

# **Biblical Stewardship: Our Duty and Delight**

## **by the Reverend Russell McDowell**

### **Introduction**

“Stewardship” is a word that evokes a response. For some it’s a chill down their spine, while others are compelled to action. Between these responses is a continuum: resistance, ambivalence, understanding, desire, and engagement. While addressing stewardship can seem daunting, stewardship is basic to being created in the image of God.

In *Biblical Stewardship: Our Duty and Delight*, Mark Allan Powell guides participants to a clearer understanding of what it means to be a stewards responding to God. For many years, Dr. Powell, a Bible scholar and theologian, has emphasized a biblical response for Christian stewards. He draws from personal experience, theological insights and biblical references as he seeks to evoke a faithful and joyful response from Christian stewards.

Mark Allan Powell, an ordained pastor rostered in the Evangelical Lutheran Church in America, is professor of New Testament at Trinity Lutheran Seminary, Columbus, Ohio. His books include: *Giving to God: The Bible’s Good News about Living a Generous Life*, *Loving Jesus*, *Encyclopedia of Contemporary Christian Music*, *Introduction to the Gospels*, *Introduction to the New Testament: A Historical, Literary, and Theology Survey*, *What Do They Hear?: Bridging the Gap between Pulpit and Pew*, *God with Us: A Pastoral Theology of Matthew’s Gospel*, and many others. He co-authored *Opening the Book of Faith: Lutheran Insights for Bible Study* and authored *How Lutherans Interpret the Bible*.

### **Structure**

*Biblical Stewardship: Our Duty and Delight* is developed around three interdependent components: video presentations, study guide and participant discussion. Like a three legged stool, this approach achieves balance as each part undergirds the topic of biblical stewardship.

The video presentations include an introduction for church leaders plus six teaching sessions. Each teaching session provides optional Bible Study, Reflection/Action and Actions/Considerations materials. The Study Guide includes prayers, Bible passage references, key terms and questions to stimulate thinking and discussion. Adequate discussion time is beneficial to explore participant views and understandings.

### **Possible formats**

There are several ways to offer this study, including an hour long study, an extended study and/or an overnight retreat. Other variations are possible. A sequential presentation provides the greatest benefit to participants, though each session could stand on its own.

Adult Study – *An hour*

Six Sessions

[50-65 minutes]

Welcome and Opening Devotion	(10 minutes)
View Video	(20 minutes)
Discussion / handout	(10-15 minutes)
Closing and prayer	(10 minutes)

Adult Study – *Extended Study*

Six Sessions

[90-100 minutes]

Welcome and Opening Devotion	(10 minutes)
<i>Bible Study option</i>	(15 minutes)
View Video	(20 minutes)
Discussion / handout	(10-15 minutes)
<i>Bible Study option</i>	(15 minutes)
<i>Reflection/Action</i>	(10 minutes)
Closing and prayer	(10 minutes)

Overnight retreat

Day One (evening – a meal could precede)

Welcome and Opening Devotion	(10 minutes)
View Video Session I	(20 minutes)
Discussion / handout	(10-15 minutes)
Break	
View Video Session II	(20 minutes)
Discussion / handout	(10-15 minutes)
Closing and prayer	(10 minutes)

Day Two (morning – a meal and worship can be included)

Opening	(10 minutes)
View Video Session III	(20 minutes)
Discussion / handout	(10-15 minutes)
Break	
View Video Session IV	(20 minutes)
Discussion / handout	(10-15 minutes)
Lunch	
View Video Session V	(20 minutes)
Discussion / handout	(10-15 minutes)
Break	
View Video Session VI	(20 minutes)
Discussion / handout	(10-15 minutes)
Process retreat	(10-20 minutes)
Closing and prayer	(10 minutes)

*A closing worship could be included with time adjusted.*

## Session detail

*Biblical Stewardship: Our Duty and Delight* comes in six sessions.

Each session includes these parts:

- **Learning Goals:** learning outcomes for participants
- **Overview:** brief description for this session
- **Welcome and Opening:** to connect participants to one another and the topic
- **Prayer:** one is provided or as desired, use another prayer
- **View Video:** primary source for presenting material
- **Discussion:** questions to draw learning from material
- **Closing and Prayer:** reinforce material covered and provide conclusion
- **Actions and Considerations:** encourage extended consideration after session

For each session there is a box (example at right) for **Key terms** used or introduced in the session. A Glossary, included in this Study Guide, provides key term definitions. Both leaders and participants will find this useful throughout this study. Provide a copy to each participant.

Within each session is a **Bible passages** box, (example at left). As course facilitator, be creative. As time permits, use these Bible passages to support the concepts. The Bible passages could also be assigned for consideration between sessions where participants would look up passages; record their learnings and bring questions to the next session.

### **Bible passages**

*As facilitator, look up passages identified for this session.*

*You may consider adding passages.*

*The passages serve as references, connecting the Bible and course material.*

An optional Bible Study and Reflection/Action section, (example below) draws from the Bible passages for the Bible Study and course material for Reflection/Action. Effect use requires careful consideration of time available, participant engagement and willingness to explore the topic more deeply.

Throughout the Study Guide, teaching tips will be found *in italics*, including reminders, and ideas to facilitate discussion and possible responses. They aren't exhaustive or exclusive, but offered to assist engagement with this material.

