

Understanding Stewardship

1 Corinthians 6:19-20

Or do you not know that your body is the temple of the Holy Spirit who is in you, whom you have from God, and you are not your own? For you were bought at a price; therefore glorify God in your body and in your spirit, which are God's.

I. What is a steward?

- A. The dictionary defines a steward as “a person entrusted with the management of estates and affairs not his own; an administrator.”
- B. The New Testament word translated “steward” means “the manager of a household or household affairs; a manager” (1 Cor. 4:1-2; 1 Pet. 4:10).

1 Corinthians 4:1-2

Let a man so consider us, as servants of Christ and stewards of the mysteries of God. Moreover it is required in stewards that one be found faithful.

1 Peter 4:10

As each one has received a gift, minister it to one another, as good stewards of the manifold grace of God.

- C. A steward is an individual who has been delegated authority by an owner to oversee possessions, property and household affairs.

II. How is this concept of stewardship seen in the believer's relationship to God?

- A. **God is the owner of all things (Gen. 14:19; Job 41:11; Ps. 24:1; 50:10-12; 89:11; Hag. 2:8).**

Psalm 24:1

The earth is the LORD's, and all its fullness, the world and those who dwell therein.

Psalm 50:10-12

For every beast of the forest is Mine, and the cattle on a thousand hills. I know all the birds of the mountains, and the wild beasts of the field are Mine. “If I were hungry, I would not tell you; for the world is Mine, and all its fullness.”

As the owner of all things:

1. God is the giver or source (Jam. 1:17-18; Acts 17:25).

James 1:17-18

Every good gift and every perfect gift is from above, and comes down from the Father of lights, with whom there is no variation or shadow of turning. Of His own will He brought us forth by the word of truth, that we might be a kind of firstfruits of His creatures.

2. God is the One to Whom account is given (Rom. 14:12).

Romans 14:12

So then each of us shall give account of himself to God.

3. God is the rewarder or the One who pays the accounts (Heb. 11:6).

B. The believer is a steward (Mt. 25:14-30; Luke 19:11-26).

As a steward, the believer is:

1. The receiver (1 Cor. 4:7).

1 Corinthians 4:7

For who makes you differ from another? And what do you have that you did not receive? Now if you did indeed receive it, why do you boast as if you had not received it?

2. Accountable and responsible to the owner (Rom. 14:12; Luke 16:2).
3. The one rewarded for faithfulness (Mt. 25:21, 23).

III. What are the different realms in which stewardship is to be recognized and practiced?

- A. Stewardship involves, first of all and most importantly, a giving of one's life back to God (I Cor. 6:19-20; Rom. 12:1).**

Romans 12:1

I beseech you therefore, brethren, by the mercies of God, that you present your bodies a living sacrifice, holy, acceptable to God, which is your reasonable service.

- B. Stewardship involves a wise and honorable use of one's time (Ps. 90:10-12; Pro. 24:30-34).**

Psalm 90:10-12

Seventy years are given to us! Some may even reach eighty. But even the best of these years are filled with pain and trouble; soon they disappear, and we are gone. Who can comprehend the power of your anger? Your wrath is as awesome as the fear you deserve. Teach us to make the most of our time, so that we may grow in wisdom.

C. Stewardship involves a wise investment and cultivation of individual talents and abilities (Mt. 25:14-30).

D. Stewardship involves a proper understanding and use of one's possessions (Mt. 6:19-21; Col. 3:1-2).

Matthew 6:19-21

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Colossians 3:1-4

If then you were raised with Christ, seek those things which are above, where Christ is, sitting at the right hand of God. Set your mind on things above, not on things on the earth. For you died, and your life is hidden with Christ in God. When Christ who is our life appears, then you also will appear with Him in glory.

E. Stewardship involves a careful and purposeful use of all financial resources (2 Cor. 9:6-8).

2 Corinthians 9:6-8

But this I say: He who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. So let each one give as he purposes in his heart, not grudgingly or of necessity; for God loves a cheerful giver. And God is able to make all grace abound toward you, that you, always having all sufficiency in all things, may have an abundance for every good work.

IV. What is a definition of Christian stewardship?

Stewardship is the practice of systematic and proportionate giving of time, abilities and material possessions based on the conviction that these are a trust from God to be used in His service for the benefit of His kingdom. It is a divine/human partnership, with God as the senior partner. It is a way of living; the recognition of God's ownership of one's person, powers and possessions and the faithful use of these for the advancement of Christ's kingdom in this world.

V. What truths did Jesus emphasize in His teaching on stewardship?

Jesus' main teaching on stewardship is found in two key parables in Matthew 25:14-30 and Luke 16:1-13.

These accounts bring out the following truths:

- A. If we do not use what God has given us, we will lose it.
- B. God expects us to use our talents to bring increase to His kingdom.
- C. God expects us to use great wisdom as we use our talents.
- D. We are responsible to become all that God has made it possible for us to become in Christ.
- E. Even though God does not appear to be giving direct oversight to what we are doing, there will be a day of reckoning or accountability.
- F. The industrious will be rewarded by the Lord.
- G. The wicked and slothful will be judged by the Lord.
- H. Faithfulness over natural, material things will qualify us for true spiritual riches.

