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# **Stewardship**

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**12 Lesson Adult Bible Study**

# Lesson One

## God's Ownership Over All

**Objective:** To surrender everything we have to God because we can rest in His ownership of all

**Read:** Genesis 1-3

**Memorize:** 1 Chronicles 29:11

As Christian stewards we must realize that in Christ "we live and move and have our being." (Acts 17:28). In this lesson, you will see the basis of God's claim on your life.

Jesus Christ created us (Colossians 1:16). He bought us with His precious blood (1 Peter 1:18,19). And God anointed Him as our Lord (Ephesians 1:20-23; Acts 10:36; Romans 10:12). Thus, the whole of our life—our personality, influence, material substance, everything—is His, even our success.

The Bible tells us that since Christ died for us, "those who live should no longer live for themselves but for him who died for them and was raised again" (2 Corinthians 5:15).

Not to acknowledge and act upon God's total ownership of everything we are, have, and will be is to rob ourselves of His blessing and make ourselves unfit for His service (2 Timothy 2:15-16,19-21).

## Bible Study

### Creation and Fall of Man

1. After what pattern did God create man (Genesis 1:26)?

Theologians have long debated just what it is in man that constitutes the image of God. That image seems to include the basic characteristics of personality, intellect, emotion, and will. Adam and Eve had intellect (Genesis 2:19), emotion (Genesis 3:10), and will (Genesis 3:6), just as God does.

2. What did man do to bring about separation between himself and God (Genesis 3: 1-7)?

*Note:* This passage gives important insight into the character of sin. Adam did not get drunk or commit immoral acts. He and Eve merely asserted their independence from God, rebelled against His command, and took control of their own lives. *Sin is being independent of God and attempting to run your own life.*

3. How did the sin of man affect his:
  - Intellect (2 Corinthians 4:2, 4)?
  - Emotions (Jeremiah 17:9)?
  - Will (Romans 6:20)?
4. How did this act of rebellion affect the world (Romans 5:12)?

## **Reconciliation**

1. How did God bring us back and reconcile us to Himself (Romans 5:8-10)?
  2. What has God given us to enable us to live for Him (2 Tim. 3:16-17)?

## **Our Responsibility**

1. God now has restored us to a position of fellowship similar to what Adam had. What does that declare about our present relationship with God (1 Corinthians 6:19-20)?
  2. What, then, is to be our response to God (Romans 12:1,2)?
  3. Many people attempt to compromise and give God less than full allegiance. How did Jesus regard that practice in Matthew 12:30?
  4. In Revelation 3:15,16, how did Jesus describe His attitude toward those who will stand neither for nor against Him?
  5. What logical choice did Elijah present to the people (1 Kings 18:21)?

If Elijah's logic is true, we must take one of two positions. If we determine that Jesus Christ is Lord and God, we must serve Him loyally. If He is not, He is an impostor and Christianity is obviously a hoax. If this were true, we should dissuade men from being Christians. It is one or the other! We must stand either with Christ or against Him, but never try to stand in between.

## **LIFE APPLICATION**

1. Read Isaiah 48:17-19. What blessings would you lose by going your own way and failing to recognize God's ownership?
2. How much of your life are you willing for God to control? How much of it does He control right now?

3. Is there something in your life that you have not surrendered to the control of your heavenly Father? What is it and how will you now deal with it?
  
4. What do you think God will do with your life if you surrender it all to Him?
  
5. What happens to those who think they can live independent of God (Lk. 12:15-21; Acts 12:20-23)?

## Lesson Two

# What Is Biblical Stewardship?

**Objective:** To define Biblical Stewardship and to contrast it with the “Ownership” mindset of most Americans.

**Read:** Genesis 1:27-30; 2:8-25

**Memorize:** 1 Corinthians 4:1

Biblical stewardship is a way of living grounded in what the Bible tells us about our lives as God’s people in God’s created world. The Bible is God’s guidebook for us as we seek to live as God’s stewards. It is a book of hope and help that God has given us to let us know how we should care for all the things God has entrusted to us. It provides many references to God’s hopes, plans, and promises to stewards, who are counted “joint-heirs” with Christ in God’s family (Rom. 8:17).

Webster defines steward as “a person in charge of the affairs of a large estate.” In Biblical times, a steward was usually a trusted slave.

Every person who walks God’s planet earth today is a steward. Some are good stewards—caring, careful, attentive, compassionate, thoughtful, committed, and generous. Unfortunately, some are poor stewards—careless, wasteful, thoughtless, inconsiderate, self-centered, and hurtful.

## Bible Study

### Examples of Stewardship

The Bible tells the story of many stewards down through time. Adam and Eve were the first, being given specific responsibilities and representing the overall responsibilities that all humans have towards God’s creation.

1. What did God place in both the general and specific care of Adam and Eve (Genesis 1:28-30; 2:8-15)?
2. What responsibility did God give Noah (Gen. 7:1-4)?

Jesus was a faithful steward of God during his earthly ministry (Jn. 17:4-12) even though he was the Son of God (Jn. 3:16; Heb. 3:5-6).

3. What are some of the things the Father gave Jesus over which he was faithful?

- \_\_\_\_\_ (Jn. 17:4)
- \_\_\_\_\_ (Jn. 17:6)
- \_\_\_\_\_ (Jn. 17:8)
- \_\_\_\_\_ (Jn. 17:11-12)

Jesus and his disciples were good stewards when the crowd that had followed them into a desert place stayed so long that they became hungry. They found food and with Jesus' blessing, it proved to be enough for everyone to eat.

4. What did Jesus have his disciples do with the leftovers (Mt. 14:13-21)?

## **Stewards of God's Mystery**

In 1 Corinthians 4:1, Paul says that Christians are “servants of Christ and stewards of God’s mysteries.” The first readers understood the sort of relationship Paul said should exist between them and God’s mysteries. Today, however, the word “steward” isn’t used all that much in everyday conversation. We usually think of employees on boats and planes who serve food and see to the comfort of passengers when we think of the word “steward.” As we indicated earlier, in Paul’s day a steward was usually a slave who was entrusted with the authority to manage all of a master’s household affairs. As stewards of the mysteries of God, we have the Gospel entrusted to us with the responsibilities that go along with that Gospel.

