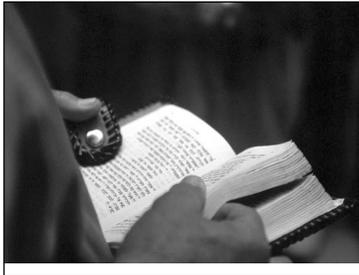
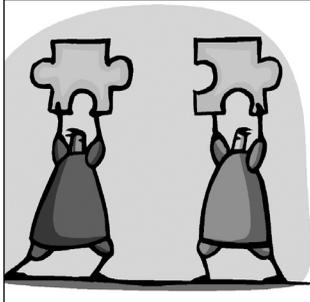


Stewardship Bible Studies



Stewardship Bible Studies

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Broadening Our Understanding of Stewardship

For many Christians, the word “stewardship” is synonymous with “giving money.” If the pastor is preaching on stewardship, the general fund must be running in the red. But the Bible paints a much broader picture of stewardship. The biblical view of stewardship applies to every Christian and every area of life. Please follow along as we attempt to broaden and deepen our understanding of this important area of the Christian life.



Part One: Defining Biblical Stewardship

1. When you hear the word “stewardship,” what comes to mind?

2. The dictionary defines a steward as “a person who manages another person’s property or affairs.” What does the Bible mean when it speaks of the Christian as a steward? Use the following verses to help you in your understanding.

Psalm 24:1

Genesis 1:26

1 Corinthians 4:1-2

Matthew 28:19-20

3. Biblical stewardship recognizes three important facts. First, that God is the owner of everything, and that includes every part of our lives (Psalm 24:1).

Second, our role as stewards is to God's resources (Genesis 1:26; 1 Corinthians 4:1-2). Third, the goal of our stewardship is to accomplish God's mission in the world (Matthew 28:19-20). As best you can, write out your own definition of biblical stewardship incorporating these three facts.

Does your definition reflect the fact that God owns everything? Does it explain that a steward manages what God owns? Does it point out that mission happens because of stewardship?

4. A good definition of biblical stewardship reads as follows: "Biblical stewardship recognizes that God's resources are to be deployed through God's people to accomplish God's mission." Spend some time reflecting on how this definition either concurs or conflicts with your understanding of stewardship. What truths is it communicating?

Part Two: Biblical stewardship involves every area of our lives.

Biblical stewardship is often referred to as "whole-life stewardship" because God calls us to be good stewards of every area of our lives. Let's spend some time reflecting over just a few of these areas.

1. God calls us to be stewards of our talents. What does Romans 12:3-8 say about the important role each Christian plays within the body of Christ, and the use of our gifts?

2. God calls us to be stewards of our time. What does Ephesians 5:15-16 say about the days in which we live, and how we should use our time?

3. God calls us to be stewards of our treasures. How did David view his material possessions in 1 Chronicles 29:14? What was his attitude when he presented his offering to the Lord?

4. God calls us to be stewards of our testimonies. What does 1 Peter 3:15 say about the stewardship of our testimonies?

Part Three: Whole-Life Stewardship in the Local Church

Read the following case study, and spend some time reflecting on the stewardship health of the church it describes. Use the questions that follow the case study to guide your thinking.

Good Shepherd Covenant Church is a twenty-five-year-old congregation, located in an established suburban area, where many young families attend. Pastor Tom Brown has served this 185-member church for six years. Attendance has increased 3 percent per year during his ministry. Just recently a full-time Christian education/youth pastor was added. Members of Good Shepherd are pleased that forty-five children attend the Awana program, and that the senior-high group has fifteen members who minister monthly at an inner city soup kitchen.

There are a number of concerns at the church. It has been difficult to get people to volunteer as Sunday-school teachers and youth counselors. In each of the past four years, church giving has covered actual expenses, but has fallen 3 to 8 percent short of the approved budget. To complicate matters, the church's board anticipates needing to add more Christian education space in three years. Also, \$38,000 worth of roof repairs are needed.

While analyzing the church's financial situation, the board discovered that per-member giving equals about 3 percent of the average per-capita income in the community, and that 20 percent of the members give nothing to the church. In light of identified needs, the board has appointed your committee to develop a stewardship plan to help raise support for current and future ministry needs and report to the quarterly business meeting.

1. What are the signs of health in this church?

2. What are signs for concern?

3. What are the stewardship issues they face?

4. What strategies might the stewardship committee develop to enhance the present and future ministry of the church?

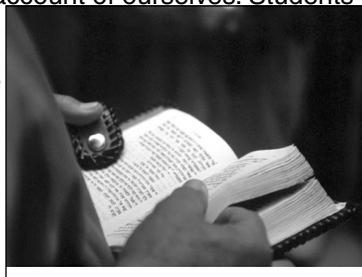
5. What questions would you like to ask to better understand the situation?

14. What biblical truths about stewardship and the mission of the church might have application here?

Memory Verse: “The earth is the Lord’s and all it contains, the world, and those who dwell in it” (Psalm 24:1, version).

Good Lessons from a Bad Example

All through life we are called to give an account of ourselves. Students take final exams to demonstrate what they have learned. Employees undergo performance reviews to assess their work in the previous year. Americans face a day of reckoning each April 15 to give account of their earnings and taxes paid.



