

**Spiritual Disciplines: Stewardship (Financial)**

Lesson 6: Wednesday, September 29, 2021

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**TEACHING NOTES**

**INTRO:**

Tonight I get to teach on the specific spiritual discipline of ***Stewardship of our finances***.

The spiritual disciplines are practices we find in Holy Scripture that honor God in our doing and promote spiritual growth in the gospel of Jesus Christ among believers. They are practices or habits that Christians prioritize because it aids us to cling more to Christ and grow in Christlikeness.

**1 Timothy 4:7** …discipline yourself for the purpose of godliness; (NASB)

**Disciplines are practices**. Spiritual disciplines are things you do.

We do not do them to make much of our ourselves but to be drawn into Christ all the more with the goal of making much of Christ and becoming more like Christ.

To jump in tonight, let me remind you of the Definition of Stewardship:

**The spiritual discipline of stewardship** is our privileged opportunity to be faithful managers of God’s provisions and God’s purposes for God’s glory and the good of His creation!

**Romans 1:6** says that the heart of Christianity is to belong to Jesus! We belong to Him for His glory!

Paul says in.. **1 Corinthians 6:19-20** You are not your own, for you were bought with a price. So glorify God in your body.

What we have is all from Him and not ourselves.

**1 Chronicles 29:14** (NIV) “… Everything comes from you, and we have given you only what comes from your hand.”

**What belongs to Him?** Everything!

My life is His! My family is His. My body is His. My time is His. May skills are His. My Money is His.

**\*Hold up Cash**

**-Our American money says something pretty unique given that we live in a fallen world.**

**It says on it, “in God we trust”**

**Oh how the people and leaders of our nation to trust in God in these days we are in, amen!**

That said, when you consider the money that you have and I want you to never forget what God is essentially commissioning us with.. **“WITH THIS MONEY I HAVE ENTRUSTED YOU!”**

**Christian, is this your view of your money?**

The problem is that our flesh feels that we are the ones who worked hard for the money we have and so it is ours. For those who struggle with the feeling of, “I have worked hard to earn what I own”. Once again point you to God’s word.

**Deuteronomy 8:17-18** You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the Lord your God, for it is he who gives you the ability to produce wealth,

**1 Corinthians 4:7** What makes you better than anyone else? What do you have that God hasn't given you? And if all you have is from God, why boast as though you have accomplished something on your own?

The problem is that most people aren’t even content with what God entrust to them and so we spent money we don’t have with credit cards and loans and payment plans. Church, it is so important that we make war with these sinful and selfish perspectives and practices so that we can become good stewards of what God has entrusted to us.

Let me try to help us gain a different view of who our money belongs to with this illustration:

If I were to entrust to you my checkbook to manage my funds for me. In this you are asked to spend my money, pay my bills, do good things that advance the kingdom and manage it for my good but over time, the more comfortable you become being the one who is hands on with it, you begin to get used to spending my money and eventually begin to think it is your money! So much so that you begin to reprioritize what I told you to do and come up with your own priorities and practices.

But no matter how comfortable you become it doesn’t change who’s money you are spending.

Another example I have used before that helps is this..

If my 6-year-old daughter, Piper, decides to make me a card or buy me a gift, whose money does she spend? Whose stationary and pen did she use? Whose paycheck was cashed to buy those things? Mine! Her dad’s. This is how we have to see it is when we manage the money God has entrusted to us. It is ultimately his and is to be managed according to his priorities and purposes.

I want to continue to help you see that **Stewardship is about Management.**

We are not just talking about people who try to give what they can when they can.   
We are talking about people who purposefully, intentionally, faithfully, generously MANAGE the provisions God gives them.

As Christ followers we are Blessed with every spiritual Blessing in Christ! He is our treasure and our joy. Therefore we can Joyously, Regularly, and Generously live an **OPEN HANDED life.**

That means, my hope and my joy are not in the temporary things of this life which allows me to have a righteous grip on them so that I don’ get caught up in idolatry and or mismanagement of God’s provisions.

