

# **TREK 101**

# **Christian**

# **Discipleship**

**SPIRITUAL DISCIPLINES FOR THE CHRISTIAN LIFE**

## **Lesson 7 STEWARDSHIP**

**“Work hard to show the results of your salvation,  
obeying God with deep reverence and fear.”  
Philippians 2:12b (NLT)**

**A Ministry of Rockpointe Church**

# Lesson 7

## STEWARDSHIP

### STEWARDSHIP

(This Lesson Adapted From Donald Whitney's *Spiritual Disciplines For The Christian Life*)

The Spiritual Discipline of Stewardship is one that is close to the heart of God and represents our attitude toward what we really believe matters most in this life. In other words, our actions, our “pocketbooks,” and how we spend our time and use our resources actually tell the “tale” of our lives, whether or not we make Christ and His Kingdom our greatest priority on this earth. We often have heard the adage that “words are cheap” and that “our actions speak louder than words;” in the principle of stewardship – our actions really do reveal what we hold most dear to our heart. This study of biblical stewardship will press the question in your life – **Is everything that you have, that you own, that you are...do these belong first to God or to you?**

The biblical question by Paul is relevant to this discussion: “*What do you have that has not come from God?*” (1 Cor. 4:7). Though the carnal mind struggles to understand the concept that God “owns it all,” He has called His children to submit to the spiritual reality that God is sovereign over every aspect of life, including our time, talents, and treasures (finances, etc.).

Donald Whitney states “The clock and the dollar greatly influence our lives, so we must consider their role in Godly living. God calls us to be disciplined in the use of our time and our money. Godliness is the result of a disciplined spiritual life, but the Discipline of time and the Discipline of money are at the heart of a disciplined spiritual life that leads to Christlikeness.

\*\*The aim of this study is to help you reconsider your spiritual priorities and perhaps even encourage you to re-order your life so that by your living – your heart for Christ and His Kingdom – your obedience to spiritual stewardship is evident to all who know and watch you in every arena of life.

### A. THE GOD WHO OWNS IT ALL

The very concept of stewardship is that what you think is yours (your life, your health, your relationships, your spouse, your children, your time, your talents, your possessions, and your resources (even your future) – actually all belong to God. **GOD OWNS IT ALL**; We are simply caretakers and “stewards” of all that God has entrusted us to oversee and to employ (use) for HIS GLORY and others’ benefit. Everything we have, we have because the God who owns everything gave it to us: **READ** and consider Ex. 19:5 and Job 41:11.

1. Consider the following verses which highlight God's ownership and our stewardship:
  - Psalms 24:1 — "The earth is the Lord's, and everything in it, the world, and all who live in it."
  - Leviticus 25:23 — "The land is mine and you are but aliens and my tenants."
  - Haggai 2:8 — "'The silver is mine and the gold is mine,' declares the Lord Almighty."
  - 1 Corinthians 6:19-20 — "You are not your own; you were bought at a price."
  - Deuteronomy 8:18 — "Remember the Lord your God, for it is he who gives you the ability to produce wealth."
  - Romans 11:36a — "For from him and through him and to him are all things ..."
  - 1 Corinthians 4:2 — "Now it is required that those who have been given a trust must prove faithful."
  - 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!'"

The Bible makes it clear that God created everything, God sustains everything and God owns everything. Psalm 104:24 declares, "The earth is full of Your possessions." In 1 Chronicles 29:11 we read, "Yours, O LORD, is the greatness, the power and the glory, the victory and the majesty; for all that is in heaven and in earth is Yours." Haggai 2:8 reminds us, "'The silver is Mine, and the gold is Mine,' says the LORD of Hosts." Everything in the ground, everything above the ground, everything in the air, everything that passes through the air ultimately belongs to God. He owns the cattle on a thousand hills, the wealth in every mine.

Honestly, it becomes a dangerous practice in God's eyes to forget all that God truly owns and has graciously given to mankind. Are you in danger of having misconceived that what you "possess" is really yours? Can you keep what you earn and take it to heaven? Consider what the Lord reminded Israel about in terms of what they thought they "owned."

