



Using God's Stuff for God

Series Overview

Stewardship is not a familiar or frequently used word in contemporary English. We don't often talk about stewards or stewardesses (except on airplanes). Churches don't have stewards. Stewardship is not a topic that most churches enjoy addressing, but it is an area in which Christians are in desperate need of training—practically and biblically. How do I live a life that counts? How do I avoid the traps of life's busyness and materialistic needs and wants? The intense interest in the subject is shown by the many materials available--Financial Peace University, debt-free living, and Financial Freedom, to name only a few.

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Week 1: Timely Freedom--Time Flies!

Theme: The concept of time is a difficult concept to grasp. Time is stuff that makes up life, but we seldom associate life and time. What is an appropriate use of time?

Texts: Psalm 90; Ecclesiastes 3

Summary: This study is designed to help us think about time as a gift from God which we can use to his glory or for our own purposes.

Introduction

There is never enough time in the week unless we are talking about our paychecks. Then the common saying is, "I ran out of paycheck before I ran out of week." Most of us have at least one list of undone tasks.

Why do we struggle so much with something as basic as our time? Time is the very essence of life. When the time is gone, life is gone! When time is no more, life is over. The absence of time is eternity. Time is limiting and limited, therefore it cannot be infinite.

How should we spend our time? The Psalmist wrote of the eternal value of numbering our days (Psalm 90). In fact, he makes it a request to God, "Teach us to number our days...." By taking the advice and numbering our days, we realize how few we actually have, we recommit to spend them wisely, and we live them out for God's eternal purposes.

Ice Breakers

What is the most important date you ever forgot?
What was your favorite season as a child? Why?
Which is your favorite season now?
What does it mean to you to “number your days”?
Are you a list maker, listing items to be done? Why or why not?

Bible Study

Study Psalm 90 in its context. The idea of ‘numbering your days’ probably means....

- We should try to know exactly how long we are going to live
- We should try to keep an accounting of our days
- We should value our days
- We should see each of our days as unique

Study Ecclesiastes 3. What does it mean to you that “God put eternity in the hearts of men”?

- It only means that God made part of us eternal
- It means that God has created us with a longing for something beyond this life
- It means God made us aware that we are finite
- It means that mankind is not limited by time

Study Ecclesiastes 3 in the context of Solomon’s message. What does the chapter as a whole say about time and its place in the human experience?

What stewardship/time lessons do you see in Psalm 90?

[Your teacher will lead a more detailed discussion of these questions, texts, or of other relevant Biblical texts.]

Reflection/Application

What comes to your mind when you hear the word “stewardship”?

If you were to make an extensive list of the things over which you are a steward, what kinds of things could you include?

What “time” is it for you?

At what “times” do you wonder if God is really in control?

How do you distinguish spending your time enjoyably and going overboard?

Does your belief in God free you to enjoy life and limit you?



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Week 2: Financial Freedom—I Want Out!

Theme: Help! Where can we find an exit strategy for those who don't want to want more anymore?

Texts: Prov. 11:24; 13:6-16; 17:16; 22:26-27

Summary: A great number of Americans today are enslaved by money—in bondage to creditors, the consumer culture, and their own insatiable appetites for more and more “stuff”. This lesson surveys some biblical steps to financial freedom. If you want your life to count, you have to master your money.

Introduction

Step One to Financial Freedom

"The earth is the Lord's and the fullness thereof." Psalms 24:1

The first step to financial freedom is recognizing that nothing is really ours, it all belongs to God. There is nothing that we can take with us when our lives end, just like we are born with nothing. By keeping in mind that "our money" is not ours you will find yourself and your family making better decisions. Suddenly, the new skirt is not that important. By thinking of money as God's money, a weight will be lifted off your shoulders.

Step Two to Financial Freedom

Accept where you are at financially and spend accordingly. It has taken many families years to get into the debt that you have and those debts will not disappear overnight. You must accept this truth and from today forward budget and spend accordingly. Decide today to live within your means, even if that means eating out less and not buying the newest fashions. Never charge another item again; you now rule your finances, instead of your finances ruling you.

