

The Meaning of Stewardship

Scripture refers to Christians as *stewards* on a number of occasions (see **Luke 12:42**, **Luke 16:1-8** and **Titus 1:7**). The Greek word often translated as *steward* is actually a compound from words meaning *house* and *law* (or *rule*). The *steward* or *house-manager* had the authority to conduct business on behalf of the owner. In our culture, the steward's authority is comparable to someone who has the "power of attorney" for someone else.

Although the steward may have managed great possessions, who was the *owner* of the possessions? _____

To be a steward was a great privilege – and responsibility.

The Basis of Stewardship

The Bible teaches that you are a steward for the Lord. The foundation for good stewardship is the realization that you and all you possess belong to God.

At the moment of your salvation you were inseparably linked to Christ – you are now *in Christ*. Scripture goes on to teach that you *belong* to Christ. How does **I Corinthians 6:19-20** teach that God owns you? _____

According to **I Peter 1:18-19**, with what did God purchase you? _____

Since you belong to God, it follows that all you possess belongs to God. How does **James 1:17** teach that you are a steward of what belongs to God? _____

*Someone has well said that a steward is responsible to manage his **time, talents** and **treasure** for the Lord. The focus of this study is on your treasure.*

- 3 What are the five principles for giving listed in this study? (p. 4-9) _____

- 4 What is the practical application of Proverbs 3:9's command to give the Lord your firstfruits? (p. 5-6) _____

- 5 What is a tithe? (p. 6) _____

- 6 What is the difference between a tithe and an offering? (p. 8)

- 7 Why did Jesus call for private giving? (p. 9) _____

- 8 What are the 3 basic motivations for giving? (p. 9-10)

- 9 Where should you give your tithes and offerings? Why? (p. 12)

- 10 Check off the following verses only when you can say them from memory:
 Proverbs 3:9-10 II Corinthians 9:7

Do you believe that you know this material well enough to teach it to someone else? _____ If not, review it until you do!

Scripture Memory

Proverbs 3:9-10

Honor the Lord with thy substance, and with the firstfruits of all thine increase: ¹⁰ So shall thy barns be filled with plenty, and thy presses shall burst out with new wine.

II Corinthians 9:7

Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver.

Check Your Progress

What are the three most significant lessons that you have learned in this Bible study? Why are they important?

- ① _____

- ② _____

- ③ _____

Answer the following questions to measure your understanding of Stewardship:

- ❶ What is a steward? In what sense are you a steward of God's possessions? (p. 2) _____

- ❷ What is "the foundation for good stewardship?" (p. 2) _____

How does I Corinthians 4:7 teach that you are a steward?

Selective Credit

Men tend to give God *selective credit*. One who rises "from rags to riches" is called a "self-made man." Many boast how they have made a life "by the sweat of their brow." Yet, catastrophes and tragedies are often called "acts of God." Men credit themselves with good things and God with bad. Yet, Scripture teaches that everything you possess was received. Your job – even your ability to work – is from God! Everything you have is a gift of God.

Accepting the fact that you are a steward is easy. Accepting the implications of stewardship is not.

As a steward, what do you personally own? _____

As a steward, who owns the talents and possessions you manage? _____

As a steward, what is your responsibility to God? _____

How does that fact influence the way you manage your money? How *should* it? _____

"There can be no doubt that ... possessive clinging to things is one of the most harmful habits in life. Because it is so natural, it is rarely recognized for the evil that it is."
A.W. Tozer¹

¹ A.W. Tozer, *The Pursuit of God* (Camp Hill, PA: Christian Publications, Inc., 1982), 28.

Money: "the root of all evil?"

It is essential that you not misunderstand this study. The Bible does not teach that money is evil in itself. Indeed, many great men from the Bible were extremely wealthy – Abraham, Job and Solomon to name a few.

Yet, *the love of money* is the root of all [sorts] of evil" (1 Timothy 6:10). Having money and nice possessions is not necessarily a sin, and giving away all you own is not necessarily a virtue. The question is, *Is money your tool or your tyrant?*
Do you own your money, or does your money own you?

Throughout the rest of this study, you will notice frequent references to II Corinthians 8-9. This is the classic text on giving in the New Testament.

Five Principles of Giving

❶ Scripture requires *Spiritual* giving.

