

Teacher's Guide for Living Holy

Theme: Holiness in Financial Matters

Life Application:

Understanding that as devoted and set apart people, our financial resources, along with every other aspect of our lives, should be dedicated to God and under His control.

Key Verse for Meditation:

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: for where your treasure is, there will your heart be also. – Matthew 6:19-21

Focus Scriptures:

Proverbs 28:20; Ecclesiastes 5:10; Luke 12:15-34; Romans 13:8; 2 Corinthians 8:1-15;
1 Timothy 6:6-10

Lesson Key:

Godly financial stewardship is the use of God-given resources for the accomplishment of God-given goals. It is not based on a set of rules or formulas, but rather on the principle that, as holy and set apart believers, we count following Jesus worth more than our possessions. If we love God first, we will follow that by consecrating ourselves and our possessions to Him. In turn, He will provide for our physical needs, and will help us know how we are to honor Him through our material blessings.

Introduction:

Foundational to a correct, Biblical understanding and handling of our material resources is the knowledge of where those resources came from in the first place. James wrote, "Every good gift and every perfect gift is from above, and cometh down from the Father of lights" (James 1:17). God has a plan for the gifts He has entrusted to us, and the principles are spelled out in His Word.

First of all, if we have set ourselves apart for God and dedicated all that we are and have to Him, that dedication will include control of our material possessions. As Master of our lives, Christ also will be Master of our money. We relinquish our positions as owners, and become accountable stewards or managers of the resources God has blessed us with.

If God is the real owner of our money, that fact will be evident in the way we manage it. Obviously, we will be careful to obey the Biblical injunctions regarding tithing, guarding against greed, and charitable giving. We will remember that God blesses us so that we can bless others! Let us be sure we are fulfilling our responsibility to use the resources God has given us to assist others and further the Gospel.

Opener Ideas/Activities:

Bring a mousetrap to class. Ask your class if their homes have ever been infested with mice. When that happens, we are on the lookout for some kind a trap that will help us catch them. Satan has built a trap that could threaten all of us—the trap of materialism. Ask your class to identify the components of a trap. (Some possible answers: deception, bait, and danger.) Write their answers on a board. As you progress through the lesson, note where these components fit into the materialism trap. What are some of the deceptions Satan uses? What might be the bait? What is the danger of being caught in this trap?

On a blackboard, screen, or dry erase board, write a large “450+”. Ask if anyone has any idea what significance this number might have in reference to your lesson topic. After a few guesses, tell them that is the number of times financial concerns are listed in the Bible. Clearly, how we handle our money matters to God!

Divide your dry-erase board into two columns. Write the words “Presumed Owner” above the left column and “Caretaker/Steward” above the right. Point out to your class that our attitudes about money and possessions will depend upon who we think “owns” what we have. Is it us or God? Do we consider ourselves owners or caretaker/stewards? How will this affect the handling of our resources? A list of differences between Presumed Owner and Caretaker/Steward might include the following points.

- Spends at will / Spends as directed by God
- Strives for more / Is content
- Depends on self / Depends on God
- Focuses on earthly gain / Focuses on Heavenly gain
- Satisfies self / Satisfies God
- Will eventually lose it all / Will eventually gain it all

Perform a skit that illustrates how increased wealth can increase financial stress. Show a person making an important purchase (for example, a vehicle), and then immediately being bombarded with offers for many accessories such as maximum-coverage insurance, an upgraded stereo system, an extended warranty, premium gasoline and oil, special soap and wax kit, etc. Suddenly, instead of feeling good about buying a car, the person feels overwhelmed by his new responsibility and sad about his lack of accessories. Make the point that the existence of extra offers and accessories should not influence our contentment or trust in what God has given us.

In class, have students write three to five of the most important things in their lives. Then have them write a rough budget showing what percentage of their income is spent on the things they believe are important. Ask them to consider if their budget choices reflect their priorities.

Questions from Student Handout:

1. What would you say are the primary elements of Biblical financial stewardship? Malachi 3:10; Romans 13:8; Luke 6:38

Thoughts generated by your class should include the following points:

- *Tithing. The Bible is clear that we should give God His ten percent first. Malachi 3:10*
- *Staying out of debt. Romans 13:8*
- *Giving to the needs of others and the work of the Lord as we are able. Luke 6:38*

Your class may also discuss the importance of surrendering control of our finances to God, and desiring to glorify God with our money.

The article “Keys to Godly Financial Stewardship” in the student handout could be used in a discussion of this question. The boldface bullets could be written on colored sheets of paper and put up as the discussion progresses.

2. Why do you think material possessions can so easily draw our attention away from God? See Psalm 52:7; 1 Timothy 6:6-10, 17; Mark 4:19; 10:24.

While we may think of materialism as a current problem, the Bible shows that it has been a stumbling block in every generation of man. Some material possessions are necessary to live, so it is necessary for us to give them some thought. Once we have some possessions, it is easy to want more. (See 1 Timothy 6:6-10.) In addition, we live in an extremely materialistic society. It is easy to love money and

what it buys, and the carnal man is inherently selfish (Mark 4:19). If we do have some riches, we must be careful not to put our trust in them. (See Psalm 52:7; Mark 10:24; 1 Timothy 6:17.)

3. Give two illustrations or examples of how God might want to be glorified by the use of your financial resources. Psalm 41:1; Matthew 28:19-20

Hopefully this question will generate some good class discussion. You might want to make a list on the board. Your students' answers may include:

- *Help someone in financial need. Psalm 41:1*
- *Support the spread of the Gospel through literature.*
- *Donate to missionary outreach efforts. Matthew 28:19-20*
- *Pay for music lessons or other educational options that will benefit the Lord's work.*
- *Use your car to drive others to church, your home to host Bible classes, your culinary skills to make casseroles for the bereaved or new parents, etc.*

The list of options is virtually endless! The point should be made that all of us can reach out in some way, whether we have been blessed with abundant or meager financial resources. The important thing is to have a heart responsive to God's direction, and a generous spirit that is open to ways God might want to use the resources He has given us.