So how will your family have fun without eating out? Start a new family tradition and enjoy weekly game or movie nights together. Visit local museums and zoos on their free days or just go to the park and have an old-fashioned picnic.

Step Three to Financial Freedom

"Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it." Malachi 3:10

God promised his people that when they pay their tithes, they will be blessed with more. The key to this three is giving to God regularly. Personal, generous (hilarious) giving is how the church receives its finances to pay its bills and do its ministry. How much do you give to the church? A tithe is 10% of any increase that you receive. While the New Testament does not demand tithing, it is clear that God's people will share generously. In fact, the New Testament passages about giving suggest the early Christians gave more than a tithe (10%).

Step Four to Financial Freedom

Save, save, save. Every finance guru and finance book will tell you the same thing. You must save for the future. Even if all you can save at first is \$5, that is \$5 more than you would have saved. At the very least your savings should be in a savings account earning interest. However, there are safe ways to increase your savings at a higher interest rate. If you do not trust yourself or your spouse not to spend the savings, be sure to invest the savings into an account that cannot be accessed early or easily.

When setting your budget, budget in 1-10% of your earnings for savings. Start at the 1% if you must, but the goal is to be saving 10% of your income within the first year of your financial freedom plan.

Ice Breakers

Share what certain things cost in times past, as you remember those items.

What percentage of the U.S. population is in trouble financially (your guess)?

Share a financial crisis you can remember (as you are comfortable in sharing).

What do you think are the primary problems that contribute to today's financial problems and stresses?

Bible Study

Read the Proverbs texts (and other texts class members may suggest from cross references, concordances, or their own awareness). What themes do you see running through the texts in Proverbs?

What other Bible verses come to mind when you think about finances? (Teachers should prepare a list of Bible verses that relate to financial principles.)

[Your teacher will lead a more detailed discussion of these questions, texts, or of other relevant Biblical texts.]

Reflection/Application

What one thing could you resolve to do to have more financial freedom?

Who should you talk to before you begin?

What other things would you have to arrange before beginning?

Resolve to take that one step.

Pray this week with your family about financial concerns.

Pray this week about your "financial" relationship with God.



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Week 3: Free to Give--The "Generosity Principle"

Theme: Giving or getting—what do I think about most of the time? Am I generous or greedy? Am I a tither or a thief?

Texts: Malachi 3:10ff; Rev. 20:11-15

Summary: This lesson is designed to awaken a desire for obedience and generosity of heart. To live a life that counts, we must stop robbing God and start giving generously.

Introduction

Some translations use the word generosity to translate the concept of grace. What connections do you see between generosity and grace? In relation to God and the fact that he initiated the possibility of a relationship with him when we were undeserving, unwilling, and unable, is generosity a good way to communicate God's attitude toward us?

Ice Breakers

What does the picture included with this lesson remind you of? What is the spiritual point related to generosity?

React to the idea that nothing makes us more like God than being generous.

Bible Study

What is a tithe?

Why did God want the people to tithe?

How many different kinds of tithes can you identify in Scripture?

What kinds of things relieved the people of the responsibility to tithe?

How were the people robbing God? (Read the larger context of Malachi).

What are some of the ways we could rob God under the New Covenant?

How would you summarize God's will about our giving?

[Your teacher will lead a more detailed discussion of these questions, texts, or of other relevant Biblical texts.]

Reflection/Application

How would you summarize God's analysis of our generosity? (Studies show that the average Christian gives no more than 2-3% of their income to charitable causes, including the church.)

In what way is the "generosity principle" the first step toward sharing with God and with others?

How could you become more "free to give"?

Pray with your family this week about your involvement and generosity in the work of God (finances, time, involvement, relationships, encouragement, etc.).

What could you and your family do to be more generous toward others?



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Week 4: Free to Serve--Steps for using your talents wisely

Theme: Three steps for Christians who want to use their talents for eternity

Texts: 1 Peter 4:7-11

Summary: All should want to use God-given talents for maximum impact. To do that, Christians must focus on their strengths, use their gifts with excellence, and live with intensity.

