

# STEWARDSHIP & PRIORITIES - Part 1

---

***“Every faculty you have, your power of thinking or of moving your limbs from moment to moment is given to you by God. If you devoted every moment of your whole life exclusively to His service, you could not give Him anything that was not in a sense His own already.” - C.S. Lewis, Mere Christianity***

## **Summary:**

How we perceive money and possessions reveals our attitude toward God. If we truly desire to make a difference in this world for the cause of Christ, we must be committed to handling these two items with Godly wisdom, in order: to bring glory to God and have an impact for His Kingdom.

---

## **Disciples who follow Jesus...**

- Reflect a heart of cheerfulness and generosity as they support the ministry financially. *2 Corinthians 9:7*
- Recognize the need to steward their money and possessions according to God's will and His Word, and with a thankful heart. *1 Thess. 5:18*

## **...Therefore, your commitments are:**

- Worksheet: “Honoring God with Your Money”
- List all your spending and income for a two week period (keep track as you go) on the “Personal Spending and Budget” worksheet. Another option to track your spending is [Every Dollar](#). Share what you learned with the group.
- Meditate on HA #6 and Memorize supporting verse 2 Corinthians 9:7.
- Develop a plan to start giving part of your income to God in accordance with HA #6.
- Pray for one another to develop a giving spirit.
- As a group, take an offering and donate it to a group of your choosing.
- To help you develop a more godly set of priorities, take a close look at the way Jesus prioritized his life (i.e. stopping to heal someone or sitting with children)
- Record your Key Thought on the Action Plan page.
- Seek to have a Quiet Time every day with an eye towards what God says about money.
- Go to CV, take good notes, and share your best insight with your group.

## **Before Moving On**

Discuss the Holy Spirit's role in guiding you through financial decisions, making a budget and tithing.

# HONORING GOD WITH YOUR FINANCES

## GIVING

- What three things are eternal?
  - Isaiah 40:8
  - Isaiah 26:4
  - Ecclesiastes 12:5
- According to 1 Timothy 6:7, how much of the money we earn and the things we buy can we transfer to eternity?
- We should invest in things that last, and what lasts longer than eternity? So, what should we invest our money, time, lives into?
- What are the wrong reasons to give?
  - Proverbs 16:2
  - Psalm 50:10-12
- So if God doesn't need our help, why should we give?
  - Deuteronomy 14:23
- Read Malachi 3:10 and compare that with 2 Corinthians 9:6-7. What is the difference between the two, what's the same?

Giving Game—Match the verse with the way we can give to God by meeting other's needs:

- |                          |                            |
|--------------------------|----------------------------|
| 1. Malachi 3:10a         | A. Support for ministries  |
| 2. 1 Timothy 5:17-18     | B. Helping needy relatives |
| 3. 2 Corinthians 8:13-15 | C. Supporting missionaries |
| 4. 1 Timothy 5:8         | D. Funding church programs |
| 5. Matthew 25:37-40      | E. Sharing with believers  |
| 6. Luke 10:1-7           | F. Giving to the poor      |

## SAVING

Two things are huge in making good investments, and you have at least one of them—time!

- Summarize these verses:
  - Proverbs 21:20—How do fools treat their possessions?
  - What wisdom can we gain from the ant in Proverbs 6:6-8?

- Proverbs 10:5
- Proverbs 10:4
- Proverbs 12:24
- Credit cards....UN-saving
 

Ron Blue tells us how credit cards encourage a consumptive lifestyle in **Master You Money** (pages 123- 124):

“...I read somewhere that the more use of credit cards will cause a family to spend 34% more, regardless of whether the full statement is paid off each month or not. I found that totally unbelievable and spent a year trying to disprove it. The only way to disprove the information was not to use the credit cards and go on a straight cash payment system. So my wife and I put away our credit card and lived strictly on cash. We paid cash for everything.

By using cash throughout the year, my spending mentality changed. It was much more difficult to pay \$25 for a tank of gas using cash than if I used a credit card. Paying cash at the drugstore caused me, at the very least, to hesitate, and in most cases, to eliminate those impulsive purchases at the checkout counter. Paying cash for clothes caused me to think very seriously about the need for such items. Paying cash for car repairs caused me to examine whether or not it could be done less expensively, either by myself or another place. Paying cash for airplane tickets while traveling caused me to think a second time about the trip I was taking.

The conclusion of the story is that after living on a straight cash budget for a year, without using credit cards at all, our living expenses decreased by 33% from a level I thought was “bare bones” to begin with.

I recommend this for everyone, at least for a year, until your spending habits are adjusted and you have set a budget upon a cash level rather than credit cards.”
- Write down some thoughts on debt and how God provides from these verses:
  - Proverbs 22:7
  - Philippians 4:19

- James 4:13-14

- Psalm 37:34

## **SPENDING**

Something else that leads to debt is living without a budget. A budget is a way to live within what God has provided.

- Read Proverbs 21:5 and answer the following:
  - What does a “hasty” person look like? How do they spend their money?
  - How would a “diligent” person spend their money?
- Some tips on making a budget:
  - Be realistic. Don’t budget \$1.50 a day for food, for example.
  - Live within your means. God has promised that He will meet every need. Be careful not to get needs and selfish desires mixed up.
  - Don’t neglect to budget irregular expenses.  
For example: Just because you pay car insurance every six months, that doesn’t mean you don’t need to factor that into your monthly budget. Allot enough in your budget to save for that. Add up your costs for the year, and then divide by 12 to determine how much you should save each month for irregular expenses.
  - Stick to it! It might mean you have to skip out on pizza or not see a movie, but if your budget for “eating out” is ZERO, bust out the ramen!

Ask assistance in putting together a budget from someone wise with finances.

Also, check out [DaveRamsey.com](https://daveramsey.com) or the [Every Dollar](#) app

## Personal Spending and Budget

Date:			
<b>Income</b>	<b>Monthly Amount</b>	<b>Week 1 Income</b>	<b>Week 2 Income</b>
Net Pay (after taxes)			
Interest			
Money from parents/family			
<b>Total Income</b>			
<b>Fixed Expenses (don't change)</b>			
Rent/cost of dorm			
Car payment			
Credit card payments			
Cell phone			
Utilities (Gas, Electric, Internet)			
Taxes			
Child care			
Cable TV			
Insurance (auto & property)			
Other			
<b>Total Fixed Expenses</b>			
<b>Variable Expenses (changes)</b>	<b>Monthly Amount</b>	<b>Week 1 Spending</b>	<b>Week 2 Spending</b>
Food (all including soda/snacks)			
Clothing			
Transportation			
Laundry			
Tuition & schooling			
Other			
<b>Total Variable Expenses</b>			
<b>Total Fixed &amp; Variable Expenses (add the monthly &amp; weekly expenses)</b>			
<b>Difference Between Income &amp; Expenses</b>			