II Corinthians 8 begins its first verse by referring to financial giving as a *grace*. The word *grace* is then used a total of 7 times in II Corinthians 8-9 (8:1, 6, 7, 9, 19; 9:8, 14). Remember, grace is God's doing for you what you cannot do for yourself. In this context it means that your giving of your finances to the Lord is done in response to the work of the Holy Spirit in your heart. In your flesh, you are selfish and possessive. Under the Spirit's influence, you are selfless and generous. Giving – like all ministry – is empowered by the Lord before it is enacted by men. God "gifts" you with the ability to give.

The Apostle Paul refers to the people from the region of Macedonia (including the cities of Philippi and Thessalonica) as examples of gracious givers in **II Corinthians 8:1-5**. He notes that they gave despite their poverty and affliction (v. 2) and that they gave extremely generously. Yet, their financial gift to the Lord and His work was secondary to an earlier and greater gift that is described in **II Corinthians 8:5**. What is it? _____

- *Am I required to give a tithe of money that I obtain apart from my normal income (i.e., a gift)?*

First, remember that giving is a privilege to be enjoyed, not a burden to be borne. Compare your situation to **Proverbs 3:9**. Is a gift "increase?" Of course, the answer is yes. You may not need to claim it on your tax forms, but you still should honor the Lord for it.

- *What if I'm in debt? Should I still tithe?*

The first step to getting out of debt is a recognition that – with few exceptions – poor stewardship got you there. If necessary, confess your lack of discipline to the Lord as sin. Next, determine to "honor the Lord" with what He gives you...starting now! Don't wait to obey. Delayed obedience is really disobedience. Begin tithing now, and trust the Lord to be true to His Word. Next, determine where you can decrease your spending to allow you to pay off your debts. In the words of Proverbs 23:2, "put a knife to your throat!" Emulate the boy with the ice cream cone: "*hold the sprinkles.*" The quickest way out of debt is simply to stop spending! Finally, prayerfully seek the Lord's help, both to provide for you and to work in your heart to control your spending.

- *Does the money I pay for Christian School or for Christian books count as part of my tithe?*

Again, this question misses the spirit of biblical giving. Money given for a service rendered or an item purchased should not be considered a gift unto the Lord. This is an attempt to find a loophole, not a tithe or offering. Notice David's spirit in **II Samuel 24:24**, "*neither will I offer burnt offerings unto the Lord my God of that which doth cost me nothing.*"

- *What if I miss a week of giving due to illness or vacation?*

Enjoy your vacation from work. However, don't vacation from obedience and worship. If you miss a week of giving, make it up as soon as you return. Determine to be conscientious about the Lord's money. Don't spend it elsewhere.

- *Is it legitimate to spend the Lord's money on buildings, vehicles and equipment even though the early church didn't have them?*

All three of these things are tools for ministry. They must not become an end in themselves. Many churches raise edifices as monuments of their greatness, not God's. Yet, these items are legitimate to the extent that they enable and facilitate spiritual ministry.

③ Good stewardship assures spiritual reward for you.

God's reward for your faithfulness is not merely physical – in fact, it is primarily spiritual. For example, **II Corinthians 9:9-10** equates financial stewardship with righteousness.

What promise does Scripture make regarding giving (and other ministries) in **Hebrews 6:10**? _____

What does **III John 8** call those who financially support missionaries? _____

What an exciting prospect! Those who give to support the ministry will be rewarded along with those who actually carry it out!

④ Good stewardship assures spiritual joy for you.

What is the well-known instruction regarding giving at the end of **Acts 20:35**? _____

Note: The word "blessed" means a genuine and spiritual happiness.

Practical Suggestions about Giving

The following practical suggestions answer some commonly asked questions concerning giving and the local church.

• *Does it matter where my tithe is given?*

The biblical pattern is for you to support financially the ministry that serves you spiritually (**I Corinthians 9:11**). Further, the local church is the primary means through which God is working in this age. Therefore, your tithes and offerings should be given to the local church. Further, you should normally give your tithe to your church's general fund, then make an additional offering for any designated gifts (e.g., building fund, benevolence fund, etc.).

The implications of this principle are many:

1. Giving is a response to godly living, not a substitute for it.
2. Giving is more a matter of the heart than the pocketbook. Once you've given yourself to the Lord, giving your resources to Him is easy.
3. Giving is first and foremost an act of worship, as much so as praying and singing praise to the Lord.

② Scripture requires *Consistent* giving.

II Corinthians 8-9

presents a method of giving that is well-planned and consistent, not at all haphazard. **8:12** teaches that you are to give according to what you have, not according to what you don't (or what you hope to) have. Hence, God's desire is that you put what He has already provided to good use.

