

# Stewardship: it's not your stuff



3 Sessions



**RELIANT**

on God for all we need

*Part of Gold Hill's 'Take a Step' discipleship pathway.*

[www.goldhill.org/disciple](http://www.goldhill.org/disciple)

## Make the most of this guide

We believe this guide can be transformative. But as with most things, it can be used to the fullest or not have much impact. It depends how you use it. To help you get the most from it, we strongly suggest you ask and answer these 3 questions:



### 1. Who is alongside me?

This is not designed to use alone as a private study. You will get the most if you go through it with someone and take these steps together. If you haven't already worked that out, who could you ask to join you?



### 2. When will we meet?

It's best to have a plan before you start. You only need 4 slots, each 1–2 hours, and no closer than a week apart so you have time to try things out. So put them all in the diary up front.



### 3. Will we give this a real go?

In this guide there will be questions to consider and discuss, but the real impact will be as you give things a go and put things into action. Then it won't just be information but transformation. Will you do that?

As you use this guide together, there are various things that we will suggest along the way. They are marked by these different icons:



## READ

Read these bits. (And interrupt if you want to discuss!)



## DISCUSS

Use the prompts, and have an open chat about it together.



## ACTION

These are things to do, either together or before next time.

# Stewardship: It's not your stuff

'Money makes the world go round', as the song goes. Except that is rubbish! God makes the world go round, not the systems of wealth that people have created and spend their lives pursuing. So what do we do about money, wealth and material possessions? Should we reject and ignore them, or cling tightly to them? Or perhaps there is a middle way. A key part of relying on God is not relying on other things, but instead placing everything before Him and asking how He wants us to use it.

This guide will take you through 3 sessions, dealing with the big picture stuff and some practical things too. The hope is that you will be able to more confidently 'steward' everything that God has given you according to biblical principles and His own will.

## OVERVIEW

### 1. The heart of the matter

God is more interested in the contents of your heart than the contents of your wallet! So that is where we will start. Before how we use it, how do we even view the stuff we have?

### 2. Using what God gives

It isn't just what we give that God cares about, but what we keep and the ways we use it. In this session, we look at a parable Jesus tells and various related ideas.

### 3. Giving for God to use

Our God is generous. Every good thing is a gift from Him, and in following Him we can be like Him in giving too. When we give as God leads, He can use it in wonderful ways.

# The heart of the matter

## session 1

This first session is not going to get very practical – that will come in the next two. The Bible has lots practical to say, but before we get to that we need to deal with another big theme: how we view money, wealth and possessions, and the place they hold in our hearts.

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### How does our society view money?



Talk of money is all around us all the time. Have a discussion about what you think society as a whole thinks the purpose of it is, what it exists for and why it is (or isn't) important. Try to reduce it down to a short summary.

**According to our society, money exists to...**

**Q:** What parts of this do you think are right, and which parts are not?

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### How does God view money?



Below are a number of different phrases in the Bible that are to do with money, wealth or material possessions. Read each of them and discuss these two questions for each:

- 1:** How does this agree or challenge society's way of thinking about wealth?
- 2:** Does this personally challenge me in any way?

'You cannot serve both God and money' Matt 6:24

'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' Deut 8:17-18

'Honour the Lord with your wealth, with the first-fruits of all your crops' Prov 3:9

'He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.' Ecc 5:10

'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 Tim 6:10

'Wealth attracts many friends, but even the closest friend of the poor person deserts them.' Prov 19:4

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## Where is your heart?



We are going to focus in on the passage that contains the first of those statements, found in **Matthew 6:19-24**, part of the Sermon on the Mount. Read and then discuss the questions.

<sup>19</sup> "Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. <sup>20</sup> But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. <sup>21</sup> For where your treasure is, there your heart will be also.

<sup>22</sup> "The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. <sup>23</sup> But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

<sup>24</sup> "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.

**1.** Jesus is fairly blunt in these words! Why do you think He chooses to be so direct when He speaks about this issue?

**2.** Jesus says our hearts will be in the place our treasures are. What kinds of 'treasures in heaven' do you think He had in mind?

**3.** Why do you think money, wealth and possessions can so often compete with God for our hearts?

4. Jesus tells us we 'cannot serve both God and money'. What are the results for someone who tries to do so?

5. What could someone do if they realise they have misplaced their treasures and want to realign that so their heart is in the right place (v22-23 could be helpful here)?

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## The problem of idols?