1. In addition to being slaves of God, what else has God made us (Rom. 8:17)?

2. What is the one requirement of those who have been given a trust (1 Cor. 4:2)?

## **LIFE APPLICATION**

We should always try to understand what the Bible has to say about stewardship by looking at its implications within the context of our own lives. There are two basic models to consider when analyzing life today. One is the ownership model to which most are introduced at birth. The other is the Biblical stewardship model. Christian stewardship involves the faithful, wise, and responsible management of all that God has entrusted to us—for God’s purpose, not our own.

1. What is one of the first words children learn that relates to our attitude towards things?
2. Compare the emphases of the two models described below:

**Ownership Model**

Human Rules  
Human Ownership  
The rich rule by power  
“It is mine”  
Rarely entrusted  
Receive  
Keep  
“Me”

**Biblical Stewardship Model**

God’s Rules  
God’s Ownership  
Covenant rules through community  
“It is God’s”  
Entrusted to stewards  
Return  
Share  
“You”

3. How prevalent is the “Ownership Model” in American culture today?
4. Can God and money be served at the same time (Mt. 6:24)?
5. Which stewardship model are you following in your life and how does it affect the things you do?
6. Do you feel like the church is always out to get your money? Can you think of anyone else who might be out to get your money?

## Lesson Three

# Stewardship: It's A Matter Of Trust

**Objective:** To realize what God has entrusted to us and to be trustworthy of His gifts.

**Read:** Matthew 25:14-30; Jn. 19:26-27

**Memorize:** 2 Timothy 1:12

When was the last time you handed something to someone else to take care of for you?

Perhaps you've experienced handing over something precious of your own to someone else for safekeeping – a house, a pet, or even a child. Most parents are anxious the first time they leave a child with a baby-sitter, even if the sitter is a grandparent or a close friend. We are constantly entrusting others in our daily lives. Every time we deposit money at the bank, we trust the teller not to embezzle what we place in their trust. Every time we eat at a restaurant, we put our trust in those who prepare the food in that business. Every time we step on an airplane, we trust the pilots with our very lives. We all appreciate good stewards. So does God!

### Learning To Let Go

Before I can manage something for you, you must first entrust it to me. The more valuable a thing is to you, the harder it will be to turn it over to anyone else. Most parents will experience some uneasiness – if not outright fear – entrusting the family car to a sixteen-year-old with a brand new driver's license.

We cannot learn to become good stewards unless someone is willing to trust us first.

## Bible Study

### Biblical Examples Of Entrusting

The Bible offers significant illustrations of entrusting. God spoke out of a burning bush, and turned the future of the people of Israel over to Moses (Exod. 3:1-12). Moses asked, "Who am I that I should go to Pharaoh, and bring the Israelites out of Egypt?" and God replied, "I will be with you...It is I who sent you." God was saying, "I am turning over to you, Moses, the future of my people. Now get going!"

In the Gospels we read that while Jesus hung on the cross, he entrusted the care of his mother to John (John 19:26-27).

1. Why do you think Jesus entrusted John with the care of his mother? Why not Peter, Andrew or Bartholomew?

In Acts 1:8 we read that Jesus launched a worldwide partnership by entrusting much of the future of his ministry to those who would be his “witnesses in Jerusalem, in all Judea and Samaria, and to the ends of the earth.” As Christian stewards, we are engaged in a partnership in mission with God and one another under the leadership of the Holy Spirit. Jesus’ expression of trust has been passed on through each generation of disciples to us today (2 Tim. 2:2).

2. How much trust did Jesus give to the eleven he had trained for three years?

In many of his parables, Jesus places the act of entrusting at the heart of the story. In the parable of the talents (Matt. 25:14-30), the one going on a journey called the servants together and “entrusted his property to them.”

In 1 Timothy 4:10, Paul told a youthful Timothy that it was no small thing to be entrusted with the gospel. Sharing the Good News was going to involve “toil and struggle.” But the rewards would make the effort worthwhile. In 2 Timothy 2:2, Paul told him, “What you have heard from me through many witnesses entrust to faithful people who will be able to teach others as well.”

3. What is the Christian’s role in passing the Gospel down to the next generation? What are some specific things you can do to assure that the next generation is faithful to the call of God?
4. What is the most important gift God has placed within our trust?

## **Trusting God**

At times it may seem almost unfair that God has put the responsibility for all this wealth of people, relationships and things on our shoulders. But God doesn’t just unload this burden on us and then walk away. In 2 Timothy 1:12, Paul reminds us “I know whom I have believed, and am convinced that he is able to guard what I have entrusted to him for that day.” God has assured us that He will be faithful in keeping what we have entrusted to him, including our own souls. He has promised us that He will never leave or forsake us (Heb. 13:5-6)

## **LIFE APPLICATION**

1. What things has God placed within your trust?

2. How do the various things God has entrusted to us contribute to the most important gift—the Gospel of Jesus Christ?
3. Does God entrust the local church with anything? If so, how are we using what He has entrusted to us?
4. What things have you entrusted to God? How do we manifest our trust in God?
5. List areas in which you need to trust God more:

# Lesson Four

## Trusting God, The Perfect Giver

**Objective:** To follow biblical examples of stewardship.

**Read:** Luke 23-24; Colossians 1-2

**Memorize:** John 8:28

Giving began with God. His supernatural expression of giving was in the sacrifice of his only begotten Son that we might receive forgiveness for our sins, become children of God, and enjoy eternal life.

God continues to give of Himself today in love, forgiveness, peace, power, and purpose. By this He enables us to live full, meaningful lives.

Giving was the lifestyle of our Lord Jesus. A concise description of his lifestyle appears in the Book of Acts, which records, "He went around doing good" (Acts 10:38). Jesus gave in feeding the multitudes. He gave in healing the sick. He gave in teaching His disciples. He gave in empowering His disciples for evangelism. He gave in compassion for the poor. He gave in offering rest to the weary. He gave in dying on the cross for our sins. He gave in sending His Holy Spirit.

