

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.

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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 takes care of or manages property belonging to another. They act as a servant, carrying out the wishes of their master not themselves. The idea that we are stewards rather than owners goes against some cultures, especially where capitalism teaches us that we have earned all we have, and we deserve it! This lesson is practical in nature. You may have to adapt some material to the attitudes that your students have towards money and material possessions, especially those who are in a communist or post-communist country. As part of practising stewardship, this lesson has participants do some of the teaching of today's lesson. It would be valuable to allow students to have a week to prepare for this, if possible.

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 use 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?

STUDY

TEACH

- ❖ **What is Stewardship?** An important component of Christian worldview is what we believe to be true about our material wealth and possessions. 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 understood as 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.
- **It defines our limits:** A steward has limits as 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.

ASK:

Would you rather be the manager of a very big property with for a man of tremendous wealth – able to share the wealth with others and improve the community around you, or own a modest home and possessions of your own that you had worked for and earned? Why?

If you were a steward for a master, what difference does it make if the master is trustworthy and honourable? What would being a steward for a dishonourable, untrustworthy master be like?

How is being a steward of a large house with great wealth like being a Christian?

TEACH

- ❖ **Stewardship Revealed in God's Word:** God has revealed to us in his word that how we live our lives and what we do with the gifts he has given to us matters. The Bible teaches that all we have belongs to God, and indeed we belong to God. So we must use what we have in the way God would have us use it.
 - **Faithful Giving Under the Law:** In Old Testament times, people were required by the law to give ten percent of everything they brought in and set it aside for God's purposes. Even though it was clear everything belonged to God, he only asked for a small portion to be returned to him, and even that people did unfaithfully!
 - o [Genesis 28:20-22](#)
 - o [Leviticus 27:32](#)
 - o [Malachi 3:8-10](#)
 - **Reminders of God's Ownership in the Word:** The worldview of the Bible is that everything was created by God, comes from God and is sustained by God. Nothing we have possession of is truly our own. It could be taken from us at any moment, and we will leave this world without it. In a relationship with Jesus we are freed from the competition to acquire more possessions or wealth, to instead live for things that last!
 - o [John 3:27](#)
 - o [1 Timothy 6:7-9](#)
 - o [Deuteronomy 10:14](#)
 - **Jesus' Parables of Stewardship:** Jesus taught frequently about what it meant to belong to the Kingdom of God, and included pictures of faithful and unfaithful stewards in the house of a master. His teaching demonstrates that the gifts given to us by God have a purpose and are meant to grow the Kingdom of God.



- o The Parable of the Shrewd Manager ([Luke 16:1-13](#))
- o The Parable of the Talents ([Matthew 25:14-30](#))
- o The Parable of the Ten Minas ([Luke 19:11-27](#))

❖ **How Do We Become Wise Stewards?** There are several important growth steps to becoming a wise steward.

- **Give our Whole Life to God:** We must learn to see that it isn't just our money that God wants to use for eternal purposes, but rather everything in our lives.
 - o There is no separation between our public, private and spiritual lives. Every part of our day is important to God.
 - o We must recognize an attitude of stewardship isn't just about giving money to the Church, it affects all other areas of our life as well.
 - o [Colossians 3:23, Romans 12:1, 1 Corinthians 6:19](#)
- **Find a New Path to Honour:** We must let go of the idea that our honour comes from our many possessions and wealth. Having more than others only to keep it to ourselves actually brings shame God's Kingdom.
 - o We must learn that it brings honour to God and to ourselves when we use what we have been given for God's purposes.
 - o We must be changed in our thinking about the purpose of our lives, and abandon desires to gain wealth and keep it for ourselves.
 - o [Acts 20:35, Luke 12:33-34, 1 Timothy 6:17-19](#)
- **Practice Faithfulness and Obedience:** Being a good steward is not something we practice once and get it over with! It is something we must do daily.
 - o We must ask ourselves how we can be obedient to God in every situation and see stewardship as both a lifestyle and heart change.
 - o [Proverbs 28:20, Deuteronomy 28:1-68, 1 Peter 1:13-16](#)
- **Stay Close to God:** In order to please God – our Master – we must know what He wants from this world, and from our lives! How do we do this? By abiding in Him. Reading His Word regularly, and being faithful in prayer. As we watch for the ways God reveals to us what He wants we will see more clearly what He wants. When something is in line with the Bible, we know it is the will of God.
 - o [James 4:8, John 8:31-32, John 15:4](#)

❖ **Four Areas of Stewardship:** God has given us the stewardship of our lives. This includes the responsibility to manage our thought life, personal life, and spiritual growth, care for our bodies, and many other aspects of living. There are four broad areas of stewardship we will examine more carefully: talents (managing our gifts, abilities, physical well-being, etc.), time, and riches (managing our material possessions) and relationships (those people in our lives we are responsible for and the friendships God has given us).



