

FINANCIAL STEWARDSHIP

Lesson 1

Stewardship Defined

- **For the earth is the LORD's, and the fulness thereof.**

1 Corinthians 10:26

Everything on the earth belongs to God. These things are His and He has chosen to share them with us so we might enjoy them. When these things are given into our possession, we automatically become stewards over them.

WHAT IS STEWARDSHIP?

A **steward** is defined as: *a person who manages another's property or financial affairs; one who administers anything as the agent of another or others.*

We will define **stewardship** as: *taking possession of something and caring for that thing as though it is yours, knowing full well that it is NOT yours, and that you will one day have to give an account for those possessions.*

- **For who maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it?**

1 Corinthians 4:7

Everything we have has been given to us; therefore, we are expected to be stewards over everything in our lives.

STEWARDSHIP IN THE BEGINNING

From the beginning God desired for man to be a steward over His earth.

- **And every plant of the field before it was in the earth, and every herb of the field before it grew: for the LORD God had not caused it to rain upon the earth, and there was not a man to till (*to work, to serve*) the ground . . .**
¹⁵**And the LORD God took the man, and put him into the garden of Eden to dress (*to work, to serve*) it and to keep (*to guard, to protect, to preserve*) it.**
Genesis 2:5, 15

Adam was placed in God's Garden to be a steward over it. The Garden was God's, but Adam was responsible for it. He was to work it, serve in it, guard it, protect it, and preserve it. There was stewardship from the very beginning. Adam's failure at stewardship got him and his wife kicked out and ushered in 4,000 years of sin's dominance.

STEWARDSHIP: DESTINED TO GROW

If you can learn how to be a good steward, though you will start off small, you will be destined to grow and increase into greatness. We must keep in mind everything we have has been given to us of God. It is all His, therefore we must be faithful over it if we desire to see greater things.

- **For who hath despised the day of small things? . . . Zechariah 4:10a**

This scripture is in reference to Zerubbabel rebuilding the temple. This was a daunting task and could only be accomplished one foundation stone at a time. It took many years and a lot of hard work and faithfulness. The beginning work was called the “**day of small things.**”

Many Christians stay poor because they despise the day of small things. They don't learn to be faithful over the little things. They despise them and scorn them, always looking for a way to get rich quick, get big quick, or build the temple overnight. Stewardship requires patience.

WHAT DOES STEWARDSHIP LOOK LIKE?

1. Faithfulness: Stewardship looks like faithfulness. Stewardship is the act of being found faithful over another man's belongings.

- **And if ye have not been faithful in that which is another man's, who shall give you that which is your own? Luke 16:12**

2. Diligence: Stewardship looks like diligence. Stewardship is not lazy. Stewardship is eager and dedicated to caring for the things in its possession.

- **By much slothfulness the building decayeth; and through idleness of the hands the house droppeth through. Ecclesiastes 10:18**
- **Seest thou a man diligent (*eager, dedicated*) in his business? he shall stand before kings; he shall not stand before obscure men. Proverbs 22:29**
- **Be thou diligent (*eager, dedicated*) to know the state of thy flocks, and look well to thy herds. Proverbs 27:23**
- **A righteous man regardeth the life of his beast: but the tender mercies of the wicked are cruel. Proverbs 12:10**
- **As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God. 1 Peter 4:10**

3. Thankfulness: Stewardship is thankful for what it has been given. It doesn't complain. In Moses' day, Israel didn't take care of the manna God had given them. Instead, they complained because it wasn't something better.

- **And when the people complained, it displeased the LORD: and the LORD heard it; and his anger was kindled; and the fire of the LORD burnt among them, and consumed them that were in the uttermost parts of the camp. Numbers 11:1**



THINGS WE ARE STEWARDS OVER

- Words: **Matthew 12:36**
- Body: **1 Corinthians 6:19-20**
- Time: **Ephesians 5:16**
- Ministry: **Hebrews 13:17; Romans 1:5; 2 Corinthians 4:1**
- Soul: **Romans 12:2; 2 Corinthians 10:5; Luke 22:42; Proverbs 16:32, 25:28; 2 Corinthians 6:11-13**
- Children: **Psalm 127:3; Proverbs 22:6**
- Spouse: **Genesis 2:24; 1 Peter 3:7**
- Grace: **1 Peter 3:7; Galatians 2:21; 1 Peter 4:10; Romans 1:5; John 1:16**
- Mercy: **2 Corinthians 4:1**
- Ministry Gifts: **Ephesians 4:8-11; Romans 16:1-2**
- Converts/Disciples: **John 17:9, 11, 24**
- Faith: **Galatians 2:20**
- Holy Ghost: **Acts 1:8**
- Mysteries of God: **1 Corinthians 4:1**
- Believer's Authority: **Matthew 10:1, 28:18-19; Mark 3:14-15, 6:7, 16:15-18; Luke 9:1**
- Finances: Finances will be the focus of this Bible curriculum.