The language the Bible uses to describe things that we give the place only God should have is an 'idol'. This is how pastor Tim Keller from the USA writes about idols:

**'The Bible uses three basic metaphors to describe how people relate to the idols of their hearts. They *love* idols, *trust* idols, and *obey* idols'**

(Tim Keller, *Counterfeit Gods*, xxi)

Think about and discuss each of those three areas in turn, relating them to the 'idol of money, wealth and possessions'. What would signs be in your life if you were to treat money in these ways?

**If I loved money as I should love God...**

**If I trusted money as I should trust God...**

**If I obeyed money as I should obey God...**

## FINAL QUESTION:

Before finishing, take a few minutes discussing if there are any of what you have just discussed might be something you recognise in yourself. Where could you be in danger of placing your treasure in earthly wealth? What are you going to do in prayer or in action about that.



### **TAKE-AWAY** *from session 1*

Use this space to note down what are taking away from this and any actions you've decided on.

## PRAY

Before you finish, take some time to pray for each other, specifically for the things you have shared and any decisions you have made together.

# Using what God gives

## session 2

In the last session, you explored something of the heart we are to have (and not to have, toward money and material things. In this session and the next, we will get a bit more practical. Next session will be about our approach to giving things for God to use, but this session is about how we can use what we keep of the things God has given.

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### 'The Parable of the Bags of Gold'



This session will be based around a parable that Jesus told. It is often known as the 'Parable of the Talents' (a 'talent' is a unit of currency) but it isn't to do with our abilities but rather the way we 'steward' what God gives us. Read **Matthew 25:14-30**.

**SHARE.** Before exploring different aspects of this passage, share what stood out to you as you read it.

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### The priorities of the master



None of the three servants in this stories owns what they have. They are entrusted with someone else's money. Their actions are judged according to the master's priorities, not their own. The same is true for us: all we have is trusted to us by God.

Spend some time discussing and then capturing 10 priorities you think God has for this world and your life. (Include some big things (e.g. 'justice in the world') and things closer to home (e.g. 'for my family to be provided for').)

- |         |          |
|---------|----------|
| 1. .... | 6. ....  |
| 2. .... | 7. ....  |
| 3. .... | 8. ....  |
| 4. .... | 9. ....  |
| 5. .... | 10. .... |

**Q.** Which of these do you think God might want you to use what you have to make a difference? In what ways? (Be creative, it's not all about spending!)

## What DO you have?



In the parable, each of the three servants is given a different amount. We don't know why! Likewise, we all have a different set of things we have been given to 'steward' by God. Jot down as many things as you can think of (from savings, to homes, to time, and so on...) that God has given you to use.

**God has given me these things to steward:**

**SHARE:** Are there things you think each other has forgotten?! Are there parts you are more or less comfortable with the idea of 'using for God's purposes'?

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## To spend or to save?

In the parable, it could sound like saving money is wrong. The third servant is told off for doing so. But remember, he is judged against the priorities of the master who wanted profit. The Bible isn't against saving. Proverbs 24:27 says, 'Prepare your work outside; get everything ready for yourself in the field, and after that build your house.'

You prepare, gather what you need, THEN build the house. If there is a good purpose for what you are saving, that is good. But if it is just to build up more and more wealth, that is treasure on earth. The real question is this: Is what I am saving for in future more worthwhile than what the money will do now?

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## Make a plan!



The three servants in the parable had plans. Two were good, and one wasn't according to the master's priorities. Spend a bit of time making a plan for three of the things you said above that God has given you to steward, considering the things you identified as important to God earlier on.

**BUT FIRST:** Pray this prayer, because what you are considering is weighty.

**“Lord God, you are my master and I am your servant. I thank you for all that you have given me and entrusted to me. Thank you for the blessing that is to me, and help me to hold it lightly that it might be used as a blessing to others and to further your priorities in the world, in my own life, and in the lives of those I know. Amen.”**

*(e.g. ‘I will use my savings to prepare for my children’s future, and to release funds when there is a need I can help meet.’ or ‘I will use my home generously, allowing others to live there when there is a need.’)*

**1. I will use \_\_\_\_\_ to...**

**2. I will use \_\_\_\_\_ to...**

**3. I will use \_\_\_\_\_ to...**

It might be that some of the things you’ve thought of are on the more radical end and you aren’t sure if you’d actually be able to do them. Don’t ignore them, but also don’t discount the smaller things. This is something you can continue to pray about and discern.