In Luke 16:1-13, Jesus tells a parable about a steward who is required to give an account of his stewardship. It is a story that could have appeared on the pages of this morning's newspaper. It involves a dishonest employee who if brought to court today, probably would be convicted of his actions.

But Jesus' telling of the story of this dishonest steward takes a surprising turn. From this man's bad example, Jesus draws some good lessons on stewardship.

Part One: The Steward's Bad Example

1. Read the story of the unrighteous steward in Luke 16:1-13. From verse 1, what can you tell about this man's position and performance?

2. The steward faced losing his job because of his poor performance. What happened to the steward in verse 2? When have you been asked to be accountable in your own life?

3. As a result of being fired, what was the steward's plan to prepare for

his future? (vv. 3-8a) How would you feel as this steward's master?

Part Two: The Master's Good Lessons

Jesus' tells us that the master in the parable praises the steward's actions. He does not commend him for his dishonesty, but instead praises him for his wise use of opportunity. In reflecting on the area of stewardship, Jesus draws some good lessons from this man's bad example.

1. Good stewards are resourceful.

a) In verse eight, the unrighteous steward is praised because he acted shrewdly. In what ways are his actions commended?

b) In verse eight, Jesus also tells us that the "sons of this age are more shrewd in relation to their own kind than the sons of light." Are more worldly people often shrewder, wiser, and more resourceful than the people of God? What is your reaction to Jesus' statement? In what ways can the church or believers be more resourceful as stewards?

2. Good stewards use material resources to influence people in spiritual ways.

a) In verse 9, Jesus says good stewards use the temporal things of this world to influence people in eternal ways. As Christians, how can we use our material resources to influence people in spiritual ways?

b) If you decided to set aside \$15.00 a month to personally minister in the

life of an unsaved friend, how could you use that money in a resourceful way?

3. Good stewards are faithful. God will judge our stewardship on the basis of our faithfulness (1 Corinthians 4:2). Good stewards are faithful with all God has entrusted to them. In verses 10-12, Jesus shares some principles on being a faithful steward. What are those principles and how do they apply to your life?

4. Good stewards serve only their master. In verse 13, Jesus says good stewards are wholly devoted to him. If we choose to serve God, we cannot serve money. What is the place of money in a Christian's life? How are we to view it? How is it to be used? (See 1 Timothy 6:6-10.)

Part Three: How Can We Apply This Parable

As you reflect on the parable of the unrighteous steward, what are some lessons you have learned? Are there resources you have that God wants you to employ? Are there temporal things you can use for eternal gain?

Memory Verse: "No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon" (Luke 16:13, version).

Stewardship of Our Gifts

Few things are as much a picture of excitement as a child opening their gifts at Christmas. In the days preceding Christmas, they snoop around the tree, sizing the gifts up, and shaking them down. Sometimes by “accident” a finger might even poke through the paper. When Christmas arrives it’s fun to have the camera ready and catch the expression of joy on their faces



Even though (for some of us) those childhood years may seem many moons ago, most of us haven’t lost our sense of excitement when it comes to unwrapping gifts. Except when it comes to spiritual gifts. Often they remain untouched, sitting as they were wrapped the day they were given.

A spiritual gift is a God-given ability for service. Since God will ask Christians to give an account of the stewardship of their gifts, it is important that we know some basic truths concerning spiritual gifts and also know how to discover our own. This lesson is intended to help us do both.

1. Of the many gifts you have received in life, which one was your favorite, and which one did you like least?

Part One: Understanding Spiritual Gifts

Spiritual gifts are spoken of in four passages in the New Testament—Romans 12, 1 Corinthians 12, Ephesians 4, and 1 Peter 4. Read 1 Corinthians 12:1-11 and answer the following questions.

2. In verse 1, the Apostle Paul says he doesn’t want the Corinthians to

be unaware concerning spiritual gifts. Are believers today ignorant about spiritual gifts? If so, why?

3. What is the source of spiritual gifts (vv. 4-7; also see Ephesians 4:8)? What can we assume about these gifts because they come from the Spirit?

4. The Apostle Paul says that each of us has been given a spiritual gift (v. 7; also see 1 Peter 4:10). Why do some people never discover their gifts?

5. What is the purpose of spiritual gifts (v. 7; see also Ephesians 4:11-13; 1 Peter 4:10)? Give some examples of how you see this purpose fulfilled today.

6. A list of spiritual gifts are found in 1 Corinthians 12:8-10; Romans 12:6-8; Ephesians 4:11-12; 1 Peter 4:10-11. Read the above passages and write down a couple of examples of people who are being good stewards of their gifts.

Part Two: Discovering Our Spiritual Gifts

Many Christians want to discover their spiritual gifts, but don't know where to begin looking. Here are some suggestions on how you might learn what your gift is.

1. Pray. Jesus said, "For everyone who asks receives, and he who seeks

finds, and to him who knocks it shall be opened to you” (Luke 11:10, version). Spend some time asking God to reveal your gift.

2. Look for your gift in the direction of your strength. Are there certain talents or abilities God has given you which would point to a particular gift? If so, what are they?

