



*Educating a Generation
of Stewards*

*Stewardship and Parenting in
the Consumer Age*

Honoring God through Stewardship

Overview of Biblical Stewardship

- What is a Steward?
- Why is Stewardship Important?
- The Five Steps of Stewardship
- The Steward as a Parent



What is a Steward?

Roles of Stewards in the Bible

- *The Steward as an Employee*
 - Luke 8:3, Luke 16
- *The Steward as a Manifold Grace of God*
 - I Cor. 4:1-2
- *The Steward as a Representative*
 - Luke 12:35-39



Why Be a Steward?

The Way of the World

1 John 2:16-17

16 For all that is in the world — the lust of the flesh, the lust of the eyes, and the pride of life — is not of the Father but is of the world. 17 And the world is passing away, and the lust of it; but he who does the will of God abides forever.



Why is Stewardship Important?

The Attitudes That Surround Us

- 1) Consumerism Leading to Debt****
- 2) The 'I Deserve' Attitude Leading to Materialism*****
- 3) Apathy Leading to Crumbling Churches/
Ministries******
- 4) Irreverence Leads to Ignoring God's Commands***



**see appendix – page i*

***see appendix - page ii*

****see appendix – page iii-vi*

Biblical Sequential Priorities

The Basis of Five Simple Steps

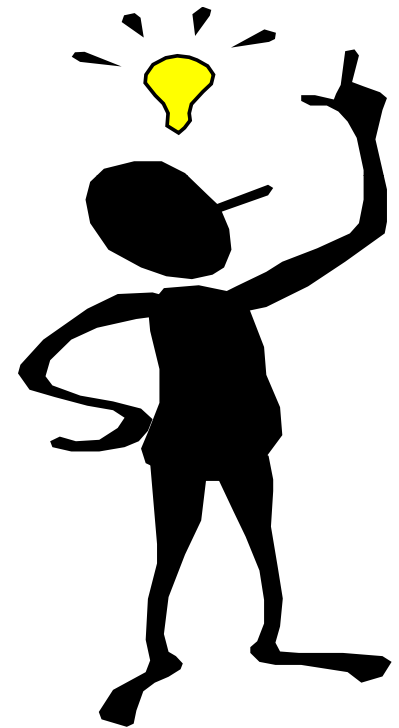
- ✓ Giving
- ✓ Saving
- ✓ Spending
- ✓ Offerings
- ✓ Luxuries



Biblical Sequential Priorities

A Skeleton

- *Provides the structure to “hang” concepts*
- *Helps decision process become sequential*
- *Gives principled guidelines on handling 100% of my increase*



Biblical Sequential Priorities

Five Timeless Truths

❖ Timeless Truth #1

- *God is a God of order, sequence and priority*

– *Gen 1*

– *1 Cor 14:40*

– *Proverbs 24:27*

– *Luke 14:28ff*



Biblical Sequential Priorities

Five Timeless Truths

❖ Timeless Truth #2

- *God has deemed the family to be the cornerstone of His plan*

- *Gen 2*
- *1 Tim 5:8*
- *Deut. 6:4ff*



Biblical Sequential Priorities

Five Timeless Truths

❖ Timeless Truth #3

- *God wants His people to be a good testimony*

– *Gen 6 – Numbers*

– *1 Cor 10:31*

– *1 Pet 2:15*



Biblical Sequential Priorities

Five Timeless Truths

❖ Timeless Truth #4

- *God wants His people to help those who are less fortunate*

- *Ex – Deut*
- *Ja 2:15-17*
- *I Jn 3:17-18*



Biblical Sequential Priorities

Five Timeless Truths

❖ *Timeless Truth #5*

- *God wants to bless His people who obey*

– *Deut 6 – 8*

– *Ps 119:2*

– *Rev 21:7*



Biblical Sequential Priorities

Five Timeless Truths

- ✓ *God is a God of order, sequence and priority*
- ✓ *God has deemed the family to be the cornerstone of His plan*
- ✓ *God wants His people to be a good testimony*
- ✓ *God want His people to help those less fortunate*
- ✓ *God wants to bless those who obey*



