



A  
20 Day Study  
in Stewardship

**“...Everything comes from you, and we have given you only what comes from your hand.”**

**I Chronicles 29:14**

## Day Twenty – Praise to God

**2 Corinthians 9:11** *"You will be made rich in every way so that you can be generous on every occasion... your generosity will result in thanksgiving to God."*

**Read** 2 Corinthians 9:11-15

**Apply** When we can bless others with our generosity, the praise goes to God. People who receive the generous grace of Christians are able to praise God "because of the surpassing grace God has given" (verse 14). They know that such a financial gift comes from an even greater source - the grace of God in Jesus Christ. Giving is just a part of a lifestyle of generosity. Christians always give of their heart, their time, their hope, and their prayers. As we close this twenty day study of biblical stewardship, we reflect on all the different ways that we can give of ourselves. Jesus died for us to set us free from this life of death. By putting to death the old, we take on the new life found in Christ. We trust that God will provide us the strength to be content in all situations (see Phil. 4:11-13) so that we can in turn sacrifice joyfully for the sake of the gospel.

- 1. Are you content enough in all situations to willingly be generous "on every occasion?"**
- 2. How does giving of your financial resources encourage greater giving of your whole life to God?**
- 3. Looking back, what has been the greatest lesson that you've learned? How do you think and act differently toward God?**

**Pray** For a renewed church, full of people with renewed hearts, that is free to risk everything for the sake of the gospel.

**Do** Look for other books on Christian stewardship to continue growing in your understanding.

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## Day One - Your Only True Treasure

**Matthew 6:21** *"For where your treasure is, there your heart will be also."*

**Read** Matthew 6:21

**Apply** Jesus here tells us the most important lesson about money. Our heart, our desire and hope, is tied closely to our treasure. Our money and our heart go together. We all know that, of course, to some extent. But when Jesus calls our attention to this part of our character, he confronts us.

He alerts us to the powerful tug that material wealth possesses, an allure that makes us do and act and believe contrary to our Christian confession. We say that we live for heaven. Our pocketbook shows us what we really live for. He calls us to examine where we place our money and our heart: earthly pleasures that fade away or eternal kingdom investments that last forever.

- 1. Where is most of your treasure? Is that where your heart is?**
- 2. When you give, does that frighten you or excite you? Why?**

**Pray** For a renewed heart that tells treasure what to do, not more treasure that tells your heart what to do.

**Do** Look at your bank statement and your credit card statements. Specifically, where does most of your money go? Are those your priorities?

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## Day Eighteen – Pleasing God

**Philippians 4:15,18-19** "... the gifts you sent are a fragrant offering, an acceptable sacrifice, pleasing to God. And my God will meet all your needs according to his glorious riches in Christ Jesus."

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**Read** Philippians 4:10-20

**Apply** Giving to the work of ministry is really an offering to God himself. When the Philippians gave to Paul they were actually offering their resources to further God's kingdom. They gave so that his ministry of advancing the claims of the Gospel would progress. All giving is used by God in this way. Money is never meant to be stored up in some type of bank account but instead used for God's kingdom purposes. When the church has hoarded wealth, it has strayed far from God's purposes and needs to repent. He doesn't desire extravagance; He doesn't need worldly success. He is a giving Lord who constantly pours out the 'fragrant offerings' given to him back into people so that they would know him. For example, Paul, the recipient of the Philippian's gift, used that gift to praise God for them. He rejoiced not only for the support, (which he needed), but also for the proof it gave of their changed life. According to his calling, he used their gift to spread the gospel to even more people.

1. **When you give, do you think of your offering going to God, or just going to 'pay the church's bills?'**
2. **What is a better use of God's resources: luxuries or necessities? Why should Christians live a 'wartime lifestyle' instead of a 'comfort lifestyle?'**<sup>2</sup>

**Pray** For a renewed church that constantly gives out as much as it receives, based on the needs of people surrounding the church.

**Do** Pick something of your own that someone has given to you (not that thing you keep in the back of your closet!) and give it to someone who needs it.

## Day Three - God's Ownership of His People

**1 Corinthians 4:7** "For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not?"

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**Read** 1 Corinthians 4:7-14

**Apply** Everything good in our lives comes from God: our abilities, our upbringing, our educational background. We would not be where we are without countless interventions by God on our behalf. Beyond those temporary blessings, God has given his children the greatest gift of all: his only Son. The Corinthian church, and many of us today, practically ignore the full wonder of that claim.

The Gospel is a *gift*. Our union with Christ is all by God's grace. There is nothing we did to deserve it or earn it. In fact, we all were in rebellion against God (Romans 1:18ff, 3:23). And yet Christ died for his people, bearing their sin and giving them his righteousness (2Cor 5:21). When we forget that, according to Paul, we become prideful and selfish.