Giving is also an attribute of the Holy Spirit. He strengthens and encourages us (Acts 9:31), renews us (Titus 3:5), reveals things to us through the scriptures (Luke 2:26), and helps us (John 14:6, NASB). He leads and guides us (Luke 4:1; Acts 13:2, 4; John 16:13), brings the love of God to us (Romans 5:5), teaches us through the Word (Luke 12:12; John 14:26), and empowers us (Acts 1:8; 4:31).

Nowhere can we find more perfect models of stewardship than in God the Father, God the Son, and God the Holy Spirit. As you study this lesson, prayerfully consider how you can apply their examples to your life.

## Bible Study

### Stewardship of God the Father

1. Read John 3:16. What was God's greatest gift to mankind?
2. What else does God give us (Romans 2:4,7; 1 John 5:11)?

3. Read John 3:34, 10:10, and 14:16. What has the Father given us to enable us to live abundantly?
4. List some characteristics of God's nature that make giving a priority with Him.

## **Stewardship of God the Son**

1. List acts of Christ that indicate perfection in His stewardship (Philippians 2:5-8).
2. What was Christ's supreme purpose in life (John 6:38; Hebrews 10:7)?
3. Read John 12:23-33. As part of God's will for Jesus, what was involved (verses 23, 27, 32, 33)?

In verse 24, Jesus uses the example of a grain of wheat that is planted in the earth. In what sense does a grain of wheat have to "die" to bring forth fruit?

How does that apply to us (compare verse 25)?

If, as a Christian, you are unwilling to make any sacrifice to reach others for Christ, to suffer any hardship, to face any self-denial, to suffer any persecution, but instead you want everything to be comfortable, easy, and effortless, how will this affect your fruit-bearing?

4. List some characteristics of Christ's nature that make giving a priority with Him.

## **Stewardship of God the Holy Spirit**

1. What are some duties the Holy Spirit performs as God's steward, as revealed in the following verses?
  - John 16:7-11

In what way does this convicting ministry of the Holy Spirit help us in evangelism?

- John 16:13

*Note:* In a general way, the Holy Spirit guides the believer into spiritual truth. In a specific way, He guided the apostles and early Christians in proclaiming the truth of the gospel and in writing

the New Testament Scriptures.

- Romans 5:5
- Romans 8:14
- Romans 8:16
- Romans 8:26

2. When the Holy Spirit controls a person, who is glorified (John 16:14)?
3. List characteristics of the Holy Spirit's nature that make giving a priority with Him

## **Life Application**

1. How does the giving nature of God the Father inspire you to give?
2. How can you best apply to your life the example that Jesus set? Be specific.
3. What does the Holy Spirit want to do in your life as a child of God?
4. List ways you can cooperate as suggested in Acts 4:31, Ephesians 5:18-20, and Romans 12:1,2.

# Lesson Five

## Stewardship of Our Time

**Objective:** To become wise stewards of all that God has created us to be individually.

**Read:** Romans 12

**Memorize:** Galatians 2:20

Does the principle of giving apply equally to our time as it does to our money?

How much of our time should we set aside for the work of the Lord each week?

How are you using the time God has given you?

Time is the heritage of every person. Whether a king or street sweeper, an astronomer or truck driver, a business tycoon or grocery clerk, each of us has the same number of hours.

Many necessities and opportunities demand much of our day. Our work takes up a large percentage of our life. Being a good husband or wife, father or mother, employer or employee requires time.

As Christians, we have spiritual priorities as well. How many hours or days in a month should we set aside for evangelism and discipleship and the ministries of our church? What about caring for the poor, the orphans, and widows as God's Word commands (James 1:27; Galatians 2:10)?

With all these tasks competing for our time, how can we balance our responsibilities to fulfill our temporal and spiritual duties?

As a good steward, you must manage your time wisely. Let me suggest a way to accomplish this task that Christians seldom consider today – purposefully giving of your time.

Purposeful giving reflects a thankful, obedient attitude and acknowledges God as the source and owner of all that we possess. A voluntary act of worship, purposeful giving teaches us to put God first. A faithful steward serves because he has such a heart for God. As we have seen, everything we have is a gift from God. Every second of every minute, every minute of every hour, twenty-four hours a day belong to Him. Although God's Word does not specifically require us to purposefully give our time, our Lord did command us to put Him first in all things (Matthew 6:31-33). Giving back a percentage of our time enables us to give God priority and assurance that we will fulfill our service to Him.

# Bible Study

## Right Attitude About Time

Read Psalm 90:12.

1. What should be our prayer concerning the use of the time that God gives us?
2. Why is the proper use of our time today so important (James 4:13-15)?
3. What does God demand of us in the stewardship of our time (Psalm 62:8)? When do you find this hardest to do?
4. What does Christ admonish us to do as stewards of time until He comes again (Mark 13:33-37)?
5. If we are wise stewards and heed the commands of our Lord, how will we use our time (Ephesians 5:15, 16)?

What does making use of our time have to do with wisdom?

With evil days?

## Right Relationship With God

1. As wise stewards concerned over the use of our time, what will we want to understand (Ephesians 5:17)?
2. What is necessary in order to know fully the will of God concerning the duties of our stewardship (Ephesians 5:18)?
3. In whose name should the steward perform these duties (Colossians 3:17)?
4. What should be our attitude as we utilize the time over which God has made us stewards (Ephesians 5:19-21)?
5. How would you describe such a useful and joyous life (John 10:10)?

## Most Important Use of Time

1. As wise stewards who know and are obedient to the will of God, what will we spend much of our time aggressively doing (Mark 16:15)?
2. What does God say about a soul winner in Proverbs 11:30?
3. Of what value is a soul according to Christ in Mark 8:36, 37?
4. What is the greatest thing that has happened in your life?
5. What, then, is the greatest thing you can do for another?
6. What happens in God's presence when one repents and is baptized into Christ (Luke 15:7, 10)?
7. How did Paul feel about those whom he had won to Christ (1 Thessalonians 2:19, 20)?