**READ ALOUD DEUTERONOMY 8:1-10, 17-18:**

*“Be careful to follow every command I am giving you today, so that you may live and increase and may enter and possess the land the Lord promised on oath to your ancestors. 2 Remember how the Lord your God led you all the way in the wilderness these forty years, to humble and test you in order to know what was in your heart, whether or not you would keep his commands. 3 He humbled you, causing you to hunger and then feeding you with manna, which neither you nor your ancestors had known, to teach you that man does not live on bread alone but on every word that comes from the mouth of the Lord. 4 Your clothes did not wear out and your feet did not swell during these forty years. 5 Know then in your heart that as a man disciplines his son, so the Lord your God disciplines you. 6 Observe the commands of the Lord your God, walking in obedience to him and revering him. 7 For the Lord your God is bringing you into a good land—a land with brooks, streams, and deep springs gushing out into the valleys and hills; 8 a land with wheat and barley, vines and fig trees, pomegranates, olive oil and honey; 9 a land where bread will not be scarce and you will lack nothing; a land where the rocks are iron and you can dig copper out of the hills. 10 **When you have eaten and are satisfied, praise the Lord your God for the good land he has given you.**”* Then, they arrogantly say: (vs.17) *“My power and the strength of my hands have produced this wealth for me; Yet God counsels us to think otherwise: **“Remember the LORD your God, for it is he who gives you the ability to produce wealth.”***

- Like He did for Israel through divine provision, can you identify all the blessings that God has given you? Life? Health? Wealth? Resources?
- Like Israel, do you struggle to remember that it is truly God who has given all these blessings to you?
- More than just physical wealth and possessions, biblical stewardship entails rendering back to God all that He has given you, including life experiences. What has God brought you through in order that your life, resources, and experiences can be used to bless others?
- Why do we need to be so often reminded of our true station in this life, a station of humility and need, a reality that we are truly dependent on God for everything we possess?

## **B. The Tasks of a Steward:**

If God then truly owns everything, then what is the Christian’s task in managing God’s resources in and through our life?

- I. The steward is entrusted with great wealth (and in our case, great spiritual wealth worth intrinsic and eternal value). God’s graciousness is abundantly seen through His giving of great wealth and spiritual (eternal) treasure to humans to keep and use for God’s purposes: As stewards, then, we understand that God is the

owner of all we have and we have been tasked with oversight, superintendency, and guardianship of His possessions. What then has God given to us as stewards?

**-We have been given Life:** It is God alone who “*gives to all life, and breath, and all things*” (Acts 17:25); the Creator is the one who “*gives life to all things*” (1 Timothy 6:13).

*“Come now, you who say, ‘Today or tomorrow we will go to such and such a city, and spend a year there and engage in business and make a profit.’ 14 Yet you do not know what your life will be like tomorrow. You are just a vapor that appears for a little while and then vanishes away. 15 Instead, you ought to say, ‘If the Lord wills, we will live and also do this or that.’”* (James 4:13-15).

Life is a gift and we have been entrusted with this sacred life and the care of other lives. As Christians, we are called to treasure life, to guard and protect life (Ex. 20:13), and to preserve and cherish it. If we know that God is the author of life, then we are more apt to be grateful for our own lives and the lives of those He has created for His glory – and in turn we are to strive to be a blessing to *all* life on the earth. This is the essence of stewardship, making the most of our life for His glory.

**-We have been given Salvation:** *“For it is by grace you have been saved, through faith--and this is not from yourselves, it is the gift of God”* (Eph. 2:8-9)

**-We have been given the Holy Spirit of God** to dwell in our bodies (now God’s temple): *“Or do you not know that your body is a temple of the Holy Spirit who is in you, whom you have from God, and that you are not your own? For you have been bought with a price: therefore glorify God in your body.”* (1 Cor. 6:19-20)

**-We have been given the treasure of the Gospel:** *“But we have this treasure in earthen vessels, so that the surpassing greatness of the power will be of God and not from ourselves”* (2 Co. 4:7)

We have been entrusted with the glorious gospel to live it out, not to hoard for ourselves only, but to liberally give it away to the needy and lost world who is desperate for hope, and life, and redemption. The Bible teaches that as stewards of the gospel of God *“We are therefore Christ’s ambassadors, as though God were making his appeal through us.”* (2 Cor. 5:20)

**-We have been given our freedom:** *"It was for freedom that Christ set us free; For you were called to freedom, brethren; only do not turn your freedom into an opportunity for the flesh, but through love serve one another."* (Galatians 5:1, 13)