3. Study the gifts. Of the gifts listed below, put a check next to the ones that might apply to you:

- | | |
|--|---|
| <input type="checkbox"/> Apostleship | <input type="checkbox"/> Administration |
| <input type="checkbox"/> Distinguishing Spirits | <input type="checkbox"/> Prophecy |
| <input type="checkbox"/> Exhortation | <input type="checkbox"/> Miracles |
| <input type="checkbox"/> Evangelism | <input type="checkbox"/> Faith |
| <input type="checkbox"/> Healings | <input type="checkbox"/> Pastor |
| <input type="checkbox"/> Giving | <input type="checkbox"/> Teaching |
| <input type="checkbox"/> Tongues | <input type="checkbox"/> Showing Mercy |
| <input type="checkbox"/> Interpretation of Tongues | <input type="checkbox"/> Helps |

What gifts do you have questions about?

4. Be active in the Lord’s work. What are some ministries where you might exercise your gift?

5. Look for the affirmation of God’s people. We can test our gifts in two

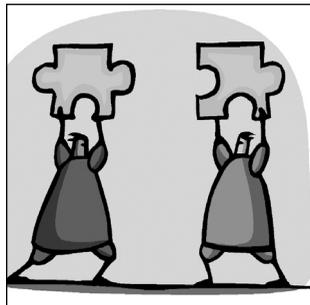
ways. First, are we effective? Second, do other people affirm our gifts? In what areas to others feel you are gifted?

6. “As each one has received a special gift, employ it in serving one another as good stewards of the manifold grace of God” (1 Peter 4:10, version). Why is it important for Christians to be good stewards of their gifts?

Memory Verse: “As each one has received a special gift, employ it in serving one another, as good stewards of the manifold grace of God” (1 Peter 4:10, version).

Stewardship of Our Togetherness

Many people ask, as Cain did, “Am I my brother’s (or sister’s) keeper?” The Scriptures answer back with a resounding yes! Throughout the Bible we are commanded to be good stewards of the relationships, or the “togetherness,” God has entrusted to us. As Christians, we are called to serve together and care for each other. Take some time to reflect on the following passages and questions regarding the stewardship of our togetherness.



Part One: The Church as a Body

In 1 Corinthians 12:12-27 Paul speaks of the church as the body of Christ. Read the passage and reflect on the following questions.

1. The Apostle Paul compares the church to a human body. Both have many parts, but in order to remain healthy they have to function in unison (v. 12). How important are unity and working together to the health of a human body and the church?

2. The church like the human body is made up of many parts, all diverse (v. 13). How is that diversity reflected in your church?

3. The human body is made up of many different parts, yet all are important (vv. 14-19). How is every believer important to the life and ministry of the church?

4. In the human body, every individual part is dependent upon the other parts of the body (vv. 20-27). How is this also true of each believer in the church? In what ways do we need each other?

Part Two: Caring for One Another

As good stewards of our relationships, we are commanded to care for each other. That care is expressed what are known as the “one another” passages in the New Testament—passages that speak of our care for one another. Spend some time reading a few of those passages and reflect on how that care is to be expressed.

1. How were believers in the early church good stewards of their togetherness? (Acts 2:42-45)

2. Jesus was an initiator in relationships. How does Christ challenge us in Matthew 5:43-48 to move beyond our own self-interests and circle of friends? Who would God like you to reach out to?

3. Galatians 5:13 tells us that we are free in Christ—not free to fulfill our own desires, but free to serve one another in love. What are some practical ways we can serve each other?

4. Galatians 6:2 says that we are to “bear one another’s burdens.” Give some examples of burdens people struggle with. How can Christians help shoulder the load for each other?

6. Ephesians 4:1-3 exhorts us to show “forbearance to one another in love.” How has God shown forbearance to you? When is forbearance appropriate and when is it not?

6. Ephesians 5:21 says that we are to “submit to one another out of reverence to Christ.” How does an attitude of submission (or lack of it) affect our relationships in the church?

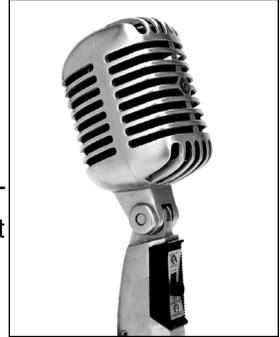
7. Colossians 3:12-13 says that we are to forgive each other. What is the standard of our forgiveness (13b)? Why is it often difficult for Christians to forgive one another?

8. Hebrews 10:24-25 commands us to spend time with other believers for the purpose of encouraging them. Why is it important for believers to fellowship with one another and not remain to themselves? Consider some ways you might spur a fellow Christian to love and good works.

Memory Verse: “The body is a unit, though it is made up of many parts; and though all its parts are many, they form one body. So it is with Christ” (1 Corinthians 12:12, version).

Stewardship of Our Testimonies

The most important trust God has given us to be good stewards of is the gospel. The Apostle Paul stressed the importance of this in 1Corinthians 4:1-2 where he said, “Let a man regard us in this manner, as servants of Christ, and as good stewards of the mysteries of God. In this manner it is required of stewards that one be found trustworthy.” Spend some time in the following passages, reflecting on how to be a good steward of our testimonies.



1. Think back to when you became a Christian. Who was instrumental in sharing the Gospel with you? How were they good stewards of the gospel?