## Life Application

Keeping track of how you spend your day can be of great value in evaluating the stewardship of your time. On a sheet of paper, record the number of hours spent in business, class, sleep, Christian service, recreation, etc. Place the total hours per week used in each activity on a chart like the one below.

### STEWARDSHIP OF TIME

Study and class	Activities and athletics
Devotional Life	Commuting
Christian Service	Employment
Rest	Laundry and clean-up
Recreation and social life	Miscellaneous

1. Determine what blocks of time are wasteful. How could you use them to serve the Lord?
2. List ways to purposefully give of your time that can be worked into your present schedule.

# Lesson Six

## Stewardship of Our Bodies

**Objective:** To surrender our bodies to Christ, from the heart.

**Read:** Psalm 51; Galatians 5; Ephesians 5

**Memorize:** Psalm 139:23-24

Some time ago, my heart grieved as I learned of a respected Christian leader who had fallen into a life of sin. He had obviously not intended to do so, but when the temptation came, he yielded. As a result, his wife, his family, his friends, and fellow Christians suffered heartache. Most tragically, his testimony and influence for the Lord Jesus has suffered untold damage. Many have ridiculed and rejected the cause of Christ because of sins like this.

Since God wants us to live a holy life, the enemy seeks to entrap us in sin and defeat. One of Satan's methods is to tempt us to misuse our bodies.

But God created our bodies for His glory. By surrendering them to Him, He can use us to further His kingdom and help us grow in our faith.

This study will help you understand the importance of giving control of your body to God. You will also discover danger areas in using your physical self and how to help further the cause of Christ with different parts of your body.

## Bible Study

### The Spirit and the Body

Read 1 Peter 4:1-2 and Hebrews 10:1-10

1. How did Jesus regard His body (1 Peter 4:1-2)?
2. What does Christ's sacrifice mean to us (Hebrews 10:10)?

Look up the word *sanctified* in a Bible dictionary. How does the word relate to your stewardship?

3. What do you learn about the body of the Christian from Romans 8:8-9 and Romans 12:1?

4. Express in your own words the additional reasons given in 1 Corinthians 6:19-20 for being a good steward of your body.

How are we to do this (Galatians 5:16; Romans 12:1; Matthew 26:41)?

## **Individual Parts of the Body**

### 1. The Tongue

Why is it so important to be a good steward of the tongue (James 3:2-6; James 1:26)?

What should you know concerning its use (Matthew 12:36)?

List areas in which you misuse your tongue.

How has this affected your life?

How should you use your tongue properly (James 3:9-10; Ephesians 4:29; Proverbs 21:23; Psalm 39:1; Proverbs 4:24)?

### 2. The Heart

What must we understand about the heart (Jeremiah 17:9)?

How can we counteract our natural tendencies (Psalm 139:23-24)?

What condition of heart does God require (Psalm 51:17)?

What kind of heart does God look for and why (2 Chronicles 16:9; Matthew 5:8; 2 Thessalonians 3:5; Psalm 15:1-2)?

### 3. The Mind

What is your responsibility in being a steward of your mind (1 Peter 1:13)?

Whose mind should you have and which qualities should you strive for (Philippians 2:5-8; 1 Corinthians 2:12-16)?

What is the result of keeping your mind focused on God (Isaiah 26:3)?

How can you keep your mind on Him (Philippians 4:6-7; Deuteronomy 11:18)?

#### 4. The Hands

What does God think about the work of your hands Proverbs 12:14, 24)?

How did the apostles feel about the importance of what their hands had done (Acts 20:34-35; 1 Thessalonians 4:11-12)?

How can we use our hands to glorify God?

- Proverbs 31:20
- Ephesians 5:28
- Deuteronomy 15:10-11
- Ecclesiastes 9:10

#### 5. The Feet

Contrast the feet of those who do evil with those who do good (Isaiah 59:7; Romans 3:15; Isaiah 52:7; Psalm 119:101,105; 56:13).

How do Romans 10:15 and Ephesians 6:15 relate to evangelism?

#### 6. The Eyes

What is the importance of the eyes (Matthew 6:22-23)? Describe what this means to you.

What sins can we commit with our eyes?

- Proverbs 21:4
- Jeremiah 22:17
- Proverbs 27:20
- Matthew 5:28
- 1 John 2:16

What privilege did the apostles have (1 John 1:1-3)? How can we avoid temptation (Psalm 19:8; 119:37; 121:1-2; 123:1)?

## 7. The Ears

Write down ways we can misuse hearing.

Proverbs 21:13  
2 Timothy 4:3-4

What can “listening to God” give US?

Romans 10:17  
John 5:24

How can you apply James 1:19, 22 to your daily life? Give specific examples.

## Sexual Expression

1. Compare the sexual sins in I Corinthians 6:9-10, 13-18 with marriage in 1 Corinthians 7:1-8.
2. God considered David a man after His own heart, yet what was David's great sin (2 Samuel 11:2-5, 14-17, 26-27)?
3. What is God's stern judgment against misusers and abusers of sex (1 Corinthians 6:9-10)?

Why is it especially tragic if a Christian becomes involved in the misuse of sex (1 Corinthians 6:15-18)?

How serious is sexual lust, according to Christ (Matthew 5:28)?

4. How can the application of the following verses enable you to overcome sexual lust?

Philippians 4:8  
Psalm 119:11  
1 Corinthians 10:13  
Romans 6:11-13  
1 Thessalonians 4:3-5  
Psalm 119:9

List things in your life that tempt you to have impure thoughts. How can you apply these verses to each?

# Life Application

1. How does stewardship of each individual part of the body affect each part? How could it affect the body as a whole?
  
2. How would you apply 1 Thessalonians 5:22 to the following:
  - The use of your tongue?
  - The desires of your heart?
  - The control of your mind?
  - The work of your hands?
  - Where you go?
  - What you see?
  - What you hear?
  - Your conduct with members of the opposite sex?

# Lesson Seven

## Stewardship of Our Talents and Gifts

**Objective:** To recognize our talents and abilities and to surrender them to God for His use and glory.

**Read:** 1 Corinthians 12

**Memorize:** 1 Peter 4:10

God created us with a great variety of talents. You may be able to run a marathon, organize a group meeting, teach, or write. Your skill may be typing, photography, or painting. Perhaps you sing or play a musical instrument. Maybe you are a carpenter, landscaper, engineer, mechanic, or bookkeeper. Each of us has a unique function to perform in life and in the Body of Christ.

