

Becoming a Steward

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Matthew 6:19 - 21

In our world, there's a whole lot of confusion and contention about what the Bible and Jesus had to say about money, wealth, and resources. In the Church, it's a conversation that is often met with resistance or even completely avoided. But what if following Jesus has a direct bearing on how we manage resources? What if how we manage resources is a direct reflection on who or what we're truly following? If that's the case, then the conversation about resources needs to become a core part of a Christ-follower's understanding of Jesus and discipleship.

The **Stewardship Challenge** tool is designed around three main sections:

1. A short study to help you understand what the Bible says about resources
2. Reflection questions intended to help you apply the Biblical truths you discover into your life
3. Several challenges for how you can take the next step in becoming more like Jesus by becoming a steward of the resources in your life and stretching your generosity muscle

One of the Core Values that we see in Jesus' life is that of Inspired Worship. The leadership team at CCW strongly believes that stewardship is a central part of our own approach to worship. As a result, we're excited to help you discover what stewardship and worship look like in your own life. So read on and discover what Biblical stewardship is all about.



Defining Stewardship

In deciding to follow Jesus, we make a commitment to His Lordship in all areas of our lives. We choose to surrender all that we are and all that we have to the Savior of the world.

One area in which many people tend to struggle with this idea of surrender is in understanding Jesus' Lordship in regard to the resources that they have in their lives (e.g. money, time, all the stuff); but this is precisely the type of *cost* that Jesus said we would experience when we choose to follow Him.

In the same way, those of you who do not give up everything you have cannot be my disciples.
Luke 14:33

Yes, following Jesus is costly. It will cost us everything - time, energy, wealth, perhaps even our lives. But as we'll discover, that cost leads to true freedom, authentic security, and deep life meaning.

That's where the idea of stewardship comes in. In the technical sense, a steward is anyone who is looking after or managing another person's property or resources. For a Christ-follower, biblical stewardship means:

Trusting God with all of those things that He has entrusted to us and putting our resources where God's heart is directed.

Stewardship in the Bible

God recognized that we would have a difficult time with this concept and that's why He had so much to say about it in the Bible, choosing to include nearly 2000 verses that are related to how we manage resources.

The first part of the stewardship challenge is this: prayerfully consider what Jesus and the New Testament authors had to say about what a Christ-follower's perspective on stewardship should be. With each of the following verses, read through and write down key things that you learn about the purpose and design of stewardship.

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.
Matthew 6:24

Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."
Luke 12:15

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.
1 Timothy 6:6 - 8

And do not forget to do good and to share with others, for with such sacrifices God is pleased.
Hebrews 13:16

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.
Philippians 4:11 - 13

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.
1 Timothy 6:17 - 19

Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will never fail, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also.
Luke 12:33 - 34

If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?
1 John 3:17

"Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?"

Luke 16:10 - 12

On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.

1 Corinthians 16:2

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:7

Give to the one who asks you, and do not turn away from the one who wants to borrow from you.

Matthew 5:42

So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

Matthew 6:2 - 4

For I was hungry and you gave me something to eat, I was thirsty and you gave me something to drink, I was a stranger and you invited me in, I needed clothes and you clothed me, I was sick and you looked after me, I was in prison and you came to visit me.'

"Then the righteous will answer him, 'Lord, when did we see you hungry and feed you, or thirsty and give you something to drink? 38 When did we see you a stranger and invite you in, or needing clothes and clothe you? When did we see you sick or in prison and go to visit you?'

"The King will reply, 'Truly I tell you, whatever you did for one of the least of these brothers and sisters of mine, you did for me.'

Matthew 25:35 - 40

Key stewardship principles that you may have discovered in these passages:

- Stewards recognize that **they can have only one Lord and they choose Jesus** (Mt. 6:24; Lk 12:33 - 34).
- Stewards **choose contentment** over greed (Lk. 12:15; 1 Tim. 6:6 - 8).
- Stewards recognize that **resources are an opportunity to love on others** (Heb. 13:16; 1 Tim. 6:17 - 19; Lk. 12:33 - 34; 1 John 3:17; Mt. 25:35 - 40).
- Stewards **lean into God as the source of contentment and hope**; not earthly wealth (Phil. 4:11 - 13; 1 Tim 6:17 - 19).
- Stewards know that **how they manage resources is an opportunity to honor God** (Lk. 16:10 - 12).
- Stewards **give with an attitude of joy** (2 Cor. 9:7).
- Stewards are **intentional in budgeting resources** (1 Cor. 16:2).
- Stewards **give even when it's uncomfortable** (Mt. 5:42).
- Stewards **give to bring honor to God**, not to themselves (Mt. 6:2 - 4).
- Stewards **see Jesus in the face of the needy, downtrodden disciples, and persecuted Christ-followers** (Mt. 25:35 - 40).

Promises from God

Taking the stewardship challenge can be a frightening step. Thankfully, the cost of stewardship is miniscule in comparison to the blessing of living in a right relationship with God. As you navigate the step of becoming a steward, keep in sight these promises from God:

"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?"

Can any one of you by worrying add a single hour to your life?

“And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well.

Matthew 6:25 - 33

And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

2 Corinthians 9:8

Keep your lives free from the love of money and be content with what you have, because God has said,

“Never will I leave you; never will I forsake you.”

Hebrews 13:5

As we continue down the path of discipleship, we can have hope in a God who is bigger than any challenge or difficulty that we might face. His promise is that He will be with us every step of the way and that, through Him, we will discover the blessing needed to accomplish all that He would have us do for His Kingdom, His purpose, and His mission.

