

Manage.

Caring for all God entrusted to us.



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enjoy it yourself or return to...**

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The on-going process of caring for our world

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Created to Care

What it means to watch over all God has given us



Stewardship. It's one of those old, churchy words you probably don't hear often—but it's a word ripe with meaning and purpose. *Merriam-Webster's Collegiate Dictionary* defines *stewardship* as “the conducting, supervising, or managing of something; especially the careful and responsible management of something entrusted to one's care.” This definition hits the nail on the head: a steward is a manager of someone else's resources.

The biblical foundation for stewardship recognizes everything we have comes from God and, consequently, we're responsible to care for all He has entrusted to us. First Corinthians 4:2 says, “it is expected of managers that each one of them be found faithful.” Without a doubt, God expects us to be faithful managers of all He's placed in our care.

Although stewardship is often connected with money, and for good reason, there's much more for us to manage with our lives beyond the financial. In this study, we'll examine four key areas that demand responsible management: money, time, relationships, and the environment. The Bible has much to say about each of these, not the least of which is the truth they point us back to: God is the Creator and Provider of everything.

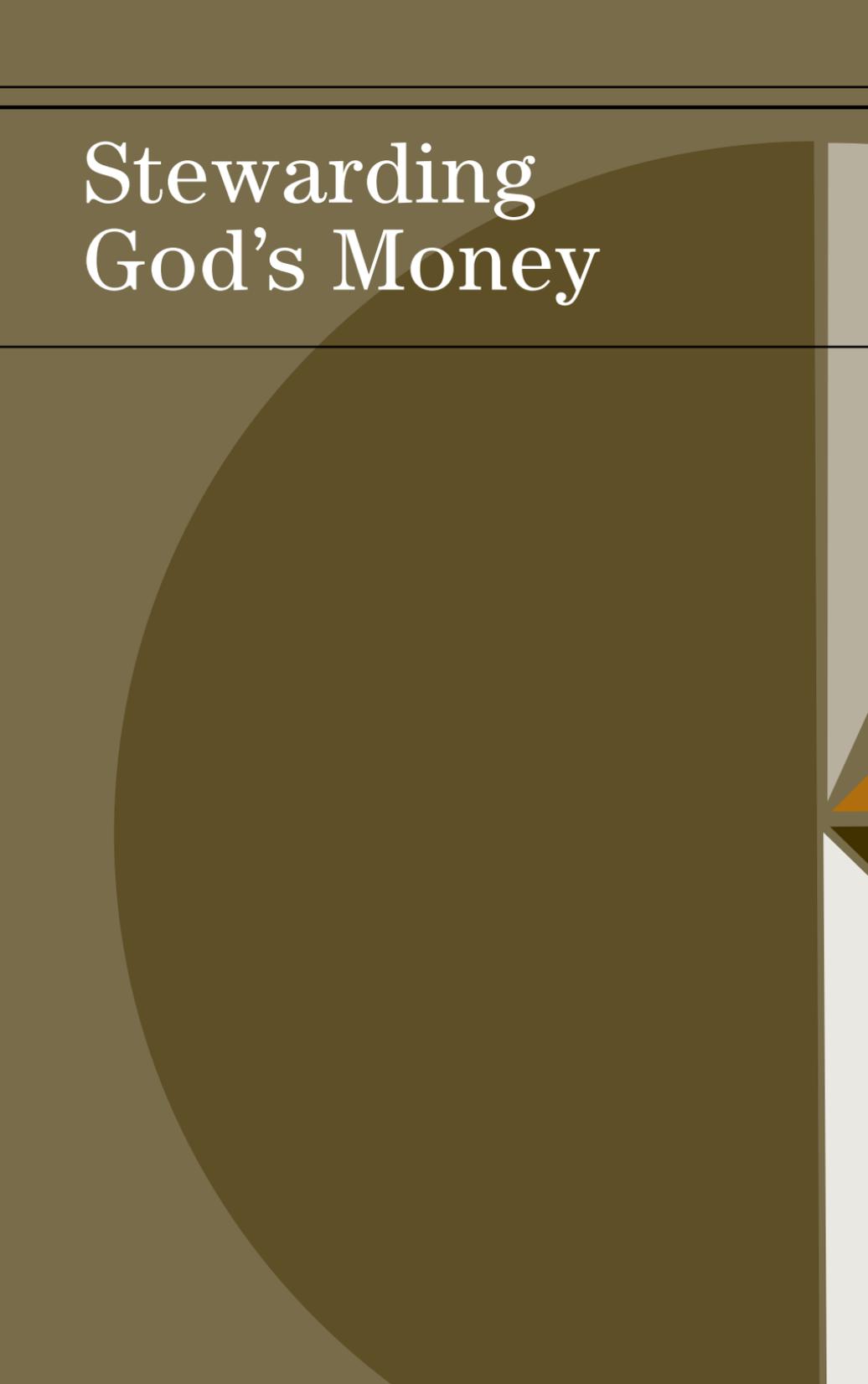
Money, time, relationships, and the environment are in our care. How will we faithfully manage each of them appropriately and leverage them for God's mission and kingdom?

