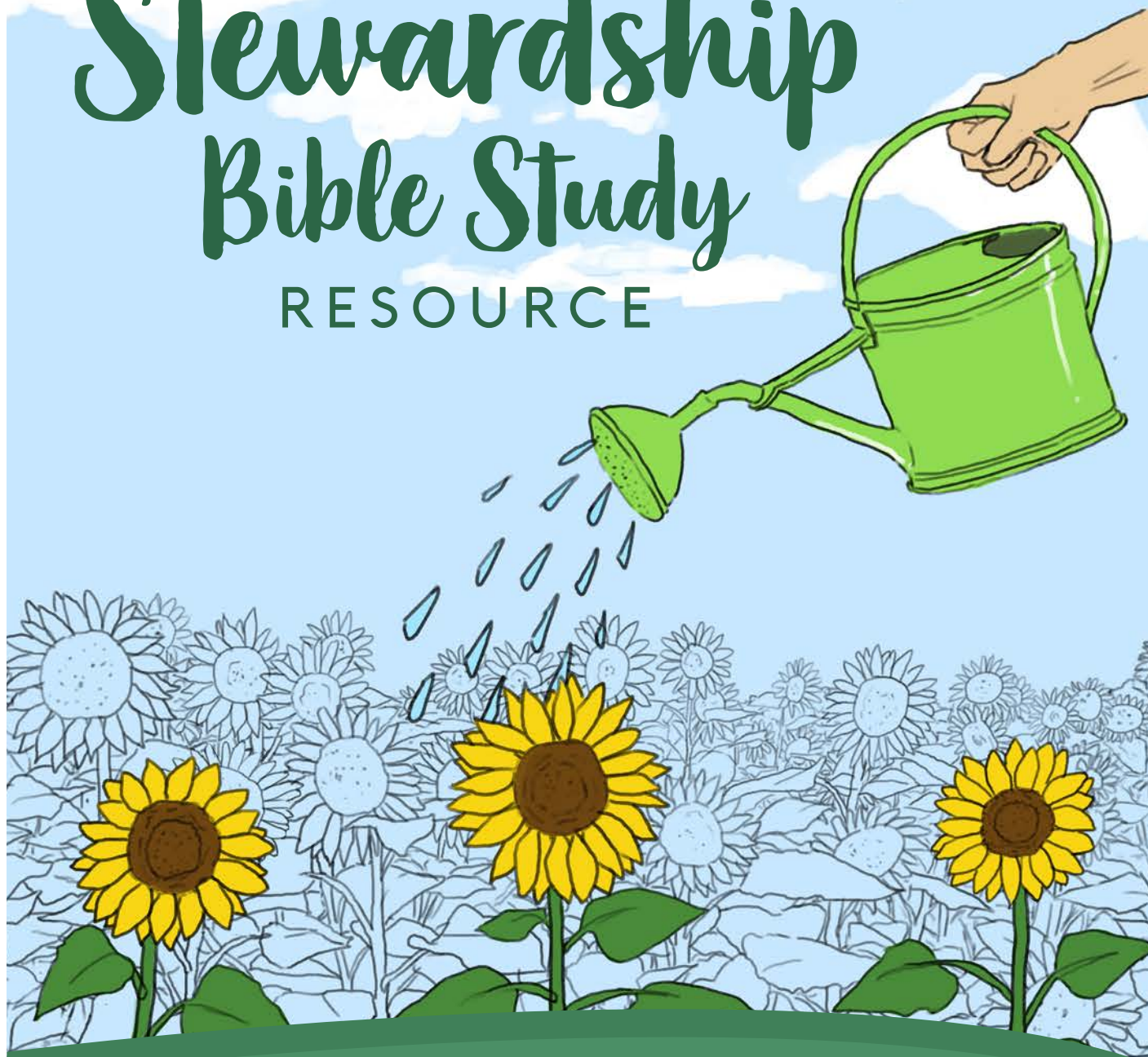


# Stewardship Bible Study

## RESOURCE



Seeds of Growth  
INVESTING IN THE FUTURE



uniting  
church  
in Australia,  
Synod of NSW & ACT

# Introduction

Imagine if we submitted all we have to God's ownership, plan and purpose. When we really live our lives that way, things change. We become grateful, not discontent. We become generous, not greedy. It changes how we serve, how we give, how we use our time and our passions. It changes everything.

