

WEEK 2: THE STEWARDS

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

Week 2: We are convinced that God is the Lord of Heaven and Earth; that all things are his; that he is the Lord of me, including my wealth. This week we focus on the role God gives us as managers.

Memory Verse: Matthew 25:21 *His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’*

Day 8: The Trustworthy Steward

“Think of us in this way, as servants of Christ and stewards of God’s mysteries. Moreover, it is required of stewards that they be found trustworthy ... What do you have that you did not receive? And if you received it, why do you boast as if it were not a gift?” (1 Corinthians 4:1,2,7 NRSV)

- Biblical **stewardship** defined: handling all of God's resources God's ways for God's glory.
- What does it mean to you that you are a “servant” and “steward”?

- To “**entrust**” is to “put into someone’s care or protection.” God entrusted us with many things. Make a list of the things that God has entrusted you with.
 - Family
 - Relationships
 - Possessions
 - Talents
 - Opportunities
 - Career
 - Other

- **Entitlement** can be defined as “the belief that one is inherently deserving of privileges or special treatment.” This could be illustrated by not being content with the resources God entrusts us with. How can the feeling of entitlement affect our ability to be trustworthy stewards?

- Pray to be a trustworthy **steward** in how you handle everything that God has **entrusted** you to manage without a sense of **entitlement**.

Day 9: The Stewardship Parable

Matt 25:14-29 describes the character of two faithful stewards and one lazy steward.

- This parable applies to us: God the master; we managers/stewards. Over 10 years we manage \$1M-10M. What do you think of as you consider millions passing through your account?

- Note that God entrusted different resources to each steward. How can a sense of entitlement tempt you to compare the resources God entrusted you with to what he entrusted others?

- How did the unfaithful, lazy steward justify his inactivity (unwillingness to manage)?

- How would you describe God (v21)? How does God reward faithful stewardship?

Memorize Matthew 25:21!

Day 10: My Steward Personality

Frugal: economical in use or expenditure; prudently saving or sparing; not wasteful

- Prov 14:23 All **hard work** brings a profit but mere talk leads only to poverty.
- Prov 27:23 Be sure you **know the condition of your flocks**, give careful attention to your herds
- Prov 31:13,17 She works with **eager** hands; she sets about her work **vigorously**...
 - What do you learn from these verses about being frugal?

Generous: liberal in giving or sharing; unselfish

- Psalm 112:5 Good will come to those who are **generous** and lend freely
- Prov 11:25 A **generous** man will prosper; he who refreshes others will himself be refreshed
- Prov 31:20 She **opens her arms** to the poor and extends her hands to the needy
 - What do you learn from these verses about being generous?

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 & take leftovers home
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 a little "cheap"
5. What I value the most about managing money is...
 - 1) Saving & investing
 - 2) Something else
 - 3) spending to give to others

Which number did you circle the most?

Would you consider yourself more "Frugal" or "Generous"?

What are some of your strengths as a steward?

What are some of your weaknesses as a steward?

How might Satan attack your steward weaknesses?

How can God use your strengths to serve his Kingdom?

Prov. 23:4-5 Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.

Day 11: Stewardship Examples: Old Testament

As managers, we are to *"use whatever gift you have received to serve others"* (1 Peter 4:10). Those of us who are "frugal" stewards may feel more challenged when looking at examples of generous giving while feeling justified when looking at scriptures calling us to be better managers. The "generous" stewards may feel more challenged when looking at the scriptures that describe diligent management and feel justified when looking at scriptures lauding generosity. If we understand our stewardship personality, we can properly balance the call to be responsible managers and generous givers. Consider the following scriptures to help us be great stewards.

1. **Home:** Genesis 12:1-9 God called Abraham to give up his home and move. How does this story help you as either a frugal or generous steward approach the challenge to entrust God with where you live?
2. **Family:** Genesis 22:1-18 Abraham called to sacrifice his son. How does this story help you as either a frugal or generous steward approach the challenge to entrust God with your family?
3. **Career:** Daniel 6:1-28 Daniel's sacrificed his career. How does this example help you as either a frugal or generous steward to approach the challenge of entrusting God with your career?
4. **Position:** 1 Kings 11 Solomon abused his authority and position, marrying many wives, amassing great wealth, taking advantage of his authority. What lessons do you learn about stewardship from his bad example?

Reflection: How do these passages help you understand your role as a manager of God's resources?