VI. What did Jesus teach about money and the use of it?

Jesus spoke more about money and the use of it than any other single subject.

- A. Jesus indicated that your use of money is a direct reflection of the passion of your heart (Mt. 6:19-21).**

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

- B. Jesus indicated that our wise use of money (natural riches) prepares us to handle spiritual things (Luke 16:10-13, NIV).**

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.

- C. Jesus challenged people to be sure that both their life and their money were under God’s control (Luke 18:18-25).**
- D. Jesus taught by example that God is both concerned about how we give and what we give (Mark 12:41-44).**

Now Jesus sat opposite the treasury and saw how the people put money into the treasury. And many who were rich put in much. Then one poor widow came and threw in two mites, which make a quadrans. So He called His disciples to Himself and said to them, “Assuredly, I say to you that this poor widow has put in more than all those who have given to the treasury; for they all put in out of their abundance, but she out of her poverty put in all that she had, her whole livelihood.”

VII. What is “tithing” and how does it relate to stewardship?

- A. The word “tithe” comes from a Hebrew word which means tenth.**

Tithing refers to the practice of systematically giving ten percent of one’s income back to the Lord for His work.

- B. Tithing was a practice that was commanded by God in the Old Testament (Lev. 27:30).**

And all the tithe of the land, whether of the seed of the land or of the fruit of the tree, is the LORD’s. It is holy to the LORD.

- C. Tithing was to serve as a reminder that all we have comes from and belongs to the Lord and we are responsible to Him for our use of it (Deut. 8:11, 17-18).**

Deuteronomy 8:11-18

Beware that you do not forget the LORD your God by not keeping His commandments, His judgments, and His statutes which I command you today, lest--when you have eaten and are full, and have built beautiful houses and dwell in them; and when your herds and your flocks multiply, and your silver and your gold are multiplied, and all that you have is multiplied; when your heart is lifted up, and you forget the LORD your God who brought you out of the land of Egypt, from the house of bondage; who led you through that great and terrible wilderness, in which were fiery serpents and scorpions and thirsty land where there was no water; who brought water for you out of the flinty rock; who fed you in the wilderness with manna, which your fathers did not know, that He might humble you and that He might test you, to do you good in the end--then you say in your heart, “My power and the might of my hand have gained me this wealth.” And you shall remember the LORD your God, for it is He who gives you power to get wealth, that He may establish His covenant which He swore to your fathers, as it is this day.

D. Tithing had special promises attached to it (Mal. 3:8-11).

“Will a man rob God? Yet you have robbed Me! But you say, ‘In what way have we robbed You?’ In tithes and offerings. You are cursed with a curse, For you have robbed Me, Even this whole nation. Bring all the tithes into the storehouse, That there may be food in My house, And try Me now in this,” Says the LORD of hosts, “If I will not open for you the windows of heaven And pour out for you such blessing That there will not be room enough to receive it. And I will rebuke the devourer for your sakes, So that he will not destroy the fruit of your ground, Nor shall the vine fail to bear fruit for you in the field,” Says the LORD of hosts...

God gave two promises to those who tithed.

1. He would open the windows of heaven and provide supernatural provision for them.
2. He would rebuke the devourer or those unexpected things that tend to eat away at our finances.

E. Tithing was only the beginning of giving to God (Deut. 12:6).

Deuteronomy 12:5-6, NIV

But you shall seek the place where the LORD your God chooses, out of all your tribes, to put His name for His dwelling place; and there you shall go. There you shall take your burnt offerings, your sacrifices, your tithes, the heave offerings of your hand, your vowed offerings, your freewill offerings, and the firstborn of your herds and flocks.

F. Tithing was confirmed by Jesus in His teaching and practice (Mt. 23:23; Luke 11:42; 18:12; Heb. 7:1-21).

Luke 11:42

But woe to you Pharisees! For you tithe mint and rue and all manner of herbs, and pass by justice and the love of God. These you ought to have done, without leaving the others undone.

VIII. What is the relationship of New Testament giving to the concept of tithing?

A. New Testament giving functions at a much higher level.

Jesus fulfilled the law and elevated it to a higher and more spiritual level. When you fulfill Jesus' higher law of love, you automatically fulfill the Old Testament duty.

B. New Testament giving embraces the external principles behind tithing but adds an internal and spiritual element to it.

These requirements were not necessarily demanded in the Old Testament. In the New Testament we are to give—

- Generously (2 Cor. 8:2; 9:6),
- Willingly (2 Cor. 8:3,12),
- Proportionately (2 Cor. 8:14-15; 9:6),
- Lovingly (1 Cor. 13:3; 2 Cor. 8:24),
- Cheerfully (2 Cor. 9:7),
- Thankfully (2 Cor. 9:11-12),
- Sacrificially (Heb. 13:16; Mark 12:44),
- As unto the Lord (Mt. 25:40).