Imagine the influence the church would carry if we lived this way. People engage, ministries thrive, lives and cultures are transformed. People begin to take notice and see the glory of God working through our lives.

To help each of us better understand and embrace this lifestyle of stewardship, the studies in this booklet follow an easy-to-use format.

Each includes an overall aim, relevant Bible passages, and an introduction to explain what is to follow. The Bible Study itself contains questions which frequently invite you to explore other passages of scripture (in addition to the main passages).

A Personal Reflection concludes each study, to stir passions, invite questioning and encourage application.

The six studies are:

- . God's ownership over all
- . What is Biblical stewardship?
- . Stewardship of time
- . Stewardship of talents and gifts
- . Stewardship of money
- . The Church's stewardship

We hope these short studies provide you or your Congregation with simple, practical tools to take action and increase generosity in your life. They are intended to help your journey to faithful, joyful stewardship of all that God has entrusted to you.

"You know the grace of our Lord Jesus Christ, that though he was rich for our sake he became poor that we might become rich" (2 Corinthians 8:9). In this single verse, Paul captures the gift of generosity that is at the heart of God.

But since you excel in everything — in faith, in speech, in knowledge, in complete earnestness and in the love we have kindled in you — see that you also excel in this *grace of giving.*

2 Corinthians 8:7

# Seeds of Growth

## Stewardship Bible Study Resource

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## STUDY 1

# God's ownership over all



### Read

Genesis 1 and 2, Psalm 104, 2 Corinthians 5:11-15

## Aim

**To surrender everything we have to God because it is God who created everything.**

**Where better to start than at the beginning? While you probably are already familiar with the first few chapters of the Bible, have you considered how Genesis 1 and 2 depict God's ownership over all? Repeat: over all. Everything. We remember: "In the beginning when God created the heavens and the earth." (Genesis 1:1)**

Remember that all we see, touch and even beyond what we can imagine was created by God. This has a huge bearing upon us and how we approach what God has entrusted us. If God created all things, what does that mean for how we view all the stuff we use or strive to own? What might limit us at times from seeing and acknowledging God's ownership?

In this study, you will see the basis of God's claim on our lives is from the very beginning of creation. You might also reflect more deeply on what may at times prevent us from moving from knowing that God created all things to living in ways that reflect all things are always God's. God having created all things is shown throughout the scriptures and some examples from the Psalms include:

**Psalm 24:1-2:** The earth is the Lord's and all that is in it, the world, and those who live in it: for God has founded it on the seas and established it on the rivers.

**Psalm 50:10-11:** For every wild animal of the forest is mine, the cattle on a thousand hills. I know all the birds of the air, and all that moves in the field is mine.

**Psalm 89:11-12a:** The heavens are yours, the earth also is yours: the world and all that is in it – you have founded them. The north and the south – you created them.

**Psalm 95:1-5:** O come, let us sing to the Lord; let us make a joyful noise to the rock of our salvation!..In God's hand are the depths of the earth; the heights of the mountains are God's also...

**Psalm 104:24:** O Lord, how manifold are your works! In wisdom, you have made them all; the earth is full of your creatures.

There are other references in scripture about God's created order including 1 Corinthians 10:26, Deuteronomy 10:14, Exodus 19: 5, Jeremiah 46:10, Job 41:11, and Leviticus 25:23.

The Psalmist, in acknowledging that the earth was the Lord's took great delight and comfort in praising that God created all things and that all things were the Lord's. What may have given the Psalmist such joy in acknowledging that the earth was the Lord's? What may prevent us from sharing in the same joy of the Psalmist?





## Bible Study

Read the first chapter of Genesis and Psalm 104.

1. What is the scope and scale of God's creativity? What does this reveal about God's power and authority over everything in the "heavens and the earth"?
2. List the characteristics of humans. (Genesis 1:26; 2:15; 2:19; 3:6; 3:10) Describe the relationship between humans and God.
3. What did humans do to cause separation with God (Genesis 3: 1-7)?
4. When the Psalmist praises God as both Creator and Provider (Psalm 104), what might the Psalmist understand about God's providential care? Does the Psalmist view of the created order seem different from our own or our wider society's view?

Read 2 Corinthians 5:15.