Faith Promise?

Many churches practice "faith promise" giving, a process in which members make a promise to give based on what they believe the Lord will provide in the next year. While this practice is common and is not necessarily unbiblical, it is not best. Scripture commends giving from what you have, not from what you hope to have.

8:13-15 goes on to teach *equality* in giving – not each member giving equal amounts, but each member making equal sacrifice. Not everyone can give the same amount, but everyone can give. Like the believers in the city of Corinth, your giving should be *well-planned* and *consistent*.

Proverbs 3:9-10 gives important instructions regarding giving. Although many Christians base their giving on what they have remaining after all other expenses are covered, what does **Proverbs 3:9** teach regarding the *priority* of giving? _____

The word translated as *firstfruits* is also the very first word of the Bible. How is it translated in **Genesis 1:1** (the first 3 words of the verse)? _____

It is natural for other priorities to crowd out your giving to the Lord – God won't send you an overdue notice or disconnect your phone if you don't pay Him. Further, many people determine their giving based on how their finances are looking at the end of the year – they give just enough to get a good tax break. Yet, Scripture teaches that giving to the Lord should be your first priority. He is deserving of – and demands – your firstfruits, not your leftovers.

In **Genesis 14**, Abraham won a great military battle, and along with it, the spoils of battle. As Melchizedek, the priest of the Lord, came to greet him, Abraham offered him a *tithe* (*tenth*) of all He had obtained (**Genesis 14:20**).

Read the beginning part of the verse. What did Abraham recognize concerning his possessions that caused him to give a portion of them to the Lord? _____

Why Tithe?
The giving of a tithe is a recognition that everything you possess actually belongs to the Lord.

Suppose you had 10 Lollipops...
Many Christians reason that 10% is simply too much to give, yet forget that everything they have has been given to them by God. To be very mundane, if Johnny gives Joey 10 lollipops, Joey is not being overly generous to give one of them back!

Many people have suggested that the tithe is not valid for today because it was a part of the Old Testament Law. Indeed, the tithe appears most often in the Pentateuch, the first 5 books of the Bible. Yet, Abraham's tithe in **Genesis 14** (and Jacob's in **Genesis 28:22**) was *pre-Law* – the Law wasn't given until

1 Good stewardship assures physical provision for the church.

II Corinthians 9:12 explains that the giving of God's people "*supplies the want (need) of the saints.*" What particular financial needs are mentioned in the following verses?

I Corinthians 9:6-14 and **I Timothy 5:17-18** _____

III John 5-8 _____

Notice that the Lord's means of supporting His work is the sacrificial giving of His people. Car washes and fund raisers are attempts to have "Gentiles" (the unsaved – v. 7) support the Lord's work.

Galatians 6:10 _____

I Timothy 5:3-4, 16 _____

I John 3:17 and **Acts 11:29** _____

2 Good stewardship assures physical provision for you.

To what does **II Corinthians 9:6** compare giving, and what truth does it draw from the comparison? _____

What promise does God make in **Proverbs 3:10** following His command to give of your firstfruits in **Proverbs 3:9**? _____

*Notice that physical provision is listed as a Blessing of Stewardship, not a Motivation of Stewardship. While God does promise to meet your needs, and while it is true that "You cannot outgive God," the emphasis many teachers place on "giving to get" is absolutely contrary to Scripture. See **Matthew 6:33** for the attitude and promised provision of godly stewards.*

① Giving is motivated by *obedience* to God.

Scripture’s teaching on giving has been explained throughout this book. Therefore, obedience to God’s Word should be reason enough to give.

② Giving is motivated by *love* for God.

Paul teaches in II Cor. 8:8 and 24 that financial giving offers you the opportunity to prove the sincerity of your love for Christ. In essence, he is telling you to “Put your money where your mouth is.”

Thermometer or Thermostat?
Giving is a thermometer, not a thermostat. It doesn’t make you spiritual, but it definitely shows where your heart is.

What did Jesus teach regarding finances in Matthew 6:21?

③ Giving is motivated by *gratitude* to God.

What compelling motivation for stewardship does II Corinthians 8:9 give? _____

How does Paul “clinch” his two chapters on giving in II Corinthians 9:15? _____

The Blessings of Stewardship

As with every endeavor of the Christian, the first and most important blessing of giving is that it glorifies God (II Corinthians 9:12-13). Yet, there are many other blessings that result from financial faithfulness to the Lord.