You will want to make sure your students understand that this type of giving is not a replacement for tithing. The tithe belongs to God, and it is the responsibility of the spiritual leaders to determine how it is to be dispersed for God's work. However, our additional offerings are discretionary.

4. An Old Testament guideline for the giving of offerings is found in Deuteronomy 16:17, and repeated in 2 Corinthians 8:3-4 of the New Testament. What is that guideline and how does it apply to our giving today?

We are to offer (beyond our tithes) as we are "able," because what we have has been given to us by God. Paul encouraged the Corinthians to give sacrificially. It might be good to ask ourselves at times if we are not giving because of our needs or because of our greeds. The point of giving is not so much how much we give, but how and why we give. God wants us to give out of love for Him, dedication to the spread of the Gospel, and a caring concern for the needs of others.

5. If God is the real "owner" of your financial assets, how will that fact be evidenced in the way you manage them?

Your students may offer some of the following answers:

We will be giving something toward His causes. Matthew 6:19-21

We will understand that God has given us what we have and we will not be buying things that dishonor Him. Proverbs 22:4

We will be living within our means. Romans 13:8

We will be consecrated and attuned to God's direction as to how we handle our resources.

Psalm 62:10

6. Why do you think the handling of money is so frequently mentioned in Scripture? Deuteronomy 8:10-14, 17-18

We all must deal with money, and managing it in a godly fashion is a big challenge. Our finances are an extremely easy area for the enemy to get an advantage, and we want to guard against that.

Additional Questions:

What benefits of giving are described in Acts 2:44-47?

These verses mention gladness, singleness of heart, and favor with all people. It might be interesting to ask your class what other benefits they have experienced through giving.

In Luke 21:2-3, what does Jesus' commendation of the poor widow teach us about His perspective on giving?

Jesus commended giving that affects one's lifestyle. That was more important to Him than the amount given.

If we are submitted to God, we want to be in tune to His promptings about our money. However, this might be an easy area to tune Him out. Ask your class how God might prompt us if He wants us to make some special offering (beyond our tithes). How would we know if a prompt is from Him?

If we went by the pleas in our mailboxes or on TV, we would be overwhelmed. However, God does want us to be listening to the still, small Voice of His Spirit when He speaks to our hearts.

As good stewards, we also need to be sure we are giving to a dependable organization.

Why does God allow some Christians to be wealthy while others struggle financially?

Philippians 2:4-5 says, "Look not every man on his own things, but every man also on the things of others. Let this mind be in you, which was also in Christ Jesus." If we follow this instruction, disparities among Christians can be an opportunity to help each other, show our love for one another, and thereby strengthen the Body of Christ.

Financial wealth is not the only gift that God distributes unequally: some are raised in Christian homes and benefit from a lifetime of counseling and support from their families; some are blessed with musical talents; some have interpersonal skills; some have great intellect; some have wisdom; etc. All of our gifts from God are different, but if we all give our gifts back to the Lord, together we will accomplish His will. It is not our responsibility to know why God distributes as He does. It is, however, our responsibility to please Him in how we handle what He gives us.

How can we train our children to carry on family generosity?

The most important training to help children develop as mature, generous disciples of Christ will come through our instruction and examples as parents. There is no substitute for our modeling a lifestyle of generosity that results from gratitude for God's grace in the Gospel of Christ.

You could make a list with your class of ways to begin this type of instruction. Their thoughts might include the following:

- o Teach your children to tithe.*
- o Give your children frequent and creative opportunities to practice generous giving.*
- o Involve your children as you participate within the church in ministering to the poor and those in need.*
- o Provide your children with financial planning tools and encourage a long-term, eternal perspective.*
- o Teach your children the value of limitations, priorities, and how to say no to worldly standards of material well-being.*
- o Show your children how family finances work.*
- o Demonstrate to your children that many talents or abilities and qualities are better than money.*

Word Search:

Foundational to dealing Biblically with our material possessions is understanding where they came from. James says, "Every good [useful, practical] gift and every perfect [nothing lacking in them] gift is from above." The Greek word *pas*, translated *every*, means "all, any, the whole." God's liberality is wholly consistent!

Bible Background:

The Greek word *pleonexias* comes from two root words meaning “eager to have more, either in quantity or quality.” It is translated into English as *greed* or *covetousness*. The Bible warns against an inner discontent that tells us we simply do not have enough. In Luke 12:15, Jesus warned His listeners to “beware of covetousness,” for the good life has nothing to do with being wealthy.

In today’s society, we are bombarded with persuasive sales pitches urging us to buy, tempting us with the thought that we will be happier, more comfortable, and better off in every way if we will purchase the product being promoted. However, God’s Word lists greed among behaviors and attitudes that have no place in the lives of God’s holy people. We must learn to tune out expensive enticements and concentrate on the truly good life—living in a close relationship with God and doing His work.

Supplemental Resources:

“Tithes and Offerings: God’s Plan of Financing” by Bob Downey, *Higher Way* Vol.95-2

“Needs or Wants?” by Claudia Hanson, *Higher Way* Vol.93-1

“Comprehensive Stewardship” by Joe Bishop, *Higher Way* Vol.94-5

“Giving God’s Way” by Karen Barrett, *Higher Way* Vol.93-2

“Financial Stewardship” – Tract #31