5. Who does it call Jesus's followers to live for?



## Personal Reflection

Read 2 Timothy 2:15-21

1. Consider what these verses indicate about serving God well - when we acknowledge and respond to God's total claim about who we are and will be.
2. How much of your life are you willing to surrender to God? How much of it does God control right now?
3. Is there something in your life that you have not surrendered to the grace of God? How will you now deal with it?
4. What do you think God will do with your life if you surrender it all to God?



## STUDY 2

# What is Biblical Stewardship?



Read

1 Corinthians 4

### Aim

**To define Biblical Stewardship and to contrast it with the “Ownership” mind-set of modern society.**

**In our first study, we considered how God owns everything and that we truly belong to God, through the Lord Jesus Christ. Yes, that means every part of you and me - what we do, what we have and who we are.**

The next step, then, must be understanding what that actually looks like in our lives. It's fairly easy to say that everything is God's and we are to respond appropriately. It's much harder to put that into practice. Jesus told us the most important command for our lives is to “Love the Lord your God with all your heart, with all your soul, and with all your mind”. (Matthew 22:37) But such a framework for lovingly giving everything to God doesn't instantly mean we will be able to do that.

God's word guides us on this subject in terms of what we are going to refer to as “Biblical stewardship”.

Biblical stewardship is a big phrase that points to the lifestyle God wants us to take on. That way of living which

is grounded in what the Bible tells us about our lives as God's people in God's created world.

The Oxford English Dictionary defines a steward as “a person employed to manage another's property, especially a large house or estate.” In Biblical times, a steward was usually a trusted slave but, as our previous study helped us to see, every person who walks God's planet today is a steward. For proof of that, just go back to God's wonderful instructions to humans in Genesis 1:26-2:8.

The Bible provides plenty of references to God's hopes, plans, and promises to stewards, particularly the faithful ones who are counted “joint-heirs” with Christ in God's family (Romans 8:17). But let's not get too far ahead of ourselves.

Firstly, do we even know how to describe what Biblical stewardship is?



## Bible Study

1. When you hear the word “stewardship,” what comes to mind?
2. What does the Bible mean when it speaks of the Christian as a steward? How do these verses help to form a portrait of Christian stewardship?

**Read Psalm 24:1, Genesis 1:26-2:8  
1 Corinthians 4:1-2, Matthew 28:19-20**

3. As the verses above indicate, Biblical stewardship involves three important truths: God is the owner of everything, and that includes every part of our lives (Psalm 24:1). Our role as stewards is to God’s resources (Genesis 1:26-2:8; 1 Corinthians 4:1-2). The goal of our stewardship is to serve God’s purposes in the world, notably the sharing of the gospel (Matthew 28:19-20).
  - Write out your own definition of biblical stewardship.
  - How does your definition reflect the reality that God owns everything? How does it explain that a steward manages what God owns?
  - How does it point out that mission happens because of stewardship?
4. A definition of Biblical stewardship might go something like: “Biblical stewardship recognises that God’s people use God’s resources to serve God’s mission.” Spend some time reflecting on whether your own approach to Biblical stewardship matches this definition.
5. The two models on the right provide very different examples of how we might live our lives. One is the “ownership model” that most of Australian society operates within. The other is the “Biblical stewardship model” which involves the faithful, wise, and responsible management of all that God has entrusted to us—for God’s purposes, not our own.

### Ownership Model

### Biblical Stewardship Model

Human Rules	God’s Rules
Human Ownership	God’s Ownership
The rich rule by power “It is mine”	Covenant rules through community “It is God’s”
Rarely entrusted	Entrusted to stewards
Receive	Return
Keep	Share
“Me”	“You”

6. What positive changes might occur in Australian society if more people lived as God’s stewards, and not by the “Ownership Model”?



## Personal Reflection

There are times when we are good stewards — caring, careful, attentive, compassionate, thoughtful, committed, and generous. Unfortunately, at times, we also can be poor stewards — careless, wasteful, thoughtless, inconsiderate, self-centred, and hurtful. Perhaps we wouldn’t be so prone to poor stewardship if we took more seriously the level of trust that God has placed upon us. Biblical stewardship confirms that God is willing to trust you and I with so much that is important. This extends all the way to the most important thing to God — the good news of Jesus Christ.

In 1 Timothy 4:10, Paul told a youthful Timothy that it was no small thing to be entrusted with the gospel. But the rewards would make the effort worthwhile. In 2 Timothy 2:2, Paul told Timothy: “What you have heard from me through many witnesses, entrust to faithful people who will be able to teach others as well.”

