

## Stewardship

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### Goal: to define “stewardship”

Read Matthew 25:14-18.

1. What are some possible reasons that the third servant didn’t invest the talent (a unit of money) that he had been given?
  
2. This is a parable. We sometimes define parables as “an earthly story with a heavenly meaning.” If the master is Jesus, the servants are obviously Jesus’ followers, the disciples and us. What do you think the talents represent?

Read Matthew 25:19-30.

1. The master rewards the first servant differently from the way he rewards the second servant. What does this tell you about stewardship?
  
2. What was the mistake of the third servant?
  
3. Why do you think Jesus used the servant with only one talent as the example of the unfaithful servant? Why not use the one with five talents? What was he trying to teach us?

Bible notes  
In Matthew 25:21 and 23, the master calls the servants “faithful.” Circle the word “faithful” in these verses, and in the margin write “Stewardship is being *faithful* with the blessings God gives you.”

## Goal: to learn why we practice Christian stewardship

Read 2 Corinthians 5:14,15.

1. In the world, how do authority figures (police officers, those in the military, etc.) get people to obey them?

### Bible notes

In your Bible, in 2 Corinthians 5:14, underline the phrase "Christ's love compels us" and in the margin write, "Look up 1 John 4:19."

2. According to verse 14, what is it about Christ that motivates us to serve and obey him?

In 2 Corinthians 5:15, underline the phrase "the life I live" and in the margin write, "Stewardship involves my entire life, not just my money."

3. 1 John 4:19 says, "We love because he first loved us." How are 1 John 4:19 and 2 Corinthians 5:14 related?

4. What are some other areas of your life that God wants you to manage in a way that gives him glory?

5. Later on in 2 Corinthians 9:6-8, Paul writes, "*Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.*"

- a. True or False? If something is done or given out of compulsion (such as fear, guilt, etc.), it is not proper Christian stewardship.

- b. True or False? God is the one who is responsible for producing Christian stewardship in his children.

**Goal: to see the awesome benefits of practicing Christian stewardship**

Read 1 Peter 4:10,11.

1. What do the words “has received” tell us about our talents?
2. What do the words “each one” tell us about the gifts that God gives?
3. What does the word “faithfully” tell us about whether or not we will use those talents?
4. According to verse 10, for what reason did God give us gifts?
5. Peter writes about “God’s grace in its various forms.” Grace is undeserved, unmotivated love. The way God loves us motivates us to show the same love for others. But that love can take “various forms.” List at least five ways that members (other than the pastor) can show love for each other, using their various talents?
6. According to verse 11 what is accomplished when we serve each other faithfully with the gifts that God has given us?
7. One of the most common reasons people don’t offer service at church is that they aren’t sure how. Or perhaps their church doesn’t offer any area of service that fits the person’s interests or talents. In the following space, list at least three of your favorite things to do. Then list at least three things that you may not like to do, but you’re still very good at. Ask yourself, “Is there any way I can use these talents or interests to serve others at church?”

Things I like to do

Things I am good at

## Goal: to learn the principles of giving

Read 1 Corinthians 16:1,2.

1. In these verses Paul establishes some basic principles about giving an offering. Each of these phrases teaches us something about how Christians will want to give.
  - a. "*On the first day...*" What does this say about the priority our offering is to take against other expenses (bills, recreation, etc.)?
  - b. "*...of each week...*" What does this say about the regularity of giving an offering?
  - c. "*...each one of you...*" What does this say about who is to give an offering?
  - d. "*...set aside...*" and "*...saving it up...*" What does this say about using our offering for some other expense?
  - e. "*...in keeping with his income...*" What does this say about the size of our offering?
2. The New Testament makes it clear that the Old Testament ceremonial laws (the laws telling the Jewish people how to worship) no longer apply to us. Therefore, would the principle of giving "in keeping with his income" mean we *must* give a tithe (10%)? Explain your answer.
3. Figuring an offering that follows these principles is not difficult. (See addendum #1.) Here are the steps.
  - a. Pick a percentage that you can give willingly and cheerfully.
  - b. Now take your income for the year and multiply it by that percentage. (To do this on a calculator, press the decimal sign before the numbers of the percentage. 10% is .10 on a calculator.)
  - c. Take that amount and divide by 52 (the number of weeks in a year). That number is the weekly amount you want to set aside to the Lord.
  - d. Bring the offering to church with gladness in the heart that God has blessed you so richly you can give back to him!

