"Stewardship: Who owns it?"

The Joy of Biblical Stewardship

Matthew 13:44 (ESV) "The kingdom of heaven is like treasure hidden in a field, which a man found and covered up. Then in his joy he goes and sells all that he has and buys that field."

1. The joy of stewardship begins with three perspective changes:
    a. God owns it all.
    b. God rewards faithful managers.
    c. God desires that what I do with what is His builds His kingdom.
2. Two resources: The Treasure Principle by Randy Alcorn & Rock Solid Finances by CCV

Perspective Change #1: Nothing in My Possession is Mine; God Owns it All.

3. John Wesley: "No, my house did not burn down. God's house burned down."

Psalm 24:1 (NIV) "The earth is the Lord's, and everything in it, the world, and all who live in it."

4. "All" = Money, vehicles, jobs, toys, houses, savings, lands, success, education, family

Philippians 1:20-21 (NIV) "I eagerly expect [...] that now as always Christ will be exalted in my body, whether by life or by death. 21 For to me, to live is Christ and to die is gain."

5. Even the means to make wealth comes from the Lord.

Deuteronomy 8:17-18 (NIV) "You may say to yourself, 'My power and the strength of my hands have produced this wealth for me.' 18 But remember the Lord your God, for it is He who gives you the ability to produce wealth."

6. Nothing in my possession is _____; God _____ it all!
7. Biblically, this is referred to as being a _____.

What is a Steward? A servant who supervises the household in his master's absence.

Matthew 25:14-30 (NIV) "Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them [...]"

8. To what degree do I see myself as a steward? Low 1, 3, 5, 7, 10 High

Perspective Change #2: God Rewards Good Stewardship in Heaven

Hebrews 11:6 (NIV) "And without faith it is impossible to please God, because anyone who comes to him must believe that he exists and that he rewards those who earnestly seek him."

9. Rewards - treasure, crowns, and ruling - are His idea… not ours.
10. Salvation is by grace through faith - not works.

1 Cor. 3:12-15 (NIV) "If anyone builds on this foundation using gold, silver, costly stones, wood, hay or straw, 13 their work will be shown for what it is, because the Day will bring it to light. It will be revealed with fire, and the fire will test the quality of each person's work. 14 If what has been built survives, the builder will receive a reward. 15 If it is burned up, the builder will suffer loss but yet will be saved—even though only as one escaping through the flames."

Perspective Change #3: God Desires That What I Do With What is His Builds His Kingdom
Principle #1: Give Towards What God Cares About

11. As _____ of God's money, a steward _____ a portion of what God's given him in what God cares about most.
    a. Tithe = 10%

Leviticus 27:30 (NIV) "'A tithe [10%] of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.'"

    b. The Israelites give the tithe to the Lord. God gives the tithe to the Levites.

Numbers 18:24 (ESV) "For the tithe of the people of Israel, which they present as a contribution to the Lord, I have given to the Levites for an inheritance."

12. **Why tithe?**
    a. Tithing is one way I express my love for Jesus through obedience.
    b. Tithing is one way I invest in what God cares about.
    c. Tithing lets everything else in my life know that God is first.

13. **Warning**: You can tithe and miss God's heart. Love - not money - is the goal.

Matthew 23:23 (NIV) "Woe to you, teachers of the law and Pharisees, you hypocrites! You give a tenth of your spices—mint, dill and cumin. But you have neglected the more important matters of the law—justice, mercy and faithfulness. You should have practiced the latter, without neglecting the former."

14. **TAKEAWAY**: _____ with God always goes further than _____ on your own.

15. **Go Beyond the Tithe:** Plan to be generous.

2 Corinthians 9:11 (NIV) "You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God."

Principle #2: Budget

16. A steward has a _____ for how they are going to use money that isn't their _____. That plan is called a _____.

Luke 14:28-30 (NIV) "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? 29 For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you, 30 saying, 'This person began to build and wasn't able to finish.'"

17. Dave Ramsey - daveramsey.com/category/tools // Crown Ministries - crown.org/tools

Luke 16:10a (NIV) "Whoever can be trusted with very little can also be trusted with much [...]"

Principle #3: Save

18. A steward _____ a portion of what they earn.

Proverbs 21:20 (NLT) "The wise have wealth and luxury, but fools spend whatever they get."

Rule of Thumb: 10% Tithing // 10% Long-term savings // 80% Bills and Discretionary spending

Principle #4: Get Out of Debt

19. A steward avoids _____ because it's _____.

Proverbs 22:7 (KJV) ".... the borrower is servant to the lender."

20. The credit card disadvantage
    a. If you paid the minimum payment on a $6,000 credit card at 18% interest, what would it "cost" you? _____ years. $_____ interest.

Conclusion: "Apart from faith in Christ, there is no explanation for such a life" (William Borden).

Life Group Questions

Icebreaker: Tell of a time when someone was generous to you.

Main Passages: Matthew 25:14-30, (Optional 2 Corinthians 9:1-14)

1. Read Matt. 25:14-30. What are some main takeaways from this parable?
2. What is a steward? And what makes a good steward "good"?
3. To what degree do you see yourself as a steward? Low 1, 3, 5, 7, 10 High
4. Where is God challenging you to grow when it comes to managing His money?
5. What is a tool or practice that has helped you manage God's money well?
6. Is there a practical way that your life group can be generous this month?

Overtime Podcast

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