The Bible refers to the church as the Body of Christ with Christ as its Head (1 Corinthians 12:27; Ephesians 5:23). Just as your body has many specialized parts, each with its own function, so the church is composed of many individuals, each with his own special function to perform—and contribution to make—to the rest of the Body. I encourage you to identify your talents, and ask God to show you how to use them for His glory.

Every Christian possesses both natural talents and spiritual gifts. Our natural abilities come to us at physical birth and are developed through life. Our spiritual gifts are imparted by the Holy Spirit, enabling us to minister to others in behalf of Christ.

## Bible Study

### Natural Gifts

1. What talents and natural abilities do you have?
2. How did you acquire them or improve on them?
3. According to 1 Corinthians 4:6-7 and Exodus 4:11, what should your attitude be about them?
4. How would you apply Colossians 3:17 to the stewardship of your natural gifts?

## Spiritual Gifts

Spiritual gifts may be divided into two categories: (1) gifts necessary for the establishment of the Kingdom of God—for example, gifts of inspiration, divine revelation, various miraculous gifts of confirmation (Mk. 16:17ff.), etc. and (2) gifts appropriate to the church during any time period—for example, gifts of encouragement, service, giving, evangelism, singing, etc.

1. Major passages on spiritual gifts in the Bible are:
  - Romans 12:3-8
  - I Corinthians 12:1~1
  - Ephesians 4:4-8,11-16
  - 1 Peter 4:10.11

From these passages make a composite list of spiritual gifts (combine any two that might be identical). Across from each one, give your brief definition of the gift. (You may wish to consult a concordance or a Bible dictionary.) Which gifts were needed during the apostolic period when the church had no revealed will of God and which gifts are still needed today.

Spiritual Gift

Definition

2. What are some reasons God has given gifted people to the church (Ephesians 4:11-16)?
3. Why will two people not exercise the same gift in the same manner (1 Corinthians 12:4-6)?
4. Though some spiritual gifts seemed to be of greater value than others (1 Corinthians 12:28-31), what ideas does Paul stress to keep Christians from personal pride because of those they may have possessed (Romans 12:4-5; 1 Corinthians 12:12-26; 1 Corinthians 13; Ephesians 4:11-16)?
5. List several principles that describe what your attitude and responsibilities should be toward your spiritual gifts (Romans 12:3-8).

6. According to the apostle Paul, spiritual gifts should be used specifically for what purpose (1 Cor. 14:3, 12, 26)

## **Life Application**

Follow these steps to more fully understand your part in the Body of Christ:

1. Realize that you have at least one spiritual gift, probably more (Mt. 25:14ff.; 1 Corinthians 12:11).
2. Pray that God will make your gifts known to you.
3. Determine which of your activities the Lord seems to bless and inquire of other mature Christians who know you well what your spiritual gifts might be.
4. List what you believe your spiritual gifts are.
4. Seek to develop your gifts in the power and with the help of the Father, the Son and the Holy Spirit.
5. Realize that you may have other gifts of which you are not presently aware, so exercise various gifts. Be aware that you are accountable to God for stewardship of your spiritual gifts.

## Lesson Eight

# Stewardship of Our Possessions: The O.T. Tithe and Firstfruits

**Objective:** To understand the teachings of the Old Testament regarding stewardship of our possessions, specifically about the Tithe and the Offerings of First Fruits.

**Read:** Leviticus 27:30; Deuteronomy 14:22-29

**Memorize:** Proverbs 3:9

One afternoon, Grandpa strode into his house, pockets bulging with treats for his grandchildren. As he settled into his creaking rocker, the children clamored around him with expectant faces, each pushing and shoving to be the first to see what Grandpa had brought them.

The gray-haired man dug deep into his pockets and pulled out a fistful of candy, handing each child a favorite treat. When he finished, he leaned back in his rocker with a smile of contentment to watch them tear at the wrappings.

On his left, two jealous brothers argued over whose flavor of Lifesavers tasted better. Another child sat at his feet munching a candy bar. Suddenly, a tiny red-haired sweetheart patted her grandpa on the arm. Concern furrowed her brow.

“Would you like some of my M&Ms, Grandpa?” she asked with sad, shy eyes. “You don't have anything.”

Grandpa peered down at his only granddaughter and grinned. Gently, he gathered her dainty form into his lap. “Why, you haven't even opened your candy,” he observed.

She stared into his eyes with a frank expression. “Cause I want you to have the first one.”

“Why, thank you, I think I will,” he smiled, carefully opening her little package. With relish, he removed a couple of colored candies and popped them into his mouth. Then he wrapped his arms tightly around her, engulfing her happy face.

This story clearly illustrates the Old Testament concept of tithing—giving back to God the first part of what He has given us. The word *tithe* comes from a Greek term simply meaning *the tenth*. Godly principles underlay this practice. Tithing accomplishes the following:

- Acknowledges God as the source and owner of all that we possess.
- Is a voluntary act of worship.
- Teaches us to put God first.
- Is a practical guideline for systematic giving.

- Provides spiritual release and blessing.

Tithing performed a role entirely different from that of mere giving, which suggests that we own all that we possess. Through tithing God's people acknowledged that God created our increase. As stewards of what God entrusted to us, we should set aside a proportion of our blessings to use for the cause of Christ. We never consider any part of our possessions to be our exclusive property but prayerfully give on the entire amount.

"The purpose of tithing is to teach you always to put God first in your lives" (Deuteronomy 14:23, TLB). God does not honor a gift that comes from leftovers. He requires the first and the best of our increase (Exodus 22:29-30; Proverbs 3:9-10). Tithing ensured this.

## **Bible Study**

The Old Testament contains many references to money and possessions. The concept of stewardship was an integral part of their history. Tithing—giving one-tenth of one's wealth to God—was a way of life for the Hebrews. The Old Testament also contains instructions for giving a portion of the firstfruits of each harvest to God and making additional contributions through such practices as the cancellation of debt in sabbatical years (i.e., every seventh year) and even more extravagant measures to banish poverty and hardship in Jubilee years (i.e., every fiftieth year).

