

Lesson Plan & Study Guide



# Basic Doctrines: Stewardship

**iFOLLOW**

Walking with Jesus

The iFollow Discipleship Series



## About the iFollow Discipleship Series Pastor's Edition

### Categories

The iFollow Discipleship Series is designed to be used in congregations to assist people in their pursuit of God. This assumes that individuals are in unique places in their journey and there is no perfect set of lessons that everyone must complete to become a disciple—in fact discipleship is an eternal journey. Therefore the iFollow curriculum is a menu of milestones that an individual, small group, or even an entire church can choose from. The lessons can be placed in three general categories: **Meeting with Jesus** (does not assume a commitment to Jesus Christ); **Walking with Jesus** (assumes an acceptance of Jesus Christ); and **Working with Jesus** (assumes a desire to serve Jesus Christ).

### Components

Each lesson has a presenter's manuscript which can be read word for word, but will be stronger if the presenter puts it in his/her own words and uses personal illustrations. The graphic slides can be played directly from the Pastor's DVD or customized and played from a computer. There are also several group activities and discussion questions to choose from as well as printable student handouts.

### Usage

The lessons are designed to be used in small groups, pastor's Bible classes, prayer meetings, seminars, retreats, training sessions, discussion groups, and some lessons may be appropriate sermon outlines.

### Credits

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## Basic Doctrines: Stewardship

### Learning Objectives

1. Realize that stewardship is a lifestyle
2. Experience the unexpected joy that comes from living a life of wise stewardship
3. Understand how to better manage the resources with which God has entrusted you

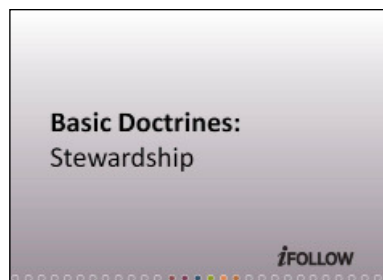
### Content Outline

- A. What is stewardship?
- B. Three parables from Matthew 25
- C. A life of wise stewardship
- D. The joys of stewardship
- E. A balancing act
- F. Four categories of stewardship: body, time, talent and possessions
- G. Day of reckoning

### Background Material for the Presenter

Until recently, the term stewardship was not used much in the contemporary world outside of churches. More recently it has become a major theme of books about management in both business and nonprofit organizations.

“The term **steward** is misunderstood and even foreign in our society. We do not have any terms in our modern vocabulary that carry the richness of this term. **Caretaker** fails to capture the responsibility laid on the steward. **Manager** seems inadequate to describe the relationship between the owner and the steward. **Custodian** is too passive a term. **Agent** is too self-serving in our day. **Ambassador** is too political, and it lacks the servant aspect. **Warden** is too administrative and loses the sense of the



personal. **Guardian** is too closely tied solely to parental responsibilities.” (Rodin, p. 27)

In order to truly understand what Jesus’ hearers understood Him to mean, we need to put all of the above together: a steward is responsible for managing the owner’s resources, has a close relationship with the owner so that she knows what He wants her to do with them, is active, not passive in her role, is not self-serving, serves humbly and personally, and does guard her Master’s assets, but not in a parental way, that is to say, makes the decisions the Master wishes, not the ones her own wisdom would suggest, like a parent would.

For a better understanding of the Bible’s concept of steward, reread the story of Joseph. He embodied all the concepts above.

There are three other Bible stories: the parable of the talents, the story of the sheep and the goats, and the story of the ten bridesmaids, which will give us some insight. It is strange that only one of these is normally associated with stewardship, when you consider they are all together in the same passage.

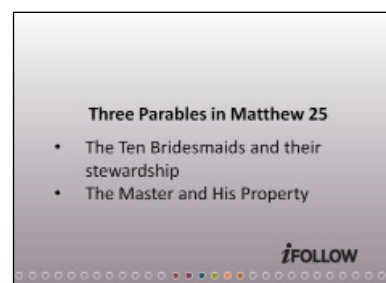
## Three Parables in Matthew 25

**The Ten Bridesmaids and their stewardship:** In the parable of the ten bridesmaids (or virgins) found in Matthew 25:1-13, the oil is not a gift; it must be purchased. In this case, the currency is not cold, hard cash but faith that buys the gift.