The Five Steps of Stewardship

Overlay Financial Application

- *Giving*
- *Saving*
- *Spending*
- *Offerings*
- *Luxuries*



The Five Steps of Stewardship

Application #1 - Giving

“God is a God of order, sequence and priority”

- *Giving is the first priority and privilege the Christian steward has*



- *Prov 3:9*
- *Gen 14:20*
- *Acts 4:36-37*

The Five Steps of Stewardship

Application #2 - Saving

“God has deemed the family to be the cornerstone of His plan”

- *Building cash reserves for my family is my second priority and privilege*

– Pr 22:3

– Pr 21:5

– Pr 21:20



The Five Steps of Stewardship

Application #3 - Spending

“God wants His people to be a good testimony”

- *Being timely, honest and just with my debtors is my third priority and privilege*

– Ps 37:21

– Rom 13:7a

– I Thes 4:11-12



The Five Steps of Stewardship

Application #4 - Offerings

“God wants His people to help those who are less fortunate”

- *Being mindful and generous towards others is my fourth priority and privilege*



- *Pr 19:17*
- *I Cor 16:2-3*
- *Rom 15:24*

The Five Steps of Stewardship

Application #5 - Luxuries

“God wants to bless His people who obey”

- *My fifth priority and privilege is to be thankful for God’s gracious provision*

– *Job 42:12*

– *I Tim 6:17*

– *I Cor 4:7*



The Five Steps of Stewardship

The Biblical Sequential Priorities of Money

1. Giving

2. Saving

3. Spending

4. Offerings

5. Luxuries



The Parent as a Steward

Parents – The Ultimate Teachers

- *All believing parents are expected to teach their children the ways of the Lord*
- *Issues of money are NOT exempt*
- *Deuteronomy 6:6-7*

“And these words I command to you today shall be in your heart. You shall teach them diligently to your children...”



The Parent as a Steward

Parents – The Ultimate Teachers

- *Make Learning Stewardship Fun!*
- *Be Consistent*

Two Useful Tools:

- *The Four Quarter Method* (appendix page vii)
- *The Surprise Package Company* (appendix page viii)