My prayer is through this teaching we would all become better stewards of the things that God has given us.

- **And he said unto him, Well, thou good servant: because though hast been faithful in a very little, have thou authority over ten cities. Luke 19:17**

FINANCIAL STEWARDSHIP

Lesson 2

Getting A Heart For Stewardship

As we have seen, stewardship is taking care of something as though it was yours though you know full well it belongs to someone else. Nothing we have truly belongs to us. It is all God's. This is a very critical truth we need to solidify in our hearts.

- **For the earth is the LORD's, and the fulness thereof. 1 Corinthians 10:26**
- **For we brought nothing into this world, and it is certain we can carry nothing out. 1 Timothy 6:7**

We start life off with nothing and we end life with nothing. Anything we acquire in between will be because of the mercy and hand of God.

- **Thou openest thine hand, and satisfieth the desire of every living thing. Psalm 145:16**
- **Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; 1 Timothy 6:17**

God gives us these things to enjoy, not to squander, waste, or ruin. It is God who gives us these things, not merely we who "get" them.

- **For what maketh thee to differ from another? and what hast thou that thou didst not receive? now if thou didst receive it, why dost thou glory, as if thou hadst not received it? 1 Corinthians 4:7**

Stewardship requires a servant's heart. You must see yourself as having been set over God's possessions.

- **Who then is a faithful and wise servant, whom his lord hath made ruler over his household, to give them meat in due season? ⁴⁶Blessed is that servant, whom his lord when he cometh shall find so doing. ⁴⁷Verily I say unto you, That he shall make him ruler over all his goods. Matthew 24:45-47**

A faithful servant cares for the goods of his master's household, and in so doing, he will earn a promotion and be given more things to be a steward over. Lazy, slothful people are never promoted nor are they ever entrusted with more things. In the above parable (**verse 51**), the slothful servant is cut off and judged as a hypocrite. This shows us that God views Christians who are poor stewards as hypocrites simply for not taking care of God's stuff.

- **But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day. Deuteronomy 8:18**

Everything we have has been given to us. It is God who has caused us to acquire things and prosper and get gain. Even the paycheck we may earn from a secular company comes to us by the hand of God. God causes us to prosper and increase. And the increases of God are not for us to squander exclusively on ourselves, but so He, through us, might establish His covenant of salvation throughout the entire world.

THE NEED FOR A HEART OF STEWARDSHIP

If we can remember that everything we have has been given to us of God, it will help us to always stay humble and trust in God. It is possible to get haughty and leave God.

- **But Jeshurun waxed fat, and kicked: thou art waxen fat, thou art grown thick, thou art covered with fatness; then he forsook God which made him, and lightly esteemed the Rock of his salvation. Deuteronomy 32:15**

Jeshurun is another name for Israel, God's people. This verse tells us God prospered Israel, but this prosperity and provision led to Israel forsaking God and lightly esteeming Jesus. Because they did not keep their hearts right, the increases of God caused their hearts to puff up in pride and even leave God. We are watching this happen to America right now. God has blessed America, but the prosperity of God has led some to believe we no longer need God in America.

- **Behold, this was the iniquity of thy sister Sodom, pride, fulness of bread, and abundance of idleness was in her and in her daughters, neither did she strengthen the hand of the poor and needy. ⁵⁰And they were haughty, and committed abomination before me: therefore I took them away as I saw good. Ezekiel 16:49-50**

The sin of Sodom was not homosexuality alone. According to this verse it was pride, brought on by prosperity and having more than enough. The abundance in their lives brought about laziness. She turned her nose up towards anyone but herself. And then they began to play with sexual sin. We cannot afford to get puffed up in our minds thinking we have accomplished anything. Biblically speaking, there is no such thing as a self-made man. It is God who promotes and prospers us.

- **Know ye that the LORD he is God: it is he that hath made us, [and his we are] and not we ourselves; we are his people, and the sheep of his pasture. Psalm 100:3**

If our hearts aren't full of biblical stewardship, we will think we are self-made, self-promoted, self-supplied, and self-sufficient. We can even begin to chase after mammon. If you think you have to earn mammon, you'll always serve mammon. But if you realize God supplies your needs and He gives to you out of the abundance of His treasury, you'll never chase after mammon.

- **Not that we are sufficient (*able, ability*) of ourselves to think any thing as of ourselves; but our sufficiency is of God; 2 Corinthians 3:5**



Finally, remember we are not capable of doing anything without God's help.

- **For in him we live, and move, and have our being;** **Acts 17:28a**

FINANCIAL STEWARDSHIP

Lesson 3 Prodigality Part 1

A steward must be found faithful. Faithful stewards don't waste their master's belongings.

- **Moreover it is required in stewards, that a man be found faithful.**

1 Corinthians 4:2

WHAT IS A PRODIGAL?