How to Use This Book

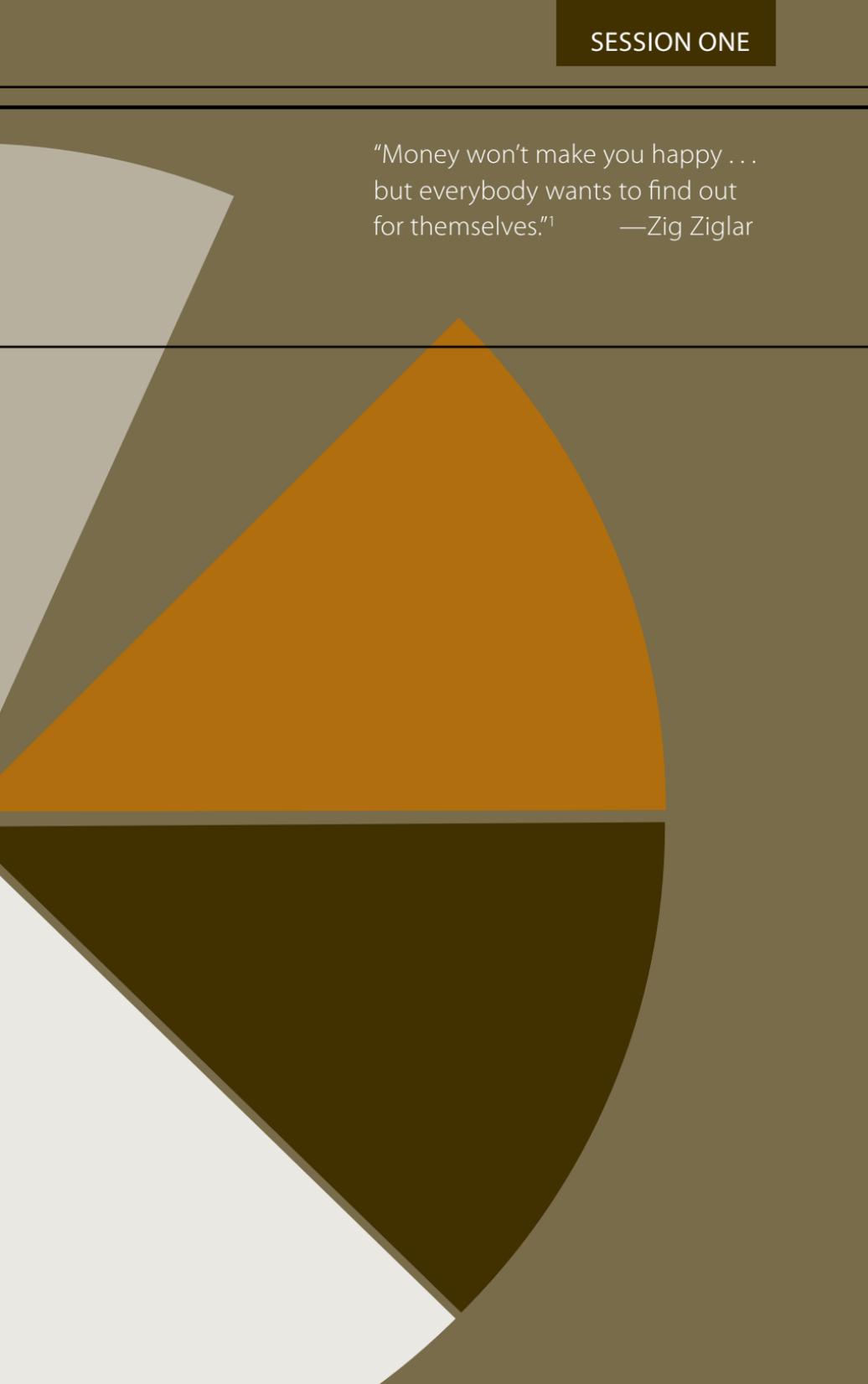
What better way to learn about stewardship than in community with others? That's why we've designed *Manage* as a small group Bible study. Geared for a no-prep small group experience, this study is intended to be facilitator led with a strong discussion focus. In each session you'll find:

- **Questions** to help you and/or your group process the Scriptures and content of each session
- **Facilitator tips (*)** to help effectively lead the gathering
- A **“This Week . . .”** section at the close of each session to allow you to reflect on what was learned and put the session into practice in your personal life.