What if someone loaned us \$100,000? Would we resent giving them five bucks? Would we treat all those resources as ours alone? God gives us things of this world to use on his behalf. He didn't have to. But we are his children now, he loves us and gives us what we need and what we can employ to further his kingdom, to spread his grace even more. His goodness includes giving us the joy of commitment to him.

1. **Would you treat your things differently if they belonged to someone else? What if you acted as if God owned everything you have: your home, your clothes, your furniture, your money, your time?**
2. **What have you received from God? How is your life different because of Christ?**

**Pray** Pray for a renewed, joyful heart, using the words of Psalm 100. "Know that the Lord is good. It is he who made us, and we are his; we are his people, the sheep of his pasture."

**Do** Think of ten big purchases that you've made in the past year or so. Discretely (or even just mentally) label them "Provided By and Belonging to God. For His Use Only."<sup>3</sup>

## Day Sixteen - Outpouring of Grace

**2 Corinthians 9:6** "Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously."

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**Read** Corinthians 9:6-10

**Apply** God promises that he will pour out even more abundant grace into our lives to the degree that we commit to him. This certainly does not mean that God pays us back. If we give \$100 he may not give us \$1,000 back, as some people have misunderstood passages like this to mean. But in every instance he gives us (individually and as the church community) something even more precious. Himself. Giving builds your relationship with God because, as we've seen already, it builds hope, trust, belief, and commitment to him. The real gain is a closer walk with Jesus Christ, a greater union of your life with his.

Paul also states the converse: whenever Christians, individually or together, hold back, they damage their relationship with Christ. They act without courage; they deny his goodness.

1. **The idea of 'sowing and reaping' is common in Scripture. Where else does it apply?**
2. **Do you give because you are motivated that God will reward you in this life somehow? Or does something else motivate your giving?**
3. **If you were generous, but your financial situation stayed the same (or became even worse), would you stop trusting God? Why or why not?**

**Pray** For a renewed church that sows generously, with abandon.

**Do** To sow generously implies giving until it actually lowers our current lifestyle. What would it take to lower your lifestyle?

## Day Five - Who Do We Worship?

**Matthew 6:24-25** "You cannot serve both God and Money Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. "

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**Read** Matthew 6:24-34

**Apply** Jesus personifies wealth as Mammon. He even gives it the status of a false God, an idol, and lays down an all-or-nothing claim: if you worship wealth, you won't worship God. Our heart cannot contain two masters, two gods.

Worry is an indicator of worship. What you worry about is what you don't want to lose. Therefore, Jesus says that worrying about money and your future is an indicator of a lack of trust in God. Worse, it shows that the heart's true hope is in wealth. "His words are so uncomfortable that even those of us who say we love him and fight to defend Scripture's authority find ourselves looking for ways around what he says."<sup>5</sup>

Research has shown that many people do not give because they are afraid.<sup>6</sup> The only way to ever stop worrying about money is to break its stranglehold on your heart by becoming generous. When you give money away, you stop worshipping it.

1. **If you gave until it lowered your lifestyle, would you be worried? Of what?**
2. **What would you give up to become enormously rich? Would you give up friends and family? Would you give up your time? Christ? What would you give up just to be 'comfortable'?**

**Pray** Pray for a renewed heart that worships Christ alone and rejects the idol of Mammon.

**Do** Catch yourself worshipping money-daydreaming, or worrying about it. Worship Christ instead using the same loving terms: "If I only had more of Jesus...", "With more of Christ in my life we could...", "I hope my new job gives me plenty of time to serve Jesus..." etc.

Day Fourteen - Sacrifice of First fruits

**2 Corinthians 8:3** "For I testify that they gave as much as they were able, and even beyond their ability."

**Read** Deuteronomy 26:1-4, 9-11

**Apply** The idea of 'first fruits' giving is to offer up to God the first rewards of our labor in acknowledgment that what we have is a gift from God. The first fruits were the choicest, the best of the harvest. The Israelites were saying, "God, you've given us this bounty, so know we give it back to you."  
 Giving the first fruits is also a sacrifice. They could be sold for a higher price than the rest of the harvest. In giving them away, God's people trusted Him to provide a continued harvest. It was therefore a sacrificial pledge; a promise that all things belong to God. Christ gave sacrificially, and so Christian giving is sacrificial giving. His first fruits were the pledge of the Holy Spirit, the guarantee of the full harvest of his promise. Christians has always continued this practice, giving 'off the top' sacrificially, trusting that the Lord will provide.