2. Read 2 Corinthians 5:20. What does the Bible say a Christian's role is with regards to the Gospel?

3. In Colossians 4:2-4, the Apostle Paul speaks about the importance of prayer with regards to sharing our faith. He gives us insight regarding for who and what we should pray for. On whose behalf does Paul ask the people to pray? (2-3a) For what does Paul ask them to pray? (3-4; see also Ephesians 6:19-20)

4. Being a good steward of the gospel also means knowing what you believe. 1 Peter 3:15 says that Christians are “always to be prepared to give an answer to everyone who asks you to give the reason for the hope that is in you.” If someone asked you to tell them what it means to be a Christian, what Scriptures or thoughts would you share? What does the Scripture say about the manner in which we should share our faith? (15b; Colossians 4:5-6)

5. One of the ways we can be good stewards of the gospel is by sharing how we came to faith in Jesus and the difference he has made in our lives. The Apostle John testified about his own relationship to Jesus when he wrote, “We proclaim to you what we have seen and heard (1 John 1:3). A simple yet effective outline to follow in preparing one’s testimony involves talking about what life was like before you became a Christian, how you became a Christian, and how it has been after you took the step of faith. Spend a few minutes preparing your testimony using the following plan.

Before: share what life was like before you came to faith.

How: describe the circumstances that led you to put your faith in Christ.

After: write about what your life has been like since you became a Christian.

6. In Mark 5:1-20, Jesus met a man who was demon possessed and living in tombs. Jesus healed the man with great power and gave him a new life. When Jesus was leaving, the man begged to go with him. Jesus’ refusal gives insight into his desire for every person whose life he has changed.

What did Jesus tell this man to do? (19)

What impact do you think the change in this man's life had on his family and friends? (2-5, 15, 20)

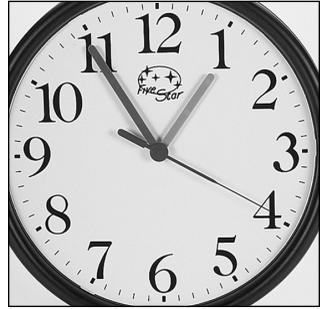
Who in your family or circle of friends can you pray for opportunities to share Christ?

7. Conclude in prayer by thanking God for those who brought the gospel to you, praising God for entrusting it to you as a steward, and asking the Holy Spirit to lead you to occasions where you can share it.

Memory Verse – “Go home to your family and tell them how much the Lord has done for you, and how he has mercy on you.” Mark 5:19

It's About Time – Being a Good Steward of Our Time

Time is one of the most precious commodities we have, and it always seems to be in short supply. Jesus' life and ministry were relatively short, yet he made the most of his years here on earth. Likewise the Bible commands us to make the most of our time, and to be good stewards of the time that God gives us. In this lesson we will consider what it means to be a good steward of our time.



First we will look at time through the eyes of the psalmist. Then we will consider Jesus' example as a good steward of his time. Finally, we will reflect on our own use of time to see if we are using it in a wise way.

Part One: The Psalmist's View of Time

1. Psalm 90 is filled with contrasts of the timelessness of God, who is from “everlasting to everlasting” and the temporal nature of people, who are “dust.” The psalmist, in this case Moses looks back and realizes how quickly life has passed by. What images does Moses use to remind his readers life is brief? (3-6) How can you relate to what he is saying?

2. Moses speaks of the average life expectancy being seventy years or eight, “if we have the strength” (v. 10). The following chart looks at life as a time clock based on an average life expectancy of 72 years. Given the figures below, approximately what time are you at in your life presently? How much time do you have left?

22 years of age = 8:20 a.m. on the clock of life

32 years of age = 11:20 a.m. on the clock of life

42 years of age = 3:20 p.m. on the clock of life

52 years of age = 6:20 p.m. (1,092 weeks left)

3. Given the fact that life passes by so quickly, what is the psalmist's prayer (v. 12)? Rewrite the psalmist's prayer in your own words.

Part Two: Jesus as a Steward of His Time

Jesus' life was short, yet very significant. It lasted just thirty-three years—his ministry consisted of only three of those years. Yet in that short period of time, he impacted the world more than anyone else in history. As we look at Jesus' life we see him extremely busy at times, yet always in control. We never see him rushed or in a panic over how to manage his time. Throughout his ministry, Jesus is on a divine timetable (John 2:4; 7:6; 8:30; 8:20; 12:23; 13:1; 17:1), and he was able to accomplish everything that God gave him to do. Let's take a few moments to observe Jesus' stewardship of his time.

1. Jesus took time for worship and prayer

a) Mark 1:21-34 describes a day in the life of our Lord. List all the activities that filled Jesus' day. After a draining and demanding day, how did Jesus begin the next day (1:35)? Why?

b) Throughout Jesus' ministry, we see him setting aside time to spend with his Father. Look up the following verses and comment on the high priority Jesus placed on spending time alone with God (Mark 6:46; Luke 4:16; 6:12; 9:18). We often use the excuse there is not enough time for worship or prayer. What does Jesus' example teach us?

2. Jesus had a sense of urgency about his mission.

a) Jesus had a sense of urgency about his mission and ministry. Read John 4:30-36. What do these words reveal about Jesus' priorities, and ours?

b) Read John 9:4-5. Since Jesus was aware of how short his time on earth would be, how did that affect his ministry? What are “the works” God has for you to accomplish in your time here on earth?

3. Jesus took time for himself.

a) Jesus also took time to nurture the physical and emotional needs of his disciples and himself. Read Mark 6:31-32. From the context, why did Jesus and the disciples need to get away? Why is taking time for one's own needs so important? Do most people spend too much time or too little time caring for themselves? How about you?

b) Jesus was a good steward of his time. In the midst of busyness, he kept balance. Give the following areas—relationship with God, family, work, recreation, ministry—what areas are you keeping in balance, and what areas are out of balance?