Key terms: *See Glossary*

*Listed for each session are key terms which are defined in the Glossary.*

*Additionally, review the entire glossary to familiarize yourself with terms used throughout this course.*

*Bible Study option I: Read **Bible passage** then [an action is provided].*

*Bible Study option II: [similar to Bible Study option I]*

*Reflection/Action: [Identifies ways to reflect on topic from **Bible passages** and/or a way to further engage the material through a suggested action.]*

- Select the discussion questions for the session. For convenience a check box (example on left) is provided. Each session has a participant handout. It includes the major sections in the Study Guide with space for recording participant responses.

As a facilitator, encourage participants to use the handout to record responses and to jot down some notes while viewing the video. These handouts are most valuable when participants keep them together for future reference during and following this course. Consider providing a colored folder for that purpose.

Use the Actions and Considerations material to reinforce understanding. When time is available, these could be included in the session. Most often this material will be useful to participants as extra work completed apart from the session. As appropriate, time to discuss participant learning could be provided prior to or during the next session.

### **Facilitator preparations**

Facilitating an effective course involves attending to the details. The following is a list of basic issues. You may identify others concerns pertinent to your setting.

#### **Prior to the course offering**

- Space consideration: Where and when is the course offered? Make sure this is coordinated with appropriate persons and publicized.
- Is a host, other than the facilitator, preferred? If so, arrange for someone to host (send invitations, greet people as they arrive, check that location is ready [set up for presentation and discussion], room temperature, etc).
- Determine if folders will be provided and if so, secure a sufficient number.
- Other: \_\_\_\_\_

#### **For each session**

- Provide copies for participants:
  - Session handout
  - Glossary (provide once for all, have additional copies as needed)
- Provide or ask participants to bring (as needed):
  - A Bible
  - Between session assigned work (if any is assigned)
- Set up for DVD – video projection; TV/DVD, sound, etc.
  - Cue DVD to proper session
- Collect other resources (as determined by facilitator)
  - Consider setting the stage for each session by arranging room to enhance session theme (for instance baptism associates with session 1)
- Other: \_\_\_\_\_

Facilitator Notes:

## Introductory Session: For Church Leaders

*This session could be used with Congregation Council, Stewardship Committee, etc.*

### Learning Goals

- From this session participants see that:
- There is a solid methodology for exploring stewardship;
  - This topic has seen abuse within religious organizations;
  - A long term approach for stewardship holds greatest value; and
  - Three principles -- a focus on living, on the good news and on giving as privilege -- serve to undergird stewardship.

### Overview

This introduction for church leaders” to *Biblical Stewardship: Our Duty and Delight* sets the stage, grounding leaders with background for leading the study. Highlighted are three principles for focusing stewardship in the congregation:

- To focus more on *living* than on *giving*;
- To focus on the good news!;
- To present stewardship and giving as a privilege.

Key terms: *See Glossary*

Financial stewardship  
Privilege  
Responsibility  
Short Term  
Tithing (tithe)

*Additionally, review the entire glossary to familiarize yourself with terms used throughout this course.*

### Welcome and Opening

Use name tags *Useful at leader gathering*  
How would you define stewardship?

*“Stewardship is what we do after we say we believe.” Clarence C. Stoughton*

*“Stewardship is the re-enactment of Christ’s life in Christ’s people.” T.A. Kantonen*

*“Stewardship is taking care of the bounty that God continually provides us.”*

*L. David Brown*

*Use this or another prayer.*

### Prayer

Let us pray,

God you call us to lead your people into a future which is uncertain. Help us to trust your Holy Spirit to guide us safely as we travel along pathways which remain mysterious. Equip us for the journey, we pray in Jesus’ name. Amen

View Video [*Encourage note taking for retention and reflection*]

Discussion *You are encouraged to record responses on handout.*

Questions Response [*Select questions appropriate to discussion time.*]



**What is your comfort level concerning money, its role in the congregation and its effect in your life?**

*Assessing your present comfort level provides a reference point for personal growth.*

**What signs do you see, or have experienced, that money is a private matter?**  
*This provides reflection and reference for you in preparation for addressing concerns that participants may raise.*

**How do Scripture and the Lutheran Confessions support stewardship?**  
*Begin to explore stewardship in both places. Scripture has many (2,000+) reference to money/wealth and its impact. The Lutheran Confessions address the topic, especially in the Large Catechism – First Commandment and the Small Catechism – 3<sup>rd</sup>, 5<sup>th</sup>, and 8<sup>th</sup> Commandments.*

**How do the following factors influence your willingness to talk about money in the congregation: your attitudes toward money, your personal financial position today, and the manner in which you make and follow through on giving decisions?**  
*Looking in the mirror, so to speak, provides an opportunity to see personal blind spots and/or obstructions one brings to considering financial stewardship.*

**What does it mean to you that we “belong to God”? What does it mean to you that “everything we have belongs to God”?**  
*Ownership, that we are owned and all we have and hold is properly understood as God’s property, may challenge you and/or participants. Thinking through the ‘belonging to God’ statement is important to biblical stewardship.*

**How would you describe advantages for a church that focuses on money through the A-R-M-S [how we acquire money; how we regard money; how we manage money; how we spend money] approach?**  
*A mnemonic, A-R-M-S, can create an easy way to organize thoughts, remember information and retain ideas. Likewise, it can become a pattern for ongoing incorporation into the life of a congregation, using each part to build understanding, create agreement and initiate action.*