# Stewardship Addendum #1

	\$1,000	\$2,500	\$5,000	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$40,000	\$50,000	\$60,000	\$80,000	\$100 K
<b>1%</b>	yearly	\$10	\$25	\$50	\$100	\$150	\$200	\$250	\$300	\$400	\$500	\$600	\$800
	weekly	\$0.19	\$0.48	\$0.96	\$1.92	\$2.88	\$3.85	\$4.81	\$5.77	\$7.69	\$9.62	\$11.54	\$15.38
<b>2%</b>	yearly	\$20	\$50	\$100	\$200	\$300	\$400	\$500	\$600	\$800	\$1,000	\$1,200	\$2,000
	weekly	\$0.38	\$0.96	\$1.92	\$3.85	\$5.77	\$7.69	\$9.62	\$11.54	\$15.38	\$19.23	\$23.08	\$30.77
<b>3%</b>	yearly	\$30	\$75	\$150	\$300	\$450	\$600	\$750	\$900	\$1,200	\$1,500	\$1,800	\$3,000
	weekly	\$0.58	\$1.44	\$2.88	\$5.77	\$8.65	\$11.54	\$14.42	\$17.31	\$23.08	\$28.85	\$34.62	\$46.15
<b>4%</b>	yearly	\$40	\$100	\$200	\$400	\$600	\$800	\$1,000	\$1,200	\$1,600	\$2,000	\$2,400	\$4,000
	weekly	\$0.77	\$1.92	\$3.85	\$7.69	\$11.54	\$15.38	\$19.23	\$23.08	\$30.77	\$38.46	\$46.15	\$61.54
<b>5%</b>	yearly	\$50	\$125	\$250	\$500	\$750	\$1,000	\$1,250	\$1,500	\$2,000	\$2,500	\$3,000	\$5,000
	weekly	\$0.96	\$2.40	\$4.81	\$9.62	\$14.42	\$19.23	\$24.04	\$28.85	\$38.46	\$48.08	\$57.69	\$76.92
<b>6%</b>	yearly	\$60	\$150	\$300	\$600	\$900	\$1,200	\$1,500	\$1,800	\$2,400	\$3,000	\$3,600	\$6,000
	weekly	\$1.15	\$2.88	\$5.77	\$11.54	\$17.31	\$23.08	\$28.85	\$34.62	\$46.15	\$57.69	\$69.23	\$92.31
<b>7%</b>	yearly	\$70	\$175	\$350	\$700	\$1,050	\$1,400	\$1,750	\$2,100	\$2,800	\$3,500	\$4,200	\$7,000
	weekly	\$1.35	\$3.37	\$6.73	\$13.46	\$20.19	\$26.92	\$33.65	\$40.38	\$53.85	\$67.31	\$80.77	\$107.69
<b>8%</b>	yearly	\$80	\$200	\$400	\$800	\$1,200	\$1,600	\$2,000	\$2,400	\$3,200	\$4,000	\$4,800	\$8,000
	weekly	\$1.54	\$3.85	\$7.69	\$15.38	\$23.08	\$30.77	\$38.46	\$46.15	\$61.54	\$76.92	\$92.31	\$123.08
<b>9%</b>	yearly	\$90	\$225	\$450	\$900	\$1,350	\$1,800	\$2,250	\$2,700	\$3,600	\$4,500	\$5,400	\$9,000
	weekly	\$1.73	\$4.33	\$8.65	\$17.31	\$25.96	\$34.62	\$43.27	\$51.92	\$69.23	\$86.54	\$103.85	\$138.46
<b>10%</b>	yearly	\$100	\$250	\$500	\$1,000	\$1,500	\$2,000	\$2,500	\$3,000	\$4,000	\$5,000	\$6,000	\$10,000
	weekly	\$1.92	\$4.81	\$9.62	\$19.23	\$28.85	\$38.46	\$48.08	\$57.69	\$76.92	\$96.15	\$115.38	\$153.85
<b>11%</b>	yearly	\$110	\$275	\$550	\$1,100	\$1,650	\$2,200	\$2,750	\$3,300	\$4,400	\$5,500	\$6,600	\$11,000
	weekly	\$2.12	\$5.29	\$10.58	\$21.15	\$31.73	\$42.31	\$52.88	\$63.46	\$84.62	\$105.77	\$126.92	\$169.23
<b>12%</b>	yearly	\$120	\$300	\$600	\$1,200	\$1,800	\$2,400	\$3,000	\$3,600	\$4,800	\$6,000	\$7,200	\$12,000
	weekly	\$2.31	\$5.77	\$11.54	\$23.08	\$34.62	\$46.15	\$57.69	\$69.23	\$92.31	\$115.38	\$138.46	\$230.77
<b>13%</b>	yearly	\$130	\$325	\$650	\$1,300	\$1,950	\$2,600	\$3,250	\$3,900	\$5,200	\$6,500	\$7,800	\$13,000
	weekly	\$2.50	\$6.25	\$12.50	\$25.00	\$37.50	\$50.00	\$62.50	\$75.00	\$100.00	\$125.00	\$150.00	\$250.00
<b>14%</b>	yearly	\$140	\$350	\$700	\$1,400	\$2,100	\$2,800	\$3,500	\$4,200	\$5,600	\$7,000	\$8,400	\$14,000
	weekly	\$2.69	\$6.73	\$13.46	\$26.92	\$40.38	\$53.85	\$67.31	\$80.77	\$107.69	\$134.62	\$161.54	\$269.23
<b>15%</b>	yearly	\$150	\$375	\$750	\$1,500	\$2,250	\$3,000	\$3,750	\$4,500	\$6,000	\$7,500	\$9,000	\$15,000
	weekly	\$2.88	\$7.21	\$14.42	\$28.85	\$43.27	\$57.69	\$72.12	\$86.54	\$115.38	\$144.23	\$173.08	\$288.46