TASK

Split the participants into four 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 or creative teaching methods 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 instead, or offer an opportunity to those you are discipling. Present the material yourself if necessary, but consider how you can encourage someone to use their gifting during today's lesson.

- ❖ **Stewardship of Time:** In some ways, we are all given the same amount of time – there are 1440 minutes in every one of our days. Some of us are given more days to our lives than others. We often use words like 'urgent', 'time sensitive' or remark that we are 'running out of time'. Modern life sometimes feels like we are rushing around and not accomplishing very much with each day. So how do we take control of the time God has given us?
 - **Realize We have a Choice:** There things which must be done each day to sustain our life, and put food on our table, or contribute to our family but we all have some time that is at our discretion. Our time can be spent serving others, or serving ourselves. We can choose to build our own wealth or work for eternal riches. Using our time in a way that pleases God requires that we seek God's will.
 - Matthew 6:33, Ephesians 5:15-17, Psalm 90:12
 - **Prepare and Plan:** Some people use the term 'multitasking' to describe doing multiple things at once. Multi-tasking is really just a myth, it is nearly impossible to devote our attention to more than one thing at a time. When we choose to give our time to one thing, time is taken from something else – so therefore we should actively plan what we want to accomplish each day and keep track of where our time goes.
 - Ecclesiastes 3:1, Isaiah 32:8
 - **Remember to Both Work and Rest:** As individuals, we can sometimes have a problem with slothfulness and laziness (not being willing to work) or busyness (refusing to rest). Sometimes people over-work because they are greedy, prideful or are trying to please men more than God. Similarly, people can choose laziness because they are selfish, or love pleasure more than pleasing God. God designed us to need periods of restoration and refreshment, and also have periods of productive labour.
 - Proverbs 12:11, Proverbs 21:25-26, Genesis 2:3
 - **DISCUSS:**
 - *What are some ways people waste their time? What are some good ways to spend our time?*
 - *Is it ever okay to take a vacation or spend a day without work? Why?*
 - *What are some tools you use to plan your time wisely? How do you keep yourself from distraction?*



- ❖ **Stewardship of Talent:** Our talents are the special gifts, abilities and strengths that we have. These are not necessarily spiritual gifts. Anything from having a lovely singing voice, great physical strength, an ability to teach children or a natural skill in keeping a garden can be a talent.
 - **Our Talents are Given for Use by God:** We could enjoy the gifts God gives to us and our natural abilities –but they were given to us for a specific purpose. We get to discover what that purpose is and contribute to the Kingdom of God. When you choose not to share your gift with others, you are stealing from God's people what has been given to them! Consider how you have been blessed by others' gifts.
 - o Romans 12:6-8, Ephesians 2:10, Exodus 35:10
 - **We have Unique Experiences and Areas of Influence:** Along with our talents, God has given each of us unique life experiences that we can use to help others and build the Church.
 - o 1 Peter 4:10
 - **We are Commanded to Grow our Talent, not Hide It:** Our God given talents are grown by using them. Consider an artist who does not practice painting – if the gift is not used it is not useful! So spend time and effort developing the gifts you have rather than hiding them away.
 - o Luke 19:12-26, Matthew 25:14-30
 - **DISCUSS:**
 - o *What can you do that is special or unique?*
 - o *What gift or talent does your church need right now?*
 - o *What is one way you are helping to grow or develop the talents you have?*
- ❖ **Stewardship of Riches:** When we talk about stewardship, we are often talking about money. But whether we have much or little, the Bible has much to say about the way that we should care for the riches God gives us. Sometimes it seems like there is never enough money to do what we want, but God has given us exactly enough to do what he expects of us. So how can we be good stewards with what we have?
 - **A New Testament Example:** Some of the letters the Apostle Paul sent mention financial contributions to the work he was doing. We can learn from the example of the Corinthians church. How did they act as stewards of the money God gave them? Read 2 Corinthians 8:1-5.
 - o They gave even in their poverty.
 - o Their giving was a sacrifice.
 - o They gave out of love and a cheerful heart.
 - o They gave out of a response to God.



- **Biblical Money Rules:** Many people today wonder where all their money goes. A steward carefully tells their money where to go instead – they make careful choices and remain in control. When we take control of our money so that it does not control us, we must remember some very clear Biblical principles about where money should be spent:
 - We must provide for our household (1 Timothy 5:8).
 - We must be free from the love of money (1 Timothy 6:7-10).
 - We must be generous and give (1 Timothy 6:17-19).
 - We must give according to what we have (2 Corinthians 8:12).
 - We must give from the prompting of the Holy Spirit (2 Corinthians 9:7)

- **Live With Less to Give More:** One of the single most important things we can do to be better stewards of our money is to be content with less. When we choose to live at a lower standard than we can afford, we free up more money for giving. When we choose to be content with having our basic needs met and a simple life we will be more willing to give. It can be tempting to want to gain riches as security for ourselves, but we must never do so to the neglect of God's work. As stewards, it is our responsibility to invest money where it is used with integrity, and where it can be fruitful. We should give to:
 - Local church support (1 Corinthians 9:1-14)
 - Evangelism (Philippians 4:14-16)
 - Needs of brothers and sisters in Christ (Galatians 6:10)
 - Needs of the community, especially the poor (Galatians 2:10)