### **Bible passages**

*Look up passages identified for each session for this course.*

*Consider adding passages to those currently identified for each session.*

**How can you explain what it means to tithe, and the distinction between tithe and offering?**

*Take some time to think this through. In the Bible, a tithe is 10% from the first fruit of the harvest, given off the top to God as a sacrifice of thanksgiving, trust and remembrance. A financial tithe given to God through the church allows God’s will and mission to continue. The Bible indicates that after the tithe has been completed, one may provide more – above and beyond – as an offering to God in thanks and praise.*

## Closing and Prayer

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Lord God, as Scripture says, “Your word is a lamp to my feet and a light to my path.” (Psalm 119:105) Guided by your Word, assist us to come to know your will for our lives, especially as it relates to all that we have and hold in trust for you. We seek this, trusting in you. In Jesus’ name we pray. Amen.

## Actions and Considerations

Read the book by Mark Allan Powell, *Giving to God: The Bible’s Good News about Living a Generous Life*. Review the discussion questions following the introduction and chapters.

Consider other resources you may use with this offering or provide for participants to consult.

## Other Resources

### **Theological Foundation**

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*A Theology For Christian Stewardship*, T. A. Kantonen, 1956, Fortress Press.

*The Steward: A Biblical Symbol Come of Age*, Revised Edition, Douglas John Hall, 1990, Wipf and Stock Publishers.

*What Do I Own and What Owns Me?: A Spirituality of Stewardship*, Daniel Conway, 2005, Twenty-Third Publications.

### **Context, Understanding, Implementation**

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*Ask, Thank, Tell: Improving Stewardship Ministry in Your Congregation*, Charles R. Lane, 2006, Augsburg Fortress.

*Generous People: How to Encourage Vital Stewardship*, Eugene Grimm, 1992, Abingdon Press.

*Giving and Stewardship in an Effective Church: A Guide for Every Member*, Kennon L. Callahan, 1992, Harper San Francisco.

*Our Stewardship: Managing Our Assets*, John L. Golv, 2002, Augsburg Fortress.

*Step by Step: Fostering Financial Stewardship in Your Congregation*, Michael Meier, 2001, Evangelical Lutheran Church in America.

### **Worship and Daily Life**

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*Listen! God is Calling!: Luther Speaks of Vocation, Faith, and Work*, D. Michael Bennethum, 2003, Augsburg Fortress.

*One Minute Stewardship Sermons: Communicating the Stewardship Message Every Sunday of the Year*, Charles Cloughen, Jr. 1997, Morehouse Publishing.

*The Stewardship Companion: Lectionary Resources for Preaching*, David Mosser, 2007, Westminster John Knox Press.

## Session 1: Belonging to God

### Learning Goals

From this session participants see that:

- Everything we are and everything we have belongs to God, and that is a positive reality;
- “Biblical stewardship” is good news;
- God’s action in Jesus is a gift, not a contractual obligation; and
- To respond, doing what is pleasing in God’s sight, is an appropriate way to say *thank you* but doesn’t obligate God to act for us.

### Overview

In this session, *Biblical Stewardship: Our Duty and Delight*, baptism is explored as basic to stewardship. Also, ownership is developed as a biblical principle: *everything we are and everything we have belongs to God*.

Further theological consideration is given to being a steward, grounded in the biblical account of God’s action in Jesus. The good news is that because we belong to God, we are set free to care for what rightly belongs to God and to use these resources in appropriate ways, which just might be the way to a better life.

### Welcome and Opening

Use name tags

Distribute Session 1 Handout

Have each person introduce themselves by saying when and where they were baptized.

*I was baptized in 1973 at Faith Presbyterian Church.*

*I was baptized in 1984 at St. John Lutheran Church.*

*Point out that Christian baptism is into the universal church under Jesus’ reign.*

*Baptism is done once, even though denominational affiliation may change.*

*Use this or another prayer.*

### Prayer

Let us pray,

O God, giver of life, we praise you for all that we daily receive from you. Help us to see these as gifts that we care for, giving you glory through our actions. In Jesus’ name we pray. Amen

View Video [*Encourage note taking for retention and reflection*]

Discussion *Encourage recording responses on participant handout.*

*Questions Response* [*Select questions appropriate to discussion time.*]

Key terms: *See Glossary*

Bondage to sin

Debt

Finances

Free gift

Fund-raising

Hell

Holy Baptism

Obligation

Promise

Redeemed

Salvation

Saved (sanctified)

Stewardship

Time

Talent

Treasure



**What does stewardship mean to you?**

*Accept responses which can vary significantly. Affirm that stewards care for what belongs to another, that God owns everything and that we belong to God.*

**What do you find challenging and/or comforting about the statement – everything we are and everything we have belongs to God?**

*Listen and affirm responses. Validate participant feelings – positive and negative. Give assurance that belonging to God is good, since God always wants the best for us. Give a preview for this session: that God’s care for us, extends to us, in his coming for us in Jesus – the greatest gift.*

**How do you react when you hear, “Everything you think you have belongs to God!”?**

*Accept reactions from participants. Be prepared that the idea, everything you think you have belongs to God, will be unfamiliar and unsettling for some. Affirm that belonging to God is good, since God wants the best for us always.*