The oil’s presence or absence has eternal consequences for the ten bridesmaids. Notice, too, that the parable is about ten virgins, five foolish and five wise, rather than about five wise virgins and five foolish prostitutes. The reference to virgins is a symbol of purity. One could say that the fact that they are all virgins signifies a purity of religion. But what distinguishes the wise bridesmaids from the foolish ones is their actions. The wise virgins not only have faith, but a living faith. The wise virgins keep a reserve of oil, planning ahead. They are good stewards, or custodians, of the light they have been given.

In the light of day, it might be hard to tell the difference between the foolish and the wise virgins. But in the darkness, the difference between the lamps with oil and those without shines forth. The ones without oil have no light or warmth to impart to others. A lamp without oil in it is useless; so, too, a life without the Holy Spirit to inspire us to act as diligent stewards of all with which we’ve been entrusted.

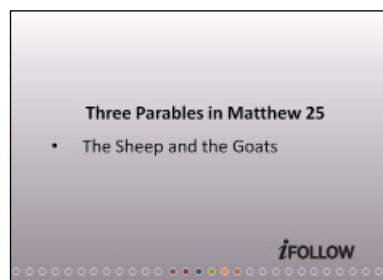
**The Master and His Property:** The parable of the talents, found in verses 14–30, is the one you would expect to find in a presentation about stewardship, and we will indeed spend



more in-depth time on it below. For now, the most important point is that the property clearly belongs to the Master. He entrusts His servants with His property, but these are not gifts; He expects an account of His property, and its return, when He comes home from His trip.

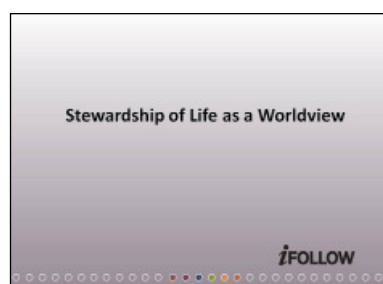
Why is the Master so upset with the third servant who merely returned His Master's property without improving it? Some truths about good stewardship are still just as evident in our society today as they were then. Careful stewardship is still usually rewarded with more property or resources to invest, whereas lack of stewardship is cause for the removal of the property or responsibilities that we have.

**The Sheep and the Goats:** The story of the sheep and goats follows hard on the heels of these two parables, in verses 31-46. Have you ever thought of this parable in the context of stewardship? It is clear that the sheep and goats are both blessed with considerable material and temporal blessings. Neither the sheep nor the goats recognize how the use of these blessings has affected their King, but the King directly acknowledges their stewardship with regard to the poor, the suffering, the sick and the oppressed in the world; and it has consequences of eternal death or life, as did the parable of the talents. Clearly God considers stewardship a life-and-death matter! Why do you suppose that is?



## Stewardship of Life as a Worldview

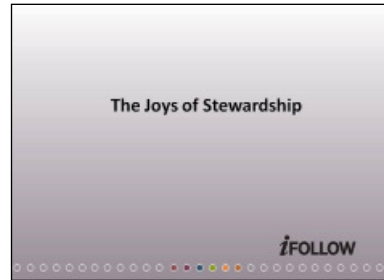
The parable of the talents is one of the Bible passages most cited in discussions of stewardship. There are books, sermons, articles, and websites which analyze all aspects of this parable. One certainty is that stewardship is more than a prudent use of money. Stewardship is about making God a priority over everything else in life. Two Christian young adults write that they “see stewardship as ... a worldview that encompasses all of life ... including what we feel (e.g., arts, aesthetics, relationships, worship), what we think (e.g., philosophy, theology, history, science), and what we do (e.g., technology, work, finances, social action, spiritual disciplines).” They view “stewardship as a comprehensive concept including all aspects of practical living and the life of the mind.” (Miller)



The study of what it means to live a **whole** Christian life, which is what absorbs the attention of all true followers of God, is clearly a lifelong endeavor. We miss a lot of blessings when we pare it down to the use of money, or even of talents. Stewardship is how you live. Period.

