

THE STEWARD'S HEART

Loving Jesus Exclusively

Eleven Lessons

Richard Borg

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A Personal Note from Richard Borg

Dear Friend,

Welcome to “The Steward’s Heart”, a guide through selected scriptures on the important topic of money and possessions. How important is it? Every day you invest time, energy, skill and thought to sustain your life. You make daily decisions to earn, purchase, sell, save, give, use and even waste material resources.

Now that you’ve decided to follow Jesus, I think you’ll want to know what He has to say about money and possessions. He knows perfectly well the power money holds over human weakness. He also knows how you can overcome it.

When you became a follower of Jesus you no doubt discovered a whole new way to see yourself and the world around you. Perhaps you’ve already experienced that being committed to Jesus is all good, but not necessarily easy.

Like the first century disciples, Jesus changes those who follow Him today. His new ways of thinking and feeling and behaving deepen your relationship with Him. The Apostle Paul explained these changes like this:

*Therefore, I urge you, brothers, in view of God’s mercy, to offer your bodies as living sacrifices, holy and pleasing to God—which is your spiritual worship. Do not **conform** any longer to the pattern of this world, but be **transformed** by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.*

Romans 12:1, 2

Be sure you read the introduction before proceeding to the first lesson. It explains how each lesson progresses and, more importantly, it unwraps in greater detail how life-transformation is accomplished.

Transformation is an exciting journey when you discover what Jesus says about your money and possessions. Sharp turns! Rough roads! Up hill! Down hill! Dark tunnels! Amazing sights! At times you’ll feel like turning back! But remember, the One who called you to be fully committed to Him has proven already that He’s fully committed to you! Stay on the journey and keep moving. You won’t regret it—no one has yet!

Your friend on the journey,
Richard Borg

Introduction

Fully Devoted to Jesus

When you received God's gift of Christ into your life as Savior, your sins were forgiven, you were spiritually born again into God's family and you were given the inheritance of eternal life. But that was not the end. Rather, it was the incredible beginning of your new life in Christ and His kingdom here on earth. The Apostle Paul described it like this:

Therefore, if anyone is in Christ, he is a new creation; the old has gone, the new has come! II Corinthians 5:17

You were taught, with regard to your former way of life, to put off your old self, which is being corrupted by its deceitful desires; to be made new in the attitude of your minds; and to put on the new self, created to be like God in true righteousness and holiness. Ephesians 4:22-24

To be a fully devoted follower of Jesus means to gladly take off the "old self" with its "deceitful desires" and put on the "new self" created to be right and pure like God himself. In your life-long journey with Jesus He will challenge your deceitful desires and show you a better way—His way of thinking, feeling and behaving. He wants to transform your life so you resemble Him. If you continue to think, feel and behave as you did in your former way of life before Christ, you will always be discouraged, frustrated and defeated.

How Can I Change?

Before you asked Jesus to be your Savior, you probably thought, felt and behaved quite differently. So you might be asking, "How can I change after all these years of living life my way? Is it even possible to change?" The bad news and good news is this: You can't change yourself. But, through the power of God's Word and the power of God's Holy Spirit, you can be transformed. Are these changes easy or instantaneous? Some are and some are not, but as Jesus once said, "...all things are possible with God." (Mark 10:27) Remember, following Jesus is a life-long journey. It's an exciting journey! You won't have any regrets because Jesus won't disappoint you!

Does the Holy Spirit Help Me?