1. What is the most important gift God has placed within your trust?
2. How can greater awareness of what it means to be a “good steward” help you to live it out?
3. What might God be entrusting you to do to pass the gospel to others?

## STUDY 3

# Stewardship of time



Read  
Psalm 90

### Aim

**To become a wise steward of the person God invites us to be.**

**We have already established God's ownership of everything (including us). We saw in the last study that our response to God entrusts care for all of this to us, and that, our response to this trust involves giving. That is to say, as stewards, God's people use God's resources to serve God's purposes. Being stewards isn't about keeping things to ourselves. It's about being generous with what God has given to us.**

When it comes to giving, God is generous. Sorry, that's not correct. God is abundantly, lavishly and mind-blowingly generous. Just think about what God gave to us, in Jesus. And God calls us to be generous with what we have been given.

God's generosity is likened to a huge feast to which we are invited. But it's not a feast simply for our loved ones or the members of our congregation. It is far too enormous and lavish for that. Biblical stewardship invites us to see that we have a place at God's enormous banquet table, and then to share the feast with those around us. Generosity is a lifestyle. It's what God's people are all about.

Time is one of the most valuable things to all of us. You and I have the same number

of hours each day but different necessities and opportunities 'compete' for them (work to family, study to leisure). Time is caught up with the ownership model of our modern society. We 'spend' or 'waste' time, as if we see it as a commodity. Feeling 'time poor' is a common, almost expected, experience. Sitting alongside of this is the constant attempt to cram more and more into our days and weeks for fear of missing out. In contrast to this ownership model, we have been noticing that everything we have is a gift from God. Time is one of those gifts; every second of every minute of every hour of every day belongs to God. What would it look like for us to transform our relationship with time, to receive it as a gift and to share our time with a generous heart? What if we saw ourselves as being 'time rich?'

As good stewards, we must manage our time wisely. Setting aside the Sabbath as a day of rest and contemplation was one way that God invited the Israelites to reflect on the gift of time. Jesus models wise stewardship of time by being generous with time in prayer and with people. Purposefully giving our time reflects a thankful, obedient attitude and acknowledges God as the source and owner of all we have.





## Bible Study

**Psalm 90 is filled with contrasts of the timelessness of God, who is from “everlasting to everlasting” and the temporal nature of people, who are “dust.” The psalmist even realises how quickly life has passed by.**

1. What images does the Psalmist use to remind his readers that life is brief? (v3-6)
2. How can you relate to what the Psalmist is saying?
3. Given life passes by so quickly, what is the Psalmist’s prayer (v.12)?
4. What might a wise hearted life look like? How might it be different?  
Jesus’ life lasted just thirty-three years. His public ministry consisted of only three of those. Yet as Christians we set our lives on the impact of these years. As we look at Jesus’ life, we see him extremely busy at times, yet we never see him rushed or in a panic over how to manage his time.

Jesus is on a divine timetable (John 2:4; 7:6; 8:30; 8:20; 12:23; 13:1; 17:1) and he accomplished everything God gave him to do. Tough act to follow, to be sure. But what can we learn from Jesus’s relationship to time?

5. Mark 1:21-39 describes a short time period in Jesus’ life. List all the activities that filled Jesus’ day.
6. Jesus did have a sense of urgency about his mission and ministry.

**Read John 4:30-36.** What do these words reveal about Jesus’ priorities, and ours? Jesus set aside time to spend with God.

Look up the following verses and comment on the high priority Jesus placed on spending time alone with God (Mark 1:35; 6:46; Luke 4:16; 6:12; 9:18).

When did he do it? Why? We often use the excuse there is not enough time for worship or prayer. What does Jesus’ example teach us?

7. Jesus also took time to nurture the physical and emotional needs of his disciples and himself.

**Read Mark 6:31-32.** From the context, why did Jesus and the disciples need to get away? Why is taking time for one’s own needs so important? Do most people spend too much time or too little time caring for themselves? How about you?



## Personal Reflection

Keeping track of how we spend our day can be of great value in understanding how we steward our time. Try keeping an honest inventory of your time. Think about how you use time on a daily, weekly and annual basis. Which elements might be transformed to recognise time as God’s generous gift and live with a wise heart?

What can you do to with your time so that it better represents the call of Colossians 3:17 – “And whatever you do, in word or in deed, do everything in the name of the Lord Jesus”?

