

discipleship essentials

Essentials for Christian Living
Study Guide

CHRISTIAN LIFE AND WORLDVIEW

LESSON 11: BIBLICAL STEWARDSHIP

INTRODUCTION

This lesson is part of a Discipleship 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...

Our culture teaches us that we have earned all we have, and, moreover, we 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 talks about the idea of 'stewardship'. 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, and not themselves. This lesson is practical in nature – it should encourage you to make changes in your daily living.

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	

❖ **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!



Read Malachi 3:8-10. What did God call those who did not give their tithe? Why was what they were doing wrong?

- **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!

Read John 3:27 and 1 Timothy 6:7-9. What do you learn from these verses?

- **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.

Read Luke 16:1-13. What can we learn from this story of Jesus about our responsibilities as stewards in God’s Kingdom?



❖ **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.
 - There is no separation between our public, private and spiritual lives. Every part of our day is important to God.
 - 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.
 - 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 to God's Kingdom.
 - We must learn that it brings honour to God and to ourselves when we use what we have been given for God's purposes.
 - We must be changed in our thinking about the purpose of our lives, and abandon desires to gain wealth and keep it for ourselves.
 - 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.
 - We must ask ourselves how we can be obedient to God in every situation and see stewardship as both a lifestyle and heart change.
 - 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.
 - James 4:8, John 8:31-32, John 15:4

- Which of the above steps do you need to work on most this week?



❖ **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, riches (managing our material possessions) and relationships (those people in our lives we are responsible for and the friendships God has given us).

- **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 topic below.

Realize We Have a Choice Matthew 6:33 Ephesians 5:15-17 Psalm 90:12	
Prepare and Plan Ecclesiastes 3:1 Isaiah 32:8	
Remember to Work and Rest Proverbs 12:11 Proverbs 21:25-26 Genesis 2:3	

God has given us each of our days for a purpose, and we can invest in our own comfort or in eternally important matters, the choice is up to us. Consider – what are some good or eternally important ways to spend our time? Can a Christian ever rest from this work and take a holiday?

- **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 natural skill in keeping a garden can be a talent.

Our Talents are Given for Use by God Romans 12:6-8 Ephesians 2:10	
We have Unique Experiences and Areas of Influence 1 Peter 4:10	



<p>We are Commanded to Grow Our Talent, not Hide it Luke 19:12-26 Matthew 25:14-30</p>	
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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?

- **STEWARDS 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.

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

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: There are five principles for managing our finances:

- 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).

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

- **STEWARDS 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: Every person was created by God, so we must honour them and love them – not just so we can persuade them to convert to Christianity, but to love them because God loves them. What actions must we take towards the people in our life to love them well? Read 1 Corinthians 13:1-13 and Matthew 22:34-40.

CARE FOR YOUR FAMILY: What does the Bible tell us we must do to be good stewards of our family relationships? Read 1 Timothy 3:5, 1 Timothy 5:8 and Ephesians 6:4.

EVANGELISM AND DISCIPLESHIP ARE FOR EVERYONE: What about evangelism and discipleship? It's not only the work of pastors and evangelists – each of us has a different circle of influence, friends and neighbours. We can use these relationships to share Jesus and build the Kingdom of God.

Why must a Christian be careful to have good relationships with as many people as possible? What happens to our witness as followers of Jesus when we make enemies?



- ❖ **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:
 - Local church support ([1 Corinthians 9:1-14](#)).
 - Ministries and missions that reach the lost ([Philippians 4:14-16](#)).
 - Needs of fellow believers ([Galatians 6:10](#)).
 - Needs of the poor and unbelievers ([Galatians 2:10](#)).
 - 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. Read [2 Corinthians 5:10](#) and [Hebrews 4:13](#). What do these verses teach us about our accountability to God?

- ❖ **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 everything.
- ❖ There are four areas of stewardship: time, talent, riches and relationship.
- ❖ 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 must value, nurture and develop our relationships.
- ❖ 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:

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 my life have I been neglecting?

CONSIDER

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