Stewarding God's Money



"Money won't make you happy . . .
but everybody wants to find out
for themselves."¹ —Zig Ziglar



MONEY, MONEY, MONEY. It's everywhere—from get-rich-quick schemes to retailers pushing us to buy the latest and greatest gadget. It's easy to get pulled into the cultural message that making more money and buying more stuff will solve our problems. We're a culture of want, not need—of selfishness and instant gratification. The mantra of today is we *deserve* things and we deserve them right now.

Money is fun. It's powerful, encouraging us to feel as though we have control over our lives. But our focus on money can quickly become ungodly if left unchecked:

“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, NIV).

Why was money singled out in this passage instead of other idols? When are you more likely to “serve” money? What do you think it means to “serve” money?*

BANK ON IT

The ancient Greeks had only one word for bank: *trapezitai*, or “tables,” which still serves today as their word for bank. Remind you of Jesus and a certain bank in the temple at Jerusalem (Matthew 21:12-13)?

“Don’t you know that if you offer yourselves to someone as obedient slaves, you are slaves of that one you obey—either of sin leading to death or of obedience leading to righteousness” (Romans 6:16)?

To what or whom are you daily offering yourself as a slave? Would you classify yourself as a slave to money? Why or why not?

How we approach money says a lot about who we are and what we stand for. If we focus solely on becoming rich, then our lives will be spent doing whatever it takes to earn wealth. However, this desire does not suit our

* **Facilitator:** Consider Luke 16:1-13. How does Jesus’ parable of the dishonest manager/steward help us understand the high stakes of caring for what God has given to us?

design. We were not created for an infatuation with money, which can lead to destruction:

“For we brought nothing into the world, and we can take nothing out. But if we have food and clothing, we will be content with these. But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains” (1 Timothy 6:7-10).

Yikes. As Jesus said, “What does it benefit a man to gain the whole world yet lose his life?” (Mark 8:36). Mass accumulation of stuff gains us nothing. We can’t take it with us when we die. Ultimately, God is the Source of our money, and He should be glorified with how we use it. Money is a gift from God:

“God has also given riches and wealth to every man, and He has allowed him to enjoy them, take his reward, and rejoice in his labor. This is a gift of God . . .” (Ecclesiastes 5:19).

What do you think is meant by “take his reward” in this passage?

How we handle money says something about how we view God. Yielding to God with money—recognizing He’s our Source—helps us yield to Him in other areas of our lives, like how we spend our time or what jobs we take.*

Managing money isn’t a new concept; numerous passages in the Bible discuss being good stewards of our

CAN MONEY BUY HAPPINESS?

No . . . but also yes. God created us for relationships, and as scientific studies show, folks with close-knit relationships live longer, are healthier, and thrive more than those without.

So, while buying a new pair of shoes may make you pleased for a few days, buying a plane ticket to visit a friend or a dinner when you chow with buddies brings an ongoing, supportive sense of connection and, yes, happiness.

The key is spending on things that further your relationships, not stuff.

Ecclesiastes 5 explains that a life spent pursuing wealth is futile. It’s better to get by with less money and to be able to enjoy our lives.

* **Facilitator:** Ask your group to reflect on their actions this week. Consider your own as well. What do those actions reveal as to who or what masters you? What would you like to change about your behavior? Pray for the Spirit to work mightily in them, and for them to lean on Him for help in altering whom they serve.

wallets. True, there aren't verses detailing 401ks, investment portfolios, rainy day funds, or choosing the right loan payment schedule. But the specifics aren't as necessary as the biblical principles. The Good Book offers two simple concepts for money management.

Try out this Amish axiom for contentment today:
"Use it up, wear it out, make do, or do without."

Basic No. 1: Keep money in proper perspective.

There's no doubt about it: Money is essential; it's our means of paying the bills, educating ourselves, and improving our circumstances. Money is a resource given by God to meet our needs, helping us toward an abundant life. But that abundance doesn't come from acquiring more and more wealth. Abundance is found in lives that are full of hope and joy, in relationships, in seeking God and doing His will.

We can have an abundance of income no matter our paycheck if we *manage* it well. The size of our paycheck matters less than what we do with it. We can poorly manage lots of money or a little bit of money. But it's in managing well that we find abundance and avoid ungodly and unhealthy extremes.