## **TAKE-AWAY** *from session 2*

Use this space to note down what are taking away from this and any actions you've decided on.

## **PRAY**

Before you finish, take some time to pray for each other, and commit to keeping on doing so as you work through and put into action what you have decided on with God.

# Giving for God to use

## session 3

The last session was about using what God gives us by doing things with it ourselves. This session is the other side of the same coin: giving away what we have so that God can use it without us. Both are part of stewarding our money, wealth and possessions, however much or little.

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### Your attitude to giving



To start things off, have an open conversation about what your own approach to giving has been at different stages of life. Talk about both what you've done and how you've felt about that as you've done it. **Then share if/how you currently give.**

**My current approach to giving is...**

*(NB: the purpose of this session isn't to change your approach to giving! It is to help you think it through. If, as a result, you are led to change something then do so, but the goal is to help you become a more confident steward.)*

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### A biblical approach to giving



Like last session, we will focus on one part of the Bible, some of Paul's teaching about giving. The context is a collection being taken for God's people, and it is in **2 Corinthians 9:6-9**.

<sup>6</sup> Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. <sup>7</sup> 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. <sup>8</sup> 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. <sup>9</sup> As it is written:

"They have freely scattered their gifts to the poor;  
their righteousness endures forever."

*(For the full context, it could be helpful to read from 8:1 to 9:15 as well.)*

**Q:** Before looking at some practical questions in light of this passage, spend a few minutes sharing what strikes you about it.

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## How much to give? Should we tithe?



In these words, Paul does not speak about amounts at all. He says some things that are helpful here, though. Discuss how these phrases affect the way you would approach giving?

**‘Whoever sows generously will reap generously’**

**‘You should give what you have decided in your heart to give’**

**‘Not reluctantly or under compulsion’**

The Old Testament gives God’s people the principle of ‘tithing’ (giving 10% of what you receive, earn, or grow ‘back to God’. It is found in verses like this:

‘A tithe 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.’ (Leviticus 27:30)

Alongside this, there is the idea of ‘offerings’ which go above and beyond the required 10% tithe. The Law in Deuteronomy calls for people to give:

‘your tithes *and special gifts*, what you have vowed to give *and your freewill offerings.*’ (Leviticus 27:30, emphasis added)

The New Testament gives no specific instruction about the amount we are to give, though there is reason to believe Jesus and His followers would have carried out this practice of tithing. These questions will help to consider this more fully.

**1.** How do you think Jesus / the New Testament era affect the requirement to tithe? How would it affect one’s motivation to tithe?

**2.** What are the benefits to adopting the principle of tithing? What are the drawbacks?

**3.** Can you think of creative ways to ‘tithe’ things that aren’t income. How would you ‘tithe’ a home, for example?

## Who should we give to?



A question often asked is whether giving (or tithing) should go to the local church, or be divided up amongst different things that are good and important to God and to you.

Paul does, though, use the language of sowing and reaping, not just 'giving'. For him, giving is not just a transaction. It is part of the way a Christian sows, invests and builds into the work of the Kingdom of God. It is a good practice to invest financially where you are investing your life.

- 1.** Where are you invested, involved and wanting to see God's Kingdom work come about (think local church and beyond)? Does your giving match up?
- 2.** What would make you more or less likely to choose to give to a particular church, person or organisation?
- 3.** Do you prefer the idea of giving all to one thing, or multiple? Why is that?

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## How much control once we've given?



Another important thing to consider is what happens to our money when we give. Should we expect to dictate or direct its use from that point on?

The offering Paul wrote about went to leaders of the Jerusalem church to fund the ministry there. The practice was to lay things down for the apostles/elders/leaders to decide how to use. But the Bible is also full of common sense when it comes to money (like the servants and their bags of gold!).

- 1.** What is important to you to know before you give? How can you find that out or ask those questions?

2. What kind of trust are you willing to place in other to steward that gift?

3. Do you also ask similar questions of other places your money goes (like retailers or manufacturers of goods you buy)?

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As stated earlier, the aim has not been to direct you to give in certain way (to Gold Hill or anyone). That would be against it being free from compulsion. It is up to you to decide, with God, how to 'give what you have decided in your heart to give, not reluctantly'.



### **TAKE-AWAY** *from session 3*

Use this space to note down what are taking away from this and any actions you've decided on.

### **PRAY**

Before you finish, pray God would continue to guide each of you in the ways you view, use, and give of the money and possessions God entrusts you with.



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