## The Joys of Stewardship

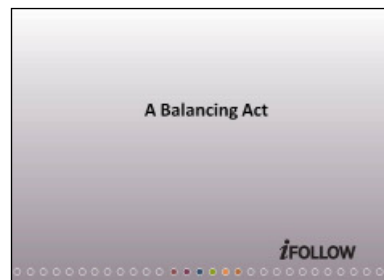
Paul urges us to become living sacrifices, dedicated to pleasing God. At first, the idea of using “sacrifice” and “joy” in the same sentence may seem contradictory. Can you please God and also please yourself? As the Christian grows in maturity and experience, he discovers more and more that denying self and making sacrifices in order to please God actually bring out the true self God intended him to be. He thought he had to give up joy in order to please a God he may have thought was distant and uncaring, or watchful and angry, waiting for a chance to knock him down. Now he learns that doing what pleases God gives him greater pleasure and joy than he has ever experienced before.



A life of stewardship becomes a continuous state of worship. What greater joy could there be? Stewardship also has the purpose (the one that pleases God the most) of bringing joy to others. That too becomes so much fun it no longer seems like a sacrifice at all. There is simply no earthly satisfaction greater than that of stewarding the resources God has given, seeing someone else grow because of it, and then watching that person spread new wings and fly in the use of her own gifts! There is an inherent danger in this, though.

## A Balancing Act

The Bible teaches (in Ecclesiastes 3:1, among other places) that there is a time for everything. Some of the things listed there, in fact, are things we all wish there were **not** a time for, such as “kill, destroy, lament, and rip out.” There will come a day when there is no longer a time for any of these things.



In the meantime, this teaching suggests a life of balance. Somehow, while on this sad planet, we have to hold both the joy and the sorrow, the accomplishment and the pain. We also have to figure out how to use just 24 hours to take care of **all** that God gives us to care for. That means ourselves, our families, our work, our play, our money, our time ... all of it. The only way to accomplish such a balancing act is to invite the Holy Spirit to be in charge.

We can also watch Jesus. He accomplished so much in His thirty-three-and-a-half years here, balancing ministry with family, friends, and personal spiritual growth. As we study the four following categories of things we are stewards of, let's pay particular attention to how Jesus took care of each one.

## Four Categories of Stewardship

**Our Body:** In the secular world, most people regard their bodies as their own property. They believe they have total say over what happens to it. This applies not only to vast numbers of women who claim that they should be free to decide whether or not they will have an abortion but also to all who feel they have the right to harm their bodies by the use of illegal substances or by eating large quantities of junk food or by having sexual relationships with as many partners as they choose.

In stark contrast, 1 Corinthians 6:19, 20 says clearly, “Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body.”

The immediate context indicates that the apostle Paul was, in particular, referring to the abuse of our body through sexual immorality. Unfortunately, this is as relevant today in many parts of the world as it was in ancient Corinth, a city known for its perversities.

But the basic idea is that we should not “sin against our body,” because we are not our own. First, we have been created by God through Jesus Christ. He is our Maker, and we therefore are responsible to Him for all we do. Second, He is our Redeemer, the One who has bought us “at a price.”

Stewardship of our bodies implies taking good care of our health, too. It has to do not only with what we eat but also with the amount of rest we take and with keeping fit through adequate exercise. And there can be no question of using substances that are addictive or otherwise harmful.

Yet, again, there is need for balance. “Health itself is not to be a preoccupation. It should be a part of the Christian pattern of life and rather automatic in operation. **An overriding preoccupation with health can be a form of idolatry that gets in the way of a satisfying relationship with God.** Health is to enable service to God, but is not an end in itself.” (Van Dolson and Spangler, p. 43, emphasis added)

Idolatry! That’s strong, but it’s clear that Jesus did not travel around Galilee worrying about His health, what to eat, where to get it, how much to pay for it, etc. he hardly even said anything about the subject except to make people well and whole, warn them not to sin again (which may indicate they had made some unhealthy choices), and—notice—tell us in the sermon on the mount **not** to worry about our food! Did He eat? Yep. Enough that people called Him a party animal. Was it locally grown and organic? Yes again. That was all that was available at the time. Was it vegan? Sorry, no, it was not even vegetarian. We know for certain that Jesus ate fish, and can assume He ate lamb at Passover if not other times.