Who can you approach for help with this?



## STUDY 4

# Stewardship of talents and gifts



**Read**  
1 Corinthians  
12-14

### Aim

**To recognise our talents and abilities and to surrender use and glory of them to God.**

**Getting a grip on Biblical stewardship means allowing it to get a grip on our whole life. As these studies have highlighted, making good use of what God gives us relates to everything God gives us. And that, quite simply, is everything.**

The last study focused upon one of our most precious commodities – time. In this study, we will take a closer look at another key area of biblical stewardship.

God created us with a great variety of talents. You may be able to run a marathon, organise a group meeting, teach, or write. Your skill may be typing, photography, or painting. Perhaps you sing or play a musical instrument. Maybe you are a carpenter, landscaper, engineer, mechanic, or bookkeeper. And the list goes on and on of what talents we might have!

But that's not the most exciting bit.

Better than that is how each of us has a unique function to perform in the Body of Christ. The Bible refers to all believers collectively as the Body of Christ. This gathering together of all the wholehearted followers of Jesus is also called “the church”. This body of believers has the messiah Christ as its head (1 Corinthians 12:27; Ephesians 5:23).

My body or your body has many specialised parts, each with its own function. The Body of Christ also is composed of many individuals, each with their own special function to perform – and contribution to make – to the rest of the Body.

Every Christian possesses natural talents and spiritual gifts. Our natural talents come to us at physical birth and are developed through life. Our spiritual gifts are imparted by the Holy Spirit, given a particular part to play within God's purposes.



## Bible Study

1. What talents or abilities do you have?
2. How did you acquire them or improve on them?
3. According to 1 Corinthians 4:6-7 and Exodus 4:11, what should your attitude be to them?
4. The theme of spiritual gifts is found throughout the Bible: Romans 12:3-8, 1 Corinthians 12-14, Ephesians 4:4-8, 11-16, 1 Peter 4:10.11

From these passages, make a list of spiritual gifts. Across from each one, give your brief definition of the gift.

**Read Romans 12:3-8, 1 Corinthians 12-14  
Ephesians 4:4-8, 11-16, 1 Peter 4:10.11**

5. 1 Corinthians 12:8-10 lists some of the gifts that the Holy Spirit dispenses to the church. Why should we expect to find all of these gifts present in the church at all times throughout its history?
6. **Read Ephesians 4:11-16.**  
What are some reasons God has given gifted people to the church?
7. Though some spiritual gifts are described as having greater value than others (1 Corinthians 12:28-31), what ideas does the apostle Paul stress to keep Christians from personal pride (Romans 12:4-5; 1 Corinthians 12:12-26; 1 Corinthians 13; Ephesians 4:11-16)?
8. Spiritual gifts should be used specifically for what purpose (1 Corinthians 14:12, 26)?



## Personal Reflection

**Follow these steps to more fully understand your part in the Body of Christ:**

- Realise that you have at least one spiritual gift, probably more (Matthew 25:14-30; 1 Corinthians 12:11).
- Pray that God will make your gifts known to you.
- Determine which of your activities the Lord seems to bless and inquire of other mature Christians who know you well what your spiritual gifts might be.
- Seek to develop your gifts in the power and with the help of God, Jesus and the Holy Spirit.
- Realise that you may have other gifts of which you are not presently aware and consider how to discover what they are. Seek the grace to be constantly aware that you are accountable to God for the stewardship of your spiritual gifts.



## STUDY 5

# Stewardship of money



### Read

Leviticus 27:30;  
Deuteronomy  
14:22-29;  
2 Corinthians  
8-9

## Aim

**To understand the Bible regarding stewardship of our possessions, specifically money.**

**We have been considering how time, talents and spiritual gifts are major parts of Biblical stewardship. Money is another major part of giving and generosity within all of our lives. Indeed, if we are being totally honest about Biblical stewardship, money is the gift from God that we can find hardest to give back.**

The Bible has a lot to say about managing our money. More than 2,000 verses address a wide range of financial topics. So let's take a look at what the Bible says about being a good steward of the finances God has entrusted to us.

The Old Testament contains many references to money and possessions. Stewardship was an integral part of the history of God's people. Tithing - giving one tenth of one's wealth to God - was a way of life for them. The Old Testament also contains instructions for giving a portion of the first-fruits of each harvest to God and making additional contributions through practices such as cancelling debts during certain years. At other times, Old Testament law instructed that even more extravagant measures were to be undertaken to banish poverty and hardship.