*Bible Study option I: Read Genesis 1:26-27. Contrast dominion with domination.  
Bible Study option II: Read Romans 6:23. Consider what belonging to God means.  
Reflection/Action: Read from **Bible passages** and reflect on their meaning for those who belong to God, are stewards of God’s property.*

**What do you think when you hear, “We belong to God: God purchased us. God bought us – redeemed us from bondage to sin, death and the devil so that we could be God’s people?”**

*Accept responses. Responses may vary significantly. Affirm that being bought, purchased, redeemed, may be new or unfamiliar ways to see Jesus’ act of salvation.*

**Bible passages**

Genesis 1:26-27  
Genesis 2:7  
Genesis 2:20-22  
Genesis 3:19  
Exodus 6:7  
Psalm 8  
Psalm 24:1  
Psalm 49:15  
Psalm 100:3  
Matthew 20:28  
Mark 10:45  
John 10:14-15, 18  
Romans 6:23  
1 Corinthians 6:19-20  
1 Corinthians 7:23  
2 Corinthians 5:15  
1 Timothy 2:5-6  
2 Timothy 3:17  
1 Peter 1:18-19

**What would happen if God was completely in charge of your finances?**

*. Affirm responses. Lift up the perspective that God will do what is best for us, making for meaningful lives with joy and happiness.*

**In what way is it good news that we belong to a God of grace who loves us, cares for us, and wants our lives to have joy?**

*Listen and affirm responses. Emphasize to participants that God loves, cares for and about them in ways that provide a good life.*



### **What does stewardship mean?**

*Assist participants to think again about stewardship. Our framework for thinking is that we belong to a God who always wants the best for us, and so being responsible for and to God, we want to do what is right and proper.*

### **Closing and Prayer**

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Jesus, Lord and savior, you have bought us with your precious life so that we would be given the greatest gift, abundant life now and for eternity. We live in you and give you thanks each day, caring for all you placed in our control. Guide us to respond appropriately as good stewards. In Jesus' name we pray. Amen.

### **Actions and Considerations**

Take a sheet of paper and draw a line to divide it in half from top to bottom. On the left side list what you have and hold that belongs to God. Then on the right side write how you have been caring for that which belongs to God.

What do you have and hold that belongs to God?	How you have been caring for that which belongs to God?
<hr/>	<hr/>

## Session 2: What is a Steward?

### Learning Goals

From this session participants see that:

- To be a steward is a gift;
- To be a steward is also a responsibility;
- God owns everything;
- God is concerned about how we acquire, regard, manage and spend all that has been placed in our care.

### Overview

In this session, *Biblical Stewardship: Our Duty and Delight* addresses the Christian role and our position as a steward. It looks at the question, *what is a steward?* Ownership and our response as a steward are considered, as they give direction for daily living. The mnemonic, A-R-M-S, assists in recalling the all encompassing meaning to: “What is a steward?”

Key terms: *See Glossary*

A-R-M-S

Entitlement

Financial stewardship

Steward

Vocation

### Welcome and Opening

Use name tags

Distribute session 2 handout

What are some characteristics you associate with the word “steward”? Which of these characteristics are reflective in your life?

*Encourage brainstorming. Responses may be: One who cares for someone else’s property. Care for creation – nature, natural resources, plant and wild life.*

*Use this or another prayer.*

### Prayer

Let us pray,

Lord Jesus, through your life, death and resurrection you have restored us to a right and proper relationship with God, who gave us everything we have. Each day empower us to respond in faith, revealing our love for you in all we do. In Jesus’ name we pray. Amen.

View Video [*Encourage note taking for retention and reflection*]

Discussion *Encourage recording responses on participant handout.*

Questions Response [*Select questions appropriate to discussion time.*]



**How do you understand “being a steward” as both gift and response?**

*Encourage responses and affirm. Being a steward is a gift from God. It gives us the opportunity share God’s love with God’s creation (people and all creation).*

- Consider the connection to gift and response from the statements: “... being a steward of all that God has made.” and “God expects us to take care of this world and all creation.” How do you feel we are doing?**

*Remember that we have received everything from God and it is a gift. At the same time, God expects that we will do what is right and pleasing in God’s sight. Though our efforts fall short, as forgiven sinners, we continue using what God created as good in ways that benefit all creation.*

- Jesus’ parables explore the difference between “ownership” and “being a steward.” How does thinking that one is an “owner” rather than “a steward” influence understanding and effect actions?**

*Encourage conversation. Do participants have examples of the difference between how we think, believe and hold when we are owners rather than when we are stewards? Ask how we identify, handle and exert control differently. Reference to Jesus’ parables can serve to clarify. [Luke 20:9-16 workers and the vineyard; Luke 12:16-21 abundant harvest]*

*Bible Study option I: Read Matthew 25:14-30. Discuss its message to stewards.  
Bible Study option II: Read Philippians 4:11-12. Discuss being content in little or plenty.  
Reflection/Action: Read from **Bible passages** and reflect on their meaning for those who are stewards for God’s property.*

- In what way does God care about how we acquire, regard, manage and spend our money?**

*Encourage responses. Bring into the conversation that God wants the best for us, that what we do matters to God and that our actions affect others. Is there a tension between the understanding of “all we have is gift” and the way those gifts are used?*