Our perspective on money is one major determinant of our faithfulness (or lack thereof) with the gifts God has given us:

SEDUCTION

From Latin's *seducere*, meaning "to persuade a vassal to desert his allegiance or service." Vassals were protected by their feudal lords to whom they'd sworn loyalty. Any similarities strike you here?

"Whoever is faithful in very little is also faithful in much, and whoever is unrighteous in very little is also unrighteous in much. So if you have not been faithful with the unrighteous money, who will trust you with what is genuine? And if you have not been faithful with what belongs to someone else, who will give you what is your own" (Luke 16:10-12)?*

On a day-to-day basis, what does faithfulness with money look like?

What changes would you like to make in how you manage your money?

* **Facilitator:** Ask your group: When you think of faithfulness, what ideas/words come to mind? Let them list their thoughts. Then ask how money fits into their ideas of faithfulness—does it work in that context? Why or why not? Would they choose another term for how they manage their finances?

Basic No. 2: Manage money according to God's principles.

God knows that we can't do this on our own, so He has given us principles in His Word to help us practically live out His perspective on money.

"The worries of this age, the seduction of wealth, and the desires for other things enter in and choke the word, and it becomes unfruitful" (Mark 4:19).

Name some examples of "the worries of this age, the seduction of wealth, and the desires for other things." How often do you face these examples? Do you recognize them as Word-chokers when you see them?

What principles and/or philosophies guide the way you currently manage money?

We'll spend the remainder of this session diving into a few of God's principles for money management. Let's begin with perhaps the most difficult part—learning to be content with what we have.

CHALLENGING THE AMERICAN DREAM

The culture we live in screams the American Dream: *Work hard. Make money. Spend money. You deserve it.* However, God hasn't called us to focus on making and spending money. He wants us to find contentment in what we have and to use our resources to glorify Him.

Read Proverbs 30:8b-9:

"Give me neither poverty nor wealth; feed me with the food I need. Otherwise, I might have too much and deny You, saying, 'Who is the LORD?' or I might have nothing and steal, profaning the name of my God."

This prayer is comparable to **JESUS' MODEL PRAYER** (Matthew 6:9-13). Both ask God's protection from temptation; both ask for basic needs; both are concerned with upholding God's honor. The indulgent person may become a liar and a mocker (Exodus 5:2); the destitute person may become a thief (Proverbs 6:30). The thief profanes God by implying that God can't provide.²

* **Facilitator:** Discuss as a group: Why is Basic No. 1 so hard to do in today's culture? What obstacles keep you from putting Basic No. 2 into practice?

OTHER VERSES

ON WEALTH &

CONTENTMENT

Matthew 19:21-26

1 Timothy 6:6

Hebrews 13:5

The author of this proverb is asking God to keep him on the middle ground of money management. He doesn't want to be too rich or too poor. He doesn't want to be in poverty—unable to afford the necessities of life—but he doesn't desire great wealth because he fears it'll cause him to reject the Lord. In other words, the more money he possessed, the more likely he would go from depending on God to depending on his wealth to save him.

We tend to think the wealthiest people of society use money—not God—as the remedy to their problems. Culture screams: *Are you lonely? Buy friends. Unhappy? Buy stuff. Insecure? Buy security. Unpopular? Buy people.* Our society can't fathom this middle ground of contentment; instead we're either wealthy or poor. We don't celebrate those who have just enough to pay their bills and take care of their families. Instead, we respond to extremes, admiring those who live luxuriously and pitying those who live on the streets.*

How would life change if our goals weren't to gain wealth or avoid poverty but were solely focused on following God's will?

CREATE A BUDGET

Budgets are as diverse as the people on this planet. Here's a very simple breakdown of how to allocate your take-home pay:

10% Tithe

10% Save

25% Living Expenses

35% Housing & Debt

5% Give

15% Invest/Pay Off

Student Loans

The apostle Paul has given us the secret we've all needed to hear—the secret of contentment.

"I don't say this out of need, for I have learned to be content in whatever circumstances I am. I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me" (Philippians 4:11-13).

What does being content mean to you? How does that compare with what Paul says in these verses?

* **Facilitator:** Read Matthew 19:21-26. Talk about Jesus' saying, "With men this is impossible, but with God all things are possible." The disciples had an elevated view of wealthy people as we often do. And Jesus points out that only God can change people and their attitude toward money. We can't do it in our own strength.

Contentment doesn't mean that you're satisfied with being poor or don't want to be successful. It simply means that you live within your limitations. You can live with much, and you can live with less. It doesn't matter what you have or don't have; with God you can make it work. He will provide for your needs.

Don't seek cash, clothes, and cars. When you have contentment, you can be a better steward of what God's entrusted to you and reap the rewards of putting your faith in Him.

