

## Stewardship

**Purpose:** The purpose of this session is to explain how to become good stewards of all that God has entrusted to us.

**Objectives:** This session will help you to:

1. Understand the Biblical meaning of stewardship.
2. Understand the Biblical motivation for becoming a wise steward.
3. Describe how to be a wise steward.
4. Evaluate your stewardship and plan for areas needing growth.

**Key Verses:** Matthew 6:19-34; 1 Corinthians 6:19-20

### I. Introduction

What comes to mind when you think of a steward? What is the relationship between an owner and a steward? What is the responsibility of a steward?

A steward is someone who manages another's property, finances or affairs. The steward is not the owner. He does not possess what is entrusted to him to manage. The owner gives the steward the responsibility to manage his possessions wisely. In a real sense God gives each of us something to manage: our life. We are to be stewards of ourselves and all the resources which He has entrusted to us.

How do the Scriptures show that we are never owners, only stewards?

### II. God, the Owner of All Things

In what way do the following verses show that God is owner of all things?

- A. Psalm 24:1; Colossians 1:15-16

*(Ask students to share what they came up with. If not already mentioned, instructor could mention, "God created everything in the heavens and on earth and all things were created for Him. Jesus is the one and only Lord of all. All of creation belongs to Him because it is His creation.")*

- B. 1 Corinthians 6:19-20; 1 Peter 1:18-19; Ephesians 2:1-6

*(Ask students to share what they came up with. If not already mentioned, instructor could mention, "Christ is not only our Creator, but He is also our Redeemer. Our salvation was purchased at the cost of His life. Christ has full ownership of our lives.")*

C. Ephesians 1:20-23; Philippians 2:9-11

*(Ask students to share what they came up with. If not already mentioned, instructor could mention, “Everything we have has been entrusted to us by God [Deuteronomy 8:17-18]; 1 Corinthians 4:7]. We can claim nothing as our own, even what we have made ourselves. One day, at the judgment seat of Christ, we will have to give an account of our stewardship [1 Corinthians 3:10-14; 2 Corinthians 5:10]. Knowing these things should motivate us to manage our stewardship wisely.”)*

Since we are stewards and stewards need to be faithful, it is important to know what God has entrusted to us. Following are five broad areas of our stewardship.

### III. Five Major Areas of Our Stewardship

A. Stewardship of Ourselves

God gives each of us natural and spiritual gifts and abilities. We have the responsibility to develop these for His glory (1 Corinthians 12:4-7). They are to be used to further His kingdom on the earth, and to minister to the body of Christ (Ephesians 4:16).

B. Stewardship of Relationships

God has placed each one of us in relationship with others. The primary one is the family. Then, there is the family of God, the church (Ephesians 4; Galatians 6). Next, is the community and the state in which we live (Romans 13:1-7). Finally, there are those who report to us, for whom we have responsibility (Ephesians 6:9; 1 Peter 5:2, 3).

C. Stewardship of Material Possessions

Perhaps the most difficult area to trust God in is the stewardship of our finances and material possessions. Though God never condemns wealth, nor the acquiring of it, the love of it will surely lead to one’s downfall (1 Timothy 6:9,10). God has given us all good things to enjoy (1 Timothy 6:17), and we are free to use the treasures He has entrusted to us. How we use them is a clear indicator of whom we are serving (Matthew 6:19-21). A good steward of material treasures is one who recognizes that they are not his own but another’s, and treats them as a trust. It is for this reason that God has told us to give cheerfully according to the grace He has shown us. Cheerful giving is a litmus test on whether we are stewards or possessors.

Two helpful resources:

1. Bill Bright’s Transferable Concept on “The Adventure of Giving.” Log onto: [www.transferableconcepts.org](http://www.transferableconcepts.org) and then select “Experience the Adventure of Giving.”
2. Helpful budgeting and financial resources from Crown Ministries. Log onto: [www.crown.org](http://www.crown.org) and select “Tools.”