### **Stewardship Among The Patriarchs**

The concept of sacrifice and tithing developed during the earliest days of man's history.

1. What was the first act of worship recorded in the Scriptures (Gen. 4:3-7)?

Why was one sacrifice rejected and the other accepted?

2. What did Noah do as soon as he left the ark (Genesis 8:20-21)?

What was God's response to Noah's actions?

3. The first example of Tithing is recorded when Abram returned from his victory over the kings of the east (Gen. 14:17-20). Of what did Abram tithe?

Why would Abram give a tithe to Melchizedek?

### **Stewardship During The Mosaic Covenant**

1. What did God command those under the Law of Moses to do (Leviticus 27:30-33; Deuteronomy 12:5-6,11)?

2. What would you say the "storehouse" is (Malachi 3:8-10)?
3. How much is a tithe (Genesis 14:20; Hebrews 7:2)?

In addition to the tithes, Israelites were commanded to give the firstfruits of their crops and livestock (Proverbs 3:9). The firstfruits of a harvest are usually the biggest and best. The Hebrews were expected to give their best to God—the cream off the top. Also, every fiftieth year was to be the year of Jubilee in which everything returned to the original owners and all debts were cancelled. This kept the people of Israel from becoming impoverished and prevented the development of two social classes—the “haves” and the “have nots.”

4. What was included in the commandment to give God the firstfruits of everything (Exodus 34:20)?
5. How does the Law of Jubilee compare to American “capitalism” (Leviticus 25)?

In addition to the tithes and firstfruits, Israelites were also expected to give “free-will” offerings to the Lord (Deuteronomy 16:10-11). The nature and amount of the free-will offering was left to the liberality and gratefulness of the giver. Free-will offerings were made when Israel built the Tabernacle. In fact, so much was given that Moses had to refrain the people from giving (Exodus 36:6-7).

6. Why would God seek free-will offerings in addition to the tithe?

## **LIFE APPLICATION**

1. What is your understanding about tithing? Describe your view in a short paragraph.
2. What is the difference between "giving" and "tithing"? Which one describes your practice and why?
3. Ask yourself, "Is my heart attitude one of joy and gratefulness as I give?" How do you express your attitude?

As believers in Christ, we are under grace, rather than the Old Testament Law. Whereas the Law in itself did not provide eternal life for those who attempted to keep it (Galatians 2:16), we have received life by the favor of God though we do not deserve it and could not possibly earn it.

4. Therefore, do we have a higher or lower motivation and standard for stewardship of our possessions than those under the Law?
5. If you “tithed” your family’s income, how much would you give to the Lord weekly?

# Lesson Nine

## Stewardship Of Our Possessions: N.T. Teachings

**Objective:** To surrender all of our material wealth to God, and to give with joy and gratitude.

**Read:** Matthew 6:19-34; 25:14-30; Luke 12:15-21; 2 Corinthians 9

**Memorize:** Luke 16:13

In the New Testament, Jesus spoke about material possessions (money) more than he did any other subject. In fact, many of his statements regarding possessions cause great conflict in many Christians' minds.

Our attitude toward money is greatly affected by our concept of ownership. If we believe that all we possess has been entrusted to us by God and that we are to manage it on God's behalf, we will have a much easier time negotiating Jesus' teachings in this area than we will if we remain committed to a "getting and keeping" vision of ownership.

Many people in our culture as well as our pews are made uncomfortable by Jesus' strong and highly judgmental comments about those who have wealth. In Luke 6:24-25, Jesus said, "But woe to you who are rich, for you have already received your comfort. Woe to you who are well fed now, for you will go hungry. Woe to you who laugh now, for you will mourn and weep." The people in our society own more things, have more food, and are more entertained than almost any other people in history. We have reason to be concerned that Jesus is saying woe to us.

One brief news item rather quickly summarizes much of what we deal with today. A few years ago the Associated Press ran a story about Dr. Darold Treffert of the Winnebago Mental Health Institute, who presented the argument that North American teenagers were being victimized by what he called the "American Fairy Tale." The story read in part:

Amy, 15, had always gotten straight "A's" in school, and her parents were extremely upset when she got a "B" on her report card. "If I fail in what I do," Amy wrote her parents, "I fail in what I am." The message was part of Amy's suicide note.

The "American Fairy Tale," said Treffert, "begins with two themes: that more possessions mean more happiness, and that a person who does or produces more is more important." In so many words, too many people are asking "What's in it for me?"

Since we are part of our culture, the real question for us is how can Christians apply the teachings of Christ to our use of money today. We need to start by refamiliarizing ourselves with the teachings of our Lord regarding material things.

# Bible Study

## God Or Money?

5. What did Jesus see as a major rival to the true worship of God (Matthew 6:24)?
6. Jesus taught that his disciples should NOT lay up for themselves what (Matthew 6:19-21)?  
  
Did Jesus REALLY mean what he taught in the Sermon on the Mount?
7. For what sinful characteristic was the Pharisees known (Luke 16:14)?
8. One of Jesus' most well known encounters was with a young man who was a member of a local ruling council and who was very rich. When he asked Jesus what he needed to do to inherit eternal life, Jesus finally told him to go and sell everything that he had and to come follow him (Matthew 19:21). Why did Jesus make such a demand of this man and is this example still valid for Jesus' disciples today?
9. One of the most interesting stories in Luke's Gospel is the story of the Rich Farmer found in Luke 12:16-31. Why was this man condemned?
10. According to Jesus in the Parable of the Rich Farmer, about what things should we as Christians not worry?
11. What is the value of the entire world in comparison to one's soul (Matthew 16:26)?

## Money - The New Testament Standard

1. As believers in Christ, we are under grace, rather than the Old Testament Law. Whereas the Law in itself did not provide eternal life for those who attempted to keep it (Galatians 2:16), we have received life by the favor of God though we do not deserve it and could not possibly earn it.

