

PRACTICE OF CHRISTIAN STEWARDSHIP

Bible Study Lessons for Adults

*by Terry Austin
The Austin Group
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Session 1: Acquiring Honestly - Colossians 3:23-24

Approximately one-half of American adults spend \$45 billion annually on 35,000 different types of lottery games sponsored by forty states. Nearly one-half of the lower income lottery players believe that the lottery is their best opportunity to fund a retirement account. This is not only incredibly uninformed money management, it is not in line with God's plan for acquiring possessions.

The first step of proper financial handling is acquisition. Consequently it should not surprise us that God has provided guidance in how that should be accomplished. Since God owns everything, the question becomes, how does it get from God's treasury into our hands?

Ways to Acquire Money

The Bible describes several legitimate ways that allow us to receive resources. The first, and most obvious, is work; receiving a profit for our labor. Some careless readers of Scripture think that work is a result of sin. They hold the opinion that if Adam had not sinned in the Eden garden, then we would not have to punch a time clock in order to earn a living.

Obviously this is a misreading of the early chapters of Genesis. Upon more careful interpretation, it is clear that God created Adam and put him the garden to work, prior to sin. Work is not a consequence of sin, but rather a consequence of creation. God made us to work and that is the primary way that He provides for our needs (see 2 Thessalonians 3:7-12).

A second method of acquiring is through inheritance. *"A good man leaves an inheritance to his children's children, and the wealth of the sinner is stored up for the righteous"* (Proverbs 13:22). God has made provisions for a family to pass on accumulated wealth to the next generation.

A third method of acquiring money is to be on the receiving end of donations from others.

But I have received everything in full, and have an abundance; I am amply supplied, having received from Epaphroditus what you have sent, a fragrant aroma, an acceptable sacrifice, well-pleasing to God (Philippians 4:18).

The church at Philippi gave "an acceptable sacrifice" to the Apostle Paul and he comments that it is "well-pleasing to God." A similar experience was quite common in the early church as described in the first few chapters of the book of Acts.

Warning About Acquiring Money

Perhaps the most frequently voiced concern in Scripture about acquiring money is the importance of not taking advantage of other people, especially the poor.

Now in case a countryman of yours becomes poor and his means with regard to you falter, then you are to sustain him, like a stranger or a sojourner, that he may live with you (Leviticus 25:35).

One of the problems within every economic system is that the rich become wealthier by oppressing the poor. Rather than viewing the poor as a source of income, we are to see them as an opportunity to invest with God.

He who is gracious to a poor man lends to the Lord, and He will repay him for his good deed (Proverbs 19:17).

Maybe we can even add this as a fourth way of acquiring. When we give to the poor then we are lending to the Lord. God can certainly be trusted to pay His debts, and most of us can testify that God pays a significant rate of interest.

I met a seminary student who related a powerful experience with giving to the needy. His church was taking an offering to relieve the suffering of people who had been hit with a terrible storm. When it was first announced that an offering would be taken, he thought of the twenty dollars in his wallet. However, his wife suggested they give one hundred dollars, which was all they had in their checking account. During the service, he sensed that God wanted him to give one thousand dollars, which was all the money they had in savings, their total amount of cash.

He struggled through the service, but when the offering plate was passed, he reluctantly laid a twenty dollar bill in the container. Leaving the sanctuary, they were confronted by a woman in the church who insisted on knowing how much they gave to the offering. You can imagine his reluctance to share his gift, even if he had given generously rather than sparingly. However, the woman persisted until he asked why she wanted to know. She replied that God was leading her to repay the young man for the amount that he put in the offering.

He shared his embarrassment in telling the woman that he had given only twenty dollars. Because of his unwillingness to open his hands to the poor, he missed an opportunity to experience God's generosity.

Attitude While Acquiring Money

Whatever you do, do your work heartily, as for the Lord rather than for men; knowing that from the Lord you will receive the reward of the inheritance. It is the Lord Christ whom you serve (Colossians 3:23-24).

Having the proper understanding about acquiring money should make a great deal of difference in our attitude. It is very common for people to approach work as if it is a necessary evil, something to be avoided whenever possible. In reality, we should approach work in the same manner that we approach any service to our Lord.

This means that followers of Jesus should be the finest employers or employees. There can be no grumbling or complaining about unfair bosses, low

pay, or lack of time off. We are not working for an uncaring boss. Instead, we are serving the “Lord Christ.” We should approach our work just like we approach ministry. After all, it is God’s way of providing our financial needs.

Pencil to Paper Activity

Looking back over your entire working career, how would you grade your performance as an employee? It might be insightful to provide a grade for specific jobs where you spent a significant amount of time.