Exodus 20. So the tithe supercedes the Old Testament Law. Further, Christ condemned the Pharisees for the hypocrisy of tithing even of the smallest portions, yet ignoring the major commandments of Scripture. However, notice his conclusion concerning the tithe: “these ought ye to have done, and not to leave the other undone” (Luke 11:42). Christ commended their tithing but rebuked their hypocrisy. The New Testament generally teaches consistent, joyful giving without mentioning the word *tithe*. For the New Testament believer responding to God’s gift to us, the tithe is a good *starting point!*

“Hold the Sprinkles, Please.”
The story is told of a boy who visited a restaurant and asked his waitress how much an ice cream cone would cost. After she replied that it would be 20 cents, he asked how much it would be with chocolate sprinkles. Irritated and in a hurry, she snapped that it would be 25 cents. After considering his options for a few moments, the boy quietly asked for a plain cone. The lady’s spirit softened when she returned to the place where the boy had finished and paid for his cone and found a 5 cent tip.
What is the lesson from the boy with the ice cream cone? Tithing doesn’t just happen – it is the result of intentional planning and determination to live within that plan. In other words, budget and stick to it. The math is simple (10% of your income), but the practice often is not. Discipline yourself to give the first 10% of every paycheck to the Lord’s work. Then live within your means (the remaining 90%) and determine to increase that percentage as the Lord allows you to prosper. You may need to do without some “sprinkles.” Yet, honoring and obeying the Lord is worth making small adjustments to your lifestyle.

③ Scripture requires *Sacrificial* giving.

In Malachi 3:8, God condemns the people of Israel for having robbed Him. They quickly questioned in what sense they had robbed Him. What was God’s answer? _____

Note: In the book of Malachi, God addressed people that had fallen into apostasy – that is, they had “fallen away” from Him. Again we see that giving is a response of the heart to God. It naturally stops when the heart wanders from God.

The Bible makes a distinction between a tithe and an offering. An offering is given above and beyond the normal tithe. Therefore, an offering is an especially sacrificial gift.

Mark 12:41-44 records a scene in the Temple. Although many worshippers gave large gifts, Jesus commended a widow who gave only two mites (less than a cent). According to v. 44, why was her small gift more acceptable than others' large gifts?

What general principle of giving can you draw from Jesus' words in **Mark 12:41-44**? _____

Back in **II Corinthians 8-9**, notice the various ways Scripture describes the giving commended by God:

- *abundant giving despite a great trial (8:2)*
- *liberal (generous) giving despite deep poverty (8:2)*
- *giving beyond ability (8:3)**
- *abounding giving (8:7)*
- *bountiful giving (9:6)*

* *Note: Scripture is commending sacrificial giving, not irresponsible giving. It is no virtue to give large amounts to the detriment of your family or the neglect of your obligations. However, to limit other expenditures to increase giving is perfectly consistent with Scripture's teaching.*

④ Scripture requires *Joyful* giving.

One of the most important passages regarding giving in the New Testament is found in **II Corinthians 9:7**. Draw principles of giving from this verse.

I am to give as I have _____.

Second, I am not to give _____.

Finally, God loves a _____.

*The KJV word "cheerful" is a translation of the Greek word **hilaros**. Hence, God delights in a hilarious giver – one to whom giving is a joy!*

Once again, notice how Scripture commends the willingness of the giver in **II Corinthians 8-9**:

- *forward (eager, determined) giving (8:10; 9:2)*
- *giving from a ready will (8:11) and a willing mind (8:12, 19)*
- *zealous giving (9:2)*

⑤ Scripture requires *Private* Giving.

In **Matthew 6:1-4**, Jesus condemned some people even though they may have given consistently and sacrificially. What were they doing wrong? _____

What did Jesus mean when he said that your right hand shouldn't know what your left hand is doing (v. 3)? _____

What do you think was Jesus' purpose in calling for anonymous giving? _____

Undercover Giving

Scripture is very clear that giving is a personal matter. Your responsibility is to guard your own motives and to avoid drawing attention to yourself. Keep your giving secret and discreet!

Your church's responsibility is to encourage secret giving and to protect your anonymity. Therefore, only those responsible for counting the offering and keeping financial records should know your giving habits, and they must keep that information confidential. This principle should also curb practices like publishing giving records or encouraging "memorial offerings."

The Motivations of Stewardship

It should be clear that financial giving is not motivated by a desire to become more spiritual. Neither is it motivated by a desire to appear spiritual. Rather, giving which is acceptable to God is motivated by obedience, love and gratitude.