Therefore, do we have a higher or lower motivation and standard for stewardship of our possessions than those under the Law?

2. How did Jesus regard a person's responsibility in that area (Matthew 23:23)?
3. Read 2 Corinthians 8-9.

In this passage, Paul attempts to encourage the Corinthian church to give financially to help needy Christians. He first points them to the example of the Macedonian church.

4. What was the attitude of the Macedonians in giving their money to God (2 Corinthians 8:2-5)?

In light of this, what do you think God is interested in?

Nevertheless, why is giving money an important part of our Christian life (2 Corinthians 8:7; 9:12-13)?

5. In what sense does the one who "sows" (gives) sparingly reap sparingly (2 Corinthians 9:6)?
6. What kind of attitude does God want you to have in giving (2 Corinthians 9:7)?

When is it hard for you to give that way?

## **Life Application**

5. What is your understanding about tithing? Describe your view in a short paragraph.
6. What is the difference between New Testament "giving" and Old Testament "tithing"? Which one describes your practice and why?
7. Ask yourself, "Is my heart attitude one of joy and gratefulness as I give?" How do you express your attitude?
8. How would you describe your attitude towards money and material possession?

Could you be content with what Paul says should be enough (1 Timothy 6:8)?

# Lesson Ten

## Enemies Of Biblical Stewardship

**Objective:** To avoid those pitfalls that destroy one's desire to be a faithful steward.

**Read:** Luke 12:15-31

**Memorize:** Colossians 3:5

The story is told of a man who was preparing to be baptized. The preacher noticed that the man had placed his billfold in the pocket of the pants in which he was going to be baptized. When asked why he was taking his billfold into the baptistery, he replied, "If I'm giving my life to the Lord, I'm going to give him everything."

It is unfortunate that Satan has led many Christians into being unfaithful stewards of the possessions that God has placed within their trust. Many Christians give less to the Lord's work each week than they spend on the Sunday meal following church services. The advancement of the Kingdom of God is dependent upon the liberality and generosity of God's people. We must constantly watch out for those schemes Satan uses to draw us away from faithful service to our God. Paul said of our stewardship, "Now it is required that those who have been given a trust must prove faithful" (1 Corinthians 4:2).

## Bible Study

### The Love Of Money – Satan's Most Effective Tool

12. If you were like Solomon and could ask God for as much money as you wanted, for how much would you ask?

13. What did Solomon say happens to those who love money (Eccl. 5:10)?

14. What are signs that one may be in love with money (Acts 5:1-10)?

What other sins did Ananias and Sapphira commit because they loved money?

15. Of what did Paul say the love of money was the root (1 Timothy 6:10)?

5. What happens to Christians who fall in love with money and the material possessions of this world (Luke 8:14)?

## **Greed/Covetousness – The Enemy Of Christ-like Compassion**

2. Which parable does Jesus tell to warn his followers about the sin of greed (Luke. 12:15ff.)?  
  
How many times in this parable does the word “my” appear? When we use the words “my” or “mine,” what are we implying about our possessions?
3. What people in the first century were especially greedy (Matthew 23:25)? Do they remind you of anyone today?
4. What other sins is “covetousness” called (Colossians 3:5)? Why is covetousness like this sin?
5. How does the wise man of old compare covetousness with generosity (Prov. 21:25-26)?
6. Covetousness will cause one to commit what sin against God (Malachi 3:8)?

## **Debt—The Great Robber Of Faithful Stewards**

1. Read Romans 13:8. Does this verse apply to the American financial scene?
2. Solomon said that the borrower is servant to whom (Prov. 22:7)? What happens when most Christians get into heavy debt?
3. To whom should our first financial responsibility be? If we give to the Lord, what does he promise in return (Luke 6:38)? Do most Christians believe God’s promise? Do you?

## **Other Enemies Of Faithful Stewardship:**

1. Haphazard Giving. How often does God command us to give to His Church (1 Corinthians 16:1)? Why does God command us to give every week?
2. Giving God the left-overs. The Bible commands us to give based upon what (2 Corinthians 9:7)? When should we determine how much we are going to give to God? Before we start spending our checks or after we have spent our checks?
3. Giving God less than our best. Read Malachi 1:6-14. What were the Jews giving to the Lord for their sacrifices and what was God’s response to their gifts?

How do Christians today commit the same sin as the Jews in Malachi’s day?

# Life Application

9. What are signs that a person is falling in love with money? Does the love of money have anything to do with the rising gambling problem in America?
10. What sins are causing you to be less than the steward you know you ought to be?  
How can you overcome those sins and become a more faithful steward of God's blessings?
11. Make "giving" a family affair. Talk to your children about how much you as a family are going to give to the Lord. Make plans to involve your children in giving to God?
12. Make a commitment to God about how much you are going to give His Cause each week and then stick to that commitment.

# Lesson Eleven

## The Church's Stewardship

**Objective:** To understand the needs of financial support in the local congregation and to hold the church accountable for the use of the funds it receives.

**Read:** 2 Corinthians 9

**Memorize:** Acts 20:35

“All they ever want up there at that church is money!” Perhaps you have cringed like I have upon hearing similar statements about how the church uses the gifts Christians give to God. I have also cringed upon hearing about churches with large bank accounts and no apparent reason to maintain such other than the frequent “You never know when a tornado may blow the building away and we’ll have to rebuild!” (I have heard that very excuse).

God has been very clear in His Word regarding the uses of the funds the church receives from the weekly contributions of the saints. The advancement of God’s Kingdom is dependent upon these funds but churches need to be accountable first to God, and then to His people on how the funds are being used.

## Bible Study

### God's Priority for Missions

At the heart of God’s Work is the Great Commission. God wants the Gospel preached to every creature (Mk. 16:15). Carrying out this mission will involve proper stewardship of everything God has given us—our time, our talents and our money. When we generously give of all three, the lost are brought to Jesus Christ.