Someone who wastes money or resources is called a prodigal. Technically, a prodigal is not someone who leaves home and lives like the devil. A prodigal is someone who wastes money and resources.

Prodigality: *Spending money or resources recklessly; squandering resources; extravagant and lavish living.*

Prodigal (adjective): *Spending money or resources freely and recklessly; wastefully extravagant.*

Profligacy: *Recklessly extravagant or wasteful in the use of resources; licentious.*

In the Gospel of Luke, Jesus told a parable about a son who ran away from home and lived sinfully. This son is always called the prodigal son. Because of this parable, we have come to believe a prodigal is someone who leaves his or her father's home in order to sin and live like the devil. This is technically not a prodigal. A prodigal is someone who **wastes resources**. However, as is often the case, these resources are wasted on sinful living, e.g., pornography, cigarettes, alcohol, prostitution, over-eating, etc.

- **And he said, A certain man had two sons: ¹²And the younger of them said to his father, Father, give me the portion of goods that falleth to me. And he divided unto them his living. ¹³And not many days after the younger son gathered all together, and took his journey into a far country, and there wasted his substance with riotous living. ¹⁴And when he had spent all, there arose a mighty famine in that land; and he began to be in want. ¹⁵And he went and joined himself to a citizen of that country; and he sent him into his fields to feed swine. ¹⁶And he would fain have filled his belly with the husks that the swine did eat; and no man gave unto him . . . ¹⁸I will arise and go to my father, and will say unto him, Father, I have sinned against heaven, and before thee,**

Luke 15:11-16, 18

Theologians call this son a prodigal because he wasted and squandered all of the resources his father had given him and he had nothing to show for it.

HOW TO BE A PRODIGAL (These points are taken from the previous verses.)

1. **Receive substance from your Father.** Each of us has received from the LORD, just like the son in the parable. We receive because we have asked.
2. **Gather all the substance to yourself.** We are all tempted to hoard and stockpile our stuff, either out of fear of famine and lack, or so we might consume it upon ourselves. This is selfish and stingy.
3. **Take your Father's substance and withdraw from church to do your own thing.** God freely gives to us so we might glorify Him and finance the Gospel and even enjoy our stuff with Him. God is not into financing our rebellion or running away from Him (as America has done).
4. **Waste your Father's substance on riotous living.** In the original Greek, **riotous** means "reckless abandon, waste, squander, wildest extravagance." It does not just mean a wild life of debauchery, fornication, and drunkenness. It also means wasting money on foolish things. *The Simple English Bible* translates this verse as "**and there he wasted his money like a fool.**"
5. **Begin to be in want and look to the world for help.** We fall into lack because we have wasted our substance like a fool. Many times people begin looking immediately to the world for help.
6. **Wonder why no one will help you.** No one had pity on the prodigal. Apparently, he wasn't even paid for slopping the hogs because he had to eat their food. No one should give to a prodigal. After all, who wants to invest in stupid?
7. **Come to your senses, go home to Father's House, and repent for being a bad steward over His substance.** God is always waiting for us to return home to Him. He will receive us, forgive us, and help us do better with His substance.

Prodigality is as great a sin as any other. Though the prodigal committed several sins (greed, selfishness, rebellion, unthankfulness, abandoning the family, wasting money, possibly fornication [the prodigal's brother accuses him of "devouring" the money on harlots (**verse 30**), but how did *he* know?]), the emphasis of the parable is on running from the Father and wasting His resources.

The Father has the last say in this parable. Of particular interest is how he described his money-squandering son: **this thy brother was dead, and is alive; and was lost, and is found (verse 32).**

May we each strive to be an excellent steward and not a sinful prodigal. Amen!

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Lesson 4 Prodigality Part 2

Remember a prodigal is someone who wastes finances and resources **or** lives wastefully extravagant and lavish. Many Christians have the idea a prodigal is someone who leaves home and lives like the devil for a season, then returns home to be received. That is the story of *The* prodigal, but it is not *A* prodigal. Most Christians have prodigality actively working in their lives. **It is possible for a Christian to go to church every service, serve in the church, be a tither, and yet, still be a prodigal.**

EXAMPLES OF PRODIGALITY

- Spending money on exclusively sinful items; e.g., cigarettes, alcohol, pornography, contraband, etc. God does not give you money to spend on sin. Jonah wasted God's money on a boat ticket to flee God's presence. His behavior could be described as prodigality. All he got was a three-night stay at the "Hotel Fish" (**Jonah 1:3**).
- Buying things you can't afford. Stuff tends to bring trouble and travail (**Ecclesiastes 4:6**).
- Lavishing things upon yourself when you owe others. Only the wicked don't repay their debts (**Psalm 37:21**).

PRODIGAL BEHAVIOR

Let us look at how prodigality behaves. If we can diagnose prodigality, we can get it out of our lives and glorify God with His substance.