When you surrendered your heart to Jesus, the Holy Spirit also entered your life. The Spirit is your guide into truth, but He is much more than that. He is your sanctifier or purifier, meaning that He will separate you from sinful habits when you cooperate with Him. Jesus described the work of the Holy Spirit this way:

When the Counselor comes, whom I will send to you from the Father, the Spirit of truth who goes out from the Father, he will testify about me.....When he comes, he will convict the world of guilt in regard to sin and righteousness and judgment. John 15:26; 16:8

The Holy Spirit “guides”, “counsels” and “convicts” when you open your heart to Him in prayer. That is the wonderful promise of Jesus. Jesus also prayed for the sanctification of His followers in John chapter 17. His prayer includes you:

My prayer is not that you take them out of the world but that you protect them from the evil one. They are not of the world, even as I am not of it. Sanctify them by the truth; your word is truth. As you sent me into the world, I have sent them into the world. For them I sanctify myself, that they too may be truly sanctified. John 17:15-19

The Steward’s Heart

These lessons, with emphasis on the teachings of Jesus, will show you His ways of thinking, feeling and behaving regarding your **money** and **possessions**. Remember, without transformation, conformity to old patterns of the sinful nature will hinder your devotion to Jesus and growth in Christlikeness.

The S.O.A.P. Approach to the Scriptures

Long before Jesus was born, the prophet Malachi was one of God’s messengers. God was displeased with the Levites, the spiritual leaders of Israel. He warned them of coming judgment. In the prophecy God likens Himself to a refiner’s fire or a launderer’s soap who will purify the Levites (Malachi 3:1, 2) when they return to Him.

God’s word and God’s Spirit, like soap, combine to purify your heart and life and transform you to be like Jesus. Keep in mind that these two spiritual dynamics are never in conflict with each other. Each compliments and confirms the other.

Here’s a simple approach to your time with Jesus in the Word of God. Remember, it’s just you and Him, about Him and you. As you address certain key scriptures throughout each lesson, you’ll notice the S.O.A.P. approach and spaces to write your responses. The four parts of the S.O.A.P. approach are described as follows:

S.cripture

The Bible tells us what’s on God’s mind and in His heart concerning His children. Like a good father, God tells us and shows us how to live a life that pleases Him and pleases us as well. The Bible is a deep book with deep truths, but there’s much to gain, and grow by, in the simple and obvious understandings.

O.bservations

The Holy Spirit will guide you as you read the scriptures to discover what God is saying about His nature, His wisdom or His will for you, as well as what His word says about mankind in general and you in particular. Write your observations in the space provided.

A.pPLICATIONS

After your observations of the obvious truths, Jesus will help you to apply the scripture to your life—what you value or believe, how you feel or behave. How you make decisions or the habits you live by may surface. Is there something Jesus wants to

change? Something He wants you to start doing or stop doing, start thinking or stop thinking, start feeling or stop feeling? God wants to personalize His word through the inner prompting of His Spirit. That's how much He loves you! Write your applications in the space provided.

P.rayer

Tell Jesus that you agree with Him—that you desire what He desires in you. Ask Jesus to give you the power or inner strength by His Holy Spirit to enable you to think or feel or behave in the new ways that transform you and glorify Him. Write your prayer in the space provided. The first disciples asked Jesus, “Lord, teach us to pray”. These lessons will help you learn how to pray.

Sharing With a Trusted Friend

Jesus did not call you to follow Him all alone. He called you to live and grow in community with other followers. So tell a Christian friend about your experiences with Jesus in these scriptures on money and possessions and ask him or her to be your prayer partner during this time. Sinful habits can be hard to break, but God's Word says that a trusted friend can be called on to help you, someone who is mature in Christ and cares about your spiritual growth and progress. The Apostle James put it this way:

Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous man is powerful and effective. James 5:16

Share your struggles, ask your friend to pray with you and for you, and give them permission to ask, “How are you doing?” God blesses this kind of transparency by strengthening your desire to be transformed. During each lesson you may think of a question you would like answered. Your friend can help you find the answer. You might even ask your friend to get their own copy of *The Steward's Heart* and go through the lessons simultaneously.

Scripture Memory

Each lesson ends with a suggested memory verse. The psalmist wrote, “I have hidden your word in my heart that I might not sin against you” (Psalm 119:11). When you memorize the word of God it stays with you. It guards and guides and influences your life in amazing ways.

A Value to Live By

A core value combines belief and behavior. The “Value to Live By” in each lesson is a Bible truth you'll want to begin to put into practice until it becomes a part of who you are in Christ.