- **DISCUSS:**
 - *Is it possible to give too much of our money to the Church or Missions?*
 - *Why must we be careful not to give out of pride or a sense of obligation?*
 - *What ministry do you know of that could do more if giving was increased?*
 - *Do you have a plan for where your money goes? If so, how do you keep track of spending, giving and saving?*

- ❖ **Stewardship of Relationships:** Jesus placed a high priority not on the value of our material goods but on relationships and people. We know that the relationships in our lives – from our family members, children, co-workers, friends and neighbours – are all there for a divine purpose. We must treat these relationships as gifts that God has given us to accomplish great things.
 - **Love Your Neighbour:** When we recognize that every person was created by God, is loved by God and has value –not just for what they can accomplish for us – but for who they are, we can begin to really truly love them. This includes both believers and unbelievers, our friend as well as our enemy. We are not called to act in a loving way so that we can persuade them to convert to Christianity, but to love them as they are because God loves them.
 - Matthew 22:34-40, 1 John 4:7, 1 Corinthians 13:1-13



- **Care for Your Family:** While there are many people with money who can give to a church ministry, and even many people who may have similar talents, our family relationships are unique. Each husband has one wife to love and children only have one set of parents, no one else can take those roles. Families are a gift from God and are essential in building the church and the Kingdom of God. Discipling children and caring for one another are what families were designed for. We must not neglect being careful stewards of our own household relationships.
 - 1 Timothy 3:5, 1 Timothy 5:8, Deuteronomy 6:6-7, Ephesians 6:4, 2 Timothy 1:5
- **Evangelism and Discipleship are for Everyone:** It is not the work of pastors and evangelists only to share the Gospel and make new disciples –that job belongs to all of us! Each of us has a different circle of influence, different friends, different neighbours. These people are gifts from God and we can use our relationship with them to build the Kingdom of God. We must be careful not to turn people away from God by our actions, but have a good witness and time in our life to show them who Jesus is.
 - Colossians 4:2-6, Matthew 28:18-20, Matthew 5:16
- **DISCUSS:**
 - *Why must we be careful to have good relationships with as many people as possible? What happens to our witness when we make enemies?*
 - *What does being a good steward of our family look like? What would a good father do? What would a good child do?*
 - *What is easier for you to think about being a steward of – riches or relationships?*
 - *Do you have a relationship in your life about which you can say “that was definitely a gift from God”. Why was that relationship special?*
- ❖ **Trusting God in Stewardship:** A good servant trusts His master. There are times in all our lives when we may not have the time, talents, riches or relationships we think that we need. We should pray and ask God for them, but we must always remember that God loves us and gives generously to His children. These gifts are not for our own pleasure or comfort, but for His great purposes. There are times when we do not have these gifts because of our own sin, or the sin of others. We must recognize this also.
 - **We Will Give Account:** Just as the stewards in the parables of Jesus were held accountable for what they did with what was entrusted them, so we will also have to give an account of our lives.
 - Hebrews 4:13, 2 Corinthians 5:10, Luke 16:10-12, Romans 14:10-12



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, riches and relationship?
- ❖ 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, talent and relationships. 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:

TIME

1. Think over this week. What are some areas where your time was not well spent?
2. What could someone assume you value greatly based on how much time you spend on it?
3. Do you fall into error by being too busy or too lazy? How can you better balance your time?
4. In which of the areas below, would the Lord have you invest more time?

<i>Personal daily prayer</i>	<i>Visiting Christians who are in need</i>
<i>Family time</i>	<i>Personal Bible study</i>
<i>Serving at Church</i>	<i>Sharing the Gospel</i>
<i>Discipleship of new believers</i>	<i>Developing my gifts and talents</i>
<i>Friendships with non-Christians</i>	<i>Working at my place of employment</i>
<i>Reading books to grow in faith and knowledge</i>	<i>Getting enough rest</i>

TALENT

5. What gifts and abilities has God uniquely given to you?
6. In what ways could you use those gifts to advance God's Kingdom?
7. What can you do this year to grow your talents and improve your ability to serve others?

RICHES

8. Are you giving financially to the Lord's work locally and to missions?
9. Are you spending money on things that will last or things that only bring temporary pleasure?
10. Do you look for ways to help others, and allow them to help you with resources if needed?

RELATIONSHIPS

11. What are the most important relationships in your life right now?
12. How are you caring for and cherishing your family members today?
13. What relationship in your life have you been neglecting?

CONSIDER

14. Is there anything you are keeping from God and not surrendering to Him? Do you acknowledge God's ownership and desire to use every part of your life for His purposes?