When we understand that we are **transient**… that this world is not our home or our goal or our prize..

And we don’t clutch the things of this world like this is all there is going to be..…

When we do this we live at a level of discipline and fullness that the world will not understand

but in doing so We get to escape the traps of the temporary.

I tell young couples as they are about to get married and start a family, if you honor the Lord with your money management, your life will likely not look like most of your friends or neighbors, why?

Because most of them are living in debt. They are working more than they should to buy more expensive things and going into debt to try to have all that their flesh desires or that they think they need.

But we who belong to Christ must have a different approach to how we steward money and stuff.

We must have a Christ-centered and Christ satisfied approach and when we do it will look much different.

In **1 Timothy 6:17-19 Paul instructed Timothy with what our lives are to look like in Christ..**

**1 Timothy 6:17-19** As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

As you read this you may be thinking I am far from rich.

But I want to ask compared to whom? Because compared to the rest of mankind many of us are truly rich.

**Do you know that America is approximately 6% of the World’s Population but we consume 40% of the world’s resources. 884 million** **people in the world don’t have access to clean drinking water. You go to many countries and families are blessed to have a moped for transportation if not most simply walk to travel from here to there. In America, most families don’t just have one care, we have multiple cars. I could go on and on.**

**The point is, we are truly rich and have so many modern day luxuries at our disposal we don’t even know how well off we are.**

**What does Paul say?**

**1 Timothy 6:17…**charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.

**Is your hope in your stuff or is in on God? Truly? Your answer to this is game changing!**

**1 Timothy 6:18** They are to do good, to be rich in good works, to be generous and ready to share,

Good Works..

The word “good” is the Greek word- Kalos- meaning.. Beautiful.

The question is: **When people see your deeds do they see the beauty of Christ.**

**Do they say: “Amazing”?**

We are saved by the Grace of God though faith in Christ in order to do KALOS DEEDS… Good Deeds. Beautiful Deeds. This is how we are to steward the lives God gives us.. not unsatisfied and chasing more and more but looking to be a blessing to others in so many good ways so that they see Jesus!

We are “to be generous and ready to share”

**What is generous living? To define generosity we must look at Jesus…. He gave generously. He gave sacrificially?**

**How do I know I am giving sacrificially? Because it cost you something. It changes the way you live your life. You feel it! It is no generous if it is only out of your leftovers.**

**1 Timothy 6:19** thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Jesus taught us that the way to true life is narrow.

That it is difficult for the rich to enter the kingdom of God.

**WHY.. is the road to life narrow?**

because we don’t need to carry all our trophies and money and possessions and pictures and diplomas to eternal Life… We just Need Jesus.

**Why is the road to eternal destruction wide?**

…. Because all that stuff has to fit as we pack it, worship it and cling to it straight to hell!

**Why is it hard for a rich man to enter the Kingdom of God?**

… because he wants to have his own kingdom now and if it means be generous and living for God’s glory and fame and not his own then he will pass.

See here is the true test.

Many of us are guilty of having our arms so full of this world and all that we are chasing. More and more… that we have so little time to truly serve God and help others know the great God we know and the great eternity we are headed to.

For some, maybe your arms so full of this world, you are like the rich young ruler who didn’t really love God in the end because you couldn’t fathom the idea of giving up your stuff. Maybe your arms are so full of this world that you wouldn’t even fit through the door!

Praise God, that Jesus Christ is the door and it is not by my good deeds that I am saved!

But hear me today Church! When the Gospel takes a hold of you. I mean truly takes a hold of you… then we will set down the Treasures of this world and “**be faithful managers of God’s provisions and purposes for God’s glory” and in doing so…**take hold of the life that is truly life.

**Last week I shared with you the lesson I am trying to teach my family about what we turn into God at the end of the day when it comes to managing the time he entrusted to us.**

Well God is serious about us also being good stewards with the money He entrust to us..

