



## ***Stewardship of Money Treasures in Heaven***

*“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”* **Luke 16:13**

*But seek first the kingdom of God and his righteousness, and all these things will be added to you as well.”*  
**Matthew 6:33**

***Our Goal in this lesson is to learn to be faithful stewards of our money; managing it wisely, 100% for the kingdom of God.***

***We consider...***

- *How money can easily become an “idol” which controls our life*
- *What it means to be a “steward” of money?*
- *The disciplines of faithful stewardship*
  - *Sow*
  - *Stop to think*
  - *Strategize*



***\$\$\$\$\$\$\$\$\$ ---- The #1 Idol in the World!***

*Put to death, therefore, whatever belongs to your earthly nature: sexual immorality, impurity, lust, evil desires and greed, which is idolatry.* **Colossians 3:5**

- The love of money is the root of all types of evil
- The varieties of greed
- How anxiety and the love of money go together
- Jesus’ calling to surrender all to him.

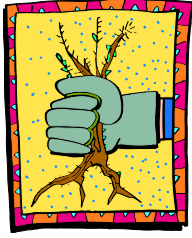
***We are not true disciples until our wallet is converted!***

How can greed be “idolatry?” How can the love of money be a “substitute god” in our lives?

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## ***The Love of Money – the root of all kinds of evil – 1 Timothy 6:6-10***



<sup>6</sup> But godliness with contentment is great gain. <sup>7</sup> For we brought nothing into the world, and we can take nothing out of it. <sup>8</sup> But if we have food and clothing, we will be content with that. <sup>9</sup> Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup> For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. **1 Timothy 6:6-10**

What does it mean that “...godliness with contentment is great gain?”

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Paul teaches that “*the love of money is the root of all kinds of evil...*” List some of the “evils” which result from the love of money.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_



### **Read Luke 12:13-21 -- *The Varieties of Greed — The Rich Fool***

Jesus warns us, “*be on guard against all types of greed...*” Greed has many faces. In the case of the “Rich Fool” from this parable, how do we observe greed at work. What does this man expect from his money?

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### **Read Luke 12:22-34 -- *Greed and Anxiety - A natural combination***

How can *anxiety* lead us to *greed*?

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Inversely, how can greed produce anxiety?

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According to the text above, what is the antidote to the idolatrous anxiety for money?

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Jesus explains that “*where your treasure is, there your heart will also be.*” What does this mean, in your opinion?

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Jesus said, “*seek first the kingdom of God and his righteousness, and all these things will be added to you as well.*” (Matt 6:33 and Luke 12:31) What does this mean, in your opinion?

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**Read Mark 10:17-31 -- Jesus calls us to surrender all — The Rich young Ruler**

Why, in your opinion, does Jesus command the rich young man to sell all and give to the poor?

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What does it mean to have “*treasures in heaven,*” in your opinion? What are these “treasures?”

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## ***Christians are called to be “Stewards” of money***

***A Steward = An Administrator – a trusted servant who cares for and invests the funds and resources of his master.***

Based on this definition, why do we say that a Christian is a “steward” of his possessions?

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### ***We are Stewards of “our” money because...***

- God is the rightful “owner” of all things
- God has *entrusted* us with everything we call our own
- We must eventually *give account* for the manner in which we have used these resources

## ***Disciplines for Faithful Stewardship***

- 1. Sow**
- 2. Stop (and think)**
- 3. Strategize**

### **Discipline #1 – Sow -- *Invest in an untouchable account!***

<sup>9</sup> Honor the LORD with your wealth, with the first fruits of all your crops;  
<sup>10</sup> then your barns will be filled to overflowing, and your vats will brim over with new wine. **Proverbs 3:9-10**

What principle is taught in this verse above?

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## ***The Example of Jesus***

*For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich. (2 Cor. 8:9)*

How does Jesus provide an example for us to follow?