- **There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up.** Proverbs 21:20

A wise man has desirable treasures and oil in his house. The word **treasures** refers to a *stockpile* or *storehouse of provisions*. This could be a savings account. Oil was used for many things in ancient life (cooking, beauty, perfume, etc.) It was a staple necessity among the Israelites. A wise man has something to show for his life. A fool spends (engulfs, squanders) all that he has.

- **Whoso loveth wisdom rejoiceth his father: but he that keepeth company (graze together) with harlots spendeth (destroys) his substance.** Proverbs 29:3

A wise man makes his dad proud. The friends you keep can affect how you handle your substance. Here, keeping company with harlots destroys your substance. This verse doesn't say you sleep with harlots, you just run with them. The friends you keep will affect your spending habits. Don't try to keep up with the Joneses, and don't be friends with sinners. Watch with whom you eat.

- **He that tilleth his land shall have plenty of bread: but he that followeth after vain persons shall have poverty enough.** Proverbs 28:19

Hard workers always have plenty to eat. This man tilled *his* land. He took care of what was his and he used it and maximized it. But the fool followed after vain people and became poor. Flee “get rich quick” scams. Be careful whom you follow. They will affect your values and what you invest your money in.

Quick Test: How much money are you spending to keep up with and please your friends? How much are you spending to keep up with and please Jesus?

PRODIGALITY IN THE EPISTLES

In Our Children

God is very serious about His substance being properly handled. He wants you to know how to handle His stuff and He wants you to teach your children how to handle His stuff.

- ... ordain elders in every city, as I had appointed thee: **6If any be blameless, the husband of one wife, having faithful children not accused of riot or unruly.** Titus 1:5b-6

Here, Paul is talking about the qualifications of a church elder (or we could say church leader, or mature Christians). Mature Christians need to make sure their children are 1) faithful, 2) not accused of riot, and 3) not unruly.

We must teach our children to be **faithful** so they do not grow up to become prodigals and leave us. The word **riot** in this verse is our word for prodigality: *the wasting or squandering of money and resources*. The only way our children will learn stewardship is from us. The world will not teach our children to honor God with His substance. **Unruly** simply means the children refuse to submit.

In Our Social Life

The devil is the god of this world. The world seeks to form itself in us. The world sets a constant image in front of us and demands we model our lives after its perverse image. We must resist this image and keep looking unto Jesus.

- **For the time past of our life may suffice us to have wrought the will of the Gentiles, when we walked in lasciviousness (*shameless lewdness, evil passions*), lusts (*leading lives that are steeped in sensuality*), excess of wine (*hard drinking, keggers*), revellings (*sex parties*), banquetings (*drinking contests*), and abominable idolatries: ⁴Wherein they think it strange that ye run not with them to the same excess of riot (*the same puddle of profligacy*), speaking evil of you: ⁵Who shall give account to him that is ready to judge the quick and the dead.** 1 Peter 4:3-5

The will of the Gentiles is unbridled sin without any consequences or any remorse.

Among other sins, the world wants you to run with them in the sin of prodigality, rioting, and profligacy. They want you to waste what you have and have nothing to show for it. This can be called “Keeping up with the Joneses.” Endeavoring to keep up with the Joneses only means



you'll both arrive in hell at the same time. Peter said the world should be shocked that you don't even bother to play their game or follow after them.

- **Ye ask, and receive not, because ye ask amiss, that ye may consume it upon your lusts.**

James 4:3

God promised to supply our needs, not our lusts. You must be able to judge your motives and intentions and even your wants to see if you have proper motives or carnal lusts.

Each of us has been a prodigal in our use of God's finances, resources, and provision. He has trusted us with His substance, and we have spent it on our whims, desires, and lusts. May we quickly return home, repent, and ask Him to help us with this area of our lives. Amen!

FINANCIAL STEWARDSHIP

Lesson 5

Austerity

Part 1

The opposite of prodigality is austerity. Stewardship requires an austere attitude. We will define austerity in this lesson.

- **And another came, saying, Lord, behold, here is thy pound, which I have kept laid up in a napkin: ²¹For I feared thee, because thou art an austere man: thou takest up that thou layedst not down, and reapest that thou didst not sow. ²²And he saith unto him, Out of thine own mouth will I judge thee, thou wicked servant. Thou knewest that I was an austere man, taking up that I laid not down, and reaping that I did not sow: . . . ²⁴And he said unto them that stood by, Take from him the pound, and give it to him that hath ten pounds. Luke 19:20-22, 24**

This is a parable concerning stewardship. In this, good stewardship is rewarded with great promotion. The man who was faithful over money was given authority over several cities. The poor steward, however, is called a wicked servant. The poor steward was cast into outer darkness.

This parable also reveals an aspect of our LORD few Christians know about: the LORD is called **austere**. In the parable the LORD acknowledges this description and also calls Himself an austere man. We are to be like our Savior, so what does it mean to be austere?