Further Thoughts

Each lesson closes with a few additional thoughts to heighten your awareness or understanding of the lesson theme and deepen your devotion to Jesus Christ—your Savior and life-long friend.

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Exclusive Love

Money possesses life and power. Life, because we acquire it in exchange for our time, energy and skill. Power, because we can exchange it for pleasure, position and protection. Jacques Ellul explains it in greater depth:

....the Hebrew word for money, kesef, comes from a verb meaning “to desire, to languish after something”when the Hebrew language was being formed, the spiritual character of money as well as its power was already stressed.....this relation between money and desire shows that lust for money dwells within us. However much money we acquire, we are never satisfied; we always long for more....The love of money is always the sign of another need...We are looking, without realizing it, for eternity. Now money neither satisfies our hunger nor responds to our love. We are on the wrong road.¹

In His first recorded teaching (Matthew chapters 5, 6, 7), Jesus addresses, among many things, the attraction that money and possessions hold over us and how important it is for His devoted followers to get this part of their life right and avoid the heartache of getting it wrong. This teaching is often referred to as the Sermon On The Mount. Keep in mind as you read it that His listeners had never heard anything like it before—He rocked their world! Jesus wants to rock yours!

Prepare Your Heart

Open your heart in prayer to God the Father and ask Him to enlarge your capacity to love Him more and make Him the “first” love of your life.

God Your Provider

While some earthly fathers fail to provide for the material needs of their children, those who follow Jesus are the object of the Heavenly Father’s love and care. Because God’s “perfect love drives out fear” (I John 4:18), you can put to rest your worry over material needs.

S.cripture – Read Matthew 6:25–34, 7:7–12 and I John 3:1

O.bservations

What does Jesus tell you about creation, God the Father and you as His child?

Write down your observations using the words or phrases found in these scriptures.

Creation

God the Father

You – His Child

A.plications

On a scale of 1-10, how would you measure your tendency to worry about money and possessions? Circle one:

Occasionally 1 2 3 4 5 6 7 8 9 10 Always

Describe how you think that may have come about.

What are the keys that Jesus gives you in this scripture to overcome worry about your material and monetary needs?

P.rayer

How did God speak to your heart regarding worry or His readiness to provide for your needs? Write down your thoughts for your prayer at the end of this lesson:

Your Spiritual Choice

A “tipping point” is a decisive moment when a choice is made that dramatically changes the course of life. In the Sermon on the Mount Jesus lays down a tipping point for every would-be follower. This unavoidable choice is yours to make. Your very soul hangs in the balance!

S.cripture – Read Matthew 6:19-21 and 24

O.bservations

Jesus makes two profound statements about man’s nature and relationship to money and possessions. Summarize the statements in your own words:

Verse 21 _____

Verse 24 _____

A.pplications

Have you observed these in the people around you or even in your own life as well?
Write down some examples that come to mind: _____

Your opinion in a word – how accurate was Jesus? _____

On a scale of 1 to 10 (1=Money, 10=God), put an “X” on your love line indicating where you believe your love is right now.

Money 1 _____ 5 _____ 10 God

P.rayer

Ask God’s Spirit to show you any love in your life for money and possessions that stands in the way of your love for God. What transformation/s do you believe need to happen in your mind, will and emotions to move the flow of your love away from money and more toward God your provider? Jot down your thoughts for your prayer at the end of this lesson: _____

The Soil of Your Heart

Jesus used many parables or stories to teach His disciples what it means to follow Him. As you read the Parable of the Sowers, note especially the third seed, the seed that “fell among thorns”, both in the parable itself and the interpretation Jesus gave afterward.

S.cripture – Read Luke 8:4-15 – The Parable of the Sower

O.bservations

In your own words describe what a fully devoted follower of Jesus looks like in this parable. _____

Describe what happened to the third seed that fell among thorns.

A.plications

Do you have desires to be rich or wealthy? Describe them.