Chart 1 – US Consumer Debt

US Consumer Debt 1982-2002

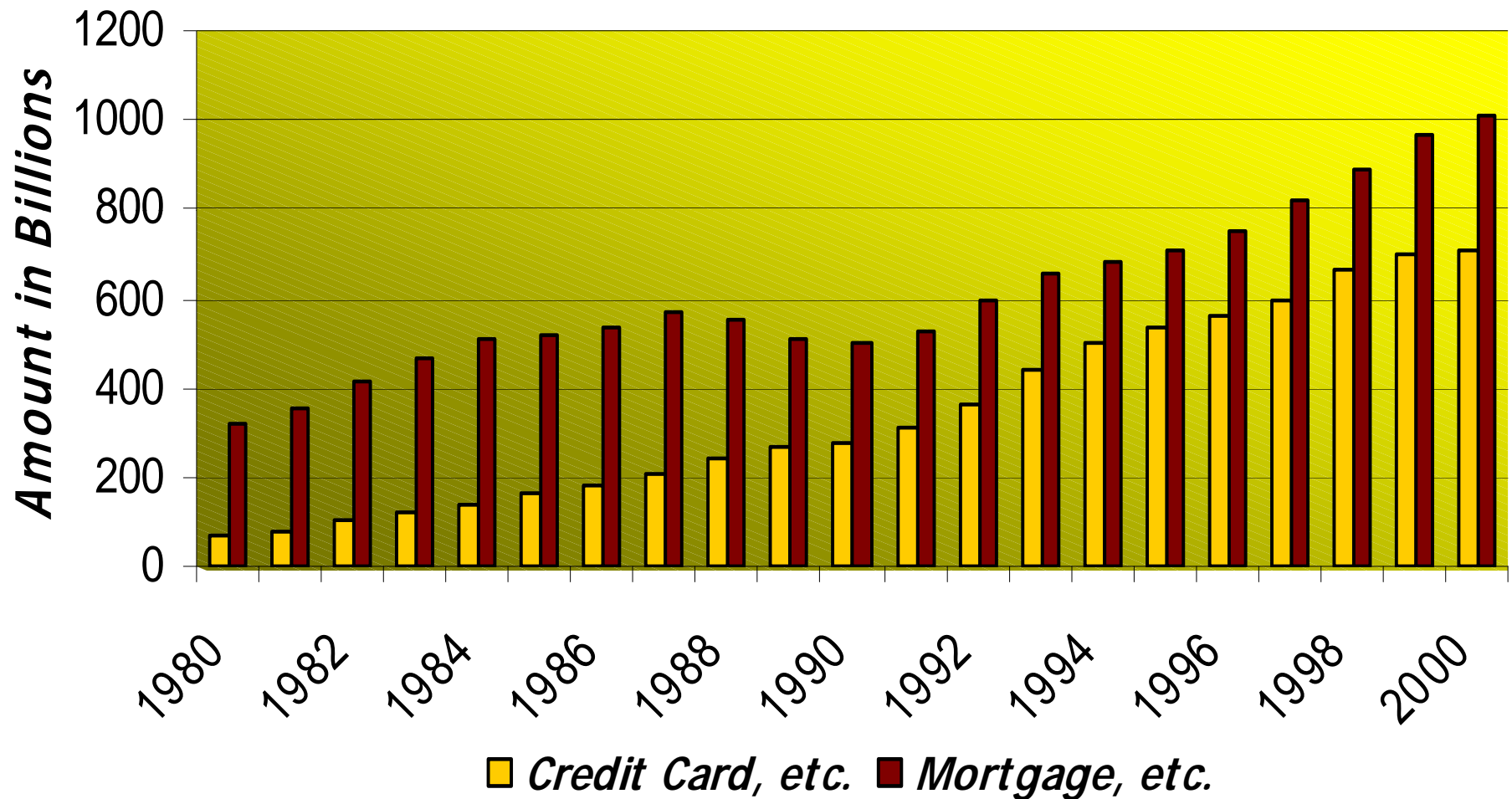
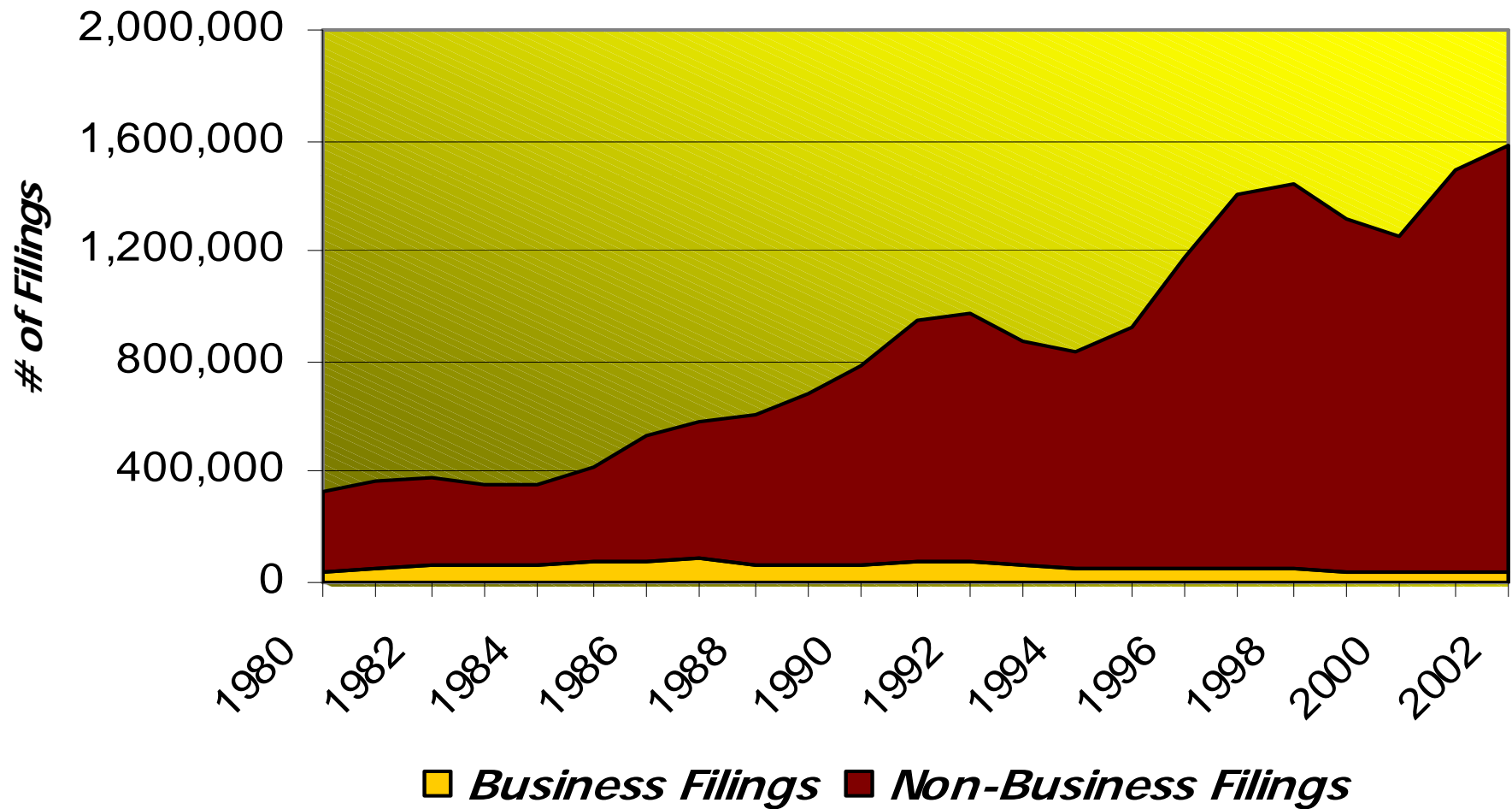