**-We have been given a family:** *"He who finds a wife finds what is good and receives favor from the Lord."* (Prov. 18:22); *"Children are a gift from the Lord; they are a reward from him"* (Psalm 127:3)

**-We have been given resources** on this earth to use for God's glory and others' benefit: *"As for every man to whom God has given riches and wealth, and given him power to eat of it, to receive his heritage and rejoice in his labor--this is the gift of God."* (Ecclesiastes 5:19)

**-We have been given time:** *"Therefore be careful how you walk, not as unwise men but as wise, making the most of your time, because the days are evil. So then do not be foolish, but understand what the will of the Lord is...."* (Gal. 5:15-17).

**-We have been given a future and a hope:** *"For I know the plans I have for you," declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future. Then you will call on me and come and pray to me, and I will listen to you. You will seek me and find me when you seek me with all your heart."*

- II. The steward oversees and takes care of the treasures and gifts assigned to him: Jesus demonstrated through many parables the role of the steward within the Kingdom of God. As managers of God's resources, He expects us to utilize and employ those assets to build His kingdom as we minister to people all around us. Not only are we given resources to use for His kingdom, we, ourselves, are God's resources to bless others as we use our personal talents, passions and gifting for the kingdom.

-Consider: Luke 19:11-27

-What does this parable teach about God's expectation of His stewards?

-What was the standard for what the "owner" considered faithfulness?

-What was the reward for faithfulness?

-In what areas of our Christian life can this parable of stewardship be applied?

**READ ALOUD** Luke 16:1-13: (What are we to learn from one who manages God's wealth (talent) well? What about the unfaithful steward, what is God's opinion of him?)

### **C. WHAT IS THE GOAL OF STEWARDSHIP?**

The principle of stewardship within God's Kingdom is less a physical test concerning our goods and resources and more of spiritual reality: God wants all of us. He wants our hearts, our lives, and utmost devotion. As we realize that God alone is worthy of our praise, honor, and worship, we are demonstrating that God is sovereign over every area of our life – including our finances, our time, our property, our talents, and decisions. We are called to “be” stewards through our yielding of everything to God as sovereign Provider and Owner of all things; stewardship is our spiritual expression that God alone has the right to direct us in managing HIS money, resources, and talents toward His kingdom purposes.

- The spiritual discipline of stewardship consists of our willingness to embrace God's absolute sovereignty in every area of our life and we can “prove” that in how we handle (manage) our time, finances, and resources for His glory and others' benefit.
- God's heart for stewardship can be summarized through four biblical principles:

#### **1. The principle of ownership.**

We have already read that God is the owner of everything in the world, and all who live in it (Ps. 24:1). In the beginning of Genesis, God creates everything and puts Adam in the Garden to work it and to take care of it. It is clear that man was created to work and that work is the stewardship of all of the creation that God has given him.

*This is the fundamental principle of biblical stewardship. God owns everything, we are simply managers or administrators acting on his behalf.*

Therefore, stewardship expresses our obedience regarding the administration of everything God has placed under our control, which is all encompassing. Stewardship is the commitment of one's self and possessions to God's service, recognizing that we do not have the right of control over our property or ourselves.

#### **2. The principle of responsibility.**

In explaining responsibility, Peel writes,

Although God gives us “all things richly to enjoy,” nothing is ours. Nothing really belongs to us. God owns everything; we’re responsible for how we treat it and what we do with it. While we complain about our rights here on earth, the Bible constantly asks, What about your responsibilities?

**-Owners have rights; stewards have responsibilities.**

We are called as God’s stewards to manage that which belongs to God. While God has graciously entrusted us with the care, development, and enjoyment of everything he owns - as his stewards we are responsible to manage his holdings well and serve Him with those resources according to his desires and purposes.

**3. The principle of accountability.**

A steward is one who manages the possessions of another. We are all stewards of the resources, abilities and opportunities that God has entrusted to our care, and one day each one of us will be called to give an account for how we have managed what the Master has given us.

This is the maxim taught by the Parable of the Talents. God has entrusted authority over the creation to us and we are not allowed to rule over it as we see fit. We are called to exercise our dominion under the watchful eye of the Creator managing his creation in accord with the principles he has established.

