

Lesson 16: Stewardship: Material Things

(Part 3)

HOW TO HAVE TRUE HAPPINESS

Psalm 50:12

"... for the world is mine, and all that is in it."

What is the first thing we must remember when we talk about material things?

Matthew 6:24

What is Jesus telling us here? _____

1 Timothy 6

v. 7

What does verse 7 tell us about our material possessions? _____

v. 8

What is the Christian attitude according to verse 8? _____

According to verse 9, what happens to those who are not content with what they have? _____

v. 10

What happens when the love of money and the things money can buy fills our hearts?

v. 11

What is the true treasure that we should go after in our short lives before we leave this earth?

God knows that if his people know how to think concerning material things and how to use them correctly, they will avoid the sorrows that fill the lives of those who have the attitude of the world.

Many Christians believe that God is probably not interested in their bills and payments. But the truth is that there are more than 700 Bible passages talking about our finances, more passages than those talking about heaven and hell.

God has promised to provide for His children's needs, all of them, so that we should be free from worry and want. If we have no peace and contentment about our finances, we do not have the financial freedom God wants us to have. Rather, we are in financial bondage. The Bible identifies several reasons for financial bondage:

1. A get rich quick attitude (Prov. 23:4-5, 28:20-22)
2. Greediness (Luke 12:15, 1 Tim. 6:9-10)
3. Overdue bills (Prov. 22:7)
4. Unwise use of money for empty or selfish purposes.
5. Lack of commitment to God's work (Prov. 3:9, Luke 8:14)

As Christians we thank God that He provides a way to financial freedom. The Bible suggests a number of steps.

1. **Establish God's Word as the final authority in all financial matters.** God gave us His Word to guide.
2. **Transfer ownership of all things to God.** He already owns all things. We are just His managers (stewards). Let God control your finances. Give your financial worries to Him and really trust Him.
3. **Remove personal debts.** Determine to get out of debt and make a plan. Debt is bondage, and God wants His people to be free. Try to start buying on a cash only basis, and learn to be content with what God provides you. When we really come to trust God with our life and finances, we will see the truth: If God has not given it to us, it is because we really don't need it. Trust God and His plan.
4. **Prayerfully consider every purchase.** This is an excellent step to remaining in financial freedom. Ask God to show you His will, and be totally willing to accept what God shows you. When you are considering a purchase, ask yourself, "Do I really need it? Am I buying more than I need? Is this what God wants me to have? Will it hinder me from serving the Lord? Will the Lord's name be honored with this? Has God given me the money for it? Would it be better to wait?"

Finally, develop the attitude to thank God for what He has given you. The devil tempts us to think that we are so poor, when the truth is that in Christ we are very, very rich. And out of thankfulness to God for all His blessings, we want to use everything we are and have to His glory.

1 Corinthians 16:2

What are three things that this passage says concerning our offerings to the Lord?

- 1) _____
- 2) _____
- 3) _____

Proverbs 3:9

How does the Lord want us to honor Him with our wealth? _____

What promise does He make to those who give Him the first fruits? _____

Do you think this promise is just as true today as ever?

God wants us to decide what we are going to give to Him, and then set it aside and not spend it on other things. He is not pleased when our giving to Him is irregular and not planned. Just as we set money aside for rent and food and payments, the Lord wants us to include Him in our plans and budgets. We should bring our offerings to the Lord as part of our worship. But what should we do concerning our offering if we are sick or out of town on a Sunday?

Many people ask, "What percent of my income should I set aside for the Lord?" This is between you and the Lord, and should be a decision you make after prayer and during your planning. It should be, according to the Bible, a sacrificial amount, even as the Lord sacrificed everything for us. It should also reflect your faith, that the Lord is always going to care for you in everything, and that you can never give more to the Lord than He gives back to you. We can never out-give God, and we should never bring to Him the leftovers.

Now, while the Bible does not demand a certain percentage, in a number of places it does challenge us to consider TITHING, that is, giving one out of ten to the Lord. One of the places where the Word of God discusses this is in Malachi 3. During rough economic times, the people of Israel were cutting back on their offerings to the Lord. Here is what the Lord says:

Malachi 3:8

How does tithing test the Lord? _____

What benefit does tithing have for the tither? _____

2 Corinthians 8:9

Why do we want to bring our first fruit offerings to the Lord? _____

How did the Lord become poor? _____

How are you rich? _____

HOMEWORK

Prayerfully consider what you are giving to the Lord. Is it your first fruit? Is it every Sunday? Does it represent a percent of your income? Could you do better? Is the Lord pleased with the total way you handle your money? Could you give more to the Lord?

If you are not tithing, consider it. Start working towards it. Try 8%, then move to 9% and then move up to 10%. Put the Lord to the test.