**Goal: to see that failing to practice Christian stewardship displays a lack of love for God**

Read Malachi 3:6-12.

1. How do each of these two statements comfort and encourage us:
  - a. "I the LORD do not change."
  
  - b. "So you, O descendants of Jacob, are not destroyed."
2. God did not need these people's money. Why is he upset, then, that they aren't bringing him a tithe? (Look again at verses 6 and 7 if necessary.)
3. According to verse 8, what does God call it when we refuse to practice Christian stewardship?
4. The people have been robbing God. What is God's amazing response?
5. What assurance does this give us if we have practiced poor stewardship in the past?
6. Examine the following budget of single, 28-year-old, John Doe. (See addendum #2)

**Yearly income: \$32,000**

*Total expenses* = \$30,420

Taxes = \$4,800; Rent & Utilities = \$7,800; College loan payments = \$7,200; Food and clothing = \$2,000; Car payments = \$4,200; Car insurance and gasoline = \$1,850; Other insurance = \$410; Cable bill = \$480; Recreation / vacation = \$1,200; Church offerings = \$480

*Savings* = \$1,580

Does this reflect good stewardship or poor stewardship? Defend your answer.

What applications can be drawn from our lesson?

# Stewardship Addendum #2



**SUBJECT: John Doe**

**YEARLY INCOME: \$32,000**

<b>EXPENSE</b>	<b>YEARLY COST</b>	<b>% OF INCOME</b>
TAXES	\$4,800	15%
RENT & UTILITIES	\$7,800	24.4%
COLLEGE LOAN PAYMENTS	\$7,200	22.5%
FOOD & CLOTHING	\$2,000	6.3%
CAR PAYMENTS	\$4,200	13.1%
CAR INSURANCE & GAS	\$1,850	5.8%
OTHER INSURANCE	\$410	1.3%
CABLE BILL	\$480	1.5%
RECREATION / VACATION	\$1,200	3.8%
CHURCH OFFERINGS	\$480	1.5%
<i>TOTAL EXPENSES</i>	<i>\$30,420</i>	<i>95.1%</i>
<i>AMOUNT LEFT FOR SAVINGS</i>	<i>\$1,580</i>	<i>4.9%</i>