

LESSON 5

Stewardship of Finances

–Kevin Boles–

Focal Passage: Mark 12:41-44; 2 Corinthians 8:12; 9:5, 7; I Timothy 6:10; Matthew 6:24-27

Knowledge Aim: To know how the Lord plans for me to use my personal finances.

Application Aim: To commit to be faithful to God in the use of my personal finances.

If we can agree on the definition of a steward as being one that is a caretaker of someone else's things then we must acknowledge that all that we have is God's. As a steward it is important for us to be a good caretaker of God's things. And that includes the money He lets us use. Here we need to focus on proper use of God's money and the tithe.

The Point: Youth will understand how God wants us to use our money in partnership with Him.

Before the Session:

- Write each word of I Timothy 6:10 on a different card or a piece of poster board.
- Display Matthew 6:24-27 on a focal wall. However, purposely make several mistakes by substituting incorrect words in the Scripture.
- Create the following word jumbles and display:

AZIEERL TAHT TI SGBLEON OT OGD

(Realize that it belongs to God)

SKA GDO OWH SDEPN TI

(Ask God how to spend it)

DEPSN TI NI WSYA TAHT FIYLGOR IHM

(Spend it in ways that glorify Him)

OGCNREZIE IT SA A SMNAE, OTN AN DNE

(Recognize it as a means, not an end)

SEU TI OT PEHL

(Use it to help)

JEYON NNN-OOYEM GTSIHN

(Enjoy non-money things)

*To Give is Better than to
Receive!*

1. DREAM ABOUT THE FUTURE

Instruct youth to close their eyes and dream about the future. Have them think about their life, job, and family, home etc. Ask them to imagine their financial situation. How much money do they have? How do they spend it? Are they happy because of the things it has bought them? Ask for responses and have youth describe what they dreamed about. Write their responses on the board. Point out that the Bible has a lot to say about money, how to spend it, and how to find real happiness. Agree that money does meet needs.

2. YOUR WALLET COULD BE DANGEROUS!

Hand out the words of I Timothy 6:10 printed on the cards to youth in scrambled order with the words “the love of” removed. Direct youth to put the verse in order. Take time to see if any youth notice the missing words. If they notice the missing words, or after you call attention to them, point out that these three words are the key to money problems.

Explain that money itself buys good things like food, shelter, and clothing. When we love money, however, it creates problems. Challenge youth to watch the way they view their money, being sure they control it rather than it controlling them. Affirm that only God is worthy to control us and only He can meet our needs.

Ask: *What positive attitudes should we have toward money?*

Call attention to I Timothy 6:10 again and also search Matthew 6:24-27. Have youth unscramble the words reflected in these passages of scripture. These reflect the attitudes we should have towards money.

Explain that in this focal Scripture passage, Jesus taught that no one can serve two masters at once. Loyalty cannot be divided. Serving money pulls us away from God. Jesus explained that although money buys such things as food and clothing, we do not need to be obsessed with it. God, not money, provides for our needs! God, not money, is to be the source of our security.

3. FIND THE MISTAKES

Explain that a mistaken understanding of money and how to use or spend it leads to much pain and prevents joy. Display the Matthew 6:24-27 verses with the mistakes inserted. Ask youth to respond as to how the verse should read without looking at their Bibles.

Ask:

How can we keep from worrying about money and possessions?

How can we remind ourselves that God will take care of us?

4. PLANNED SPENDING

Give the following mini-lecture about a plan for how to spend money. You might wish to create some visual illustrations to help get your point across;

In these studies of total stewardship, we have already learned that everything we have belongs to God. Even though we may give some of it to the church and call that “His” money or a tithe, 100 percent of what we have is really His! Let me give you an easy way of how to spend God’s money wisely.

Give the first 10 percent to the church. This amount helps your church minister to others. Another 10 percent should be saved. Being disciplined in spending means saving some of what you have.

Another 5 percent could go towards caring for others. There are many people and situations that your church will not be able to minister to. You can use money to care for others yourself.

The final 75 percent should be spent the way God wants you to spend it. Spend it wisely so that it will do the most good in meeting basic needs and ongoing expenses.

Say: *Think about the way you use your money. How you use money says something about the place of the kingdom of God in your life. What are the areas you need to consider related to the money you earn or receive as an allowance?*

Think about this...

- Personal use: Although it may sound unspiritual, we have to spend some money on ourselves. But we must also budget it. Are you saving any of your money? Are you spending it all on “stuff” or entertainment?
- Those with less: The Bible does teach that those who have should share in some way with those who have not. Does your church have a benevolence fund to which you could give? Or a food pantry or clothing closet? Do you someone in need?
- The work of the Kingdom: Your sense of “church” is the place where you begin thinking about the kingdom of God. Evangelism, missions, and social concerns all require that money be channeled in their directions. Bringing light to the darkness is the mission of the kingdom of God.

5. REASONS TO RE-THINK

Call attention to how youth responded at the first of the session about money and their future. Challenge youth to re-think their ideas about money. Close by praying for each youth by name, asking God’s help in knowing how to spend our money in partnership with Him.