Part Three: How We Spend Our Time

Read Ephesians 5:15-16. The Apostle Paul says that people basically spend their time one of two ways—some spend it wisely, while others spend it foolishly.

1. Why should we be careful how we use our time (10b)?

2. How should a Christian make a wise investment of their time? Are there ways you can use your time more wisely? Take some time to pray over those areas.

Memory Verse: “So teach us to number our days, that we might present to thee a heart of wisdom.” Psalm 90:12

Dollars and Sense

We live in the wealthiest country on our planet, yet most of us think we could use just a little bit more. Statistics tell us the average American spends \$400 more than they earn in a year. If you asked people if they feel financial freedom, many would say they don't.



The Bible has a lot to say about managing our money. More than 2,000 verses address a wide range of financial topics. The Bible is practical and accurate when it speaks about our financial stewardship. To the extent we follow the Scriptures, we profit. To the degree that we ignore them, we pay a stiff price. Let's take a few moments to see what the Bible says about being a good steward of the finances God has entrusted to us.

1. Many people think having more money would lead to financial freedom. What does the Bible say about the endless pursuit of wealth?

Proverbs 23:4-5

Proverbs 28:19-20

Ecclesiastes 5:10-12

2. Proverbs 3:9-10 talks about giving God his rightful place in the area of our finances. How are we to honor the Lord with our wealth? What is God's promise in return? How has God been faithful to that promise in your life?

3. In Haggai 1:2-11, the people of Israel have returned from their captivity in Babylon. After they settled in Jerusalem, they suffered because they put their own material interests before God's. They lived in paneled houses, while the temple looked like a shack. What does Haggai warn can happen when we fail to put God first?

4. In 1 Corinthians 16:1-2, Paul gives believers some principles to guide them in their giving. What guidelines can you glean from this passage to help you in your own giving?

5. A 1997 article in USA Today, entitled, "Living on the Edge," stated that 35 percent of Americans have no money set aside for financial setbacks. Many people have debts (besides their mortgage) that exceed their annual income. What do the following Scriptures warn about the dangers of indebtedness?

Proverbs 22:7

Proverbs 22:26-27

6. Many people live within their credit, rather than within their means. As a result they are continually in debt. One key to finding financial freedom is not just to avoid living above our means, or even within our means, but learning to live below our means. What do the following Scriptures teach about the importance of savings?

Proverbs 21:20

Proverbs 13:11

Proverbs 30:24-25

7. Financial freedom involves not only freedom from excessive worry about financial things, but also freedom from the constant pursuit of more. The Bible says this spirit of contentment is of great value. What do the following verses teach us about the secret and source of a Christian's contentment?

Philippians 4:11-13

Hebrews 13:5-6

Memory Verse: "Honor the Lord from your wealth, and from the first of all you produce; So your barns will be filled with plenty, and your vats will overflow with new wine." Proverbs 3:9-10.

Stewardship of Our Trash

In the beginning of this series, we came to understand biblical stewardship as a whole life issue. We've discussed being good stewards of our talents, time, testimonies, treasures, and togetherness. Finally we come to the topic that we don't often think about—being good stewards of creation. What does it mean to be a caretaker of creation? How important is it for a Christian to be concerned about the environment? Spend some time interacting with the following passages and questions to determine what it means to be a good steward our world.



1. Have you ever loaned something out to a neighbor or friend, only to have it returned in worse shape than it went out? Describe what happened and how you felt.

2. The familiar words to the hymn by Maltbie Babcock proclaims the truth that, "This is my Father's world." From the following Scriptures, who owns title to the earth? (Psalms 24:1-2; Exodus 9:29; Job 41:11).

3. Psalm 19:1 says, "The heavens are declaring the glory of God and the firmament proclaims his handiwork." The beauty of creation reflects the majesty of our Creator. Romans 1:20 says that creation is a reflection of the God who created it.

Where have you seen the majesty of creation in a way that left you in awe of our Creator? What thoughts and feelings did that place evoke in you about God?

4. Throughout the process of creation, God pronounced what he had created as “good, even very good” (Genesis 1). How should a Christian respond if that goodness is damaged by human actions?

5. The first great commandment of stewardship is found in Genesis 2:15 where it says, “The Lord God took the man and put him in the garden to work and take care of it.” Does God still expect people to work at and take care of creation? What are some ways people have failed to take care of the earth? Where is the balance between using creation for our good, and abusing it?

6. The fourth commandment, “Remember the Sabbath,” pertains not only to people, but one’s animals (Exodus 23:10-12). How does this aspect of the commandment show God’s concern for creation, and for other creatures?

7. We live in a land and era of tremendous prosperity. As a result, our culture’s greed, waste, and misuse have had a detrimental effect on the environment. What does the Bible say our attitude should be towards excess? (Matthew 6:19-21; 1 Timothy 6:6-10; Hebrews 13:5)

8. An Amish proverb says, “We don’t inherit the world from our ancestors, we borrow it from our children.” What are some ways Christians can be good steward of the world God has entrusted to our care for future generations?

