

# ***BEING STEWARDS OF GOD'S MONEY***

## ***Principles & Practices: Principle One***

*As we begin our biblical study of BEING STEWARDS OF GOD'S MONEY it is important that we realize that financial stewardship is only one part of being a HEALTHY Christian. And yet it is a very important aspect of living out our daily relationship with God. The following study takes us through the Principles and Practices taught in God's Word. The Principles will help us be made new in our minds. The Practices will involve putting off old practices and replacing them with ones that honor God.*

*Since we want to base our lives on God's truth, be sure to carefully read each of the biblical passages. If you are unfamiliar with them, you may want to read the broader context around them in your own Bibles.*

Ephesians 4:17-24 (ESV)

<sup>17</sup> Now this I say and testify in the Lord, that you must no longer walk as the Gentiles do, in the futility of their minds. <sup>18</sup> They are darkened in their understanding, alienated from the life of God because of the ignorance that is in them, due to their hardness of heart. <sup>19</sup> They have become callous and have given themselves up to sensuality, greedy to practice every kind of impurity. <sup>20</sup> But that is not the way you learned Christ!- <sup>21</sup> assuming that you have heard about him and were taught in him, as the truth is in Jesus, <sup>22</sup> to put off your old self, which belongs to your former manner of life and is corrupt through deceitful desires, <sup>23</sup> and to be renewed in the spirit of your minds, <sup>24</sup> and to put on the new self, created after the likeness of God in true righteousness and holiness.

**Go back to the text you just read and underline or highlight the three action steps of what has been called THE X-CHANGED LIFE. What are we supposed to put off?**

**What are we to put on?**

**And how does the renewing of our minds impact the process (Consider Romans 12:1-2, where we are told that we are transformed by the renewing of our minds)?**

Jesus is King - I am His servant

***STEWARDSHIP***

*Who is my King?*

**The key word in the first PRINCIPLE is “STEWARDSHIP.” At the heart of this PRINCIPLE is a two-sided statement that is very simple and yet profound. “Jesus is King” and “I am His Servant.” Those two sides of the same coin capture what is at the core of STEWARDSHIP.**

**The question we must ask ourselves is, “Who is my King?” That is, to whom do I owe my loyalties? If all of us serve someone, who is my someone?**

Matthew 6:25-34 (ESV)

<sup>25</sup> "Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? <sup>26</sup> Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? <sup>27</sup> And which of you by being anxious can add a single hour to his span of life? <sup>28</sup> And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, <sup>29</sup> yet I tell you, even Solomon in all his glory was not arrayed like one of these. <sup>30</sup> But if God so clothes the grass of the field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? <sup>31</sup> Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' <sup>32</sup> For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. <sup>33</sup> But seek first the kingdom of God and his righteousness, and all these things will be added to you. <sup>34</sup> "Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble.

**As we take hold of this first PRINCIPLE of STEWARDSHIP, we must renew our minds with the truth that the King loves me and cares for me. Where, in the text above, is the evidence of this truth?**

**When I allow myself to worry and be anxious, what am I implying about my King?**

1 Chronicles 29:10-14 (ESV)

<sup>10</sup> Therefore David blessed the Lord in the presence of all the assembly. And David said: "Blessed are you, O Lord, the God of Israel our father, forever and ever. <sup>11</sup> Yours, O Lord, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours. Yours is the kingdom, O Lord, and you are exalted as head above all. <sup>12</sup> Both riches and honor come from you, and you rule over all. In your hand are power and might, and in your hand it is to make great and to give strength to all. <sup>13</sup> And now we thank you, our God, and praise your glorious name. <sup>14</sup> "But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you.

**1 Chronicles 28-29 is worth reading as a whole. As David gives generously to the work of building the Temple, his prayer reflects that he understands that God (his King) is generous. Roughly, in today's currency, he will give about 21 billion dollars. And yet David reflects more on God's generosity rather than his own. Why?**

Deuteronomy 8:17-19 (ESV)

<sup>17</sup> Beware lest you say in your heart, 'My power and the might of my hand have gotten me this wealth.' <sup>18</sup> You shall remember the Lord your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. <sup>19</sup> And if you forget the Lord your God and go after other gods and serve them and worship them, I solemnly warn you today that you shall surely perish.

**Who gives us the power to get wealth?**

Job 41:11 (ESV)

<sup>11</sup> Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine.

**What difference does it make to know that everything belongs to God?**

Matthew 7:7-11 (ESV)

<sup>7</sup> "Ask, and it will be given to you; seek, and you will find; knock, and it will be opened to you. <sup>8</sup> For everyone who asks receives, and the one who seeks finds, and to the one who knocks it will be opened. <sup>9</sup> Or which one of you, if his son asks him for bread, will give him a stone? <sup>10</sup> Or if he asks for a fish, will give him a serpent? <sup>11</sup> If you then, who are evil, know how to give good gifts to your children, how much more will your Father who is in heaven give good things to those who ask him!

