offered a more rewarding job.

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Lesson 11 - Pg 3

6. Three principles for a successful work ethic:

a. Go the extra mile. Matt. 5:41

- Do more than is required and do it cheerfully.

b. Do to others as you would have them do to you. Matt. 7:12

- Deal fairly with those you work with/for
- It has been said that success in the business world is 85% people skills and 15% technical skills. Christians should treat others respectfully and also strive to be technically proficient. We reap what we sow. Gal. 6:7

c. Hard work, diligence, excellence = a good harvest

- laziness, sloppiness, indifference = loss and misery

7. If you take care of your business, your business will take care of you. (generally)

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Special thanks to Earl Metcalf of the Asheville, NC church of Christ who originally developed this material and allowed the use of it.