Leader's Guide

Leader's Guide—Broadening Our Understanding

Part One: Defining Biblical Stewardship

1. This question is an icebreaker to get people talking.
2. Psalm 24:1 speaks of God as the owner of everything, including our lives. Genesis 1:26 talks about the responsibility God has given us in managing his creation. 1 Corinthians 4:1-2 reminds Christians that we are God's stewards and will one day give an account of our stewardship to him. Jesus, in Matthew 28:19-20, commands us to carry out his mission in the world.
3. Biblical stewardship recognizes that God's resources are to be deployed through God's people to accomplish God's mission.
4. Have the group analyze the definition of biblical stewardship in the light of these three questions: Does it reflect the fact that God owns everything? Does it explain that a steward manages what God owns? Does it point out that mission happens because of stewardship?

Part Two: Biblical stewardship involves every area of our lives.

As every part of the human body is important to the health of the entire body, so each Christian, functioning with the gifts and talents God has given to them, is important to the health and growth of the church.

1. We should make wise use of our time and opportunities because the days we live in are evil (Ephesians 5:15).
2. David saw God as the source of everything he had. He was grateful that God allowed him to give generously.

3. God has entrusted us with the precious message of the gospel. We need to be ready to share it effectively with others.

Part Three: Whole-Life Stewardship in the Local Church

1-5. Use the questions to help the group grapple with the issues of whole-life stewardship in one local church. You might ask them to reflect on how their own church is doing in terms of whole-life stewardship.

Leader's Guide – Good Lessons from a Bad Example.

Part One: The Steward's Bad Example

1. The man was a steward of his master's possessions. He did not own the things entrusted to him, he simply managed them for his master's benefit. The steward was accused of squandering his master's possessions.
2. The steward was asked to give an account of his stewardship before being fired. People are frequently asked to give account of their actions. Students are asked to give account of their learning during exams. Workers are asked to give account of their earnings at tax time. Employees face performance reviews. Ask the group if they have ever been accountable to anyone spiritually.
3. The steward shrewdly tried to please his master by collecting a portion of the debt, while at the same time he tried to endear himself to those who owed his master so they would care for him later.

Part Two: The Master's Good Lessons

- 1) Good stewards are resourceful.
 - a) The master praises the steward not for being crooked, but for his quick thinking. He used his ingenuity to make the best of a bad situation. The master commended him not for being sinful, but for being shrewd; not for being wicked, but wise.
 - b) Secular or worldly people are often shrewder, wiser, more resourceful than the people of God. Too often the people of God are not very resourceful when it comes to the resources God has given them. We are too small in our vision, too slow to act, and behind the times rather than changing with the times. Christians and the church as a whole should constantly be asking how could we use the resources God has given us for the advance of his kingdom. We should be willing to take risks rather than play it safe. We must broaden our vision beyond ministry to ourselves to that of a lost world.
2. Good stewards use material resources to influence people in spiritual ways.
 - a) Ask the group what material resources they have that can be used in

spiritual ways. Some examples of materials resources might be a home, a boat, money for supporting missionaries and ministries, a cabin to use for a retreat, or leaving something in their estate for future ministry.

b) The possibilities of using \$15 each month to minister in the life of an unsaved friend are endless. You could take them to breakfast, have them over for dinner, buy them a Christian book or CD, purchase a thoughtful gift, or take a day trip together.

3. Good stewards are faithful. It doesn't matter how much we have—what matters is what we do with it. If we are faithful with a little, we will be faithful with much as well. If we are faithful with material things, we will be faithful with spiritual things too. If we can't be trusted with the resources God has given us, why would he give us more?

4. Good stewards serve only their master. If God is our master, then money will be our servant and we will use it for eternal purposes. Money is a trust given to us by God. Ultimately it is his money and we are to use it for the necessities of life, and also invest it in ways to influence his eternal kingdom.

Part Three: How Can We Apply This Parable

1. Challenge the group to respond to this question in a personal way. God has entrusted to us certain things that are not an end in themselves, but a means to an end. Temporal things can be used for eternal value.

Leader's Guide—Stewardship of Our Gifts

1. Use this first question as an icebreaker to get people talking.
2. Have the group answer the questions for Christians in general and also with regards to themselves. Why might Paul not want the Corinthians to be unaware of spiritual gifts?
3. God is the giver of spiritual gifts. Since God gives the gifts, we can assume they are good gifts, and gifts that fit our unique blend of talents and abilities.

Part One: Understanding Spiritual Gifts

1. Every Christian has been given at least one spiritual gift. Some are given more than one. Some believers never discover their gifts because of a lack of knowledge, a lack of involvement, or maybe even a fear of failure.
2. Spiritual gifts are given for the common good, serving one another, and the building up of the church. Ask the group for some examples of how the use of spiritual gifts strengthens the ministry of the church.
3. A list of spiritual gifts is found in question three of the next section. Have group members share specific examples of people they know who are being good stewards of their gifts.

Part Two: Discovering Our Spiritual Gifts

- 1–5. Spend some time as a group encouraging one another in the discovery and use of their spiritual gift(s).
6. Because God gave spiritual gifts to us for the purpose of doing his ministry, one day he will hold us accountable for what we have done.

Leader's Guide – Stewardship of Our Togetherness

Part One: The Church as a Body

1. Both the human body and the church cannot function in a healthy manner without their individual parts working together. As the parts of the human body need to work in unison for optimal health, so do the people of the church.

2. Have the group share about the diversity of people in their fellowship. Such diversity might include differences in age, ethnic background, education, monetary status, political persuasion, spiritual maturity, and theological viewpoint.