Day 12: Stewardship Examples: New Testament

As we move into the New Testament, examples abound of Jesus calling us to a higher level of surrender. Jesus is Lord = Master. Our lives no longer belong to ourselves. Consider these examples and *write down any reflections of how to apply these examples of stewardship in your life as either a frugal or generous steward.*

1. **Career:** Matthew 4:18-22 The apostles all gave up their careers – fisherman, tax collectors, even Paul the Pharisee. We may not give up our careers, but we should give over our careers to God!
2. **Relationships:** John 15:18-25 Jesus warned that we would lose friends and that “*all men would hate us.*” If they speak well of us, we are not his followers. All our relationships belong to God.
3. **Possessions:** Acts 4:32-37 The believers gladly gave up their possessions to meet the needs of their spiritual family, who now had hundreds of brothers, sisters, mothers, even homes (Mark 10:29-30).
4. **Future:** James 4:13-17 James challenged believers who make plans for their future to first ask if it is God's will, then to commit their future to him.
5. **Everything:** Luke 14:33 *In the same way, those of you who do not give up everything you have cannot be my disciples.*

Results: *Matt 19:29 everyone who has left houses or brothers or sisters or father or mother or wife or children or fields for my sake will receive a hundred times as much and will inherit eternal life.*

Reflection: How do these passages help you understand your role as a manager of God's resources?

Day 13: Stewardship Challenges

Satan knows God's plan and tempts us in many ways to "*conform to the pattern of this world*" rather than "*being transformed by the renewing of our minds*" (Rom 12:2). We must always pray to be "*aware of his schemes*" (2 Co 2:1) and address our temptations head on. These scriptures help us identify some of the challenges for the frugal and the generous stewards.

1. **Worry.** Matt 6:25 *"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes?" ...*
 - When we are overwhelmed, our temptation will be to be anxious rather than trust. At that point we question whether God really cares, whether he has provided everything we need, whether he will take care of us in the future. Trust requires a perspective, a surrender, and a decision.
 - Pray to have a godly perspective, a disciple's surrender, and a decision to trust.

2. **Priorities.** Matt 6:33 *"But seek first his kingdom and his righteousness, and all these things will be given to you as well."*
 - The frugal can be tempted to over-prioritize responsibility, the generous can over-prioritize giving. Seeking first the kingdom involves applying stewardship to balance responsibility and generosity, ***handling all of Gods resources Gods ways for Gods glory.***
 - Pray for a heart that prioritizes according to God's will, not our bias.

3. **Diligence.**

Prov 13:4 *The sluggard craves and gets nothing, but the desires of the diligent are fully satisfied.*
Prov 10:4 *Lazy hands make a man poor, but diligent hands bring wealth.*

 - Although some people are naturally more hard-working and diligent than others, the truth is that all of us have areas we work hard in and other areas we let slip.
 - Jesus challenges us to "make every effort to enter through the narrow gate" rather than taking an easy road. We understand that discipleship includes a commitment to "*work out our salvation*" (Phil 2:12) and that our actions demonstrate our faith (James 2:14).
 - Pray to be willing to work at managing your resources and to overcome any laziness that prevents you from changing.
 - Confess any areas of egregious laziness to another disciple to clear your heart and prepare you to be a better steward of God's resources.

4. **Decisions.** Joshua 24:15 Joshua challenged the Israelites to "*choose for yourselves this day whom you will serve...*" There is no behavior change without decision. Write down some decisions that you make today to overcome your stewardship challenges.

Decision 1:

Decision 2:

Decision 3:

Day 14: God's Pleasure

Eric Liddell's famous quote from Chariots of Fire was "when I run, I feel God's pleasure." When we manage God's resources well, we are able to be givers, and we may feel God's pleasure. Consider the following verses and write down any reflections on God's pleasure in our giving.

1. God's Pleasure

- John 3:16 He gave his son: willingly, cheerfully, expectantly

2. Jesus' Pleasure

- Hebrews 12:2 *"for the joy set before him, endured the cross"*
- Luke 9:57-58 Jesus chose a lifestyle that was challenging, even by choosing to come here rather than stay in heaven.

3. Our Pleasure

- Acts 20:35 *"It is more blessed to give than to receive."* Blessed = exceedingly happy
- 2 Corinthians 9:7 *"God loves a cheerful giver."* Giving is our pleasure.

What do you picture when you think about God's pleasure in giving?

Addendum: Making a Cash Flow Plan (Budget)

A budget tells your money where to go rather than you wondering where it went!

- If you make \$100k+ for 10 years, you have > \$1M going through your account!
- Every dollar of income must be assigned a category for spending (income – expenses = ZERO)
- The challenge is to balance your checkbook – every month!
- If you need help, visit DaveRamsey.com, Mint.com, or attend Financial Peace University!
- At a minimum, make the decision to use cash for all of your discretionary expenses
 - Clothing, Eating Out, Personal Care (hair, nails, etc.), Entertainment (movies, concerts, sports), Gifts, and Miscellaneous Cash
- None of us are good at budgeting when we start!
 - Don't get discouraged! It typically takes three months to get "good" at budgeting
 - Dave Ramsey encourages people to make a budget every month for the rest of their lives!
- You work too hard to earn your Millions only to let that money be lost!
- Get an accountability partner!
- Take Financial Peace University!