



LEVEL 02
BOOK 06



FINANCIAL STEWARDSHIP



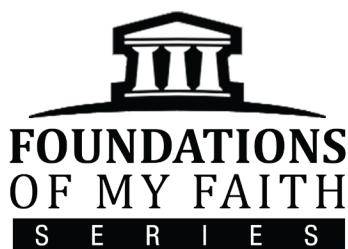


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How to use this curriculum



LOOK UP these verses in your Bible.



KEY VERSES to the lesson.

Money always gets our attention. Life is much more enjoyable when we manage money God's way. God made everything and owns everything. God lets us use and enjoy the things He owns. A steward manages someone else's property or money. Basic financial principles from Scripture can help us manage God's money properly, making our lives less complicated and more pleasing to the Lord.

From Whom do we receive our resources?

God is the source.



"Every good gift and every perfect gift is from above, and cometh down from the Father of lights, with whom is no variableness, neither shadow of turning." (James 1:17)



"The silver is mine, and the gold is mine, saith the LORD of hosts." (Haggai 2:8)



Psalm 24:1

I am a steward, a manager of God's resources. God owns everything.

What are God's financial rules?

1. Giving is a command.



"I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive." (Acts 20:35)



Luke 6:38

There are three main ways to give to God:

- a. Tithes - When we tithe, we are returning one-tenth of our increase to the Lord. To honestly tithe, one needs only arithmetic and obedience.

*Letters b and c are found on page 5.

Here are four helps as we prepare to tithe:

- i. Rate (How much?)

Percentage - 10% of all of our increase. Increase is anything that God has given to us. It could be income, gifts, benefits, bonuses, and other such things.

Principle

Firstfruits (Deuteronomy 26:10-11; Proverbs 3:9-10)

In the Old Testament, the Jews were to give their firstfruits. This meant that they gave ten percent of all they received before anything was removed. This teaches us that we should tithe on our gross income (what we receive before taxes and other payroll deductions).

- ii. Responsibility (What to do?)



Malachi 3:8-10

It's as simple as A, B, C:

Assess your increase. Become aware of everything God has given to you and calculate your tithe.

Bring the tithe to the house of God.



“. . . the house of God, which is the church of the living God, the pillar and ground of the truth.” (I Timothy 3:15)

Commit it to the Lord by placing it in the offering plate. This shows our honesty and integrity toward God and our submission to His commands.

iii. Reason (Why?)

a. Practically, tithing provides for God’s work and His workers.



I Timothy 5:18

b. Privately, it teaches us to fear the Lord. The fear of the Lord allows us to become consciously aware of His presence.



“Thou shalt truly tithe all the increase of thy seed . . . that thou mayest learn to fear the LORD thy God always.”

(Deuteronomy 14:22-23)

iv. Reward (How does God respond?)



Malachi 3:10-12

When I tithe, God promises me:

He will “rebuke the devourer” and protect my property.

He will open the windows of Heaven to bless me.

I will have what I need when I need it.

I will realize God’s presence in my life.

- b. Offerings (i.e., offerings to special projects for the church, bus ministry, missions, etc.) - Giving beyond ten percent shows our love and gratitude to God.
- c. Alms - This is giving to others in need within my sphere of influence.

2. Go to work.



“Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth.”
(Ephesians 4:28)



Proverbs 22:29; II Thessalonians 3:10; Proverbs 6:6-11

The greatest motivation for work is hunger. To smile in the harvest, I must sweat today. Laziness results in poverty, instability, and illegal activity.

3. Guard against debt.



"The rich ruleth over the poor, and the borrower is servant to the lender." (Proverbs 22:7)

Debt creates additional masters in your life. Stay free to serve God and others. If you cannot pay, do not charge it. Pay off what you owe right away. Get serious about debt before debt controls you. You can do more to reverse debt in months when you are serious than you can do in a decade when you are only casual about it.

- Debt discourages us.
- Debt distresses us.
- Debt divides us.
- Debt disqualifies us.

4. Gain contentment.



"But godliness with contentment is great gain. And having food and raiment let us be therewith content."
(I Timothy 6:6, 8)

 Hebrews 13:5; Philippians 4:11

Learn to want what you have, not what you do not have. Contentment is recognizing that God has already given you everything you need for your present happiness.

5. Get on a budget.



Proverbs 27:23; Luke 14:28-29

Let your budget be your boss.

What do I:

- Have to have?
- Need to have?
- Want to have?
- Dream to have?

6. Give to yourself and your family.



"There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up."

(Proverbs 21:20)

Learn to save something for difficult times.

7. Be generous with God and others.



"He that hath pity upon the poor lendeth unto the LORD; and that which he hath given will he pay him again."

(Proverbs 19:17)

I Timothy 6:18; II Corinthians 9:7

God always commends generosity and giving and condemns greed and covetousness.

Lesson Six Quiz

1. Who is the source of all of our resources? _____
(List two references and completely write one of the verses.)

2. Financial rule number one states: Giving is a _____.
List at least one verse that explains this rule. _____
3. List three ways to give to God.

T _____

O _____

A _____

4. A tithe is 10 percent of all of our _____.