3. As each part of the human body is important to its function, the role every Christian plays in the life and ministry of the church is important as well. Each believer has different gifts, abilities, and make-up to offer the church that other people don't have. Though a person's gifts and abilities may differ, their contribution is no less important. To the extent that every believer in the church is functioning as God intended them, to that extent the church will be healthy and grow.

4. A pastor can preach in the pulpit but the congregation probably won't hear the sermon without another person running the sound system. As individuals in the church we need encouragement from others, accountability to others, we need people praying for us, and their ministry towards us. Likewise, they also need our encouragement, accountability, prayers and ministry, among other things.

Part Two: Caring for One Another

1. The early church placed a priority on their life together and demonstrated a genuine commitment to each other. They met together, shared together, ate together, and learned and worshipped together.

2. We are to love not only those who love us, but also love those who don't. We are to reach out not only to those we know, but also take the initiative in reaching out to those we don't know. Help the group think specifically about people outside their circle of friends that God might want them to reach out to.

3. We can serve other people by praying for them, coming alongside when they are struggling, making a meal, visiting a shut-in, etc. Help the group creatively think of some people they can serve in their own fellowship.

4. Some of the burdens people cope with in life are the loss of a loved one, burdens over children, marital problems, loss of a job, financial pressures, fatigue, health problems, etc. We can help bear people's burdens by praying for them, lending a hand, being available, listening, helping out in a time of need, plus a myriad of other ways. Assist the group in creatively thinking about ways they can help people in times of need. Perhaps someone can share about a burden of their own someone else helped them bear.

5. Help the group understand how much God has shown forbearance to us. Then help them realize God calls us to imitate Him in forbearing with one another. Personality quirks, irritating habits, differences in worship styles or political viewpoints are all examples where God commands us to show forbearance. Sin and false doctrine are areas where God does not desire us to overlook.

6. An attitude of submission in the church is like the lubricant of oil in an engine. It causes the different parts to work together smoothly. The lack of submission causes friction, division, and strife.

7. The standard by which we are to forgive others is Christ's forgiveness of us. Frequently it is difficult for Christians to forgive each other because: 1) They tend to expect more from other Christians, 2) They often find it more difficult to admit they are wrong. Nevertheless God calls us to be forgiving people, and extend to others the same grace he has given us.

8. It is important that Christians fellowship with each other because they need the love, encouragement and support of other believers. Although each Christian is an individual person, all believers are connected to each other in the Body of Christ (the Church). Stimulating a fellow Christian to love and good works takes careful thought and prayer. Challenge the group to be creative and specific about who and how they might spur on to love and good works.

Leader's Guide – Stewardship of Our Testimonies

1. Some people may not remember the details of when they came to Christ, but there was probably a person or people who were instrumental in leading them to faith. Reflect on how that person was a good steward of their testimony.

2. Christians are ambassadors for Christ. God uses believers to communicate the gospel to a lost world.

3. The Apostle Paul asked people to pray on his behalf rather than to pray for the lost. While it is important to pray for unbelievers, few Scriptures command Christians to do so. Instead, the emphasis of the Bible as it relates to evangelism is for believers to pray for themselves (Matthew 9:38; Ephesians 6:19-20; Acts 4:29-31).

The Apostle Paul asks the Colossians to pray that God would give him opportunities to share about Christ. He also asks them to pray he could present the Gospel clearly. In Ephesians 6:19-20, he requests prayer to present the Gospel with courage and boldness.

4. Some appropriate Scriptures to share might be Romans 3:23; 6:23; 5:8; John 3:16; 1 Peter 3:18; Ephesians 2:8-9; and John 1:12. Take some time discussing how to lead a person to faith in Christ. We are to share the Gospel with gentleness and respect, viewing people as God views them. We are not to come across as prosecutors, but as one beggar sharing with another beggar where we found the bread.

5. Have a few people briefly share what they have included for their testimonies. Encourage people to make it personal and not to preach. Help them to keep it clear and within three minutes.

6. In verse nineteen, Jesus told the man to go back and report to his family and friends what great things the Lord had done for him, and the mercy

Jesus had shown him. This man's family and friends observed the dramatic change in his life. They marveled at the transformation that had taken place. He told them it was all because of Jesus.

7. Take time to pray and thank God specifically for the people who brought us to Christ, for entrusting the gospel to us as stewards, and then asking the Holy Spirit for opportunities to share our faith.

Leader's Guide – It's About Time

Part One: The Psalmist's View of Time

1. Moses says that a thousand years by human reckoning is like a day to the living God. He also uses the figure of a flood in verse five—in the desert, one moment the sky would be clear and the ground dry. A flash flood would come and in a moment everything would be swept away. So it is with life. Finally Moses says we are like grass, which grows in the spring and dies in the summer. He is saying we only have a brief time to make our impact in our world

2. The psalmist asks God to help him realize how precious each day is and to make the most of those days. We often number our lives by our years—the Bible says we are to number our days. If we want to live wisely, the first step is to recognize that our time on earth is very limited. If we are going to acquire a heart of wisdom we have to learn to take each day as a gift from God's hand.