Yes, it’s a different world. Yes, we have to be concerned with things Jesus didn’t. But let’s



not get idolatrous about it, let alone judgmental of others.

**Our Time:** There is a plethora of books and courses on the subject of time management. They have helped millions of people make better use of their time. Many Christians would do well to read some of these books or attend a good seminar. But there are aspects to a Christian use of time that one will learn only by reading the Bible and, in particular, by studying the life of Jesus.



What do we learn from the Gospels about Jesus' use of His time? What are some of the elements to be noted, apart from His busy schedule of preaching and healing? Let's look at a few examples:

"Jesus went throughout Galilee, teaching in their synagogues, preaching the good news of the kingdom, and healing every disease and sickness among the people." (Matt. 4:23)

"As soon as they left the synagogue, they went with James and John to the home of Simon and Andrew. Simon's mother-in-law was in bed with a fever, and they told Jesus about her. So he went to her, took her hand and helped her up. The fever left her and she began to wait on them." (Mark 1:29)

"Very early in the morning, while it was still dark, Jesus got up, left the house and went off to a solitary place, where he prayed." (Mark 1:35)

"Then, because so many people were coming and going that they did not even have a chance to eat, he said to them, 'Come with me by yourselves to a quiet place and get some rest.'" (Mark 6:31)

"He went to Nazareth, where he had been brought up, and on the Sabbath day he went into the synagogue, as was his custom. And he stood up to read." (Luke 4:16)

"On the third day a wedding took place at Cana in Galilee. Jesus' mother was there, and Jesus and his disciples had also been invited to the wedding." (John 2:1)

"Here a dinner was given in Jesus' honor. Martha served, while Lazarus was among those reclining at the table with him." (John 12:2)

In today's stressful world, the example of Jesus is as refreshing as it is worth imitating. Jesus worked hard and was fully committed to His mission. But He made sure that He did not miss the blessings of the Sabbath (and He sometimes worked at church, too.) The Gospels make it abundantly clear that He had time for His Father, for His friends, for relaxation, and for a good meal. He also took time off, and encouraged His disciples to do the same.

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The most startling evidence of Jesus' stewardship of Himself and His time, though is not to be found directly in the Bible, but in the studies of those who have attempted to make a chronology of Jesus' ministry. He took sabbaticals! Out of that brief, three-and-half-year time!

If you take the *Seventh-day Adventist Bible Commentary*, Vol. 5, and compare the commentary on page 198, the map on page 221, and the timeline on p. 231, you will find a "retirement from public ministry" that may have lasted all the way from His third Passover to that fall, His last celebration of the fall Feasts (and even then, He traveled secretly; see John 7:2-13.) This is not to say that Jesus spent the whole time relaxing on a beach. There were still miracles, mostly among Gentiles. People always found out when Jesus was near, and always made demands on Him, and He usually (not always, Mark 1:37-39) couldn't resist fulfilling their desires, especially when they came to Him in faith, like the Syrophenician woman.

Since we know that Jesus spent a large part of His time in direct communication with His Father through prayer, we may be assured that His breaks occurred at times when God thought He needed them. This type of time management (or rather, time stewardship) will prove a blessing for all who practice it.

The Bible does not praise workaholics, nor does it have any commendations for those who always take it easy. As always, there is a balance, one in which we get done the things we need to get done, while at the same time we don't burn ourselves out emotionally or physically. God has the first claim on our time. We manifest this in our keeping of the Sabbath and our daily time for prayer and worship. Our loved ones also are entitled to a fair share of our time. Then there is time for work, for leisure, and for a host of other things. The church also claims a substantial part of our time. But there must always be a balance so that we don't fall into one trap or another.