What pleasures would you indulge in if only you had the money to afford them?

What will you do to make sure that the soil of your heart is free from the “worries”, “riches” and “pleasures” that choke the Word of God and keep you from “maturing” and becoming fully devoted? _____

P.rayer

Are you willing to reject everything that would choke the Word of God in your life? Write down the worries and riches and pleasures that you know would keep you from becoming fully devoted to Jesus to be included in your prayer at the end of the lesson:

The Tragedy of Idolatry

Paul wrote a Spirit-inspired letter to Timothy, the pastor of the church in Ephesus, in which he described the spiritual tragedy of idolatry – loving money instead of God Himself. Remember the profound statements of Jesus? Try as we may, we can’t love both God and money simultaneously. We must respect and manage money, but never love it or it will bankrupt our soul. God alone desires and deserves exclusive rights to our love.

S.cription – Read I Timothy 6:9 and 10

O.bservations

Use your imagination. What comes to your mind when you read each of the following words or phrases found in these verses. Take your time and allow for a new image to emerge for each one.

- “temptation” _____
- “a trap” _____
- “foolish desires” _____
- “harmful desires” _____
- “plunge into ruin” _____
- “plunge into destruction” _____

Final Thoughts – “Third Seed Christians”

The common religious image of “full devotion” is someone kneeling with raised arms, in a state of worship or prayer, with a look of piety all over their face. But a fully devoted follower of Jesus knows that appearances mean absolutely nothing. True and complete devotion to Jesus Christ begins in the heart and ends in behavior.

Since Jesus said, “Where your treasure is, there will your heart be also”, your love of money or your love for God is a major, if not the major, spiritual battlefield your heart will fight on. This fight must be taken seriously and decisively. As a new follower of Jesus, you must fight this battle early not later. To put it off is to give in to worries, deceit and desire that chokes God’s word and leaves you immature as a “third seed” Christian.

How will you “fight” this battle? This may sound strange, but you will win this “fight” through “surrender”. By surrendering your heart to Jesus, in much the same way as you did when you first asked Him to come into your heart as Savior. Renounce your love of money and material possessions and make your Heavenly Father the exclusive love of your life..

The Bible lessons that follow will guide you down the path of surrender. If you honestly and humbly open your heart to Jesus, you will experience a great sense of freedom and joy.

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Soul and Sole Owner

Loving God exclusively is the impulse that makes the heart of the steward beat. The next step in following Jesus in the context of our money and possessions is to settle the foundational issue of ownership. Every transformation as stewards of God’s wealth rests on the answer to the question – Who owns what?

When we “disown” everything we possess, we are then set free to enjoy all that God provides—nothing more, nothing less. A. B. Simpson went so far as to say,

When we cease to own ourselves, then all the selfish bonds that hold us to our belongings are sweetly broken and we rise into the glorious liberty of a life of unselfish love.²

In other words, God owns everything including you and all you possess.

Prepare Your Heart
Pray and give the Holy Spirit access to your identity—“who you believe you are”. Ask Him to counsel you in redefining who you now are in Christ.

The Creator of All Things

The Apostle Paul wrote in his letter to the believers in Corinth that they “were bought at a price” (I Corinthians 7:23) referring to Christ’s death as the payment of their sin. You also “were bought” by the death of Christ. But long before Christ bought you he created you, making you twice His!

S.cripture – Read John 1:1-5, Colossians 1:15-20 and Hebrews 1:1-4

O.bservations

Write down as many phrases as you can find that describe Christ’s work in the creation.

In your own words describe Christ’s current relationship to His creation. In other words, is He present or absent? _____

A.pplication

Before you became a follower of Jesus, did you ever think you belonged to Him as the creator of all things? How do you feel about that now? Explain.

Does Christ's ownership of you answer any questions you may have had? Think deeply and jot down what comes to mind.

P.rayer

Recognizing and declaring in prayer Christ's ownership of you is a very important act of surrender. Would you like to include that in your prayer at the end of the lesson? If so, make a note of that here.