Did you notice that the various methods of receiving money from God involve other people? In other words, God seldom (if ever) drops money from the sky into our laps. Think of some ways that you have helped other people receive income from God.

Session 2: Using Wisely

The most basic truth of stewardship is that God owns everything.

The earth is the Lord's, and all it contains, the world, and those who dwell in it (Psalm 24:1).

'The silver is Mine, and the gold is Mine,' declares the Lord of hosts (Haggai 2:8).

When it comes to stewardship, we are nothing more than managers of God's property. Consequently, in order to utilize His resources wisely, we must understand God's will. Since our goal is to learn how to be wise stewards, it seems most appropriate to look to the Wisdom Literature for guidance. The following are a sampling of the principles found to help us use God's resources wisely.

God Must Be Our First Priority

Honor the Lord from your wealth, and from the first of all your produce; So your barns will be filled with plenty, and your vats will overflow with new wine (Proverbs 3:9-10).

The word translated "honor" in this verse can also be understood as "to be wealthy." In other words, when we are wealthy toward God then we honor Him. We honor Him by bringing the "first of all your produce." In many translations this is stated as "firstfruits."

Every farmer, ancient or modern, is familiar with firstfruits. As a crop grows, the farmer watches the progress carefully. By harvest time, it is obvious which part of the field has produced the most abundant and best produce. That is where the farmer begins the harvest. It is important to get the first and best as quickly as possible to reduce the potential for loss. The first and best is called the "firstfruits."

This is what we are to bring to God. To give to God first is an expression of thanksgiving. After all, it is God who gives the harvest so it is only appropriate to thank Him first. However, it is also an expression of thanks. When we give the first to Him, we must be confident that the remainder will be sufficient for our needs. That is exactly what the verse says – "*your barns will be filled with plenty, and your vats will overflow with new wine.*" This is not a promise of abundance but of sufficiency. God assures us that when we give to Him first, there will be plenty for our needs.

Much of giving is more like leftover giving than firstfruits giving. We pay all the bills and hold on to enough for all the expected eventualities, and then we give a portion of the remainder to God. This kind of giving demonstrates that God is very low on our list of priorities. It does not honor God. If God is not a priority in our finances then He is not a priority in our lives.

God Values Honesty

He who profits illicitly troubles his own house, but he who hates bribes will live (Proverbs 15:27).

One of the problems faced by the church today is that we have a reputation of being dishonest. Several decades ago, some very visible church leaders were publicly humiliated and exposed as being dishonest. It seems that it continues to happen often enough that many people believe that Christians are dishonest hypocrites.

Even on an individual scale, we face tests of honesty on a frequent basis. When the store clerk hands you too much change, how do you respond? After closing a business deal, how does the other person feel about your honesty? Have you ever been tempted to “fudge” just a little as the calendar approaches April 15th?

Sadly, such dishonesty also occurs in relationships between believers. People at church pretending to be one thing when they are really something else. I remember as a child, it was discovered that one my favorite Sunday School teachers was actually married to two different women at the same time. Or, I have seen many people speak up at church business meetings as if they are major contributors and should have greater influence, but I know they actually give very little. There is no room for such behavior in the life of a good steward.

There is Wisdom in Saving

There is precious treasure and oil in the dwelling of the wise, but a foolish man swallows it up (Proverbs 21:20).

To word this Proverb in a more contemporary setting, it might read, “The wise man has saved up treasure, but the fool is the man who gets paid on Friday, and by Tuesday it is all gone.”

Debt Must Be Handled Carefully

The rich rules over the poor, and the borrower becomes the lender's slave (Proverbs 22:7).

Probably the most controversial subject in the area of wise handling of money is debt. The biblical position can be reduced to one word in scripture which is usually translated “surety” (see Proverbs 6:1; 20:16; 27:13). The word essentially means security or guarantee. When you put yourself in the place of being surety for a loan then you are taking the position of a guarantor. The biblical warning is that we should avoid that position. It is important to understand that to fail at this point is not a sin, it is simply unwise.

This is a common mistake. It occurs when we carry an unpaid balance on credit cards, when we purchase an automobile without a significant down payment, or any time we become the signer of an unsecured loan. It also happens when we co-sign a loan for someone else. It is unnecessary to detail how people suffer financially and spiritually because of the foolish use of debt.

Many debt problems are caused by spiritual issues. Debt happens when we fail to trust God to provide, or are unwilling to wait for Him to provide. At other times, we use debt to elevate our lifestyle to a level that God knows we cannot handle. Before debt can be solved financially, we must resolve the spiritual issues that create the problem.

Pencil to Paper Activity

What are some ways that you can determine the actual financial priorities in your life?

Describe a recent experience when you were tempted to be dishonest. How did you respond?