**At the heart of STEWARDSHIP is the truth that Jesus is King. As King, He loves us and will care for us. We have seen that He is generous, giving to us as the owner of all things. Now, in Matthew 7, we read that our King gives us only good gifts. How would this knowledge change someone's posture toward God?**

1 Timothy 6:17-19 (ESV)

<sup>17</sup> As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. <sup>18</sup> They are to do good, to be rich in good works, to be generous and ready to share, <sup>19</sup> thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

**Jesus, our King, is generous. How does He provide for us?**

**If His provision is "with everything to enjoy," how can we be grumpy people who act like all the good things of this world are really "bad?"**

Luke 6:37-38 (ESV)

<sup>37</sup> "Judge not, and you will not be judged; condemn not, and you will not be condemned; forgive, and you will be forgiven; <sup>38</sup> give, and it will be given to you. Good measure, pressed down, shaken together, running over, will be put into your lap. For with the measure you use it will be measured back to you."

**Our King's generosity includes the here and now. How does God's generosity tie to our generosity?**

**What would be a contemporary word-picture of the overflowing grain basket described in Luke 6?**

**Of the two sides of the coin of STEWARDSHIP, the first side is true whether people want it to be or not. Jesus IS King! And EVERY knee will bow to Him someday. But the flip side of the coin expresses our choice to be His servant now. When we become a follower of Christ we turn away from other loyalties and submit ourselves to His reign in our lives. At the core of that reign are two foundational concepts found throughout the Bible.**

1 Corinthians 6:19-20 (ESV)

<sup>19</sup> Or do you not know that your body is a temple of the Holy Spirit within you, whom you have from God? You are not your own, <sup>20</sup> for you were bought with a price. So glorify God in your body.

**We belong to God. We are His creation and we are redeemed by Him. The correct response to this truth is to acknowledge that the King will demand an accounting of our management in that day (This is the opposite of the arrogance of Nebuchadnezzar in Daniel 4:30). Have you acknowledged His ownership yet?**

1 Corinthians 3:10-15 (ESV)

<sup>10</sup> According to the grace of God given to me, like a skilled master builder I laid a foundation, and someone else is building upon it. Let each one take care how he builds upon it. <sup>11</sup> For no one can lay a foundation other than that which is laid, which is Jesus Christ. <sup>12</sup> Now if anyone builds on the foundation with gold, silver, precious stones, wood, hay, straw- <sup>13</sup> each one's work will become manifest, for the Day will disclose it, because it will be revealed by fire, and the fire will test what sort of work each one has done. <sup>14</sup> If the work that anyone has built on the foundation survives, he will receive a reward. <sup>15</sup> If anyone's work is burned up, he will suffer loss, though he himself will be saved, but only as through fire.

**God demands an accounting and the audit is intense. The quality of our work will be judged. Sometimes people struggle with the notion that since our salvation is a free gift, that there will be no judgment of our works nor rewards for doing well. How does 1 Corinthians 3 address that tension?**

**“For the Day will disclose it.” What does “Day” refer to?**

**What other passages speak of rewards for those saved by grace (consider using a concordance to look up “treasure in heaven” or “crowns”)?**

Matthew 25:14-30 (ESV)

<sup>14</sup> "For it will be like a man going on a journey, who called his servants and entrusted to them his property. <sup>15</sup> To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. <sup>16</sup> He who had received the five talents went at once and traded with them, and he made five talents more. <sup>17</sup> So also he who had the two talents made two talents more. <sup>18</sup> But he who had received the one talent went and dug in the ground and hid his master's money. <sup>19</sup> Now after a long time the master of those servants came and settled accounts with them. <sup>20</sup> And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here I have made five talents more.' <sup>21</sup> His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>22</sup> And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here I have made two talents more.' <sup>23</sup> His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' <sup>24</sup> He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, <sup>25</sup> so I was afraid, and I went and hid your talent in the ground. Here you have what is yours.' <sup>26</sup> But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sowed and gather where I scattered no seed? <sup>27</sup> Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. <sup>28</sup> So take the talent from him and give it to him who has the ten talents. <sup>29</sup> For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. <sup>30</sup> And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

**What are the qualifications of the ones who hear, “Well done, good and faithful servant”?**

Luke 14:11-14 (ESV)

<sup>11</sup> For everyone who exalts himself will be humbled, and he who humbles himself will be exalted." <sup>12</sup> He said also to the man who had invited him, "When you give a dinner or a banquet, do not invite your friends or your brothers or your relatives or rich neighbors, lest they also invite you in return and you be repaid. <sup>13</sup> But when you give a feast, invite the poor, the crippled, the lame, the blind, <sup>14</sup> and you will be blessed, because they cannot repay you. You will be repaid at the resurrection of the just."

**Randy Alcorn once said, “. . . the single greatest contributor to our inability to see money and possessions in their true light is our persistent failure to see our present lives through the lens of eternity.” At what point does Luke 14 tell us we will be “repaid?”**

Matthew 6:19-24 (ESV)

<sup>19</sup> "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, <sup>20</sup> but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also. <sup>22</sup> "The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, <sup>23</sup> but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! <sup>24</sup> "No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

**When we review the first PRINCIPLE of Biblical Finances we see the word, "STEWARDSHIP." Our role as managers hinges upon the absolute truth that "Jesus is King," and the decision of our lives to say, "I am His servant." The ultimate question is "Who is my King?" How does Jesus address the temptation to try to do a "both and" with regard to money and God?**

**The spirit of Mammon utters blasphemies such as "The Almighty Dollar" or "Financial Independence." Or "I am self-sufficient," or "I am a self-made person." In what way do statements like these reflect that our minds have not yet been renewed?**

**"Mammon promises us those things that only God can give --- security, significance, identity, independence, power and freedom." Until we expose these as lies, what level of impact will changing our financial practices really make? Why?**