## Our Material Possessions

**Fact number one: Everything begins with God.** God owns everything. And He gives us the strength to work and make a living. Those who say, "It is all my own hard work," forget a vital truth, which is that it was God alone who enabled them to earn what they did.

**Fact number two: God takes first place in all we have and do,** including our use of money. Before you spend any part of your money, make sure you have set aside your tithes and offerings. Then spend the rest responsibly, always aware that stewardship extends to the use of whatever money you have been entrusted with.

**Fact number three: God expects His people to return to Him at least 10 percent of their**

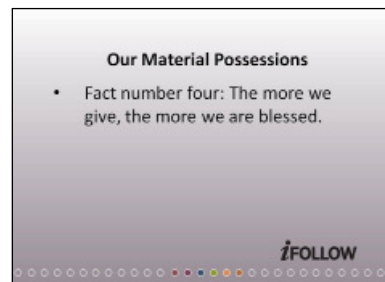
**Our Material Possessions**

- Fact number one: Everything begins with God.
- Fact number two: God takes first place in all we have and do
- Fact number three: God expects His at least 10 percent of their wealth

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**wealth.** That was the rule in the Old Testament, and that principle has never been rescinded. In Old Testament times the tithes were received by the priests and used for the support of the sanctuary services. Likewise, today our tithes are received and used for financing the worldwide gospel commission that God has entrusted to His church.

**Fact number four: The more we give, the more we are blessed.** Try it, and you'll see for yourself the truth of the words that "it is more blessed to give than to receive." (Acts 20:35, NIV). Don't, however, get the idea, often propounded, that these blessings are necessarily temporal or financial! If we look at giving tithes and offerings as a get-rich-quick scheme, our problems are far deeper than a stewardship issue!



## Talents and Gifts

If there were a prize given for the clearest explanation of the all-encompassing profound concept of Christian stewardship, Jesus would have easily won it with His parable of the talents.

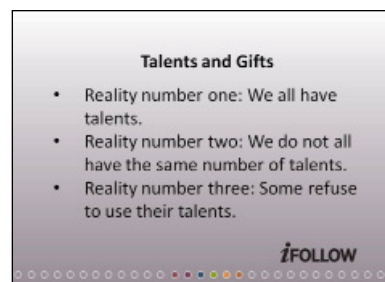
**Reality number one: We all have talents.** Note in the parable that all the servants receive one or more talents. No one is left without some talent. That is the first truth Jesus wanted to impress upon His disciples.

**Reality number two: We do not all have the same number of talents.** It is a fact of life that we will have to accept. Some people are gifted in many ways while others are not so multi-talented. Those who have several talents

should never look down upon others who have fewer talents. Jesus' point is clear: The quantity of our talents is not the most important; what we do with whatever we have been given is what matters.

Ellen White writes, "The Lord will not require from those who are poor that which they have not to give; He will not require from the sick the active energies which bodily weakness forbids. No one need mourn because he cannot glorify God with talents that were never entrusted to him. But if you have only one talent, use it well, and it will accumulate. If the talents are not buried, they will gain yet other talents. (Nichol, Volume 5, p. 1100)

**Reality number three: Some refuse to use their talents.** Some never recognize the talents they have. Sadly, no one reminded them of their gifts. Or they did realize their gifts but, for a variety of reasons, refused to invest any energy in developing them. Perhaps they spent their time, as in the quote above, mourning that they didn't have someone else's talent. What a loss!



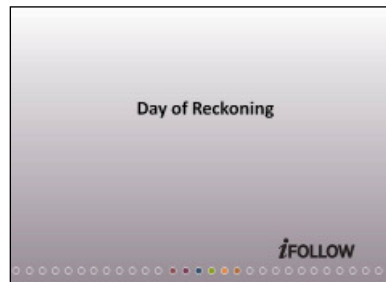
### Reality number four: Not using your talents is a serious

**business.** The “worthless servant” gets no second chance. He is thrown “into the darkness, where there will be weeping and gnashing of teeth” (Matt. 25:30, NIV), a symbolic description of the utter nothingness of eternal death. Not using what God has entrusted to us not only impairs us in this life but jeopardizes our eternal life. This means that the issue of being faithful stewards is not something that belongs to the periphery of our Christian experience. It is the vital characteristic of discipleship.