Introduction

Three steps are essential to genuine service freely rendered. The first step asks the question, "What are your strengths?" What can you do well? What are your gifts from God? What do you enjoy doing so much that you always, almost automatically do it well?

Second, get involved in that area or those areas that allow you to use your gifts and talents with excellence. Find those areas that you really enjoy and find rewarding.

Third, since you are so capable in this area, and enjoy doing it so much, go for it with all the gusto you can muster. Live with intensity. Whatever you find to do, do it with all your might!

Ice Breakers

What are some of the things you have always enjoyed doing?

What are some of the things that you are especially good at?

What do you enjoy so much that you always do it well, never cutting corners, never slacking?

How could you use the things you have shared in the church or to God's glory?

Bible Study

Study the text and context of 1 Peter 4. What principles do you see to guide our use of our gifts or abilities (talents) in the context of the church?

What principles can you identify besides the three steps outlined above to help individual Christians understand their place and responsibilities?

Make a list of the "gifts" passages in the New Testament. (1 Cor. 12, Rom. 12, etc.)

Which of the gifts mentioned in the New Testament have you observed in others?

[Your teacher will lead a more detailed discussion of these questions, texts, or of other relevant Biblical texts.]

Reflection/Application

What are your strengths? What are some "kingdom things" you do well?

What are your spiritual gifts?

What do you most enjoy doing in the kingdom or church?

What could the church do to help you become more involved in the area(s) you most enjoy?

What spiritual gifts or abilities do you see in the lives of other class members?

What can you do this week to use your talents more effectively in the kingdom?



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Week 5: What does God want you to do with the relationships of your life?

Theme: One of the areas of life that is often overlooked when one begins to talk about stewardship is the area of relationships. We are stewards of our relationships.

Texts: Luke 10:25-37; Matthew 25; Acts 2-6

Summary: Christians are stewards of the relationships of life—family (spouses, parents, children), church, friends and neighbors, business and community. Relationships can be used to God's glory or they can detract from the glory of God. Relationships can help us be all God plans for us to be, or they can be hindrances in our fulfillment of the eternal purpose of God for us as his children.

Introduction

Stewardship is reflected in the relationships of life. One who does not handle the relationships of life is not a good steward. We do not give this appropriate attention. It is not our priority. We must redefine stewardship to include more than money.

Ice Breakers

Who is your favorite family member (uncle, aunt, grandparent, etc.)? What keeps that relationship going? Have you ever had to do anything to repair that relationship or to sustain it in special ways?

Think about the relationship you have with your favorite friend (non-family member, not a member of this church). What does it require to maintain that relationship?

Bible Study

In Luke 10, we read the parable of the "Good Samaritan". What stewardship principles can you identify that speak to relationships?

What does it mean to be a neighbor or to be a friend?

In Matthew 25, there are three distinct sections: the virgins who are preparing to help celebrate a wedding, the recipients of the talents, and the admonition of the Lord to help those in need as a part of being judged faithful.

In what way is preparation a reflection of stewardship?

In what way is using one's talents to bless others an indication of stewardship?

What principles do you see in the words of Jesus about whom we have helped or served?

The early chapters of Acts tell about the shared life of the early church. The church is growing, apparently through every-day baptisms.

What verses can you find that show how they were getting along with one another?

What does it mean to you that they had "all things in common"?

How does that principle apply in the contemporary church?

Find the passage that says they gave according to need, with glad eating and generous hearts. How does this relate to stewardship?

What specific stories in Acts 2-6 reflect the importance of relationships in the early church?

Is this church a steward of the people in our community? Tell why you answer as you do.

To what extent are we responsible for one another?

How does stewardship work hand in hand with love?

How does stewardship affect that we get along with one another, or that we miss one another?

[Your teacher will lead a more detailed discussion of these questions, texts, or of other relevant Biblical texts.]

Reflection/Application

What could you do this week to be a better steward of the relationships of your life?

Choose a specific person with whom you wish to develop a better relationship—pray to God about it and make plans about what you will do to develop that relationship.

Pray to God with gratitude for the relationships of your life.

Resolve to mend fences and resolve conflicts, and begin!



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Week 6: Why does God keep sending us opportunities?