**Bible passages**

Matthew 6:34  
Matthew 18:23-35  
Matthew 20:1-16  
Matthew 25:14-30  
Luke 7:41-43  
Luke 12:16-21  
Luke 16:1-9  
Luke 19:11-27  
Luke 17:7-10  
Philippians 4:11-12

- What have you observed, both positive and negative, about how people: acquire, regard, manage and spend money?**

*Focus the discussion on identifying ideas rather than sharing stories. A technique would be to distribute Post-it notes and ask participants to write one idea on each note [for instance, acquire – provide good service; acquire – take advantage of others, etc]. Then, using a bulletin board or wall, post the notes by category.*

Closing and Prayer

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Gracious God, we thank you for giving us a special place in creation, for making available all that we need, for showing us how to regard and use what belongs to you in ways that are consistent with your will. Assist us to live lives that are worthy of these gifts and responsibilities. This we pray in Jesus' name. Amen.

Actions and Considerations

Draw a grid with three columns and five rows. Label column 1: A-R-M-S, column 2: Current Actions and column 3: Future Actions. Then label the rows, row 1 (same a column 1: A-R-M-S, row 2: Acquire, row 3: Regard, row 4: Manage and row 5: Spend.

A-R-M-S	Current Actions	Future Actions
Acquire		
Regard		
Manage		
Spend		

Fill in column 2 "Current Actions" describing what you presently do or how you currently act with regard to A-R-M-S. Take some time and reflect on those actions. Discuss these with your spouse/significant other or trusted friend.

After considering your "Current Actions" describe what your "Future Actions" could be or what you desire to do. Again, reflect and discuss, being open to the Holy Spirit's guidance.

## Session 3: Treasures and Hearts

### Learning Goals

From this session participants see that:

- Stewardship and spirituality share a connection;
- Money exerts influence in our relationship with God;
- Our desires shape our actions; and
- Spiritual growth brings transformed living.

### Overview

In this session, *Biblical Stewardship: Our Duty and Delight* explores the stewardship and spirituality connection. This includes considering the role and function of money within our relationship to God.

*Treasures and Hearts* looks at the means and methods to shape our future. The presentation helps us see that we *can* bring our hearts to feel what they currently don't, and that is good news.

### Welcome and Opening

Use name tags

Distribute Session 3 Handout

Have each person identify something they “treasure”.

*I treasure my spouse. I treasure being a child of God.*

*Describe or give examples of how what we “treasure” holds a special place in our lives. What we treasure exerts influence over us and our actions.*

*Use this or another prayer.*

### Prayer

Let us pray,

Lord Jesus, in you we find meaning, purpose and direction for our lives. Through you we have received forgiveness of sin, restoration with God. Assist us to grow in your grace. This we pray in Jesus' name. Amen

View Video [*Encourage note taking for retention and reflection*]

Discussion *Encourage recording responses on participant handout.*

*Questions Response* [*Select questions appropriate to discussion time.*]

**Jesus says one cannot serve two masters – God and money(Matthew 6:24; Luke 16:13) – What does this mean in your life?**

*Ask participants how money exerts influence in our lives. Jesus teaches that only one thing can hold the primary place in our lives, and when that isn't God, whatever else it is usurps God.*

Key terms: *See Glossary*

Commandment

Forgiveness

Promise

Spirituality

Spiritual devotion

Stewardship

- Consider Matthew 6:21 or Luke 12:34 which say, “For where your treasure is, there your heart will be also.” Describe the treasure/heart connection.**

*Listen and affirm responses. What we treasure affects our hearts. Take care, but be firm on this point.*

- How do the things you treasure, influence how you feel about them?**

*Receive participant reactions. Encourage them to identify the power exerted by what they treasure. Do they experience that what they treasure changes their actions? For example, if I treasure my car, much energy is focused on that car – keeping it in good condition, looking nice and held out for others to see its value.*

*Bible Study option I: Read Matthew 6:24. Discuss the problem of serving two masters.  
Bible Study option II: Read Luke 7:36-50. Discuss forgiveness, particularly in our lives.  
Reflection/Action: Read from **Bible passages** and identify what other ‘masters’ are present, how they seek to have us serve them and ways to resist the diversion.*

- On what do you spend money? How do you decide on what and how much to spend?**

*Accept responses. Affirm that spending involves making decisions and is something we can largely control.*

- In looking back on your spending habits, what have you given priority in your life?**

*Answers will vary. Affirm responses. Encourage participants to look for patterns in their spending, and to acknowledge that some things have been given priority. Those habits inform us about ourselves, especially about our priorities.*

- How can you make your heart feel what you want it to feel?**

*Listen and affirm responses. We can choose where we focus and what we focus on receives priority. For instance, focus on sports, leads us to spend time listening to, attending and participating in sporting events.*

**Bible passages**

Leviticus  
Matthew 6:21  
Matthew 6:24  
Luke 7:36-50  
Luke 12:34  
Luke 16:13

- If I were the sort of person I would really like to be, then what would I do? How would I spend my money (time and all else)?**

*For some this question will be hard, so be patient and encourage them to really think. With an image forming for what they would like to be, lead them to think about actions that support moving toward that image, including money allocation.*

### Closing and Prayer

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Lord, you are my ground and goal. Each day assist me to grow in relationship with you as you more fully influence and direct my life and actions. We pray this in Jesus' name. Amen.

