

## Lesson 2: The Stewards

*“God owns everything; I’m His manager” Randy Alcorn, The Treasure Principle*

Hebrews 4:12-13 The Word of God applies to every area of our lives!

- Concept: INVADE! God in every area of our lives.
- Remember the why! Why are we doing this?
  - Be faithful with what God has given us, Represent the master to the world!
  - Relieve worldly pressure and create “ \_\_\_\_\_ ” in our lives

### **Introduction: What is a steward?**

- Cor 4:1,2,7 Stewards are \_\_\_\_\_ of Christ; \_\_\_\_\_ with God’s resources
- Understand: Everything is God’s and that everything we have is a gift from God
- Knows the giver of “every good and perfect gift is from above” (Jas 1:17)
- May be poor – In 2 Cor 8:1-7, the poor Macedonians begged to give
- Focus on heavenly reward – In Hebrews 11:26 Moses looked ahead to reward
- Are outcasts – Hebrew 11:13 calls them pilgrims, strangers, aliens
- Belong to another country – Phil 3:20 says “our citizenship is in heaven”

***Biblical stewardship can be defined as handling all of Gods resources God's ways for God's glory.***

### **1. Steward Personality Quiz! Circle the answer that best fits you!**

1. To manage my money, I
  - 1) Budget and stick to it
  - 2) don’t really manage
  - 3) focus on enjoying it
2. When I go out to eat, I
  - 1) Try to be frugal
  - 2) go with the flow
  - 3) enjoy food & plenty of it
3. To describe my shopping...
  - 1) it’s not my sport
  - 2) I don’t use a list
  - 3) I love the experience
4. My attitude towards coupons is
  - 1) Love to use them
  - 2) use ‘em if I have ‘em
  - 3) makes me feel “cheap”
5. What I value the most about managing money is...
  - 1) Saving & investing
  - 2) Something else
  - 3) spending to give to others

*Your personality: which number did you circle the most?*

Frugal (Nerd) or Generous (Free Spirit): Not good/bad

- Helps you understand your behaviors and reactions (like love language)
- Not the only factor (male/female; saver/spender; etc.)

What are some of the strengths of the frugal? Weaknesses?

What are some of the strengths of the generous? Weaknesses?

*Ecclesiastes 7:16-18, Prov 23:4-8*

- Satan attacks your \_\_\_\_\_ Understand what to \_\_\_\_\_
- Both may struggle with \_\_\_\_\_

## 2. Steward Character

Matt 25:14-29 The faithful stewards vs. the lazy steward.

- God entrusts the managers (us!) with \$\$Millions “according to their ability”
- Managers must be **Proactive** and **Intentional** – we happen to money!
- God multiplies the balance using the laws of money: ROI (return on investment)
- Reward is in Heaven! “Come and share in the Master’s happiness”

## 3. Steward Management

- Genesis 1:15 Steward = \_\_\_\_\_. My Millions: Income over 10 years = \_\_\_\_\_
- Proverbs 23:5 Budgeting alternatives?!!!
  - Sign God’s name on everything! Become a minimalist or Use only cash
- **Manage or Be Managed**
  - Budget tells your money where to go rather than wondering where it went!
  - Financial planning where your behavior includes math and \_\_\_\_\_
  - Learn to \_\_\_\_\_ money again!
- **Develop a Plan!**
  - Make a Cash Flow Plan: Zero-Based Plan with the Envelope System
  - All money has a \_\_\_\_\_ = managed = accounted for
  - Resources: DaveRamsey.com; mint.com; Financial Peace University
- **Work the Plan!**
  - Balance Your Checkbook: every month! Takes 3 months to get “good” at it!
- **Change one behavior: Start Using Cash for Discretionary expenses**
  - Minimum Level of Tracking = use cash for all Discretionary expenses
  - Clothing, eating out, personal care, entertainment, gifts, miscellaneous

## Practical Advice

- **Upcoming Classes:** The Debt Elephant, Treasure in Heaven, Financial Planning
- **Accountability:** Everyone needs help!
- **Financial Peace University:** Fall class starts September 13

## 4. Steward Freedom

- The Vision: **Time Margin** | **Task Margin** | **Money Margin**
- Conclusion: What does Faithful Stewardship look like to you?

Email your questions to [brettkreider@alum.mit.edu](mailto:brettkreider@alum.mit.edu) for future classes!