As believers in Jesus, we are under God's grace through Christ, rather than the Old Testament Law. As Galatians 2:16 indicates, the Law itself did not provide eternal life for those who attempted to keep it. But Jesus did come to fulfill the Law (Matthew 5:17-

20) and the clear principles of giving which are documented by the Old Testament flow forward into the New Testament.

Jesus spoke about material possessions - in particular, money - quite a lot. Jesus's interaction with a wealthy young man (Mark 10:17-21) and what Jesus goes on to say about the cost of entering the kingdom of God are examples of strong teachings we all can wrestle with. Especially if we have "many possessions", like the wealthy young man Jesus spoke with.

You probably have already worked this out, but our attitude toward money is greatly affected by our concept of ownership. If we believe that all we possess has been entrusted to us by God and that we are to manage it on God's behalf, we will have a much easier time negotiating Jesus' teachings in this area.

Our study is going to explore Old and New Testament passages which deal with stewardship of our money. Approaching our offering of money to God, in the same way as Biblical stewardship calls us to:

- Acknowledge God as the source and owner of all that we possess
- Put God first in all we do
- See giving as a voluntary act of worship
- A practical guideline for systematic giving





## Bible Study

**The first example of tithing is recorded when Abram returned from his victory over the kings of the east (Genesis 14:17-20).**

1. What did Abram tithe?
2. Why would Abram give a tithe to Melchizedek?
3. What did God command those under the Law of Moses to do (Leviticus 27:30-33; Deuteronomy 12:5-6,11)? Why?

In addition to the tithes, Israelites were commanded to give the first-fruits of their crops and livestock. The first-fruits of a harvest are usually the biggest and best; the “cream of the crop” for God. Also, every fiftieth year was to be the Year of Jubilee in which everything returned to original owners and all debts were cancelled. This kept Israelites from becoming impoverished and prevented the development of two social classes—the “haves” and the “have nots.”

In 2 Corinthians: 8-9, Paul attempts to encourage the Corinthian church to give financially to help needy Christians. He first points them to the example of the Macedonian church.

1. What was the attitude of the Macedonians in giving their money to God (2 Corinthians 8:2-5)?
2. According to Paul, what two factors inspired the Macedonians’ “wealth of generosity”? Discuss the contrast between these two factors.
1. Why is giving money an important part of our Christian life (2 Corinthians 8:7; 9:12-13)?
2. In 2 Corinthians 8:4-5, the Macedonian church pleaded for the privilege of sharing in ministry. That is how they saw the offering.

- What does the ministry of your church actually involve?
- What do you value most in this ministry?
- When we give, are we aware that we are making this ministry possible?
- Do we normally think of our giving as sharing in the work of God (as the Macedonians clearly understood it)?
- Would that change the way we thought about giving?

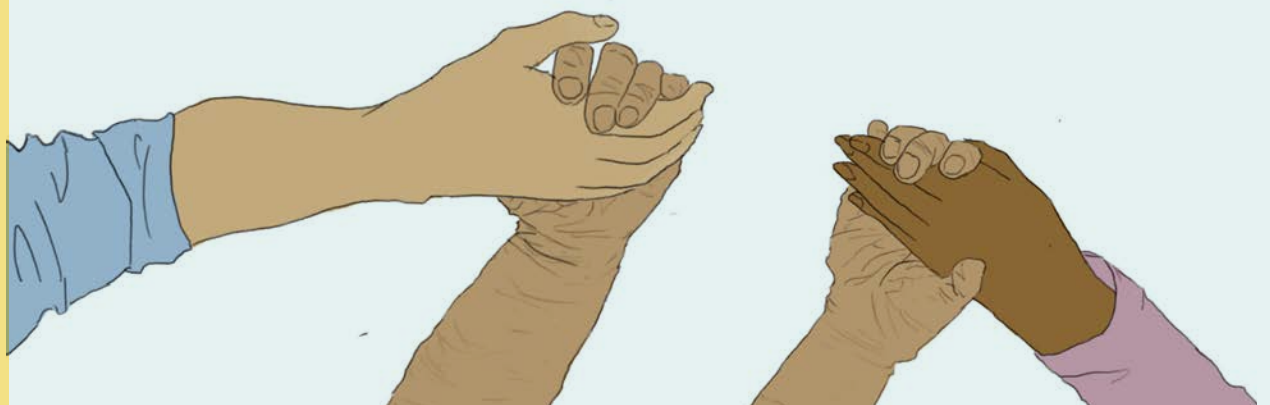


## Personal Reflection

**Paul encourages generous giving by sharing the example of the Christians in Macedonia. They were not wealthy, yet gave generously (2 Corinthians 8:2) and sacrificially (8:3). Despite their own difficulties or shortcomings, they wanted to contribute as much as possible to support other brothers and sisters in Christ.**