**This is so important that Jesus taught in it by using a parable.**

**Matthew 25:14-30** “For it will be like a man going on a journey, who called his servants and entrusted to them his property. 15 To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. 16 He who had received the five talents went at once and traded with them, and he made five talents more. 17 So also he who had the two talents made two talents more. 18 But he who had received the one talent went and dug in the ground and hid his master's money. 19 Now after a long time the master of those servants came and settled accounts with them. 20 And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ 21 His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ 22 And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ 23 His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ 24 He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, 25 so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’ 26 But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? 27 Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. 28 So take the talent from him and give it to him who has the ten talents. 29 For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. 30 And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.’

**I don’t have time to exegete this great parable but I will ask you to take serious inventory tonight. What do you have to show your Lord you did with the money he is entrusting to you lately? When you finish each month are you honoring him in your stewardship of it regarding the priorities he has given you and the way you are managing it for His glory and others good.**

**Being a good steward of our financial provisions means we need to Manage the money God has entrusted to us well and NOT just spend it well.**

**The practice of Financial Budgeting is how you manage your money well.**

**Without the discipline of Financial Budgeting your money will manage you.**

**WHY?** because without the practice of budgeting you end up making financial decisions on the fly or on a whim or you don’t have a good and prioritized plan to begin with. The lack of finaincial management creates mis-prioritization, debt, unneeded fees, and lots of heartache, conflict and stress.

In 20 plus years of pastoral ministry I have come to understand that very few people were taught by their parents how to properly manage their money. In addition to this, most of have not taken the steps to be trained and or to be coached in the simple aspects of money management.

So with the remainder of our time tonight I want to get really practical with you.

For those of you who have taken my marriage enrichment class you have heard me do this but for many of you, you have not and could really use it. If you do already have a healthy discipline when it comes to budgeting then praise God but hopefully you can glean some things from me this evening.

For you who are youth, my hope is that this is truly an inspiration for you to start thinking about money management in God honoring terms and as you are given the opportunity to start stewarding the money God entrust to you, whether it be allowance or income from working then it is important you are honoring God with what he has entrusted to you. My three teenagers are practicing the basics of these things hopefully on their way to healthy money management that honors God in their lives.

With that.. let’s jump in. Look with me at the budget outline I have given you.

Read the top explanation…

**Income:**

All money is family money!! You are no longer single if you are married. You gave yourselves to each other at the altar, that means what is His is hers and what is hers is his!

**Giving:**

The first priority of what we do with our money as Christians is to honor and worship God with it.

We do this according to His instruction in the bible in the practice of first fruits giving.

**The giving of our First fruits to the local advancement of the gospel through the local church:**

This is built on the biblical practice of first fruits giving.

God calls for his people to give to Him of their first fruits.

No matter how much your income is…If you have an income (Homeless couple) (Widows mite) then your first area of good money management is in honoring God with your first fruits.

This simply means that the first of your income is joyfully given to the Lord as an act of worship and a testimony of whom you love and trust in more than anything else.

If you love comfort most, you will pay the mortgage first;

if you love your family most, you will pay for the groceries first;

if you love your entertainment the most, you will pay the cable bill first; and so on.

One of the practical ways we show God and others that we love and trust Him the most is to faithfully give Him our first fruits.

The problem is all too often, we sinfully decide what kind of lifestyle we want or think we should have and then we look to give God what is left over, if we give Him anything. ***\* Table illustration***

This is completely backwards. If God has given you an income then you are to be obedient to Him to give the first fruits of it to the local church you are part of.

We are to prayerfully seek God and commit what we will faithfully give to Him, and then make our lifestyle fit with what is left. This way, He is first and everything else falls under Him.

In 1 & 2 Corinthians, Paul tells the New Testament church about how we are to be faithful in our giving what God has entrusted us with. It is a very specific counsel to how you and I are to be great stewards of the money and stuff we have!