## Day of Reckoning

There is an important dimension in the parables about the talents and the pounds that we must not miss. In Matthew 25 “the master” (vs. 19, NIV) went on an extensive journey and returned after a long time to settle the accounts with His servants. In Luke 19 we are told that the “man of noble birth” (vs. 12, NIV) went to a distant country. While on His mission, He was made King and then “returned home” (vs. 15, NIV).



Jesus clearly referred to Himself. He wanted His disciples to know that He was going away and that it would take a while before He would come back. But when He returns He will ask for an account of what was done with what we have been given.

On this quarantined planet, the whole purpose of stewardship is taking care of what the Master has entrusted us with **while He is away**. When we live in perfect wholeness with Him, it will be much easier to know what He wants us to do with His blessings, but only because we will have practiced now.

While we wait, we live with a purpose. It is not a waiting in idleness, but we wait as dedicated disciples who are keen stewards over all we have been given. “We are to be vigilant, watching for the coming of the Son of man; and we must also be diligent; working as well as waiting is required; there must be a union of the two. This will balance the Christian character, making it well developed, symmetrical. We should not feel that we are to neglect everything else, and give ourselves up to meditation, study, or prayer; neither are we to be full of bustle and hurry and work, to the neglect of personal piety. Waiting and watching and working are to be blended. ‘Not slothful in business; fervent in spirit; serving the Lord.’” (White 1952, p. 23)

We are waiting for the Owner of everything to return. Soon He will come and will want to know what we have done with our gifts, our time, our physical strength, and our material resources. The fact that He comes to inspect the results of our faithful stewardship should

not in any way frighten us. The accusation of the servant who had buried his talent and refused to employ it usefully, that the master was a “hard man” who wanted to harvest where he had not sown, was totally false. Note that the servants who had been faithful stewards did not share this negative view. Every effort they had put into their stewardship assignment was fully worth it when they heard their master say, “Come and share your master’s happiness” (Matt. 25:21, NIV).

## Handouts in this Package

1. Participant Notes



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## Additional Resources

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## Websites

General Conference Stewardship Department maintains an excellent web site for the Seventh-day Adventist Church with many downloadable, free resources that can be used in teaching stewardship principles and answering practical questions about the tithe and offering system of the denomination. This includes print materials and PowerPoint slides: [www.adventiststewardship.com](http://www.adventiststewardship.com)

Stewardship of Life Institute at the Lutheran Theological Seminary (Gettysburg, Pennsylvania) operates a web site that provides a wide range of resources, including sermon materials, theological studies and practical applications of the stewardship principle to all aspects of life. [www.stewardshipoflife.org](http://www.stewardshipoflife.org)

Whole Life Stewardship is a blog written by a 41-year-old, Christian certified financial planner who works in the investment banking industry. He writes about the application of stewardship to personal finances, commercial activities and the church. [www.stewardshipmandate.blogspot.com](http://www.stewardshipmandate.blogspot.com)

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## Discussion Questions

1. What are some aspects in your life of which you can be a better steward?
2. What joys do you get from knowing that you are worshiping God through your actions?
3. In what ways can you emulate Jesus' stewardship in your life?
4. Take a good look at all your health habits. What do you need to improve on? What changes can and should you make? What holds you back from doing what you know is right?
5. What are your gifts? Even more important, what are you doing with them? Are you using them to serve only yourself and your own desires, or are you using them also in service to the Lord? Why is this question so important?
6. What problems with stewardship do both wise and foolish virgins face? How have the wise virgins made provision for unforeseen events? What principle of stewardship does this parable illustrate?
7. Where do you lean in time stewardship, toward doing not enough or toward doing too much? How can you live a more balanced life in regard to the stewardship of your time? Why is it important that you do?
8. There's an old English saying, "Let him put his money where his mouth is." The idea is that people can talk about how much they believe in something, but unless they are willing to put some of their money into it, the talk is meaningless. How does the act of giving tithes and offerings reveal where our heart really is? What does your giving reveal about your faith?
9. How do we demonstrate that we are waiting for the second coming of Christ?
10. If Jesus came back next week, what do you think He would say to you regarding what you have done in the past week with the things He entrusted to you?
11. Why is stewardship a life-and-death matter?