Like the servants in the Parable of the Talents, we will be called to give an account of how we have administered everything we have been given, including our time, money, abilities, information, wisdom, relationships, and authority.

We will all give account to the rightful owner as to how well we managed the things he has entrusted to us.

**4. The principle of reward.**

In Colossians 3:23-24 Paul writes:

*“Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.”*

The Bible shows us in the parables of the Kingdom that faithful stewards who do the master’s will with the master’s resources can expect to be rewarded incompletely in this life, but fully in the next.

We all should long to hear the master say what he exclaims in Matthew 25:21:



*“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!”*

We need to be faithful stewards of all God has given us within the opportunities presented through his providence to glorify him, serve the common good and further his Kingdom.

Consider this quote by C.S. Lewis: “Every faculty you have, your power of thinking or of moving your limbs from moment to moment, is given you by God. If you devoted every moment of your whole life exclusively to His service, you could not give Him anything that was not in a sense His own already.” - C. S. Lewis, *Mere Christianity*

#### **D. OUR TIME**

**Read** Eph. 5:15-17. Knowing that God has given us time on the earth to live out a divine relationship with Him and our world, God expects that we would honor Him daily by arranging our “time” to leverage our life, influence, and resources to the maximum, using each portioned moment of the day for divine purpose.

The Greek word used in this passage for time or “opportunity” in Ephesians 5 is the word *kairos* (not *chronos* as in physical time). Rather, *kairos* refers to the time and special season or periods of time where God would want to accomplish something particular. So, in reference to how we use our time for the glory of God as stewards, God intends that we use both physical time (day, place, events in progression from past to future) and special seasons of time designed for a divine purpose (*kairos*) – both for God’s ultimate glory.

Donald Whitney has expressed several key principles of stewardship in the area of how we understand and “use” our time. Whitney’s encouragement revolves around the concept that our use of time in the present should be preparation for our future in eternity. That which we invest and participate in during our present life is to be reflected in eternity, since as Christians our investments are to be spiritual and eternal (Mt. 6:19).

Time, all time, belongs to God: (Ps. 31:15). Time used for God is not promised (1 Jn. 2:17); is short (Jas. 4:14); is uncertain (Prov. 27:1); is easily lost (Prov. 26:13-14); and cannot be regained (Jn. 9:4). Most certain of all, however, is that as stewards of God’s time in our lives, we are held accountable to how we spend each minute of our lives (1Cor. 3:13-15; Heb. 5:12; Mt. 12:36).

#### **E. OUR MONEY, WEALTH, AND RESOURCES**

Seventeen of the Lord's thirty-six parables have to do with wealth, property, and stewardship. Clearly, this was an important subject to Jesus. Though Jesus never owned anything of earthly value during His earthly ministry

(Lk. 9:58), He had much to teach concerning our use of earthly resources for God's kingdom:

Jesus modeled a life bent to please His father. He served; He gave generously to others; He leveraged His influence to bless others; He held "loosely" to the things of this earth: Praise, honor, position, and material wealth. In fact, as way of demonstration that He trusted God for all that He needed and used for ministry, Jesus had such little regard for earthly wealth as an opportunity to "store up" or save anything for Himself that He let the biggest thief in the Bible be the treasurer of His and the disciples' finances, Judas (Jn. 13:29).

- **Read Luke 6:38:** What does God promise in response to our trusting Him? In response to our willingness to give away our resources for His purposes? In response to our faithfulness to understand God's spiritual economy (the more we invest and use His resources in our lives for His glory and kingdom, the more we are investing in heavenly rewards and peoples' eternity) ?

Fred Smith, a Christian businessman, said it this way: "God entrusts us with money as a test, for like a toy to the child, it is training for handling things of more value."

### **FINANCIAL RESPONSIBILITY:**

Two maxims underlie the Bible's principles of financial responsibility:

- 1) The earth and its resources belong to God (Lev. 25:23; Job 41:11; Ps. 24:1; 89:11; Hag. 2:8).
- 2) These resources have been entrusted to people to use wisely (Gen. 1:29–30; 9:1–4).