### Actions and Considerations

Divide a sheet of paper in half. On one half make a list of things you value. Include people, relationships and possessions. On the other half, identify what you would like to value. Then review both sides to see the connection between what you value and what you would like to value. Where there is discord between the lists pray for direction.

*Lord Jesus I want to do what is right, pleasing and acceptable in your sight. You know me better than I know myself. I want my life directed toward honoring you always. I ask you to guide me, now and every day. Thank you Jesus, Lord of my life. Amen.*

Things you value	Things you would <i>like</i> to value



## Session 4: Motives for Giving

### Learning Goals

From this session participants see that:

- There are various motives for financial giving;
- Not all financial giving motives are beneficial;
- Financial giving is in response to God's giving; and
- Giving comes from a positive tension between our duty and delight.

### Overview

*Biblical Stewardship: Our Duty and Delight* looks at giving money and the motives. It identifies a two-fold nature for motives summarized as – our duty and delight.

### Welcome and Opening

Use name tags

Distribute Session 4 Handout

Have each person state a reason people give money to the church (local congregation).

*People give because it is expected.*

*Some give because it gives them joy, doing good for others.*

*People give so that they will receive – God gives to those who give to God.*

*Use this or another prayer.*

### Prayer

Let us pray,

God of grace you have given us everything we have, ourselves, our time, and our possessions. As we care for all that you have given us, help us to respond out of a spirit of abundance. In Jesus name we pray. Amen

View Video [*Encourage note taking for retention and reflection*]

Discussion *Encourage recording responses on participant handout.*

*Questions Response* [*Select questions appropriate to discussion time.*]



**Why do people give money away, in particular through the church? What motives do you see?**

*Accept responses. Point out various motivations as they are named. Examples of motivations include: to look good, to receive praise, to avoid consequences for not giving, to obtain forgiveness, to receive God's blessings, etc.*

Key terms: *See Glossary*

Charity

Faith

Grace

Gratitude

Greed

Hypocrites

Investing

Love

Penitence

Prosperity gospel

Reconciliation

Reward

Sacrifice

Thanksgiving

**Does God love a person more or less because of what he or she gives to the church or gives for the sake of others? Explain**

*Listen and affirm responses. Even though the responses may vary, confirm that God's love remains the same without regard to our giving to church or other organizations. While God's love for us does not change, when we give in ways that serve the whole people of God, we honor and give glory to God, the giver of all good gifts.*

**What reasons would you state for giving, in particular giving money?**

*Encourage participants to search and identify their motives, which likely are multiple. Remind them that giving can be a joy-filled experience that expresses our relationship with God.*

*Bible Study option I: Read Mark 12:41-44. Discuss dependence & acceptable offerings.  
Bible Study option II: Read Acts 20:35. Discuss blessings in giving and receiving.  
Reflection/Action: Read 2 Corinthians chapters 8 & 9; identify actions Paul seeks; consider what that means for us today; and ways to respond. Use three large poster board sheets with the above underlined as headings. Have participants use Post-it notes to write responses. Add responses to appropriate poster; reflect and discuss. Additional responses can be added throughout the discussion.*

**What consequences do you see for directed giving, that is, – giving with strings attached?**

*Accept responses. Encourage participants to see that designated or directed giving can overfund or underfund specific areas making it difficult to address highest priorities.*

**What happens when you give out of gratitude and love in thanksgiving for all that God provides?**

**Bible passages**

Psalm 116:12  
Matthew 5:45  
Mark 12:41-44  
Luke 6:35  
John 15:5  
Romans 15:27  
Acts 20:35  
2 Corinthians 5:17  
2 Corinthians 8:1-6  
Galatians 2:20  
Galatians 5:22-24  
Ephesians 2:8  
Hebrews 11:1  
1 Timothy 6:10

*Affirm responses. You could also ask participants how they experience the connection of motives to result. An example could be that, if my motive is public recognition, I will seek to receive glory and recognition for myself and not for God.*

**What does being a generous person mean to you?**

*Listen and affirm responses. Ask about their experience with generous people. Affirm that being a generous person is grounded in God's generosity. As we are generous, God is given glory.*



**How might you experience giving as both duty and delight?**

*Affirm responses and encourage participants to hold these two concepts - duty and delight – in tension. It is our duty – appropriate response – to give. It is our delight – being a joyful giver – to give as we have received, freely to glorify God.*

Closing and Prayer

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Dearest God, from your hand comes all that we have and hold; a trust from you. May we respond with thankfulness and joy. Let our thankfulness and joy show so that we are witnesses to your generosity. In Jesus’ name we pray. Amen.

Actions and Considerations

Biblically, the tithe (10% of the crop) is given off the top, the first fruit of the harvest to God. Today few people grow crops, although the concept remains consistent: off the top, first fruit of the harvest (which is wages, a pay check).

Consider where you stand with regard to this biblical principle. First consider your earnings (weekly, monthly or yearly) and write the figure down. Now divide this amount by 10 (that equals 10%). Then review what you give – financially – to the church or other means to fund God’s work to care for the neighbor (total the dollar value). Compare the two and consider what this means to you. How might grow spiritually as you experience growth in financial giving?