- **Austere:**
 - *strict in business affairs*
 - *expecting a return on investments*
 - *severe or strict in manner, attitude, or appearance*
 - *having no comforts or luxuries (when necessary)*
 - *designed to reduce a budget deficit*
 - *stop the bleeding (astringent)*
1. **Strict in business affairs**—A good steward will be strict, disciplined, and even shrewd and astute in their business affairs. Shrewd is a good word.
Shrewd: *having sharp powers of judgment.*
Astute: *having or showing an ability to accurately assess situations or people and turn this to one's advantage.*
 2. **Expecting a return on investments**—A good steward always expects a return on their investments. They do not look to waste money or lose money. Many Christians waste money and don't think anything about it.
 3. **Strict in manner, attitude, or appearance**—An austere person isn't a goofball. An austere person has some professionalism about them. They know when to be serious and when to relax. You cannot be goofy and relaxed all the time, you won't ever get anything accomplished.

4. **Having no comforts or luxuries when necessary**—Many Christians lavish stuff upon themselves even when they cannot afford it. This is being a prodigal. There are seasons when you must do without. Austerity will go without stuff when necessary.
5. **Designed to reduce a budget deficit**—Austerity knows when there is a budget deficit because austerity lives by a budget. Many Christians don't know when they have a budget deficit because they don't have a budget. A budget is critical if you want to be a good steward. Austerity will then move to reduce the deficit by cutting spending, increasing income, selling something, prayer, or any combination of the aforementioned.
6. **Stop the bleeding**—We get our English word “astringent” from the Greek word for austere: *austeros*. In this scripture the word means to “stop the bleeding.” A financial loss is also called “bleeding.” A good steward always looks to stop the bleeding of finances.

AUSTERITY TAKES DILIGENCE

It should be evident austerity takes diligence and hard work. If you don't look after your things, no one else will. In the following Proverbs, the word for **diligence** in the original Hebrew means: *eager, dedicated, sedulous (from the Latin word for zeal), zealous*. We must be zealous over our substance to take care of it.

- **He becometh poor that dealeth with a slack hand: but the hand of the diligent maketh rich.**
Proverbs 10:4

Slackers become poor. Diligence brings prosperity.

- **The hand of the diligent shall bear rule: but the slothful shall be under tribute.**
Proverbs 12:24

Slothful people get taxed financially. Diligent people get promoted to leadership and run the show.

- **The lazy do not roast any game, but the diligent man prizes his possessions.**
Proverbs 12:27 NIV

Slothful people don't even appreciate dinner. Diligent people treat all of their stuff as precious and valuable.

- **The soul of the sluggard desireth, and hath nothing: but the soul of the diligent shall be made fat.**
Proverbs 13:4

Sluggards hope and want but have nothing. Diligent people are made fat with their desires.

- **Seest thou a man diligent in his business? he shall stand before kings; he shall not stand before mean (*obscure*) men.**
Proverbs 22:29

Diligent people see promotion and social elevation. They come up in life. They don't stay at the bottom of “Possum Hollar's” food chain.



- **Be thou diligent to know the state of thy flocks, and look well (*set thy heart*) to thy herds.** **Proverbs 27:23**

We are commanded to be diligent and know the condition of our substance (family, home, vehicles, bank accounts, physical bodies, etc.). In order to faithfully do this, we must set our hearts on these things.

May we work to get a heart for austerity. It will cause us to prosper, increase, and glorify the LORD Jesus Christ. There is no get rich quick scheme in Christ Jesus!

FINANCIAL STEWARDSHIP

Lesson 6

Austerity

Part 2—Laziness

- **And they said, Arise, that we may go up against them: for we have seen the land, and, behold, it is very good: and are ye still? be not slothful to go, and to enter to possess the land.** **Judges 18:9**
- **Austere:**
 - *strict in business affairs*
 - *expecting a return on investments*
 - *severe or strict in manner, attitude, or appearance*
 - *having no comforts or luxuries (when necessary)*
 - *designed to reduce a budget deficit*
 - *stop the bleeding (astringent)*

There is absolutely no room for laziness, laxness, negligence, remissness, slothfulness, or drowsiness in austerity. We must resist the temptation to take our ease and let things slide.

The following verses use the Hebrew word **remiyah** to describe laxness and negligence. **Remiyah's** definitions include:

- *a letting down or relaxing of hands*
 - *indolence: wanting to avoid activity or exertion*
 - *remiss: lacking care or attention to duty*
 - *negligent: failure to take proper care in doing something*
 - *deception; fraud*
- **Blessed is the man unto whom the LORD imputeth not iniquity, and in whose spirit (*attitude*) there is no guile (*laziness*).** **Psalms 32:2**

Beware of the lazy attitude. As goes your attitude, so goes your life.