Session 3: Tithing Obediently - Leviticus 27:30

There are several common misconceptions about tithing that have created a negative situation for many Christians. Some are of the mistaken idea that tithing is an Old Testament practice which has no bearing on New Testament Christians. Those who hold this position believe that tithing was a part of the Mosaic Law that is no longer valid. However, they fail to take into account that the practice of tithing predates Moses, and that it was encouraged by Jesus (see Matthew 23:23).

A second problem is that many think God does not expect them to tithe until they get all of their financial problems resolved. In other words, as soon as they get out of debt, pay off the house, get the children raised, or some other financial obstacle, then they plan to start tithing. The problem with this approach is that it turns tithing into a financial issue rather than a spiritual decision.

A third failure is held by many who are faithful tithers. They believe that tithing is all there is to stewardship. These folks think that because they faithfully bring a tithe to church then God has little concern or comment about the remaining ninety percent at their disposal. In previous lessons we have already discovered that He is very interested in all of our financial decisions.

The Uniqueness of the Tithe

At the end of the book of Leviticus, we discover an interesting statement (see Leviticus 27:30). We are told that a tithe of everything is holy to the Lord. This designation is fascinating since we know that God owns one hundred percent of everything. What makes the tenth special?

The word “holy” means to be set apart and given to God. Anything that is uniquely designated for God becomes holy. In the wilderness under the leadership of Moses, the Israelites constructed a Tabernacle made with Egyptian material. Upon completion, they dedicated the tent to God and it became holy. In fact, everything associated with the Tabernacle was considered holy.

One of Israel’s most holy items was the Ark of the Covenant. This gold plated box contained memorabilia items from the wilderness wanderings. On one occasion when they attempted to transport the box to Jerusalem, one of the priests accidentally touched the box and was immediately struck dead. His sin was to treat something holy as if it were a normal box.

The tithe is the only money that is ever labeled as holy. There is something unique about the tenth portion that indicates we have very little determination in how it is to be used. It should simply be returned to God.

The Power of the Tithe

The power of the tithe is found in its ability to curse or bless. The prophet Malachi scolded people for neglecting to bring their tithe (see Malachi 3:9-12). The consequence of their failure was a curse for the entire nation (see v.9). Moving down a few verses in the passages (see v. 11), we discover that the curse involved insects eating their crops prior to harvest, and unripe grapes falling off the vines too soon. In other words, they were struggling financially.

More importantly, they were struggling spiritually. The entire passage in Malachi 3 is set within the context of repentance (see Malachi 3:7), of the need to turn back to God. Because they had wandered away from God, they failed to tithe, and consequently were in desperate straits.

However, the tithe also has the power to produce blessing. The same passage promises that those who bring their tithe will be showered from the windows of heaven (see v.10). Whenever God opens the windows of heaven, we should not expect money or material stuff. Heaven is filled with spiritual blessings and that is the power of the tithe. In fact, it is the best bargain you will ever find. If you want to experience spiritual blessing, simply return a tenth to God.

The Purpose of the Tithe

We are asked to bring the tithe so that they may be “food in my house” (see v.10). The tithe was to be kept in a store house until it was utilized for God’s purpose. As you study Scripture, you will find three purposes for the tithe. First, it provided for the Levites who were the priests. Unlike the other tribes, they did not receive an allotment of land since they were supported by the tithes of the people. A second purpose of the tithe was to provide for a giant festival meal. Once a year, God called them together to share a giant fellowship meal and He offered to pay for it from the tithe. Finally, every three years, a portion of the tithe was to be used to supplement the ongoing welfare program.

Essentially, the tithe provided for the religious activity of God’s people, the fellowship of God’s people, and ministry to the poor. As we give our tithes today through God’s church, that is still the purpose. In other words, the purpose of the tithe is to provide the financial resources for God’s work through His people.

It is a great plan. Surveys indicate that the average Christian gives two and a half percent to the church. That means that the typical church must operate with only twenty five percent of what God intends. If church members would simply be obedient, the church income would increase by four fold. At that point, the biggest issue for the church would be deciding how to use all the money that is available.

The reason that people have such a problem with the proper role of the tithe is that they tend to view it as nothing more than a financial issue. The truth is that it is a spiritual matter that defines the way we esteem money. If we are unable to give a tenth to God, there is no way to expect that we can give him our entire life.

Pencil to Paper Activity

Calculate how much money you gave last year. Does it represent a tithe (ten percent of your income)? If not, are you willing to make such a commitment?

What are some things your church could do if all members were faithful tithers?