BALANCING THE BOOKS

When it comes to practical money management, the most foundational aspect is establishing—and following—a budget. Budgeting allows us to meet goals and live within our means. When we give forethought to using our income, our decisions are more realistic and less impulsive. It's embarrassing to spend a lot of money on a car that can't be maintained because there's no money left to change the oil or replace bald tires. It's ridiculous to have closets full of new clothing and insufficient funds to pay the bills.*

Budgets have a dry, stifling reputation, but nothing could be further from the truth. Giving proper attention to our checkbooks gives us control over our resources and reveals areas where we're hemorrhaging cash—exposing sources of savings that can set us free to prepare for future problems and give to those in need. Budgeting allows us to have a more thorough outlook on what we're spending, helping us to honor God with how we use what He's entrusted to us.

Christians aren't called to handle our money like everyone else. To paraphrase author Dave Ramsey, everyone else is "buying things they don't need with money they don't have to impress people they don't like." Our society has a spend-now-save-later mentality. Believers cannot buy into this illogic. Christ wants us to have a more abundant life, which can't be lived under the thumb of mismanaged money.*

FREE ONLINE BUDGETING

Don't fear the budget; embrace it and the financial freedom of knowing where money's going. Try some online options to launch your budget:

- mint.com
- readyforzero.com
- yodlee.com
- money.strands.com
- budgettracker.com

CONDEMNED BY THE CLASSICS

In Dante's *Inferno*, the fourth circle of Hell is reserved for hoarders (lusting after wealth) and wasters (spending too freely). Dante helpfully introduces the classical idea of moderation (the golden mean) in this level.

* **Facilitator:** A wise adage regarding possessions says: "Use things, love people. Not the other way around." What negative results occur when we mix these up? What wisdom can we glean from this?

FINANCIAL WORRYWART

Why do we worry? When it comes down to it, there are a limited number of things over which we have any control in our lives. When tough times come, put down your worry and pick up your prayer.

Ask God for opportunities and then do the leg work: Search your network for income options. Do your part to be a responsible manager of His blessings: Tithe what you can and cut back unnecessary spending.

Read Proverbs 24:3-4:

“A house is built by wisdom, and it is established by understanding; by knowledge the rooms are filled with every precious and beautiful treasure.”

What essentials of financial planning can we learn from these verses?

One of the tenets of business school is “You manage what you measure.” If you’re not currently budgeting, what’s keeping you from establishing one? If you do, how does having a budget make you feel?

Every person’s financial situation will dictate different needs, but all budgets have some similar categories: Tithing, Contributing, Conserving, and Consuming. Let’s go through each one step-by-step.

TITHING: HONORING OUR SUSTAINER

A tithe is a 10 percent return on the investment God has made in our lives. (For many, 10 percent is a great, clear starting point.) It’s our way of honoring Him for what He’s given us by giving back a portion to Him. Tithing is essential for many reasons, but we’ll focus on two:

1. Tithing gives back to God what is already His.

We financially support our priorities. As vital as we think some things are, our top financial priority is to remember who our financial gifts have come from and to allow Him to work through our contribution:

“You may say to yourself, ‘My power and my own ability have gained this wealth for me,’ but remember that the LORD your God gives you the power to gain wealth” (Deuteronomy 8:17-18a).

* **Facilitator:** Ask your group to consider their honest attitude toward the money they earn. Do they really consider it as God’s or as their own? What might change their perspective?

“Honor the LORD with your possessions and with the first produce of your entire harvest; then your barns will be completely filled, and your vats will overflow with new wine” (Proverbs 3:9-10).

How does tithing honor God? What are the rewards for tithing? Does tithing (or not tithing) affect your personal walk with God?

Tithing is mentioned
in the Bible as early as
Genesis 14:18-20.

2. Tithing allows us to join God in His work.

In the Old Testament, the biblical mandate to tithe was how Israel's priests and poor were cared for (Ezekiel 44:30). Today, tithing allows us to support our church leaders, missionaries, children's ministries, and so much more. In the New Testament, Jesus calls us all to give sacrificially as He leads *and* to practice justice and love:

“But woe to you Pharisees! You give a tenth of mint, rue, and every kind of herb, and you bypass justice and love for God. These things you should have done without neglecting the others” (Luke 11:42).

Why was Jesus angry with the religious leaders in the temple?

Jesus expressed here that the way we spend money represents our love for Him and for others. Tithing must accompany consideration for and love of others. God is love, and all that He does comes from His love for us. We sacrifice a portion of our money for God and for the burdens of others as a testament to His love and sacrifice for us.

* **Facilitator:** Read Malachi 3:8-12. How do we often rob God today?