1. Give **Joyfully:**

**2 Corinthians 9:7** Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver.

To give **reluctantly** means, “I really do not want to, but oh, I better.”

To give under compulsion means, “you do it with out good stewardship”.

“Here is all my money or money I don’t have!”

The world “cheerful” in the Greek is “hilarion.”

It’s where we get our word **hilarious** from. **God loves a hilarious giver**.

Now , we need to understand that what God is trying to teach us about the amazing flow of kingdom living is that as when we live an open handed life, it should bring us an immense amount of JOY. Especially, the privilege to participate in the growing of the Kingdom of God and the fulfilling of the great commission.

**2. Give Regularly:**

**Your faithfulness is more important to me than the amount you are able to give.**

**1 Corinthians 16:1-2** Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. **On the first day of every week**, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.

**The Christians in Jerusalem were suffering from poverty and famine, so Paul was collecting money for them**. **He suggested that believers set aside a certain amount each week and give it to the church until he arrived to take it on to Jerusalem.**

Are you to only give to the church you belong to? NO

But the Bible says here and in other places to bring your regular commitment to God to support the ministry and ministers that you are partnering with in life and ministry. So we give our first fruits of our income to our home church, and then extra giving to other causes or people.

**3. Give Generously:**

**2 Corinthians 8:2-3**  for in a severe test of affliction, their abundance of joy and their extreme poverty have overflowed in a wealth of generosity on their part. For they gave according to their means, as I can testify, and beyond their means, of their own accord,

“for in a severe test of affliction” = Though they have been going through much trouble and hard times

Notice with me, see the gospel at work. They were going through hard times and there were experiencing extreme poverty but they were still generous.

**What is generous living? Let’s look at Jesus; He gave sacrificially.**

**How do I know I am giving sacrificially? Generous giving changes your lifestyle: You feel it!**

If you are trying to figure out a minimum number required to give, your giving is already from a heart that is more about how much you can keep for you and less about how much you can give others in the name of the One to whom it belongs!

Jesus! I love the statement that God will do way more with what you have left than you can ever do with the full amount.

**4. Give Proportionally:**

**1 Corinthians 16:2** On the first day of every week, each of you is to put something aside and store it up, **as he may prosper**, so that there will be no collecting when I come.

**“as he may prosper”= an amount of money in proportion to what you have earned**

There is no longer a required percentage as to how much one should give after the Cross like there was in the Old Covenant when people were commanded to give a tithe or a tenth.

We do not call it a tithe anymore since that commandment was fulfilled and we no longer live under the Old Covenant. Many say the general equity of God’s commands on this topic lend the new covenant Christian to see a 10th as a good starting place and that Christlike generosity would aim for more. But there is no didactic teaching on a percentage one must give in the New Covenant.

**Instead the teachings of Christ all point to a Christ-like generous life.**

A life that is consumed by and fulfilled by Christ. A life committed to take up their cross and follow him. A life that is overflowing with His character. This equals a sacrificial steward.

The key to our being good stewards of the money and stuff that God has entrusted to us is to first know that it is all His.

I pray that if you have been negligent in giving of your first fruits that you would repent and begin to honor Him with what He has entrusted to you. Begin to give joyfully, regularly, generously and proportionally. That you let your good deeds shine bright and let God work through you as you steward well in all He has entrusted to you. For His glory we live!

Back to Demo Budget

\*Talk THORUGH IT…

**Debt: A couple notes on living within our means.**

**Proverbs 22:7** …the borrower is the slave of the lender.

**Romans 13:8** Owe no one anything…

**Hebrews 13:5** Keep your life free from love of money, and be content with what you have…

**TO Close:**

**My heart for this church is not first and foremost that we would be a big community.**

🡪We don’t need to aspire to have 1000 people and do whatever it takes to get them here!

**First and foremost my heart is that we would be a faithful community.**

**I want to lead a community of people who are** privileged to be faithful managers of God’s provisions and God’s purposes for God’s glory and the good of His creation!

**Closing comments..**

**AMEN.**