Earnings:  $\frac{\text{_____}}{\text{ie. } 40,000 / \text{year}}$  divide by 10 =  $\frac{\text{_____}}{4,000 / \text{year}}$  Compare  $\frac{\text{Financial giving}}{2,500 / \text{year}}$

## Session 5: Duty & Delight

### Learning Goals

From this session participants see that:

- Biblical stewardship involves giving money to the church;
- Giving money to the church is both duty and delight;
- As duty, giving has an obligatory nature; and
- As delight, giving brings multiple blessings.

### Overview

*Biblical Stewardship: Our Duty and Delight* continues to consider giving money to the church. This is good news for us concerning giving financially through the church.

### Welcome and Opening

Use name tags

Distribute Session 5 Handout

Have each person say when they recall first giving financially to the church.

*I believe it was during Sunday school.*

*After confirmation we received offering envelopes.*

*Whenever we come to worship, we put something in the offering plate.*

*Use this or another prayer.*

### Prayer

Let us pray,

Holy Spirit of the living God, empower us to lead godly lives. We ask for your guidance, so our actions witness to God's love. In Jesus' name we pray. Amen

View Video [*Encourage note taking for retention and reflection*]

Discussion *Encourage recording responses on participant handout.*

*Questions Response* [*Select questions appropriate to discussion time.*]

- Paul quotes Jesus, “It is more blessed to give than to receive” (Acts 20:35). How do you experience blessings with regard to giving and receiving?**

*Accept responses. Some might say it's easier to give and harder to receive. To receive, especially something unexpected, brings joy – is a blessing. For instance, a letter from a distant friend, money in the mail, a meal during a life transition, etc.*

- What blessings do you see that result from giving?**

*Listen to and affirm responses. Encourage participants to see that joy, happiness, fulfillment and being ‘Christ to the neighbor’ (Luther’s insight) are normal.*

Key terms: *See Glossary*

Biblical stewardship

Budget

Church membership

Discipline

Expenses

Fair share

Faith practice

Giving

Justified

Obedience

Sacrificial giving

- If the church divided expenses (its budget) equitably among all its members, do you think your “share” would be greater or less than you now give?**

*Accept responses from participants. Then encourage deeper consideration. Equal is usually not equitable. To be equitable involves several variables (family size, household income, debts, obligations, etc.).*

*Bible Study option I: Read Romans 5:6-11. Discuss what this means for daily living.  
Bible Study option II: Read 2 Corinthians 9:7. Consider giving: intentional & cheerful.  
Reflection/Action: Consider how members in a church both ‘pay the bills’ and make financial offering to God as a faithful response. List ways these are duty and ways they are delight.*

- What is your response to “duty and delight” in giving to God through the church?**

*Accept responses. Encourage dialogue. Can participants see that financial giving as duty and as delight is good news? We are able to give so that God’s will is done. Duty and delight are both in response to, and for, what has been freely given by God.*

- How have you experienced ‘voting with the wallet’? What results from ‘voting with the wallet’?**

*Answers will vary. Help participants unpack the experience of “voting with the wallet”. Use examples to show that attempts to control are different from how God freely gives. Two results of control could be: special interests are overfunded while mission priorities lack adequate resources and personal glorification usurps glory to God.*

- How do you experience giving as a ‘delight’?**

*Listen to and affirm responses. Lift up shared stories of joy in giving.*

**Bible passages**

Acts 20:35  
Romans 5:6-11  
2 Corinthians 9:7

- How have you experienced sacrificial giving (giving something you like/treasure for someone else’s benefit) and/or receiving?**

*Affirm responses. Direct participants to see this in family (time to children, money to family, heirlooms), in community (time to serve others, money to support causes, items to charity), and in/to church (time to serve, money to support, talents to enhance).*

### Closing and Prayer

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Dear God, Father, Son and Holy Spirit, you have freely given all we have and hold. Give us wisdom to use all that you have given. "Let your light so shine before others that they will see your good work and give glory to your Father in heaven." (Matthew 5:16) In Jesus' name we pray. Amen.

### Actions and Considerations

Take a little time and consider how money functions in your life. Write out your thoughts, remembrances and understandings concerning money and its function in your experience. Use these questions to guide your writing: What are your earliest memories of money? How did your family talk about/use/make decisions with regard to money? In a word or phrase; describe money in your life. Recall the first money you earned and how it was used. Describe connections you see between faith/spiritual life and money. How are money decisions made in your life today?

#### **How money functions in your life.**

What are your earliest memories of money?

How did your family talk about/use/make decisions with regard to money?

In a word or phrase; describe money in your life.

Recall the first money you earned and how it was used.

Describe connections you see between faith/spiritual life and money.

How are money decisions made in your life today?

## Session 6: Cheerful Sacrifices

### Learning Goals

From this session participants see that:

- Worship is at the heart of the church, with giving closely connected to worship;
- In offerings, we give to God something we value;
- There is a difference between tithes and offerings; and
- Biblical stewardship is good news.

Key terms: *See Glossary*

Benevolence

First fruits

Offerings

Tithes

### Overview

*Biblical Stewardship: Our Duty and Delight* identifies the connection between worship and giving. It encourages giving up something we value as a sacrifice to God. “Cheerful Sacrifices” explores the distinction between tithes and offerings. It looks at joy in giving and how the message of stewardship is good news.

### Welcome and Opening

Use name tags

Distribute Session 6 Handout

Have each person share one way money has influence in his or her life.