1. **What would be the 'first fruits' of your life: your pre-tax income, your investments, your time, your abilities, your 'earning potential'? How are those a gift from God?**
  
2. **What kind of a plan could you create to give first to God in everything?**

**Pray** Pray for a renewed lifestyle that seeks to give God the first of everything in all areas of life.

**Do** How could you encourage other Christians to help each other give first to God? How could our church community do that?

**1 Timothy 6:10** "For the love of money is a root of all kinds of evil."

**Read** 1 Timothy 6:6-10

**Apply** This famous passage is central to our view of money. Paul claims that money is at the bottom of a wide variety of sin and idolatry. Money is like a spice in the smorgasbord of sinful desires. In other words, few people lust after mere dollar bills. Instead, money plays into idolatries of security, or comfort, or approval, or power. We like money because it gets us something we want. Even the Scrooge, always counting his coins, is actually counting his security, counting the thing he trusts in rather than God.

The warning flags are up. As a Christian, we are free to use money, but we should use it with caution, understanding its dangerous ability to turn our hearts from Christ to the things of this world. Jesus goes so far as to call Mammon "unrighteous" (Luke 16:9)<sup>9</sup>. "We so badly want to believe that mammon has no power over us, no authority of its own. But by giving the descriptive unrighteous to mammon, Jesus forbids us from ever taking so naive a view of wealth. We must be more tough minded, more realistic."<sup>10</sup>

1. **Take an honest look at some of your most intense desires. Does money play a role in them? In what way does it play a role?**
  
2. **What do you think about people who have a lot more money and possessions than you do? Are they better people, more secure, live a better life?**

**Pray** Pray for a renewed heart that recognizes the power of money to turn your desires away from Christ and is able to counter that power by remembering the beauty of Christ.

**Do** Take one alluring aspect of money and write a list of the ways it affects your life. For example, "The ways that I act like money gives me pleasure are..." or "The ways that I act like money makes me better than other people are..."

## Day Twelve - Proportion

**1 Corinthians 16:2** *“On the first day of every week, each one of you should set aside a sum of money in keeping with his income.”*

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**Read** 1 Corinthians 15:58-16:4

**Apply** After a lengthy discussion of the glories of resurrection in Christ, Paul places an important "therefore" in 15:58. Because we know for sure that death is defeated at the cross, we can fearlessly stand firm in faith and move out in ministry into the world. When we worship, we respond to the hope of the gospel by committing our lives to the wonderful God that we believe in. Worship is, in short, giving. To worship, we must not only give him our praise, our attention, our sins, our fears, our burdens, and our hearts, but also our money. So Paul advised the Corinthians to offer their gifts as an act of worship "on the first day of the week" (Sunday). This regular, planned offering ensured not only the right proportion of generosity, but also that the gifts were used as a joyful, praise filled response to grace. For that reason, Christians have always seen regular Sunday offerings as a normal means of giving.

- 1. Do you give each week just to "pay for your seat" at church, or to worship?**
- 2. Is your giving regular, or sporadic? How would regular giving increase both the proportion and the joy of generosity?**

**Pray** Pray for a lifestyle of consistent, regular giving to the Lord what he has called you to give.

**Do** Take the amount that you feel God calls you to give and divide it by 12 (monthly) or 52 (weekly). Commit to giving that regular amount at worship, doubling on weeks you may be out of town. Giving by check instead of cash helps by keeping a record of consistency. (For self-employed freelance people, you may need to base giving on whenever income arrives rather than a set weekly amount).

## Day Nine - The Motive

**2 Corinthians 8:8,9** *“I want to test the sincerity of your love. 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.”*

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**Read** 2 Corinthians 8:1-15

**Apply** In one of the first recorded church fundraising letters in history, Paul appeal to one single motive for giving: the grace of Christ. Christians don't give because they should (although they do) or because it frees their life from the idolatry of Mammon (although it does). Christians give because they know that God gave everything, even his own Son Jesus Christ, for their sakes. Grace is the motivation for giving. Giving is a response to a gift of sheer grace. Just as those who are forgiven much also forgive, those who have been given much (peace with God, eternal life, the love of Christ, the indwelling Spirit, and more) give in return. The Macedonians understood that grace so much that even in the midst of their own difficult circumstances they happily gave beyond their ability (8:1-4). They begged to give more.

- 1. Do you beg God to be able to give more than you do now? What is your goal?**
- 2. What typically motivates your giving? Guilt, duty, expectation of God's blessing or thankfulness?**

**Pray** Pray for a renewed lifestyle that places a priority on giving.

**Do** Give away some cash (not a check) this week simply because you love Jesus. Don't let anyone know about it or claim it on your taxes.