Chart 2 – Bankruptcy Filings

Bankruptcy Filings 1980-Present



Statistics on Stewardship

Reported Giving

- *78% donated money to a non-profit organization or a church in 2000. This represents a six percentage-point decline from the 1999 (which was at 84%)*
- *The proportion of households that tithe their income to their church – that is, give at least ten percent of their income to that ministry – has dropped by 62% in the past year, from 8% in 2001 to just 3% of adults during 2002 (2003)*
- *In 2002, 6% of born again adults tithed. This represents an 8 percentage point decline from 2001, (14% of born again adults tithed) and a 6 point decline from 2000, (12% of all born again adults). (2003)*
- *Nearly 9% of the evangelicals tithed in 2002 – roughly three times the national average. (2003)*

Statistics on Stewardship

Reported Giving to the Local Church

- *Six out of ten adults (61%) gave money to one or more churches in 2000, a small decline from 1999 (66%).*
 - *The average church donor contributed a mean of \$649 to churches in 2000, down from the \$806 in 1999.*
 - *Nearly one-quarter of all born again Christians (23%) gave no money to a church in 2000 – which is significantly lower than the 39% of all adults who made no financial contribution to a church in 2000.*
 - *More Americans claim to tithe than actually do: 17% of adults claim to tithe while 6% actually do so. (2000)*
 - *12% of born again Christians (compared to 3% of non born agains) tithed their income to churches in 2000.*
 - *Busters are substantially less likely (36%) than are Boomers (58%), Builders (68%) or Seniors (68%) to give to a church in a given month. (2000)*
- Source: Barna.org*

Statistics on Stewardship

Parachurch Giving

- *36% of all adults – 47% of born agains – gave money to a religious organization, other than a church or worship center, in 2000.*
- *the average per capita amount given to a religious organization, other than church, by these donors was \$176 (and \$264 among born agains). (2000)*
- *two-thirds (63%) of evangelicals gave to a religious organization, other than a church and their average giving was \$502 beyond their church donations. (2000)*

Statistics on Stewardship

The Perspective From the Pulpit

- *64% of the pastors of Protestant churches contend that their congregations are donating less money than the amount they could reasonably be expected to contribute; 30% say their congregations are giving what would be expected; and 4% believe their congregations give beyond what might reasonably be expected from such a congregation. (1994)*
- *Four out of ten Protestant churches (39%) ask people for a financial pledge for the coming year, which is an estimated amount of money that they will donate to the church over the course of the year. Pastors of those churches estimate that, on average, about 60% of their congregants made a pledge. (1994)*
- *Four out of ten Protestant churches say they currently receive money from wills, trusts, estates and other financial legacies. (1994)*