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## ***How do we sow?***

1. ***With joy and abandon***
2. ***Generously***
3. ***Tithing***
4. ***Offerings***
5. ***Charity***



**Sow with Joy – God loves a joyful giver!**

1 Chronicles 29:9 summarizes the spirit in which the offering was made for the temple project

*‘ The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the LORD. David the king also rejoiced greatly. 1 Chron. 29:9*

List some possible “bad attitudes” that could contaminate our giving?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

## ***1. Sow generously and with abandon***

*‘ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ’ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ’ And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work. ’ 2 Corinthians 9:6-9*

Paul explains the principle of “sowing” in the kingdom of God. Summarize it below.

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What does it mean to be a “joyful giver?”

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### ***Sow through Tithing – 10% of Income***

<sup>8</sup> “Will a mere mortal rob God? Yet you rob me. “But you ask, ‘How are we robbing you?’ “In tithes and offerings. <sup>9</sup> You are under a curse—your whole nation—because you are robbing me. <sup>10</sup> Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. <sup>11</sup> I will prevent pests from devouring your crops, and the vines in your fields will not drop their fruit before it is ripe,” says the LORD Almighty. <sup>12</sup> “Then all the nations will call you blessed, for yours will be a delightful land,” says the LORD Almighty. **Malachi 3:8-12**



What does it mean to “rob” God, do you think?

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What is the promise to those who tithe?

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Do you have any testimony of being blessed through giving tithes or offering?

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## ***2. Sow through Offerings – Extra donations for the Work of God***

*Tabernacle Project – Exodus 25:1-9 and Temple – 1 Chronicles 29:1-9*

All the materials for the tabernacle were donated by the Israelites, voluntarily.

### ***Sow with Charity – Merciful donations to help those in need***

*Examples...*

- Donation to the Red Cross after a national disaster, such as a hurricane or earthquake
- Donations to orphanages in other countries
- Donations to a family in need in the church

Can you mention any other types of “charity?”

1. \_\_\_\_\_
2. \_\_\_\_\_

## **Questions about Stewardship**

***Is it necessary to tithe in the church where a person attends, or is it possible to tithe to some other ministry?***

We teach that one should tithe *in the church one attends*. Offering to other ministries is commendable, but one should be faithful to the local church one attends. If someone moves from Boston, he or she can certainly send offerings to Lion of Judah if they want, but the tithe should be to their new, local congregation.

***Does the pastor receive and manage all the money collected in the general offering?***

NO! The pastors and other staff of the church receive a regular salary decided by the deacon board of the church. These salaries constitute a portion of the overall expenses of the church. The pastors do not manage the money collected on Sunday and generally *do not know how much each member gives!* The deacons manage this information.

***How are the tithes and offerings used in our church, Lion of Judah?***

There is a budget of expenses of the church. This budget, decided by the deacons, is presented publicly in congregational meetings every year and formally approved. Any member of the church can request permission from the deacons to review the budget of the church.

*These regular expenses include:*

- Mortgage for properties
- Maintenance of properties
- New building projects
- Gas, electricity, water...etc.
- Materials and training for the various ministries
- Contributions to local and foreign missions

***Should I tithe weekly, or monthly?***

One should tithe with discipline and regularity, in whatever schedule one chooses. Under normal circumstances, we recommend that a family set aside a certain amount of money each week, as Paul counsels the Corinthians (1 Corinthians 16:1-3). Some receive their salary every two weeks and prefer to tithe in this schedule, in order to be sure that the this money set aside for tithing does not end up being used for other purposes.

***Is saving money sinful or demonstrate a lack of faith?***

No. Saving for the future is wise and Biblical. (See Proverbs). It is sin, however, to *trust* in our savings for our sense of security and to refuse to be generous or faithful in order to pad our savings. (as did the Rich Fool). Prudent and wise saving, however, allows us to have discretion to cover unexpected expenses in our own lives, and also to be generous when opportunities arise.

***Is it bad to build up a credit card debt?***

Yes. Scriptures presents debt as a negative thing in the life of a believer. (Prov. 22:7) “*The debtor is slave to the lender.*” Some expenses in our society require taking loans, such as owning a house, or a car, or paying college tuition. But apart from these specific cases, we do not advise people to acquire debt, especially with credit cards that charge exorbitant interest.