*If I had more, I'd spend more – most likely on myself and my family.*

*I feel good when I do something for someone else, money makes that possible.*

*I want more, even though I have all the things I really need right now.*

*Use this or another prayer.*

### Prayer

Let us pray,

Gracious God, we give you thanks and praise. You give us everything we need and even more than we need. You have blessed us with abundance. We return to you a sacrifice of joy, sharing our financial resources to extend your kingdom. We trust that these gifts will be acceptable in your sight. In Jesus' name we pray. Amen

View Video [*Encourage note taking for retention and reflection*]

Discussion *Encourage recording responses on participant handout.*

*Questions Response [Select questions appropriate to discussion time.]*

**What is/are appropriate reasons to participate in church?**

*Accept responses as you encourage participants to focus on invitation rather than obligation. It is a joy to worship God who gives us everything. As we worship we give thanks to God.*

**How would you describe the connection between worship and financial giving?**  
*Listen and affirm responses. Joy and thankfulness, are grounded and informed through worship and giving to God.*

**Offering is the most public act connected with giving in the church. How do you view offering during worship? Is this a cheerful sacrifice? How?**  
*Accept responses. Bring into the conversation some of the following: We give to God as we have received, freely. As a cheerful sacrifice, offering is giving up money – something we value – to express to God the importance God holds in our lives. Through our cheerful sacrifice, people are served and supported throughout the world through the church and faith based institutions.*

*Bible Study option I: Read Romans 5:6-1. Discuss what this means for daily living.  
Bible Study option II: Read 2 Corinthians 9:7. Consider giving: intentional and cheerful.  
Reflection/Action: Consider how members in a church both ‘pay the bills’ and make financial offering to God, as a faithful response. List ways these are duty and ways they are delight.*

- Bible passages**  
Genesis 8:20  
Genesis 12:7-8  
Genesis 13:14-18  
Genesis 26:25 & 35:7  
Genesis 28:16-18  
Exodus 17:15 & 32:5  
Leviticus 19:18  
Deuteronomy 6:5  
Judges 6:24 & 21:4  
1 Samuel 7:17 & 14:35  
2 Samuel 24:25  
1 Chronicles 21:26  
1 Kings 18:32  
Matthew 2:1-12  
Matthew 2:21  
Matthew 19:19  
Matthew 22:37  
Matthew 25:16-25  
Mark 12:28-31  
Mark 14:3-9  
Luke 10:25-27  
John 21:1-8  
Acts 20:35  
Romans 13:9  
Galatians 5:14  
Philippians 4:11-12  
James 2:8

**How do you determine your financial offering?**  
*Accept responses. Affirm proactive decisions for financial offering and efforts to grow offering amounts, especially in a proportional manner.*

**What is your reaction to “giving up something of value” so that it’s financial value is made into an offering?**  
*Answers will vary. Encourage responses that see the worth of this practice. When appropriate, challenge participants to consider ways this could work for them, in this congregation.*

**“In God we Trust” is printed on U.S. coin and currency. How does giving money (coin and currency), in God-pleasing ways, express our love for God and neighbor?**  
*Listen to and affirm responses. Lift up the God-trust connection, which moves us to appropriate actions. Money is a mechanism for doing God’s work. Thus “In God we Trust” is active.*

**What would you describe as the ‘good news’ revealed in biblical stewardship?**  
*Affirm responses. Include in the conversation that the ‘good news’ in biblical stewardship is our being agents doing God’s will in the world. We get to give, as God has given.*



Closing and Prayer

In closing, respond to these questions: What surprised you? What challenged or provided comfort? Was this session beneficial?

*Use this or another prayer.*

Let us pray,

Dear God, stir up in us the spirit of love toward you and move us to express this love toward our neighbor. Help us to be your hands in the world. In Jesus' name we pray. Amen.

Actions and Considerations

Look at your pattern for handling money by running a summary report from an electronic program ( Quicken, MS Money, etc.), or by opening your checking account (credit card, money fund) register and categorizing how you spent money. Review your spending and see what this says about you and your priorities – especially where you place God among your priorities.

Assess your desire to change the priorities for your financial resources. Using your current pattern, compare it to your desired pattern. Identify what you can do, and then set a first action – what I will do. Repeat this step periodically until you form your desired pattern for handling money.

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Charitable contribution: Church _____	Credit Cards: Balance for all _____
Charitable contribution: other _____	Card 1: _____ \
	Card 2: _____ \
	Card 3: _____   (monthly payments)
Taxes (income, FICA, property) _____	Card 4: _____ /
	Card 5: _____ /
House / Rent Payment :1 _____	Life Insurance payment _____
:2 _____	Health / Disability Ins. Payment _____
Electric _____	Saving / Investment contribution _____
Gas _____	Groceries _____
Water & Garbage _____	Clothing _____
House / Renter Insurance _____	Entertainment – cash no receipt _____
Telephone – land line _____	- with receipt / record _____
Mobile – cell phone _____	Medical & Dental _____
Cable TV _____	Gifts: B-day, Wedding, Christmas _____
Internet _____	Vacation: saving in advance _____
House Maintenance _____	: spent on vacation _____
Laundry _____	Loan payments: student loans _____
Newspaper & Magazine _____	: installment loan _____
Car – Payment(s) _____	: other _____
- Gas _____	Cash not otherwise accounted for _____
- Maintenance _____	Other expenses _____
- Insurance _____	TOTAL OUTLAY _____