The Owner of All Things

From *our perspective* we always link creator and owner. For instance, when an artist creates a painting or an entrepreneur creates a business, or an inventor creates a gadget, we conclude that they own it as well. What is created is inseparably linked to the creator—that link is what we call “ownership”. Likewise, from *God's perspective* the link of creator-owner is also true and inseparable.

S.cripture – Read Psalm 89:11, Psalm 50:7-15 and I Corinthians 6:18-20

O.bservations

From the scripture above, write down everything God owns.

A.pPLICATIONS

In what ways does God's ownership challenge your ownership?

P.rayer

Tell God the things that will be the most difficult for you to relinquish “ownership” of and become only its steward. Jot them down to be included in your prayer at the end of the lesson.

Forgetting God

After forty years of wandering in the wilderness because of the faithlessness of the previous generation, the next generation of Israel is about to cross the Jordan River and enter the land God promised to give them. It was a fertile land totally unlike their experience in the barren dessert.

S.cripture – Deuteronomy 8:6-20

O.bservations

List what God was about to provide for the children of Israel:

_____	_____	_____
_____	_____	_____
_____	_____	_____

In your own words describe God’s warnings to His people:

A.pPLICATIONS

On a scale of 1 to 10, how would you presently measure your “pride of ownership”?

Circle one:

Extremely Proud 1 2 3 4 5 6 7 8 9 10 Unaffected

List 15 important things large or small that God has provided for you:

_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

What will remind you that God is the creator, owner and provider of all you possess?

Right thoughts _____

Right feelings _____

Right behaviors _____

In what ways is this Biblical value of ownership different from the values you held before you became a follower of Jesus? _____

How do you feel about that? How difficult will it be to follow Jesus as the owner of all you possess? _____

P.rayer

Regarding ownership, what new thoughts or feelings or behaviors do you believe need to be formed in you to become a fully devoted follower of Jesus?

How could Jesus help you? What would you ask Him for right now? Gather your thoughts from the lesson and write a prayer to Him - He desires to hear you and answer!

“Dear Jesus, _____

_____”

Amen.”

Any Questions?

Write down any questions you have on “ownership” that you would like to have answered: _____

Your Trusted Friend

Be sure to tell your trusted friend what you’ve discovered about ownership and the transformations that are going on in your life. If there’s a difficult challenge for you, be sure to share it and ask your friend to pray with you. Also, if your friend cannot answer any questions you have, they can direct you to someone who can help.

Verse to Remember

“Do you not know that your body is a temple of the Holy Spirit, who is in you, whom you have received from God? You are not your own; you were bought at a price. Therefore honor God with your body.” I Corinthians 6:19-20

A Value To Live By – Everything I am or possess belongs to God.

Final Thoughts – “The Curse of Ownership”

Ownership is a timeless universal human value—from land and dwellings to cars and clothing to everything in between. Unfortunately, ownership isn’t all it’s cracked up to be. Ownership is cursed with responsibility, risk, frustration and loss.

The first loss is emotional. Everything we acquire offers only momentary pleasure. No thing can sustain our initial satisfaction with it. Even the pride of ownership is fleeting.

The second loss is the thing itself. Jesus warned us of “moth”, “rust” and “theft”—everything we possess is vulnerable. Nothing is totally secure. Nothing remains the same. The worth of everything changes. Even what appears priceless can be stolen or destroyed.

These losses lead to just one rational conclusion: always disappointing, ownership is a futile pursuit. As a follower of Jesus, your heavenly Father already owns everything, so you can put to rest your futile pursuing and start enjoying your new role of stewarding His wealth.