D. Stewardship of our jobs/ministry

When God created Adam and Eve, He gave them the responsibility of ruling and harnessing the earth (Genesis 1:28). God created us to work; each of us have a job to do. We have a responsibility to do our jobs to the best of our ability, in a way that pleases God (Ephesians 6:5-9; Colossians 3:22-4:1; Luke 19:12-26).

For those in the ministry, He has also entrusted you with the responsibility of equipping God's people for ministry. He has entrusted you with expanding His kingdom numerically and maturing it internally (Ephesians 4:11-16).

E. Stewardship of our world

God put everything on the earth under Adam's care (Genesis 2:15). He was responsible for the proper usage and care of the earth. Though sin has wreaked havoc with the natural order of things, we still are responsible to care for and use the earth in a way that brings honor to God.

#### IV. Key Factors in Becoming a Wise Steward

A. Realize that you are not your own. 1 Corinthians 6:19-20

You belong to Christ and not to yourself.

B. Commit your whole life to please God. Romans 12:1-2

Stewardship involves our whole lives and not just part of it.

C. Learn what you are good at, gifted at, and develop it in your service for others. Romans 12:6-8; 1 Corinthians 12; Ephesians 4:11-16; 1 Peter 4:10-11

God gifted you to serve others. Self-service is not good stewardship.

D. Develop faithfulness. Matthew 25:20-23

Faithfulness is the key to becoming a wise steward (1 Corinthians 4:2). When you are faithful and obedient to what God gives you for His purposes and honor, then you are a wise steward.

E. Be content with who you are and what you have. 1 Timothy 6:6-8

God does not give the same amount of talent or treasure to everyone. Use what God has given you to minister in your area of influence.

#### V. Evaluating Your Stewardship

Use the following questions to evaluate your stewardship of yourself, your relationships, your material possessions, your job/ministry and the world. Take some time alone with God and talk with Him about being a wise steward. Be prepared to discuss your answers in class.

*(Have the students get into groups of 3 or 4 to discuss their answers. After about 10 minutes, ask some to share with the class.)*

General Questions. Ask yourself...

Do I regularly act in a way that demonstrates a belief that God owns everything and I'm simply a steward of what He has entrusted to me?  
Do I want to please God above all else?

A. Am I a good steward of myself?

1. Review this past week. What are some areas where I spent my time well, and not so well?
2. What values and priorities are reflected in the use of my time and talents?
3. What gifts and abilities do I have that could benefit the body of Christ and/or advance His Kingdom? Am I using them for the Kingdom?
4. How can I learn from others to develop myself?

B. Am I a good steward of others for whom I have responsibility?

1. Toward my family

Husbands toward wives  
Wives toward husbands  
Fathers toward children  
Provision of family needs  
Honoring parents  
Care of widows, parents

2. Toward the Community

Responsible citizen  
Praying for my political leaders  
Influencing society as I have the opportunity

3. Toward those for whom I have responsibility

Am I developing the giftedness of individuals that report to me?  
Am I seeking what is best for them, though it may not be best for me?  
Am I treating them with justice and fairness?

C. Material possessions

1. Am I a cheerful giver, one who gives according to the grace I've received, not merely a set percentage?
2. Do I invest my money wisely, saving for the future, or do I too readily spend it on momentary pleasures?

3. Am I responsibly using the material possessions God has given to me? Am I willing to let others use them as they have need? Do my possessions own me (do I spend too much time tending to their care and worry about losing them)?
4. Do I have a plan for giving?

D. My job/ministry

1. Am I faithfully fulfilling my job?
2. Am I honoring my boss by working just as hard when he is not watching as when he is?
3. Am I putting in an honest day's work?
4. Am I seeking to improve my skills so I can be even more effectively used?
5. Am I expanding myself into new areas?
6. Do I have a servant's spirit?

E. The world

1. Do I see the world as something to be used solely for my benefit, without regards for future generations or impact on the environment?
2. What am I doing to care for and/or responsibly develop the physical world around me?

**Discussion Questions:**

1. Explain why we are stewards and not owners.
  
2. What can help you to be a wise steward?