## Group Activity

### Activity 1

**Purpose:** To think about new and different ways of using gifts. (Good ice-breaker.)

**Preparation:** Write various talents and spiritual gifts on slips of paper or 3-by-5-inch cards. Don't just write the obvious; be creative! Place them in a basket.

**Assignment:** Have each participant pick one talent by pulling a card out of a basket. If they don't like the one they've chosen, they have 15 seconds to convince someone to trade with them. Have each member briefly share innovative ways their chosen talent could be used for God.

**Time:** Allow two or three minutes for choosing and trading, then about 15 for sharing.

### Activity 2

**Purpose:** To explore four gifts we have all been given and new ways of using them.

**Preparation:** Prepare four gift bags. In one bag, place a clock, timer, or watch to symbolize the gift of time. In the second bag, place an anatomical model of some part of the body, a sculpture, an artist's model, or picture of the human body to symbolize our bodies. In the third bag, place various tools, such as paintbrushes, calculator, wrenches, and so on to symbolize talents and skills. Be creative! In the fourth bag, place such items as a toy car, toy house, money bank, or wallet to symbolize material possessions.

**Optional:** Prepare four gift cards for each member of your group. On the front of each card, have a picture or cutout of a gift package. Inside or on the back of the cards, write the names of the gifts. Give the cards to participants to take home as reminders of your discussion. If you know the group well, you might name or represent a gift you know each one has. You will need tables for four groups. Put one bag on each table.

**Assignment:** Divide participants into four approximately equal groups at the tables. Have them open the bag on their table and act out some ways it could be used. Let the other groups guess what they are acting out.

**Debrief:** Discuss the similarities and differences in our gifts, while stressing that we each have all four of these gifts, and they are from God. For example, though we each have 24 hours in a day, some of us are single, some are married, and some have families. Some work for the church, and others don't. Some of us live longer than others.



How do these factors affect the gift of time we each have? How can we help each other recognize that while these gifts from God are precious, they should not be the focus and end-all of our lives?

**Time:** Allow 10 minutes at tables to open gifts and come up with a way to act out their use. Allow three minutes for each table to act out their gifts, and others to guess. Take at least 15 minutes for general discussion.

### Activity 3

**Purpose:** To recognize that some things are more important even than our gifts and their use.

**Preparation:** You will need little for this activity other than a board or flipchart and markers.

**Assignment:** Choose a scribe. Have this person record as participants call out some of the things that are more important than our time, material possessions, body, or talents. These things might include salvation, life, love, and so on.

**Debrief:** Discuss the relationship between the gifts God gives us and these eternal values. The gifts God gives each of us are like currency; we can use them to develop character, to serve, to spread the gospel of salvation; or we can spend them on trivial, self-centered things.

**Time:** Allow five minutes for listing, then at least 15 minutes for discussion.

### Activity 4

**Purpose:** To take a new inventory of each one's gifts, and make new priorities for using them.

**Preparation:** You will need tables for small groups of four to six, and writing materials for each person. If possible, it would be an added benefit if the paper were accounting paper, with columns for assets, debits, etc.

**Assignment:** Divide the group among the tables. Have each person make the following lists: (1) Physical body assets, such as strength, eyesight, mobility, and so forth. (2) Material assets. (3) Social and mental assets, including talents and skills.

After the individuals have made their list, ask each table group to discuss together how each has used these assets in God's service? How have these assets increased over the years? In what new ways might they be used for God? Next have them

choose one asset to particularly invest in God's service in some new or deeper way than they have before. Suggest that they write out one-month, three-month, and one-year series of steps toward this investment goal. They may take this home and keep it updated on their calendar. If practical and possible, have them choose partners who will keep each other accountable in coming weeks and months and remind each other to lay all plans daily before God.