- **Cursed be he that doeth the work of the LORD deceitfully (*negligently*) . . .** **Jeremiah 48:10a**

Stewardship is the work of the LORD. Don't be negligent in it.

- **He becometh poor that dealeth with a slack hand: . . .** **Proverbs 10:4a**

A slack hand always comes up empty.

- **. . . laziness ends in slave labor.** **Proverbs 12:24b NIV**

Lazy people always remain a slave to the system (e.g., welfare, minimum wage, government subsidies, etc.).

- **The slothful man roasteth not that which he took in hunting . . .**
Proverbs 12:27a

Lazy people only like to have fun. Shooting the animal is the fun and easy part. Cleaning, gutting, and cooking the game is the hard part.

- **Laziness brings on deep sleep, and the shiftless man goes hungry.**
Proverbs 19:15 NIV

Laziness begets more laziness, and someone without ambition should go hungry.

- **By much slothfulness the building decayeth; and through idleness of the hands the house droppeth through.**
Ecclesiastes 10:18

Everything requires maintenance, even your house. Lazy people won't take care of their substance.

- **For even when we were with you, this we commanded you, that if any would not work, neither should he eat.**
2 Thessalonians 3:10

Even the New Testament teaches us to work, and be diligent, and to be austere, commanding us to not feed people unless they work.

- **And he said, This will I do: I will pull down my barns, and build greater; and there will I bestow all my fruits and my goods. ¹⁹And I will say to my soul, Soul, thou hast much goods laid up for many years; take thine ease, eat, drink, and be merry. ²⁰But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall those things be, which thou hast provided?**
Luke 12:18-20

This man knew how to work. He tore down barns and built greater just so he could be lazy. Many people work long enough to buy themselves lazy time, but the consistently diligent prosper, and prosper, and prosper.

- **I went by the field of the slothful, and by the vineyard of the man void of understanding; ³¹And, lo, it was all grown over with thorns, and nettles had covered the face thereof, and the stone wall thereof was broken down. ³²Then I saw, and considered it well: I looked upon it, and received instruction. ³³Yet a little sleep [necessary], a little slumber [laziness], a little folding of the hands to sleep [determined]: ³⁴So shall thy poverty come as one that travelleth; and thy want as an armed man.**
Proverbs 24:30-34

This passage is exactly what austerity does not look like. Laziness alone does not make you a poor financial steward, it's also a lack of understanding. Austerity will seek out wisdom and instruction and not take pride in ignorance and stupidity. Austerity seeks to get better and better and to always make improvements.

- **And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. ²And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. ³Then the steward said within himself, What shall I do? For my lord taketh away from me the stewardship . . .** Luke 16:1-3b

Laziness will qualify you for demotion. Make sure you qualify for promotion.

FINANCIAL STEWARDSHIP

Lesson 7

Contentment

You must learn to be content if you are to be a good steward over the finances God has given you. The Bible is very clear on the subject of contentment. Contentment and satisfaction are two totally different conditions. We will define them both but focus on contentment.

Contentment: *being joyful where you are on the way to where you are going; you desire more or greater than your current state, but what you lack does not affect your joy level.*

Satisfaction: *having all you could want or desire; accepting something as completed or good enough; not having room or appetite for anything more.*

There is nothing wrong with desiring and wanting pure things; but if you are convinced in your heart the thing you crave is what will bring you joy, and without it you will never be happy, **YOU ARE CONSUMED OF LUST.**

As Christians, we are commanded to always be content, but never satisfied. Faith is never satisfied with its current condition, for there is always more land to possess.

Contentment will keep you from squandering God's money on something you don't need at the moment.

LEARNING CONTENTMENT

- **Not that I speak in respect of want: for I have learned, in whatsoever state I am, therewith to be content. ¹²I know both how to be abased, and I know how to abound: every where and in all things I am instructed both to be full and to be hungry, both to abound and to suffer need. ¹³I can do all things through Christ which strengtheneth me. **Philippians 4:11-13****

Paul testified he had to learn to be content. If Paul had to learn it, so will we. In our society today, it is easy to borrow money to satisfy your longings, wants, desires, and lusts. Contentment is joyful in every state it may find itself.

Paul was also instructed to be full and to be hungry. Full is being content. Hungry is being dissatisfied; you want more and you want better. Wherever you are in life, having a lot or a little, you must be both hungry and full at the same time. You must be both content and yet dissatisfied at the same time. This seeming contradiction of heart conditions will take help from God, but it is why Paul followed these verses with: **I can do all things through Christ which strengtheneth me.**

- **. . . supposing that gain is godliness: from such withdraw thyself. 6But godliness with contentment is great gain. ⁷For we brought nothing into this world, and it is certain we can carry nothing out. ⁸And having food and raiment let us be therewith content. **1 Timothy 6:5b-8****

Contentment will liberate you from the Joneses. (Don't forget the Joneses are in debt.) Just because you have stuff doesn't mean God has given it to you, and an abundance of stuff doesn't mean you're godly either. Instead, walk with God, be content, and this is biblical gain. If we have food and clothing, it will suffice us for now; we should be content, but not satisfied.

