

"WHAT IS A STEWARD?"
(Stewardship Lessons - Two)
(I Corinthians 4:2)

Review: God has a plan of stewardship. 1) The Bible tells us {how much} to give (*Leviticus 27:32*). The word "tithe" is 10%. 2) The Bible tells us {where} to bring the tithe (*Malachi 3:10*). 3) The Bible tells us {when} to bring the tithe (*I Corinthians 16:2*). 4) God's plan of stewardship promises great blessings to those who consistently obey Him (*Malachi 3:10-12*). 5) God's plan of stewardship requires faith (*II Corinthians 5:7*)!

I. GOD REQUIRES STEWARDSHIP OVER ALL HE GIVES US!

**I Corinthians 4:2*

**I Chronicles 29:11-14*

** Luke 16:10*

**Matthew 25:14-28*

Note: A "steward" is someone who manages another person's property!

II. WISE STEWARDS {SAVE} FROM ALL GOD GIVES THEM!

**Proverbs 21:20*

**Proverbs 6:6-8*

**Genesis 41:47-49*

**Genesis 41:53-57*

**Job 14:1*

1. You should save for {emergencies / needs}.

Note: All wise financial counselors recommend 6-12 months minimum!

2. You should save for things you {desire}.

Note: It is wise to have short-term and long-term savings!

3. You should save for {retirement}.

Note: Seek employment with a company which assists with retirement and disability.

III. WISE STEWARDS MANAGE FINANCES WITH A {BUDGET}.

Note: A proven plan for savings is the 10/10/80 Plan.

**Luke 6:38*

**Numbers 23:19-20*

Conclusion: Every believer needs a wise accountability partner (*Ephesians 5:21*).

“BEING GOOD STEWARDS of OUR MONEY”

(1) **It is Required by God!** You must keep a record of every dollar spent! (I Corinthians 4:2) *“A budget tells you where your money will go”. But, it is impossible to budget carefully without a record of where all went.” (this is the reason I use checks! Record!)*

(2) **It is Essential to God’s special blessings!** (Luke 16:10-12) A person **MUST** learn to manage every dollar wisely. God can not trust us with much, if we are not good stewards of little.

I. NEEDS (Monthly or Weekly)

1. **Tithes & Offerings** _____ (Proverbs 3:9 / Malachi 3:10)

The tithe should come off ALL God gives you! It should be taken out first and given weekly w/o fail. THE MOST IMPORTANT FINANCIAL DECISION YOU CAN EVER MAKE in your life and future!

2. **Savings** _____ (Proverbs 21:20 / Proverbs 13:11)

A wise FINANCIAL PLAN IS the: 10/10/80 Plan. Give God the first 10%; Save the next 10%; and live on the 80%.

3. **Food** _____ (Matthew 6:26-29 / Proverbs 31:14)

Not only should a person eat HEALTHY, but shop and eat wisely

4. **Housing (Rent/Mortgage)** _____ (Matthew 6:30-33)

5. **Transportation – Car**
(Payment / gas / insurance) _____

6. **Debt / Debt reduction** _____ (Romans 13:8 / Proverbs 22:26-27)

7. **Utilities (including phone & internet)** _____ (Philippians 4:19)

8. **Medical (including insurance)** _____ (Matthew 6:34 / John 16:33)

TOTAL NEEDS _____

II. DESIRES (Psalm 84:11 / Psalm 37:4)

1. **Clothes** _____ (James 4:2-3 / Exodus 20:17)

2. **Vacation / Lost Wages / Mission Trip** _____ (Proverbs 6:6-8)

3. **Special Occasions**
(Birthdays / Christmas) _____ (Proverbs 22:3)

4. **Opportunities to invest in others** _____ (Proverbs 19:17 / Titus 3:1)

TOTAL DESIRES _____

GRAND TOTAL NEEDS & DESIRES _____