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Trustworthy Stewardship

If everything belongs to God, including you, and God has given to you everything you possess, that means you're not an owner but a manager or steward of God's money and property. Scott Rodin describes this tension and the challenge of stewardship that you might be feeling:

*There is a relationship between the steward and the resources themselves....Here the steward faces the temptation to act the part of the owner. Here is where the dark side of ownership is manifested, and stewardship is abandoned. The term **steward** carries the identification of one who draws clear lines between investing and exploitation, between management and control, between caretaking and domination, between use and waste. Here the term **steward** is most poignant and most challenging³.*

How does being “a steward” make you feel? Circle all the emotions that best describe your response:

- | | | | |
|------------|----------|---------|--------------|
| Surprised | Relieved | Angry | Grateful |
| Possessive | Excited | Nervous | Happy |
| Frightened | Humble | Sad | Disappointed |

Remember, God created you to have many emotional expressions as well as the capacity to experience different and even opposite emotions simultaneously. For instance, it's possible for you to feel both grateful and possessive about “your” money and possessions. But how does Jesus want you to feel? Is this important as you follow Him? Let's find out.

Prepare Your Heart

In prayer ask Jesus to help you grow as a trusted steward of God's wealth. Invite the Holy Spirit to show you any habits in your life that would hinder faithfulness.

Jesus On Stewardship

In Matthew, chapters 24 and 25, Jesus tells His followers several parables or stories that teach them how to be prepared for His return at the end of time. One story is about their privilege and responsibility as stewards of God's wealth.

S.cripture – Read Matthew 25:14-30

O.bservations

What does this parable teach you about “entrusted property”? (verses 14 and 15)

What does this story teach you about taking action or initiative? (verses 16-18)

What does Jesus say about accountability? (verse 19)

What does He say about the kinds of consequences in stewarding God's wealth? (verses 20-30)

What excuse did the third steward use? _____

Why does Jesus call this steward "wicked"? (Read again the introduction to "Jesus On Stewardship" above.) _____

Applications

Jesus values the stewardship of God's wealth as a sacred trust. He said, "Well done, good and faithful servant [or steward]." In your own words, how would you describe a "good and faithful steward"?

A "good steward" is _____

A "faithful steward" is _____

What two or three changes will you need to make to become less of an "owner" and more of a "steward" of God's wealth?

(1) _____

(2) _____

(3) _____

On a scale of 1 to 10, how difficult will these changes be for you? Circle one:

Little difficulty 1 2 3 4 5 6 7 8 9 10 Extremely difficult

P.rayer

How has God spoken to your heart regarding His ownership and your stewardship?
Gather your thoughts here for your prayer at the conclusion of this lesson:

God's Plan

Look at God's plan for Adam and Eve before they sinned. Notice the plan both from their perspective and God's perspective.

S.cripture – Read Genesis 1:26-31 and 2:4-25

O.bservations

What responsibilities or opportunities did God give to Adam and Eve?

How did God bless Adam and Eve? Think of as many ways as you can imagine:

A.pPLICATIONS

What skills and opportunities has God given to you to work and become a steward of His wealth?

How has God blessed you as you've used those skills and used those opportunities?

P.rayer

Gratitude plays an important part in stewarding God's wealth and following Jesus. List at least six financial and material blessings from God, that you want to thank Him for in your prayer at the end of this lesson:

(1) _____	(4) _____
(2) _____	(5) _____
(3) _____	(6) _____

Developing Stewardship Skills

In the story of the talents, you learned that each follower of Jesus has been given a portion of God’s wealth to steward till He returns. Some are given much while others are given less, but all are called to be “good and faithful”. Consider now six practical stewarding skills needed to be good and faithful.

S.cripture and A.ppllications

Skill One: Planning – Read Luke 14:28-30 and Proverbs 21:5

If you have a spending plan (budget), how closely do you live by it? Describe your planning habits: _____

Do you live within your means? Circle the one that describes you best:

Rarely Occasionally Regularly Always

What planning habits need improvement?

Skill Two: Wisdom – Read James 1:5 and Proverbs 24:3-4

In what ways do you apply wisdom to your money decisions and material possessions?

Describe a financial decision you made that was unwise.

What wisdom did you gain from your mistake?