- **Let your conversation (*lifestyle*) be without covetousness; and be content with such things as ye have: for he hath said, I will never leave thee, nor forsake thee. **Hebrews 13:5****

Contentment is anti-covetousness. Covetousness is the lust of money. Contentment will keep your heart free from this lust. God knows the things you have need of in your life (**Luke 12:22-30**). Serve Him. He will provide.

- **And the soldiers likewise demanded of him, saying, And what shall we do? And he said unto them, Do violence to no man, neither accuse any falsely; and be content with your wages.** **Luke 3:14**

This is John the Baptist preparing the way for Jesus. Here he is telling the Roman soldiers (we are soldiers, too) what kind of fruit they should bring forth to prove they are ready to walk in the Kingdom of God. Be content with your wages. Christians often whine and bellyache themselves out of promotions and raises. Be thankful for what you do make, and don't complain about what you don't. Remember promotion comes from the LORD; and besides, you agreed to work for a certain wage when you were hired on (**Psalm 75:6-7; Matthew 20:1-16**).

THINGS THAT WILL CHANGE YOUR FINANCIAL CONTENTMENT

You must be prepared to have your contentment challenged and attacked, all in an effort to satisfy your lust and break you financially. Below is a list of common distractions and things that will never bring you joy. There is nothing wrong with any of the following, but they can be a source of ruin.

- **Electronics**—Don't fall into the trap of having to own the latest and greatest of everything. The newest model is soon to be released, and as soon as you buy it, it will be out of date.
- **Entertainment**—Much time and money is wasted on entertainment. Also notice, you don't accomplish anything while you are being entertained. Let entertainment be a special occasion; it will make it more valuable.
- **Clothing**—You don't need every new pair of shoes, jeans, blouse, or accessory.
- **Food/beverage**—You don't need a Coke every time you go to the gas station, grocery store, or restaurant. These things can add up quickly.
- **Dining out**—If you can't pay your bills, you cannot afford to eat out. Also, if you can't afford to tip, you can't afford to eat out.
- **Vehicles**—Take care of the one you have, and it will last longer. Use wisdom when purchasing because nothing depreciates in value faster than a car. Cars don't just have a flat cost. They also require insurance (\$\$), fuel (\$\$), maintenance (\$\$), and tags/registration (\$\$).
- **Stuff**—Don't think having more stuff will make you happy. Hoarders are never happy, just junky and poor.



- **When goods increase, they are increased that eat them: and what is there to the owners thereof, saving the beholding of them with their eyes?**
Ecclesiastes 5:11

- **Vacations**—Only western cultures have developed a need for vacations. You are not entitled to one, and going three or four years without one will not kill you. Most vacations require a vacation, so do not deceive yourself into thinking you will actually find “rest” on a vacation. Our “rest” is in God (**Hebrews 4:1, 9**).
- **Relationships**—Don’t seek joy in relationships, romantic or otherwise. Though they do bring joy and happiness, if you are not full of joy going into a relationship or friendship, you will have nothing to offer it. From the romantic perspective, make sure you can afford to court, marry, and take care of a family.

Be content with such things as you currently have.

- **He that loveth silver shall not be satisfied with silver; nor he that loveth abundance with increase: this is also vanity.**
Ecclesiastes 5:10

FINANCIAL STEWARDSHIP

Lesson 8

Your Desperate Need For A Budget

Budget: *an estimate of income and expenditures for a set season of time.*

The single greatest key to stewardship, prosperity, increase, promotion, and wealth is a budget. God promises to supply our needs (**Philippians 4:19**), but without a budget you'll never know just exactly what those needs are. If you don't know what you need, how can you "**let your requests be made known unto God**" (**Philippians 4:6**)? Furthermore, budgets are biblical and they are wisdom.

WHAT DOES A BUDGET DO?

- A budget tells you how much money is coming in.
- A budget tells you how much money is going out.
- A budget tells you how much money you are saving.
- A budget tells you how much you can afford to spend.
- A budget tells you what you cannot afford to spend.
- A budget will make you a good steward.
- A budget will help make you successful.
- A budget will predict how long it will take you to accomplish a financial goal.
- A budget will keep you disciplined when you are tempted to squander.
- A budget will give you something to base your prayer requests upon.

WISDOM BUILDS

The only way you can build anything in your life is through wisdom. You will never build wealth in your life without a budget.

- **Through wisdom is an house built; and by understanding it is established: ⁴And by knowledge shall the chambers be filled with all precious and pleasant riches. **Proverbs 24:3-4****

There is a progression in this verse: build, establish, fill. Many people want to jump straight to filling their lives with riches without first building and establishing their lives. This is how most lotto winners end up poor within a year or two. A budget is the blueprint by which you begin to build your financial life.