The overall message of the Bible regarding finances is one of personal thrift combined with generosity toward others. The Bible places a high value on saving money to provide for oneself and others in times of need (Gen. 41:1–57; Prov. 6:6–8; 21:20; Eccles. 11:2; Luke 12:16–21; 1 Cor. 16:2). Because God blesses those who give to others (Deut. 15:10; Ps. 112:5; Prov. 11:25; 22:9; Mal. 3:10; 2 Cor. 9:6–12), the willingness to give generously (Matt. 25:31–46; 2 Cor. 8:3) and without thought of return (Deut. 15:11; 23:19; Ps. 15:5; Matt. 5:42; Luke 6:34; Rom. 11:35) is considered a mark of financial responsibility. Those who save to provide only for themselves, or are unable to save because of extravagant spending, are held to be foolish (Job 20:20–22; Prov. 21:20).

- Other marks of financial responsibility include careful financial planning (Prov. 27:23–27), hard work (Prov. 28:19; Eph. 4:28; 2 Thess. 3:10; cp. Prov. 24:33–34), diversification of investments (Eccles. 11:2), paying debts when they

become due (Prov. 3:27–28), providing for one’s family (1 Tim. 5:8), and leaving an inheritance to one’s children (Num. 27:7–11; Prov. 13:22; cp. Ruth 4:6; Eccles. 5:13–14).

- Jesus’ stewardship parables speak of financial responsibility as a precursor of greater areas of responsibility in the kingdom of God (Matt. 25:14–30; Luke 16:1–13; 19:11–27). Do you think anything has changed in the last two thousand years concerning how God will bless those who are faithful with what He entrusts to them?

When we believe that wealth belongs to us, however, we get ourselves in trouble. We say, "It's mine, I earned it, I worked hard for it. It belongs to me, and I'll do with it whatever I want." If that's your attitude, Satan has duped you in a big way. Satan wants us to believe that everything we have belongs to us and we are not responsible to anyone for how we use it. But the truth is it's not ours; it's God's. Wealth is a stewardship from God. We are just holding God's wealth for Him, using what we need of it to live on, and investing the rest so that it will bring a greater yield to Him (Matt. 25:14-30). God wants to see what we'll do with it. So whether it's money, land or possessions, we will never be rightly related to what we have until we recognize that it is not ours. All that we have belongs to God.

- Why do you think people have difficulty managing their money? Which cultural and personal factors contribute to this difficulty?

## F. OUR TALENTS

If our talents can be described as those unique gifts, traits, personality, skills, passions, and calling which derive from God, then God has given each of those attributes to you in order that you would steward and “direct” them toward God’s divine purposes. A very important consideration besides the reality that God owns everything and that you are to manage His resources in and through your life, is that in order to accomplish God’s will (purposes) in your stewardship of His resources, you need to know what He is calling you to do, what He is leading you to, and how He has equipped you to serve uniquely in your role as His servant and steward: Consider what Paul has stated concerning his life, gifts, and calling:

- **Read** Col. 1:25; 1 Cor. 9:17; and Eph. 3:1 and spot the word “stewardship” in each of these texts. What is Paul considering his stewardship?

- Can you relate whatsoever to Paul’s understanding of his responsibility toward God?

- **What principles do you see God expressing in the most famous Parable of Stewardship, the *Parable of the Talents*: Matthew 25:14-29?**

- What is a talent that you have from God?
- Is this parable addressing a personal “talent” or monetary wealth? Can it apply to both?
- What does Jesus intend when He states: *“To everyone who has, more will be given.”*

Did you catch that in this parable Jesus acknowledges faithfulness as a commendation to more service, perhaps greater or more fulfilling ministry for the future? To use the Lord's gifts as a faithful steward is to prepare to serve him further.

### **G. AXIOMS of STEWARDSHIP:**

- 1. Spiritual success (the spiritual disciplines of life) comes in direct proportion to our work, and grace-driven effort.**  
*“For we are God’s handiwork, created in Christ Jesus to do good works, which God prepared in advance for us to do.”* (Eph. 2:10)
- 2. Biblical Stewardship holds that God gives us everything we need in order to accomplish His purposes in our life.**
- 3. In terms of stewardship and gifting, we are not all created equal (Mt. 25:14ff), but we are all equally required to be faithful to what we have been entrusted.**
- 4. Our stewardship is work and counts toward the Glory of God and not our own selfish ambition.**
- 5. We are all accountable to God for how we steward His treasures on this earth** (1 Cor. 3:12-13ff.)