Theme: Another part of life that is often excluded from any discussions of stewardship is the area of opportunities. God sends us lots of opportunities—opportunities to serve, to share, to speak a good word for Jesus, to show love..... The lists seem almost endless.

Texts: Eccl. 9:10a; Gal. 6:1-9; Matthew 25:31-46; 1 Cor. 10:31; Col. 3:17

Summary: Christians are stewards of our opportunities.

Ice Breakers

[Answer the following questions with “Christian opportunities” in mind.]

When did you have an opportunity that you failed to use?

When did you see and use a unique opportunity that others may not typically see?

When were you surprised by an opportunity you used with success?

Work together as a group to make as long a list as practical (according to the time available) of the various kinds of opportunities we have as Christians. [Have someone serve as secretary and share the list with the church office so the lists can be compiled for the entire congregation.]

Why does God keep sending us opportunities?

What does the picture included with this week's lesson mean to you?

Bible Study

What does Galatians 6 say about opportunities?

Using opportunities effectively depends on our attitude.

Some opportunities are more important than others.

Opportunities are often misunderstood.

Using opportunities depends on who the other person is.

In the judgment scene Jesus describes in Matthew 25, he seems to be talking about opportunities that some did not see, recognize, or use. What lessons are most important?

You never know whom you are helping? (Heb. 13, helping angels unaware)

We use the wrong criteria in determining which opportunities to use.

Using opportunities is personal.

Using opportunities is more important than we generally think it is.

What is an appropriate attitude for a Christian?

Everything I do is for God.

I must be especially diligent in the things of God.

I should ask how God will receive glory before I do anything.

As a class or in small groups, work together to make a list of biblical principles to guide our use of opportunities.

[Your teacher will lead a more detailed discussion of these questions, texts, or of other relevant Biblical texts.]

Reflection/Application

Resolve to identify one special unexpected opportunity for God this week and use it.

Choose someone in the church and agree together to see an opportunity together, and to use it well.

Think about doors of opportunity that are already open to you, and choose one or two that you will try to work on this week. (Share with the class or group as appropriate and as time permits.)



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Week 7: Give it All to Jesus--All to Jesus I Surrender

Theme: This is the most important ingredient of living a life that counts

Texts: Mark 10:17-31

Summary: This lesson warns about the danger of holding back resources from Jesus. He offers us a life that counts, now and forever; an exchanged life. But we have to let go of what we want and what seems to serve our interests and ends and put all of our resources in his hands.

Introduction

The story of the rich young ruler (the parallels use slightly different descriptions) is one of the most challenging in the New Testament. What if everything in our life is right except one thing, for example, our attitude toward "stuff"? Jesus and his apostles have two contrasting views of life. These are especially reflected in the questions of this text. Pay close attention to the questions and the dialog between Jesus and his followers in the Bible study section below.

Ice Breakers

What does it mean to you to surrender “all” to Jesus?

How would you respond to the question, “Can rich people go to heaven?”

How would you define “rich”?

Think of someone you think may have succeeded in “surrendering all”. What are some of the characteristics of the lives of these people? (Do not identify the persons you are thinking about, just think about and share how you would describe their lives.)

On a scale of 0-100, where would you place your personal “surrender index”?

Bible Study

Discuss the fact that the rich young man wanted to “do” something to inherit eternal life. To what extent is our love of things tied to our desire to “do” something in exchange for our salvation?

Why did Jesus begin by sharing “the easy list”?

Do we ever respond to Jesus with an attitude that says “we have arrived, that we have done it all”—faith, repentance, confession, baptism?

What would Jesus say is our “one thing more”?

Why did Jesus say it was hard for the rich to enter the kingdom?

Why did the disciples exclaim, “Who then can be saved!”?

What was Jesus saying about possibilities and impossibilities?

What do you read into the disciples’ response: “we have left all....”?

Reflection/Application

What parts of this series have been most challenging to you? Why?

What could you do this week to “surrender all” to Jesus? Resolve to do it!

What could the church do to help people become more serious about “surrendering all”?

What does the phrase, “using God’s stuff for God” mean to you after completing this study series?