**Debrief:** If desired and there is time, some may share their commitments, or you may have a commitment ceremony.

**Time:** Allow about 10 minutes for participants to make their lists. It will take at least five minutes per person for discussion at the tables, and another 15 to 30 minutes for the investment plans. If some kind of commitment ceremony is involved, that will take additional time.

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Group  
Activities

Basic  
Doctrines:  
Stewardship

# Handout

## Key Concept 11: Stewardship

**Scripture Focus:** Matthew 25, 1 Corinthians 12, Matthew 4:23, 1 Corinthians 6:12-20, Deuteronomy 8:18, Leviticus 27:30, Malachi 3:10

**Concept:** When we think of the word “stewardship” we often think of our money management. But God has given us much more than money to manage. And only with God’s help can we manage them well.

## Sharing and Receiving Scripture

Whether a talent comes genetically or is learned, it is still a talent. As Christians, how are we to use these “gifts?” How would it help to keep remembering that they are gifts **to us from** God?

Read 1 Corinthians 12. Do you think there is a difference between spiritual gifts and in-born or learned talents? If so, what are some differences? How can you use both to further God’s kingdom?

## Thought Questions

A. Read Matthew 25:14-30. What does this parable from Jesus teach you about the stewardship of talents?

1. God entrusts talents to all of us
2. God gives some people several talents, others fewer—yet all are valuable
3. Some don’t use their talents—and usually have excuses for why they don’t
4. Not using our talents robs us of the joy of watching them multiply to do good
5. Unused talents will someday be taken away
6. Other....

B. Read 1 Corinthians 6:19-20. Is your body really your own, to do with as you wish?

1. Yes, and I can choose how I want to treat it
2. No, it’s not my own, and I must live with the consequences of wrong choices
3. It’s not my own because Jesus bought me with a high price: death on a cross
4. Knowing this, I can’t rightfully abuse my body through unhealthy living
5. I need to honor God by taking care of me physically, emotionally and spiritually
6. Other....

C. Read Matthew 4:23 and Luke 4:16. What example is Jesus setting here concerning the use of time?

1. An example I can’t possibly follow; I have a job and family to consider

2. Jesus taught others about God; I can do that, even if it's in a small way
3. Jesus cared for sick people; I can do that with visits, cards and phone calls
4. Jesus fought the enemy for our salvation—I can do that through prayer for someone
5. Jesus stayed balanced by spending time with family and friends (see John 2:1-11 and John 12:2)
6. Other....

D. Read Deuteronomy 8:18, Leviticus 27:30 and Matthew 23:23. Does God put as much value on our possessions as we do?

1. God gives Christians the ability to financially succeed
2. God desires us to give back—not because God needs to “get,” but because we need to give
3. Everything is God's and we are only managers: giving something back acknowledges that fact
4. We don't need to give a certain amount, just as long as we give
5. If we give of our possessions to God, but not of our hearts, we've missed what really matters
6. Other....

### **Applying the Scripture**

Choose one of the following options and work on a solution. If the opportunity arises, share your solution with someone else

Option 1: Read Matthew 25:14-30. Think of a talent that you have. Which of these three men mirror your choices? Why?

Option 2: Read Malachi 3:10. Share a time when you chose to give tithe even though things were financially tight. Did God take care of you? Did you receive a blessing? If not, share that too.

Option 3: Ask someone who knows you what they think your talents are. If you are ready to, ask them to hold you accountable for using your talents for God in your church and community.

### **Valuing Scripture in Your Life**

A. Acts 20:35 says, “It is more blessed to give than to receive.” Think about a time in your life when you gave money, time or something you owned. Remember that good feeling it gave you? Commit to giving on a regular basis.

B. Consider the areas in your life that you are the steward of. How are you running

things? Successfully? Do you need some help? Ask Jesus to help you prioritize your life, making sure you put first things first.

**Consider** keeping a log of what you are doing every 15 minutes for one or more days out of the next week. At the end of the week, analyze how much of your time is spent in work, recreation, family, exercise, devotions, and so forth. Hunt for lost time the way you would hunt for treasure. Do you need to reevaluate how you prioritize your use of time?

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