

## STUDY GUIDE: BEGINNING THE JOURNEY (MODULE 101)

### Lesson #1 – The Concept of a Steward: “What is My Relationship to my Stuff?”

*In this lesson you will be presented with a powerful, yet simple biblical understanding of what it means to be a steward and what that means to your relationship to all your possessions.*

Stewardship might just be one of the most misused Biblical terms in the Christian vocabulary. If we were to poll your congregation and ask each member what the word “stewardship” means, if your church is like most, the overwhelming majority of them would say it has something to do with money and giving. Part right and part wrong. And as a grandmother repeatedly told her grandson, “If something is *partially* wrong, it is *all* wrong.”

To be fair, most pastors and ministers even though they spent years in formal Bible training, never took one class or even had one lecture on the theology of stewardship. So, without a clear understanding of stewardship themselves, it should be no surprise that many churches do not have a clear and compelling understanding of stewardship either and certainly have never experienced the life-changing power this concept possesses when you actually do understand and apply it to daily living.

Before we look at what stewardship does mean, let’s first look at what it does *not* mean. Stewardship does *not* mean a capital campaign to raise money for church expansion. Stewardship does *not* mean a series of sermons in the fall on why members ought to make financial pledges and increase their giving to the church. Stewardship is *not* about the amount of the weekly offerings or how much you personally give.

Do you see the pattern? The word stewardship is being routinely used as a synonym for giving. But let me suggest that stewardship is *not* a synonym for giving. It is actually an *antonym* (a word having an opposite meaning). Here’s why. *Giving* has to do with what we *deploy*. *Stewardship* has to do with what we *retain*. Stewardship is not about what we put in the offering plate or box when we go to church; it is about what we are doing with what is left in our check book *after* we have done our giving. Stewardship is about what we are *keeping*.

So, what exactly *does* the word stewardship mean? Stewardship can be explained as if it were a three legged stool and all three legs are essential for the stewardship stool to properly stand.

**Leg #1:** The first “leg” of this stool is the fact that God owns everything because He created everything. For example, King David tells us in Psalm 24:1, “*The earth is the Lord’s and all it contains, the world, and those who dwell in it.*”

He tells us in Psalm 50:10-12, “*Every animal in the forest belongs to me, and so do the cattle on a thousand hills. I know all the birds in the mountains, and every wild creature is in my care. If I were hungry, I wouldn’t tell you, because I own the world and everything in it.*”

He then adds in Haggai 2:8, “*The silver is Mine and the gold is Mine,’ declares the Lord of hosts.*”

It is pretty clear God is trying to tell us that whatever exists and whatever of it we might get our hands on in this life is *His*, not ours!

**Leg #2:** The second “leg” of this stool is the fact that God owns us twice. Not only did God create us, but He also redeemed us from slavery to the prince of this world through the death of His son, Jesus Christ. Paul tells us in Titus 2:13b-14, “*Christ Jesus, who gave Himself for us to redeem us from every lawless deed, and to purify for Himself a people for His own possession, zealous for good deeds.*” So, God owns us once because He made us and twice because He bought us back. We really have no excuse for believing that we own anything!

**Leg #3:** The final “leg”, is that God calls us to be stewards of his resources. This is the leg that enables the stewardship stool to stand. It repositions us as *stewards of God’s* resources being charged by Him to carry out *His* wishes for *His* property that He has entrusted us to manage.

So, *steward* accurately defined is, “to plan, to manage, to administer;” and stewardship is, “the act of being a manager or a caretaker.” So, we see that this third leg of stewardship actually promotes us from playing little gods over some tiny empire of our own making to an exalted and honored position of a trusted and responsible steward of the King. Your promotion entrust to you the honored task of managing a small, but strategic portion of the Owner’s vast material holdings. For many believers this idea is an absolutely revolutionary concept.

One Sunday an older gentleman who had just completed the entire life stewardship study, came up to his teacher, shook his hand and told him, “The one thing in this entire study that has had the single greatest impact on me was the idea that God owns everything, including me.” He went on to say, “I have been in the church all my life, but somehow this truth had escaped me entirely.” He confessed, “I thought *I* was the one getting up each day and going to work and *I* was the one making the money. It was *mine*. But when I came to understand that God owns me and everything I have, it has changed everything in my life!”

We hear this kind of comment routinely from believers when they are finally get the full, biblical, stewardship message. The truth be known, it wasn’t that this gentleman had missed all the stewardship teaching in his church, it was his church had never preached or taught on it before. This radical, biblical concept of *stewardship* is easy enough to understand intellectually, if and when we finally do hear it. But as we are going to see, it is exceedingly difficult, if not

impossible, to consistently apply and practically live out in every area of our lives without divine assistance.

You see, it is no longer “How do I want to spend my day?” It is now, “God, how do you want me to spend Your day?”

It is no longer, “How do I want to spend my money?” It is now, “God, how do you want me to spend Your money?”

It is no longer, “How much of my money do I want to give to the Lord?” It is now, “God, how much of Your money should I be keeping for myself?”

It is no longer, “How do I want to care for and feed my body?” It is now, “God, how do You want me to care for and feed Your body?”

It is no longer, “How do I want to raise my children?” It is now, “God, how do You want me to raise Your children?”

It is no longer, “What kind of house and car do I want to have?” It is now, “God, what kind of house and car do You want me to have?”

Do you see how this idea of stewardship impacts every single area of our lives? This is why we call it *life stewardship* and why it is going to take some time to get our heads and hands around it – but when we do, God is going to radically transform literally every single area of our lives for the better! Are you ready to begin this exciting life-changing journey?

## STUDY GUIDE QUESTIONS

1. What is your initial reaction to the message of this lesson?
  
2. Take a couple of minutes and create a personal balance sheet of all you own (Do not put any values with them, even if you can - just a description of the assets.) What is on your balance sheet?
  
3. Look again at what Psalm 24:1 and Psalm 50:10-12 say. Create your personal balance sheet again.
  
4. Why is it so important to acknowledge and accept that we are only managers of God's possessions and not the owners of them? Practically speaking, what difference does it make in how we think and how we live?
  
5. What has been your current understanding of the word stewardship prior to this lesson?  
In what ways have you heard it used, taught and/or preached in a Christian context?
  
6. What would happen to a manager of a store if he/she ignored or refused to follow the directions given to him/her by the owner of that store?
  
7. What might your answer to the above question mean to how you are stewarding the "store" that the Lord has given you to manage?
  
8. Share a specific time in your life when you clearly acted as the "owner"?
  
9. Which of the "legs" is most difficult for you to grasp and apply? Why?
  
10. Which of the "legs" is easiest for you to grasp and apply? Why?
  
11. What is going to change in your life going forward because of this lesson? What are you going to start doing differently?