"Stewardship: A Matter of the Heart"

- I. Stewardship Defined
- II. Stewardship of Money / Wealth
 - A. How NOT to Allocate God's Money
 - B. How TO Allocate God's Money
 - 1. Honor God (Prov. 3:9-10)
 - a. To tithe or not to tithe?
 - 1) Arguments against tithing for NT believers
 - 2) Arguments for tithing for NT believers
 - a) Pre-Law Laws? (Gen. 14:17-24; 28:19-22; cf. Gen. 26:4-5; Heb. 11:4)
 - b) Law (Lev. 27:30-32; Num. 18:25-26; 2 Chron. 30-31; Neh. 10:34-37; Mal. 3:7-12; Mt. 23:23; Lk. 11:42; 18:9-14)
 - c) Post-Law? (1 Cor. 9:7-14; 1 Tim. 5:17-18; Heb. 7)
 - b. Offerings (Ex. 36:1-7; 1 Cor. 16:1ff; 2 Cor. 8-9) Note CONTEXT
 - c. Alms for the poor (Prov. 14:20-21, 31; 17:5; 19:6-7, 17; 21:13; 22:9, 16, 22; 25:21-22; 28:27; 29:7, 13-14; 31:20; 28:8; Mt. 6:2; Acts 10:2; 24:17)
 - 2. Taxes (Rom. 13)
 - 3. Household (Prov. 31:21-22; 1 Tim. 5:3-4, 8)
 - 4. Debts (Jer. 15:10; Prov. 3:27-28; Dt. 24:15 cf. Lev. 19:13; James 5:4)
 - 5. Savings for future needs (Prov. 6:6-8; 21:20)
 - 6. Investments (Prov. 31:16)
 - 7. Insurance
 - 8. Inheritance (Prov. 13:22; 17:2; 19:14; 20:21; 29:3)

So what?

Discussion Questions:

- 1. What is stewardship? What difference does it make if we see ourselves as stewards rather than owners? Our focus today is money, but what other areas of our lives are we to steward wisely for the glory of God?
- 2. What is the connection between money (wealth) and our hearts? (Mt. 6:19-24; 1 Tim. 6:6-10)
- 3. What does the word "contentment" mean? How might contentment (or lack of contentment) impact the way we steward God's money?
- 4. In recent studies, about 4% of Americans tithe to charities (lowest in history), only 21% of professing Christians give 10% to their church, and 25% give nothing. Why do you think the % of Americans who tithe is decreasing? What do you think would happen in most churches if every member tithed? What would happen to the individuals and to the church as a whole? What would happen to world-wide ministry?
- 5. What is the difference between "tithes" and "offerings" and "alms"? What can happen to our interpretation of biblical passages if we misunderstand the differences (i.e., Mt. 6:3-4; 1 Cor. 16:1-4; 2 Cor. 8-9)?
- 6. What is our financial responsibility toward elderly parents (especially widows / widowers see 1 Timothy 5)? What are you doing now to prepare to meet those needs?
- 7. Why is savings important? Why did Granny always want us to "save for a rainy day?" Do you have an "emergency fund?" What is your current plan to develop your savings? How are savings different from investments? What is your current plan for investments?
- 8. Is insurance important? Is it different from simply "trusting God"? What kinds of insurances do you have? If you are getting older (or have parents who are older) what kinds of insurances would be beneficial to protect your (or their) lifetime investments?
- 9. What is the value of an inheritance? Should it be left for foolish children? What are you doing to make sure your children are not foolish with wealth? Should part of an inheritance be left for the local church and other ministries?
- 10. Do you have a will? Do you have a living trust? Why would these be important? What might happen if you die and don't have a will or living trust? Financially, relationally, etc. Is that the legacy you want to leave for your family / church?

Application: Today: go to one of the three stewardship workshops (second hour). On-going: If you have not taken it yet, please plan to take the class, "**Financial Peace University**," or something similar. We ARE stewards. The question is, "Are we GOOD stewards of all that the Lord has entrusted to us?"