- **There is treasure to be desired and oil in the dwelling of the wise; but a foolish man spendeth it up. **Proverbs 21:20****

A budget will keep you from spending up all of your treasure and oil.

- **For which of you, intending to build a tower, sitteth not down first, and counteth the cost, whether he have sufficient to finish it? ²⁹Lest haply, after he hath laid the foundation, and is not able to finish it, all that behold it**

begin to mock him, ³⁰Saying, This man began to build, and was not able to finish.
Luke 14:28-30

Tower building requires a budget. We must first weigh the cost of anything we plan to do. In this parable, the tower builder did not weigh the cost and he acted hastily and ended up failing and becoming the subject of mockery.

BIBLICAL BUDGETS

1. Moses had a budget for the building of the Tabernacle. Moses had received a blueprint for the Tabernacle from God upon Mount Sinai. A blueprint is a type of building budget. He knew exactly what was needed for the building of the Tabernacle. This included: gold, silver, brass, linen of blue, purple, scarlet, fine linen, goats' hair, rams' skin, shittim wood, oil, spices, and gemstones (Exodus 25:1-9).

- **And they spake unto Moses, saying, The people bring much more than enough for the service of the work, which the LORD commanded to make . . . ⁷For the stuff they had was sufficient for all the work to make it, and too much.**
Exodus 36:5, 7

Moses' building budget let his helpers know when they had enough resources for the task at hand. Too many Christians don't know what they have need of, so they don't know when they have enough, or worse yet, they don't know what to ask for in prayer.

2. Joseph had a national budget for Egypt. God warned Pharaoh in a dream that there would be seven fat years and seven lean years. God anointed Joseph to interpret the dream and provide a plan. God's plan was for Pharaoh to save 20% a year for the seven years of plenty in order to maintain Egypt through the seven lean years. Joseph revealed that the seven years of famine would be so bad that no one would remember the years of prosperity. Joseph said that without this plan, Egypt would perish. This supernaturally delivered plan was nothing more than a budget. This budget was God's plan of prosperity in a time of lack. This wisdom allowed Joseph to be promoted "over all the land of Egypt" at the age of 30 (**Genesis 41:25-45**). No prosperity gimmicks or get-rich quick offerings here, just the godly wisdom of budgeting.

3. David had a budget for Solomon's Temple. David received the blueprint for Solomon's Temple from the Spirit of God. He then began to prepare for the Temple's construction based on the blueprint's demands. This blueprint was a type of budget. It would have shown what was needed to build it the way God wanted it. Without this building budget, no one would have known what to provide nor how much. David spent years stockpiling and preparing gold, silver, brass, iron, wood, cedar, gemstones, and hewn stone. David saw what was needed to accomplish something, and he began to budget for it. The cost of the Temple was exponential, and David had to save for years in order to meet the budget (**1 Chronicles 22:1-5; 28:14-19; 29:2-5**).

4. Solomon had a treasurer and a secretary for his kingdom. Ahishar managed the household, which would have included finances and personnel, and Adoniram was over the kingdom's taxes and levies. He had to know what his kingdom's needs were and then levy

taxes to supply those needs. He was the wisest man ever, and yet he had to have a budget to run his home and his kingdom (**1Kings 4:1-6**).

5. Solomon had a daily food allowance that was accounted for. This shows his use of a budget, even for food. He had a massive household and staff he had to feed and provide for on a daily basis. He knew what he had need of, down to the number of lambs per meal (**1 Kings 4:7, 22-23**). His daily menu included: 185 bushels of fine flour, 375 bushels of meal, 10 fat oxen, 20 oxen from the pasture, 100 sheep, deer, gazelles, roebucks, and choice fowls.

6. Nehemiah had a daily food allowance that was accounted for and he had treasurers (accountants) set over the treasuries (**Nehemiah 5:14-19, 13:13**).

7. Jesus had an accountant for his ministry. Judas managed the LORD's ministerial finances (**John 12:6**). Many people supported Jesus' ministry and He had to have someone budget and manage those finances (**Luke 8:3**). Jesus was always giving to the poor and was prone to feed his disciples (**Mark 6:37; Luke 9:13; John 12:5; 13:29**). Judas kept the budget, but he also robbed the budget. Don't be a Judas.

11 SIGNS YOU ARE LIVING BEYOND YOUR MEANS

1. You have no savings.
2. Your house-to-income ratio is above 28%.
3. You can't pay your bills.
4. You have bad credit.
5. You try to keep up with your friends.
6. You constantly borrow money.
7. You are denied new credit.
8. You've exceeded your credit limit.
9. Your credit balances are high.
10. You only pay the monthly minimum.
11. You pay bills with credit cards.

If you want to prosper and to be judged as a good and profitable steward, you must make a budget and keep it. Live by a budget and honor God with His substance.