4. Who is the great example of giving (2 Corinthians 8:9)?
5. In your own words summarize the last command Jesus gave His disciples (Matthew 28:19-20)
6. Read John 14:21,23,24. Describe how this relates to fulfilling the Great Commission.
7. If the Gospel is to be preached to all the world, who must be sent to do the preaching (Rom. 10:13-17)?
8. What had the Philippians done for Paul on more than one occasion (Philippians 4:16-18)?
9. What does the Bible say about supporting those who give their lives to the ministry of the Word of God (1 Corinthians 9:10-11; 2 Corinthians 9:14)?

## **God's Care For The Poor**

4. How did Jesus define his ministry in the synagogue in Nazareth (Luke 4:18)?
5. James states that pure religion and undefiled before the Father is what (James 1:27)?

How should the church care about widows and orphans? How did the early church care about widows (Acts 6:1-7)?

6. What kind of ministry did Paul instruct Timothy regarding in 1 Timothy 5:3ff.?

Do you know of any church today that has a ministry following the example of 1 Timothy?

7. Paul instructed the early Christians to work with their hands so that they might have funds to do what with (Eph. 4:28)?

Paul also instructed the rich to use their wealth to do what (1 Timothy 6:18)?

## **Responsible Management Of God's Possessions**

God has placed the management of financial gifts in the hands of the church's shepherds.

1. What qualifications of elders reflect the importance of this responsibility (1 Timothy 3:3-4)?
2. What accusation was Paul careful to avoid (1 Thessalonians 2:5)?
3. How can elders safe-guard the financial well-being of the local congregation?

## **Life Application**

13. What should be the guidelines for the financial support of those involved in evangelism both locally and in the mission field?
14. How can elders communicate both the financial needs and assets of the local church?  
How much should the members know about the financial affairs of the church?
15. How can churches better use their finances to advance the Kingdom of God?
16. In what areas of ministry would you like to see this congregation become financially involved?

# Lesson Twelve

## Our Accountability to God

**Objective:** To recognize our ultimate accountability to God

**Read:** Luke 19:12-27; Matthew 24, and 25

**Memorize:** 2 Corinthians 5:10

Many Christians miss the special blessing of God because they do not obey our Lord's command recorded in the Gospel of Matthew:

***“Don't store up treasures here on earth where they can erode away or may be stolen. Store them in heaven where they will never lose their value, and are safe from thieves. if your profits are in heaven your heart will be there too”*** (Matthew 6:19-21; TLB).

Jesus knew that by storing up treasures on earth, we would soon take on the appearance of the world. Through selfish desires, we would cease to reflect the character of God and seek our own glory. By laying up treasures in heaven, on the other hand, we would declare the glory of His kingdom.

Everything we do to bring men and women into the kingdom of God, every act of kindness, every expression of love is laying up treasure in God's storehouse. We give out of love for God and gratitude for His love and sacrifice for us through the gift of His only begotten Son, our Savior Jesus Christ.

God will hold us accountable for our motivation in giving and for our faithful obedience to our Lord's command to help fulfill the Great Commission and so reach the world for Christ. The apostle Paul wrote: “We will all stand before God’s judgment seat. So then, each of us will give an account of himself to God” (Romans 14:10).

Relating the parable of the shrewd manager, Jesus said: “There was a rich man whose manager was accused of wasting his possessions. So he called him in and asked him, ‘What is this I hear about you? Give an account of your management...’” (Luke 16:1,2).

God considers “An immortal soul beyond all price. There is no trouble too great, no humiliation too deep, no suffering too severe, no love too strong, no labor too hard, no expense too large, but that it is worth it, if it is spent in the effort to win a soul.”

As faithful stewards, our primary financial responsibility is to help worthy ministries reach the largest possible number of people for Christ. We are accountable to our Lord's last command before He ascended into heaven to “Go and make disciples of all nations” (Matthew 28:19)

# Bible Study

## The Christian at Christ's Coming

1. According to 2 Corinthians 5:10, what will Christ do when He comes again?
2. Notice that Paul says "we all." Who is this primarily for?

*Note:* Our sins have already been judged in Christ (Romans 8:1). The judgment here is of our works since the time we became a believer.

3. Read 1 Corinthians 3:11-15.

God's judgment of our works is compared to the reaction of certain materials to fire. According to this passage, what is God most interested in regarding the works we do for Him (verse 13)?

How is it then possible for us to spend long hours working for God, but have no reward whatsoever?

A Christian's works may be rejected, but what can he himself still be sure of (verse 15)?

## Time of Christ's Coming

1. The judgment of the Christian will take place when Christ comes again. When will that be (Matthew 24:44)?
2. On what should we concentrate until He comes (Acts 1:8; Matthew 28:19,20; Mark 16:15)?
3. Why has Christ waited so long already before coming (2 Peter 3:9)?

## The Earth at Christ's Coming

Read 2 Timothy 3:1-5. This chapter foretells the world conditions in the last days before Christ's coming. As we see the world today becoming more like this, we know that His coming may be near.

1. What will be the attitude of many towards money (2 Timothy 3:2)?
2. What type of godliness will many people reflect (Verse 5)?
3. What will people love instead of God in the last days (Verses 2-4)?

## Preparing for Christ's Coming

1. As a believer, what should you be doing in anticipation of His coming (Mark 13:33)?
2. How will obedience to that instruction affect the following:
  - Your employment?
  - Your social life?
  - Your worship?
  - Your giving?

## Life Application

1. As faithful stewards of God's resources, our primary responsibility is to help fulfill the Great Commission. If God were to call you into account for your stewardship, what would you say to Him (Luke 16:22-31; Hebrews 4:13; 1 Peter 4:5)?

How can you be more faithful in your giving to help reach your world for Christ?

2. In what ways are you storing up treasures in heaven?
3. Look over your spending for the past month. What percentage did you give to God's work?
4. To plan your giving for the next year, go through the materials below sometime this week.

### Stewardship Plan

1. Begin by asking God how much and where He wants you to invest your time, talents, possessions, and money. Write these ideas down.
2. Prayerfully develop a systematic plan for giving each month in each of these areas:
  - Time
  - Talents
  - Possessions
  - Money
3. Plan to set aside some time and resources for needs you may become aware of at your church, in your neighborhood, or other places.
4. Dedicate your plan to God. Ask Him to use your resources to bring the greatest glory to His name.