Reflection Questions

1. Reflect on the stewardship of your time, talents and finances. Assess yourself on how well you are doing in these areas.
2. What have been the major hindrances to your stewardship?
3. What do you need to do differently to be a better steward in these areas?
4. In what ways can you effectively inspire others to be good stewards?
5. Can God trust you in the three areas mentioned above?

Appendix

Principles of New Testament giving from 2 Corinthians 8-9

Giving in faith:

1. Giving in faith requires a grace from God to give (2 Cor. 8:1-2).

And now, brothers, we want you to know about the grace that God has given the Macedonian churches. Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. –NIV

When we walk in the law of love and have a godly desire to give, God will favor us to be able to give generously even when all of our personal needs are not met.

2. Giving in faith requires giving willingly beyond our natural ability to give (2 Cor. 8:3). If we only give what we know we can give it requires no faith on our part.

2 Corinthians 8:3-4, NIV

For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own, they urgently pleaded with us for the privilege of sharing in this service to the saints.

3. Giving in faith views giving as a privilege not as drudgery to the degree that we may even plead with a recipient to receive our offering (2 Cor. 8:4).
4. Giving in faith requires a giving of ourselves totally to the Lord first so that we will be able to be obedient to His leading in our giving (2 Cor. 8:5).

And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. –NIV

If Christ is the Lord of our lives, He is the Lord of our finances as well.

5. Giving in faith requires having a desire to excel in this act of grace (2 Cor. 8:6-7).

2 Corinthians 8:6-7, NIV

So we urged Titus, since he had earlier made a beginning, to bring also to completion this act of grace on your part. But just as you excel in everything--in faith, in speech, in knowledge, in complete earnestness and in your love for us --see that you also excel in this grace of giving.

To excel is to go beyond the expected measure. It means to outdo or surpass the normal limits.

6. Giving in faith is based on love which is willing to put the needs of others ahead of our own so that they might be made rich by our sacrifice (2 Cor. 8:8-9).

2 Corinthians 8:8-9, NIV

I am not commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

7. Giving in faith involves making commitments of faith and then following through with those commitments (2 Cor. 8:10-11).

2 Corinthians 8:10-11, NIV

And here is my advice about what is best for you in this matter: Last year you were the first not only to give but also to have the desire to do so. Now finish the work, so that your eager willingness to do it may be matched by your completion of it, according to your means.

8. Giving in faith is determined by the willingness and the sacrifice involved not on the actual size of the gift (2 Cor. 8:12).

2 Corinthians 8:12, NIV

For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have.

9. Giving in faith requires a willingness to stretch out in faith believing that God will supply what we need in the future through the proper functioning of the Body of Christ (2 Cor. 8:13-15).

2 Corinthians 8:13-15, NIV

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: "He who gathered much did not have too much, and he who gathered little did not have too little."

10. Giving in faith will be tested by circumstances that come against the commitments that that we have made (2 Cor. 9:1-5).

2 Corinthians 9:1-5, NIV

There is no need for me to write to you about this service to the saints. 2 For I know your eagerness to help, and I have been boasting about it to the Macedonians, telling them that since last year you in Achaia were ready to give; and your enthusiasm has stirred most of them to action. 3 But I am sending the brothers in order that our boasting about you in this matter should not prove hollow, but that you may be ready, as I said you would be. 4 For if any Macedonians come with me and find you unprepared, we--not to say anything about you--would be ashamed of having been so confident. 5 So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given.

True faith will, however, give us the courage of those commitments to follow through on our promises.

11. Giving in faith involves a generous sowing of seed realizing that unless there is a significant deposit there can be no significant return (2 Cor. 9:6).

2 Corinthians 9:6, NIV

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

12. Giving in faith is done cheerfully because it springs from a deep appreciation and spirit of thanksgiving for everything that the Lord has done for us (2 Cor. 9:7).

2 Corinthians 9:7, NIV

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

13. Giving in faith recognizes that God is a debtor to no one and that He will be generous with us beyond our generosity to Him (2 Cor. 9:8-11).

2 Corinthians 9:8-11, NIV

And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work. 9 As it is written: "He has scattered abroad his gifts to the poor; his righteousness endures forever." 10 Now he who supplies seed to the sower and bread for food will also supply and increase your store of seed and will enlarge the harvest of your righteousness. 11 You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God.

14. Giving in faith is a testimony to others of the grace of God in our lives that will not only inspire faith to rise up within them but will cause them to praise God in greater ways (2 Cor. 9:12-13). In other words, generous faith is contagious.

2 Corinthians 9:12-13, NIV

This service that you perform is not only supplying the needs of God's people but is also overflowing in many expressions of thanks to God. Because of the service by which you have proved yourselves, men will praise God for the obedience that accompanies your confession of the gospel of Christ, and for your generosity in sharing with them and with everyone else.

15. Giving in faith will inspire others to participate in what we are doing with their encouragement and prayer support (2 Cor. 9:14).

2 Corinthians 9:14-15, NIV

And in their prayers for you their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his indescribable gift!