Paul also encourages the Christians at Corinth to give generously by referring to the supreme example of generosity and sacrifice (8:9) – the giving of God in the person of Jesus.

1. How do we measure generosity?
2. In what ways do we make sacrifices each day? Why are we willing to do this?
3. Should our giving to God to support the worship, mission and service of the Church go beyond generosity to sacrifice?
4. In what ways does our level of giving to God relate to our level of trust in God?



## STUDY 6

# The Church's Stewardship



Read

2 Corinthians 9

### Aim

**Understanding the stewardship responsibilities of the whole Church.**

**Every single ministry and person in the Uniting Church is challenged to develop a healthy and spiritual relationship to money.**

The way we can be most effective as stewards is to partner with every single ministry within the Church. It's an opportunity to begin to not only change the culture of the Church but to change our individual attitudes about stewardship.

We have been diving deep into Biblical stewardship to understand how God's ownership of everything relates to everything we have – and what we do with all that we have. Whether it is time, talents or money, or the many other things God gifts us with, followers of Jesus Christ are to continually treat everything as God's, not our own.

As we have returned to in earlier studies, Colossians 3:16 speaks volumes about how our whole life should be about this:

“And whatever you do, in word or in deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through Him.”

Most of the areas of Biblical stewardship we have looked at relate to individuals, but our final study dives into our guidance and responsibilities as a body of Christ.

God's word is revealed through worship, witness and service.

A practical expression of a personal relationship with God is the desire to give of our time, talents, hospitality, worship, mission and service and our resources so that God's word can be spread through our community. And just as we individually need to be godly stewards of the finances God has given to us, local Congregations and Presbyteries, the Synod and the National Assembly must be good stewards of money as well.



## Bible Study

At the heart of God's Work is the Great Commission. God wants the gospel preached to all creation (Mark 16:15). Carrying out this mission will involve proper stewardship of everything God has given us - our time, our talents and our money.

1. In 2 Corinthians chapters 8 and 9, Paul refrains from using the word money. Instead he speaks of sharing (8:4; 9:13), service (8:4, 18; 9:1, 12-13), offering (8:19), grace (8:6-7) and gift (8:12, 20; 9:5). What insights do these words give us into the nature of giving?
2. Some people teach that giving money to the Lord's work results in your getting more money yourself. What does Paul say about the personal benefits of giving (2 Corinthians 9:6-11)?
3. What had the Philippians done for Paul on more than one occasion (Philippians 4:16-18)?
4. What does the Bible say about supporting those who give their lives to the ministry of the Word of God (1 Corinthians 9:1-12; 2 Corinthians 9:14)?



## Personal Reflection

How much do you know about the way in which the Uniting Church in Australia Synod of NSW and ACT manages the money given by local Congregations and Presbyteries? How does your Church manage the money it is gifted through stewardship?

1. What is our personal response to stewardship in relationship to the whole Church? How are we *managers* of God's resources?
2. God has placed the management of the financial gifts in the hands of leadership in Congregations, Presbyteries and the Synod. Do you understand what management practices are in place for the stewardship of the assets and finances of the whole Uniting Church?
3. What are our individual and Congregational relationships with money, and how does this affect the ministries within the Church?
4. Does leadership in your Congregation communicate both the financial needs and assets of the local church and the national Uniting Church?
5. In what areas of ministry and mission would you like to see your Congregation become financially involved?
6. When speaking about our roles, what is the difference between volunteering and discipleship? (Matthew 28:19, Philippians 2:1-11)





### More information?

Contact your Presbytery Representative for more information

### Resources

More resources are available for download at **[nswact.uca.org.au](http://nswact.uca.org.au)** or contact the Synod Communications Team on (02) 8267 4304.

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