***Is it good to have a budget?***

Yes. God calls us to exercise self control. If we fail to plan how we will apportion our money, more likely than not we will spend on that which lacks value in the eyes of God. Drawing up a budget is wise and important for a mature Christian. There are many ways to make a budget, which are beyond the scope of this lesson, but we present a worksheet (see addendum) as a simple model. We also recommend that one note down each expenditure in order to keep track of how our money is being spent. All too often our money mysteriously disappears and we cannot explain how.

***How can I find more training about this matter?***

The church offers an excellent, internationally known curriculum called “Crown Financial Ministries.” We recommend this course highly.



### ***Reflection Questions***

What are some good reasons to save money regularly, if possible?

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How are the tithes and offerings of Lion of Judah managed and spent?

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### ***Discipline #2 – Think before spending***

*“For God has not given us a spirit of fear, but a spirit of love, power, and of self control.” 2 Timothy 1:7*

#### ***Two questions to help us think before spending***

1. *What is the difference between a “need” and a “want?”*
2. *What are the small, frequent expenditures that drain my wallet?*

Many times we waste our money (God’s money), because we fail to employ self control and restraint in the management of our finances. We neglect to think before spending.

***Before spending, try asking the following questions...***

#### ***Question #1 – Do I “need” this or do I “want” it?***

We all make purchases based on “wanting” rather than true “need,” but we will exercise greater restraint if we do so *intentionally*, and not *carelessly*.

*How can we distinguish between what we desire and what we genuinely need?*

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*What are some examples of expenditures which are not necessary or prudent in your life, especially in the presence of financial limitations?*

1. 

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2. 

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3. 

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## Question #2 – Where does the money go?

Have you ever asked yourself the question, “Where does all my money disappear to...? I start with my wallet full, and by the end of the day it disappears, and I have no idea to where?”



The truth is we waste hundreds and perhaps thousands of dollars every year on “little stuff.”

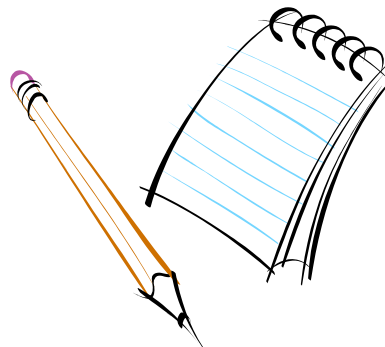
### *How much does a donut and coffee cost?*

If we spend \$1.00 every day to buy ourselves a donut and a another \$2.00 every day on a cup of coffee...

How much does it add up to in a week? \_\_\_\_\_

In a month? \_\_\_\_\_

In a year? \_\_\_\_\_



Consider for a moment how you spend money in a typical week. What are some small, unnecessary expenditures?

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## ***Discipline #3 - Plan***

### ***Draw up a personal budget***

Using the model below, take a stab at a personal budget, based on your projected income, what you spend, and your plans for saving, tithing and offering.

### ***Important --- Don't give up!***

Learning to manage our (God's) money is a long and sometimes aggravating process. Forcing ourselves to do these exercises will help us to discipline ourselves and become better stewards of what God has entrusted to us. Even if we follow our budget partially and imperfectly, in the long run we will do better than we would without any plan at all. Try it!



## Personal Budget (Model)

Monthly income (salary, benefits..etc.) : \_\_\_\_\_

### Fixed Expenses (Monthly)

- Rent or Mortgage \_\_\_\_\_
- Tithe \_\_\_\_\_
- Utilities (Gas, water, electric) \_\_\_\_\_
- Car (payments, maintenance, gas) \_\_\_\_\_
- Food \_\_\_\_\_
- Phone \_\_\_\_\_
- Clothing \_\_\_\_\_
- Entertainment \_\_\_\_\_
- Other - \_\_\_\_\_
- Other - \_\_\_\_\_
- Other - \_\_\_\_\_



+ \_\_\_\_\_

**Total of Fixed Monthly Expenses** \_\_\_\_\_

Monthly Income (salary, other) \_\_\_\_\_

Monthly Expenses - \_\_\_\_\_

Money "left over" = \_\_\_\_\_

Savings \_\_\_\_\_

Special Offerings \_\_\_\_\_

*"Seek first the Kingdom of God and his righteousness,  
and all these things will be added to you as well."*