Part Two: Jesus as a Steward of His Time

1. Jesus always took time for worship.

a) Jesus started the day by getting up early and spending time alone with his heavenly Father. His relationship with his Father nurtured and prepared him for the day ahead.

b) Jesus' time was constantly in demand, yet he always placed a high priority on worship and prayer. Jesus' example teaches us that spending time alone with our heavenly Father should be our highest priority from which we gain perspective and strength to face the demands of life.

c) People are often focused on the material, while Jesus' primary focus was on the spiritual. Jesus said the thing that motivated him was doing his Father's will. He wanted to accomplish the ministry he was sent to do.

2. Jesus had a sense of urgency about his mission.

a) Jesus knew he had a limited amount of time here on earth so He devoted himself to accomplish the work God had given him to accomplish. Help the group reflect on the specific ministries God has given them individually to accomplish.

b) Jesus had a sense of urgency about his mission and ministry. Read John

4:30-36. What do these words reveal about Jesus' priorities, and ours?

c) Read John 9:4-5. Since Jesus was aware of how short his time on earth would be, how did that affect his ministry? What are "the works" God has for you to accomplish in your time here on earth?

3. Jesus took time for himself.

a) Jesus also took time to nurture the physical and emotional needs of his disciples and himself. Read Mark 6:31-32. From the context, why did Jesus and the disciples need to get away? Why is taking time for one's own needs so important? Do most people spend too much time or too little time caring for themselves? How about you?

b) Jesus was a good steward of his time. In the midst of busyness, he kept balance. Give the following areas—relationship with God, family, work, recreation, ministry—what areas are you keeping in balance, and what areas are out of balance?

How We Spend Our Time

Read Ephesians 5:15-16. The Apostle Paul says that people basically spend their time one of two ways—some spend it wisely, while others spend it foolishly.

1. Why should we be careful how we use our time (10b)?

2. How should a Christian make a wise investment of their time? Are there ways you can use your time more wisely? Take some time to pray over those areas.

Memory Verse: "So teach us to number our days, that we might present to thee a heart of wisdom." Psalm 90:12

Leaders Guide – Dollars and Sense

1. Many people think if only they were rich, then they would be financially free. Proverbs 23:4-5 talks about the fleeting nature of wealth. Proverbs 28:19-20 tells us that those who make riches their passion often lose much more than they gain. Ecclesiastes 5:10-12 warns that having more money won't necessarily make a person financially free.

2. We honor God by giving to him off the top of our income, the first of all our produce. When we give off the top, it does two things. It expresses our thanks for what God has provided, and it is an expression of faith that God will continue to provide in the future. Proverbs 3:10 does not teach a "prosperity gospel" (1 Timothy 6:5-6), but God does promise to meet our needs (2 Corinthians 9:8).

3. God has a way of withholding his blessing in our lives when we fail to honor him with our finances. He can put "holes in our pockets, call for a drought, or blow the excess away."

4. The following principles on giving are gleaned from 1 Corinthians 16:1-2. (1) Giving should be systematic, whether weekly, bi-weekly, or monthly. ("On the first day of the week," says Paul). (2) Giving is incumbent upon every believer. It is not optional, but every Christian's privilege and responsibility. It is an important way to express our love and faith to God (each one of you should set aside). (3) Giving should be proportionate to one's income ("set aside a sum on money in keeping with his income").

5. The Bible discourages debt, but doesn't prohibit it. It warns not against borrowing, but borrowing more than we have the ability to repay. Proverbs 22:7 reminds us that debt brings bondage. Proverbs 22:26-27 cautions us about the danger of losing everything because of debt. It is a lot easier to get into debt than get out of it.

6. Proverbs 21:20 teaches that a wise person will not spend all they receive; a portion will go towards savings, which is the choice food and oil. Proverbs 13:11 tells

us the way to acquire wealth is to spend less than we earn over a long period of time. Proverbs 30:24-25 reminds us savings uses the present to prepare for the future.

7. In Philippians 4:11-13 Paul tells he learned to be content with little or much, and the secret was his relationship with Jesus Christ. Hebrews 13:5-6 reminds us as Christians we can be content, because when we have Christ, we have the promise of His presence and help with our needs. This involves a major attitude adjustment for many Christians, because our society urges us to seek more rather than contentment.

Leaders Guide – Stewardship of Our Trash

1. This is an icebreaker question to stimulate discussion and help people gain an understanding of what it must be like from God's perspective when people don't care for the world he has entrusted to them.
2. God holds title to the earth. He is the landlord, and we are his favored tenants.
3. Creation itself testifies to God's power and glory. Allow people to share how the beauty of creation reminds them of our creator.
4. God's people should show concern about the world in which we live. If we desire to honor God we should show concern for his handiwork.
5. Christians have the responsibility of caring for creation, of keeping an ecological balance. We have the privilege of using the earth, yet not exploiting it. Some ways people have abused creation would be the polluting of rivers, oceans, and air, and misusing creation for greed and profit. Some simpler more personal ways might be littering, dumping toxic materials, and refusing to recycle.
6. Although Christians are not under the letter of the Old Testament law, the principle remains that we are to maintain a balance between using the earth and abusing it. We have an obligation not to overuse the earth's resources for ourselves, and not take more than we need. Notice in Exodus 23:10-12 that the purpose for letting fields lie fallow was not just that land, animals and servants would have rest, but also that the poor could use the land to get food.
7. Christians should develop a spirit of contentment and moderation.
8. Allow the group to come up with as many ways as they can. Among others, we can recycle, taking proper care of our property and waste. We can

become informed on environmental issues, as well as teach our children a biblical perspective on what it means to be a good steward of the world. .

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