Session 4: Giving Generously - Luke 19:1-10

The name Zaccheus literally means “righteous one.” Because this was the name chosen by his parents, it obviously reflected the hopes they had for their son. Up to this point, he was far from being righteous. A second quality of Zaccheus is that he was “small in stature.” He was short. I have learned that any time you have a physical feature that is recognized by everyone, it was the source of great teasing by other children as he grew up. Zaccheus was a man who had disappointed his parents, possibly ridiculed by his friends, and needing something to make him a success. The best way to win acceptance is to become rich, and in his world, the quickest way to riches was to become a tax collector. The only problem with that course of action is that everyone hated tax collectors. Zaccheus was no stranger to rejection.

Imagine the risk of a grown man climbing a tree like a 10-year-old boy. It would have been extremely undignified for an adult. Since he already suffered from rejection, the last thing Zaccheus wanted was for someone to see him sitting in a tree. Therefore, I suspect he did not climb a tree in the middle of the road, conspicuously waiting for Jesus. He probably scouted for a tree alongside the highway, hoping to get high enough to be able to see over the crowd and get a glimpse of Jesus. What little respect he had left would have evaporated if anyone saw him.

So, picture Zaccheus, perched in the branches of a tree on the side of the road, hoping no one would notice him. However, as he watched the approaching throng surrounding Jesus, instead of walking down the middle of the road as he had expected, they all moved toward Zaccheus’ tree. His worst fear was about to be realized. Jesus led the entire crowd to the foot of the very tree where Zaccheus was balanced. He probably positioned his body, hoping to be camouflaged by the leaves. Maybe Jesus wouldn’t stop. Surely everyone would be so busy looking at Jesus that they would not look up into the tree. But, not only did Jesus stop at the base of the tree, He looked up through the branches as if He were searching for something that was lost.

The way the story is told, we tend to think it was Zaccheus who wanted to see Jesus. In reality, it was Jesus who wanted to see Zaccheus. When Jesus finally saw him, Zaccheus experienced grace. It says that Jesus said, “*Zaccheus, hurry and come down, for today I must stay at your house.*” Jesus called him by name, he recognized him. That is certainly grace, when the Son of God calls you by name. The first step in Zaccheus’ cure was to be recognized for who he was. I wonder if it was the first time in his life that the most important person in town took the initiative to call him by name.

Jesus then requested that Zaccheus, “*hurry and come down*” from the tree. It was time to get on with things; there was no need to sit around, to remain hidden in the tree. The reason is because Jesus planned to stay at his house. This was not to be a brief encounter. Jesus intended to become his friend. Hospitality was an important thing in Zaccheus’ culture, and to have the most important visitor to ever come to the city ask to stay at your house would make

you the most important person in that city. The man who had known nothing but rejection all of his life was about to be transformed by meeting Jesus.

Note the consequences of the encounter between Jesus and Zaccheus. Zaccheus received Jesus “gladly.” The word literally means that he was full of joy. It is not surprising that when a man has a miserable life transformed that he is glad. Nothing greater could have happened to him.

The response of everyone else was in sharp contrast to Zaccheus, “*they all began to grumble.*” Not only was Zaccheus confronted with a new reality, but so was everyone. They were the ones who had rejected Zaccheus. The crowd contained those who had teased him for being small, criticized him for working for the Romans, and argued with him over tax rates. They were the ones who pushed him aside when he tried to get through a crowd. They were the ones who would never visit in the home of such a “sinner.”

Then Jesus, the one they all admired and had come to see, treated Zaccheus in a totally different manner. He chose to stay at Zaccheus’ house. Everything they had believed about righteousness and rejection was suddenly called into question.

When we get to verse 8, we finally arrive at the heart of the matter, heard in the words of Zaccheus, “*Behold, Lord, half of my possessions I will give to the poor, and if I have defrauded anyone of anything, I will give back four times as much.*” Zaccheus did not give the offering in order to be accepted by Jesus, that had already occurred when Jesus stopped at the foot of the tree. His generosity was a response to what Jesus did for him. Giving an offering provided a visible testimony of how his life had been changed. It was the most appropriate thing he could do considering what Jesus had done for him.

Did you catch the ramifications of that statement? It was the most appropriate response he could make considering what Jesus had done for him. That is still true for you and me today. The offering is worship at its finest. The purpose of giving is to express gratitude for God’s grace.

It is also important to note the amount of the offering. Zaccheus was not like so many today who quibble over the legitimacy of the tithe or whether one should tithe on the net or the gross. He not only gave away half of his possessions, he also promised to repay quadruple anyone he had defrauded. Since he was a tax collector you know that meant a significant amount.

It is a shame when we do not allow Christians to experience this kind of worship because we are afraid to challenge them to give.

Pencil to Paper Activity

When someone does a nice deed or offers you a gracious gift, how do you feel? What is the most appropriate response to them?

Does your giving to God offer a reflection of what He has given to you?