Reflection

Now that you’ve read what God’s Word has to say about stewardship, it’s time to do some self-examination. Take time to thoughtfully answer each of these questions:

How well does my own life and how I use resources reflect the biblical perspective of stewardship?

How does biblical stewardship differ from our culture’s perspective on resources?

At which of the stewardship principles am I currently excelling (p.6)?

At which of the stewardship principles do I need to begin improving?

What changes will I have to make in order to become a better steward?

Which challenges will I face as I take steps towards becoming a better steward?

What can I immediately start doing to grow in my ability to be a Christ-centered steward?

The Challenge

The last part of the Stewardship Challenge is to decide on a path forward. Here are several ideas to get you started in becoming a better steward:

Financial Peace University: Dave Ramsey's nine-week course teaches you the principals that you will need to take control of your money, plan for your future, and transform your life. At Christian Church in the Wildwood, we offer this course several times every year. Contact the CCW Offices (352.596.1388) or visit www.DaveRamsey.com/fpu to discover more.

Financial Counseling: If you need a conversation to help you figure out the direction towards stewardship, we have a financial advisor that can meet with you and provide some guidance. Contact the CCW Offices (352.596.1388) to discover more.

Tithe Challenge: Before Jesus came to earth, the Israelites were commanded to set apart a tithe that would be used to help the Temple, priests, and those who were in need. This original tithe was 10% of their income - whether that be money, crops or livestock. When Jesus arrived, He called His followers to so much more. He called them to lives of stewardship and generous giving. Nonetheless, the idea of a tithe (setting apart resources to grow the Church) is a great stewardship discipline. Check out this verse from the book of Malachi:

Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. (3:10)

At CCW, we are so confident in this promise that we offer something that we call the Tithe Challenge. If you are not currently tithing, CCW would like to give you the ability to "put God to the test (Mal. 3:10)." We believe so much in the promise of God that we are willing to wholeheartedly support God's Word by offering a Three-Month Tithing Challenge to your family.

Over the next three months, we want to challenge you to regularly give back to God. As you give, watch and see where God is at work in your life. At the end of those three months, if you feel that God has fallen short on His promise to bless your life then we will readily refund your full tithe for that 90 day period.

If you'd like to participate in the Tithe Challenge, fill out the attached form and return it to the CCW Office.

Offering Opportunities: If you're ready to begin actively giving to the work going on in and through the CCW Church community, we provide several ways to give:

- **Offering boxes** are located at each exit to the worship center. You can request Tithe Envelopes at the CCW Offices if you are planning on giving regularly via this method.
- You can give **online** using a Debit card at www.ccwildwood.com (under the 'Grow' dropdown menu). You can setup your giving to be a onetime gift or a reoccurring draft from your account.
- You can **text to give** to our community. Simply text 'Give' to 352.340.2500 to go to our giving portal.
- You can also give to CCW through endowments and wills. For more information on how you can make CCW a beneficiary, please contact Nate Graham at 352.596.1388 ext.228.

Discover a Need to Give To: There are many other needs in this world. Check out these other opportunities that you may feel challenged to partner with:

- CCW supports a variety of **missions work** around the world. We encourage you to connect with these brave individuals and organizations on your own. Develop a relationship. Consider blessing them with a monetary gift. Perhaps even visit them in the field! Contact Nate Graham or Patrick Haas to find out more.
- There are a variety of **other organizations** that you may feel led to give to as (e.g. Compassion International, Kiva.org). As a steward, ask God where He would have you invest and start exercising that generosity muscle!

Take some time to pause and pray to God about what His desire is for you as you take steps towards becoming a Christ-centered steward with the resources that He has placed in your life. What stewardship commitment do you feel God is asking you to make:

Thank you for completing the Stewardship Challenge. It is our hope and prayer that you discovered God's design for healthy stewardship in your own life. As a result, we hope that you become a force for blessing and restoration in this world as you continue to pursue Christ.

Tithe Challenge

Over the next three months, we want to challenge you to regularly give back to God. As you give, watch and see where God is at work in your life. At the end of those three months, if you feel that God has fallen short on His promise to bless your life then we will readily refund your full tithe for that 90 day period.

So what are you waiting for? Trust God in a bigger way and encounter the change that only He can bring!

How It Works

- This challenge is intended for those who are not currently making a full tithe (10%) of their monthly income.
- Complete this form and return it to the CCW office. The 90 days will begin after this form is received and you have been contacted (you must register).
- Your tithe (10% of your income during this period) must be paid by check or through our online giving portal (www.ccwildwood.com).
- If you are not fully convinced of God's faithfulness in blessing your life during the Three-Month Tithing Challenge, we will gladly repay the money you tithed during that period.

Tithe Challenge Registration

Name: _____

Address _____

City _____ State _____ Zip _____

Phone # _____

Email _____

- I would like to test God's faithfulness by accepting the 90 Day Tithe Challenge. I agree that for a three-month period my household will contribute to God, through CCW, a tithe equal to 10% of our income. At the end of the three-month period, if I am not convinced of God's faithfulness to bless my life as a result of my obedience to His Word, then I will be entitled to request a refund of the full amount of contributions made during that 90-day period.
- I understand that this form must be completed and received by the CCW Administration Team prior to the beginning of the Three-Month Tithe Challenge Period.
- I understand that my household qualifies for participation because we have not been tithing for the last six months.
- I understand that my tithe must be paid by check or through CCW's online giving so that my tithe can be properly credited.
- I understand that I cannot seek a refund prior to the end of the Three-Month Tithe Challenge Period, and that I cannot seek a refund for any contributions made prior to the beginning of the Three-Month Tithe Challenge Period.
- I understand that any request for refund must be received by the Finance Team within 30 days of the end of the Three-Month Tithe Challenge Period.

Signature: _____