Skill Three: Diligence – Read II Corinthians 8:16-21 and Proverbs 10:9

How diligent or careful are you in all matters related to money and possessions? Circle one response:

Totally Mostly Occasionally Rarely Never

Skill Four: Caution - Read James 4:13-14 and Ecclesiastes 11:2

If a catastrophic event occurred and you had no income for three months, describe what would happen to you financially.

Skill Five: Saving – Read Proverbs 6:6-8 and Proverbs 21:20

If a major appliance broke down or an automobile repair costing \$1,000 occurred suddenly, would it be a financial crisis or a mere inconvenience? _____

Skill Six: Earning – Read II Thessalonians 3:8-10 and Proverbs 28:19

Describe how you are continuing to develop your skills and opportunities for earning a living:

Based on the six stewarding skills above, what attitudes, feelings or habits in your use of money or possessions could hinder you from following Jesus wholeheartedly?

Attitudes that hinder: _____

Feelings that hinder: _____

Habits that hinder: _____

P.rayer

With these hindrances in mind, along with the other thoughts you collected throughout the lesson, compose your prayer to Jesus. Is there sin to confess or a surrender you want to make? Tell Jesus.

“Dear Jesus, _____

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The Great Gain

If God owns everything, lovingly provides for all your needs as promised, and you manage or steward His wealth, then your heavenly Father, and Christ your Savior and brother, are the wealthiest people you could ever possibly know! You have the best of reasons to be content. Your future is secure! Dr. Richard Swenson described contentment this way:

[Contentment] isn't the comfortable feeling we get when all our needs and desires are met, but instead, the security in knowing, as A. W. Tozer reminds us, that "the man who has God for his treasure has all things in One".⁴

What does God's word say about contentment? Why is it so important? How do we get it? How do we sustain it? Let's find out!

Prepare Your Heart

Invite the Holy Spirit to guide your heart deeply into the contentment that Jesus only gives to those who are devoted to Him.

Jesus On Contentment

While Jesus never used the word contentment, He described what it looked like, He lived it (Matthew 8:18-20), and He accurately paints the picture of the discontented.

S.cripture - Read Matthew 6:25-32 and Luke 12:13-15.

O.bservations

In these verses there are at least three phrases Jesus uses to describe people who are not contented. Find them and write them down:

1. Matthew 6:25 _____
2. Matthew 6:30 _____
3. Luke 12:15 _____

A.pPLICATIONS

In what ways do any of the phrases above describe your attitudes and behaviors?

Which one describes you best, and how does it make you feel?

List the common things or circumstances that many people believe will make them content by finishing this sentence with a word or phrase: "I would be content if only I had..."

_____”	_____”	_____”
_____”	_____”	_____”
_____”	_____”	_____”

P.rayer

What changes in your attitude or behavior would you like Jesus to help you make? Write down your desires that you want to include in your prayer at the end of this lesson.

The Contented Prisoner

The Apostle Paul endured all kinds of hardships to take the good news of salvation through faith in Jesus Christ to the first century world. On a number of occasions Paul was attacked, stripped, threatened, beaten, stoned, persecuted and imprisoned. During his last imprisonment in Rome, he writes a letter to the Christians in Philippi. His letter contains a profound personal statement on contentment. The Greek word he uses for content means, "*the attitude of the mind which is satisfied with what is available*".

S.cripture – Read Philippians 4:10-19

O.bservations

For Paul, what simply did not matter to him? _____

Paul attributes his contentment to two spiritual realities. In your own words describe those realities:

Verse 13 _____

Verse 19 _____

How did God meet Paul's needs? _____

A.pplication

Based on verses 13 and 19, describe what you need in your heart to become content and sustain your contentment? _____

On a scale of 1 to 10 (1=discontent and 10=content), how would you score your contentment quotient right now? Place an X on the line:

Discontent 1 _____ 5 _____ 10 Content

Ask God’s Spirit to help you understand what causes your discontent. Circle all the words that might be at the root of your discontentment.

- | | | |
|-------------|----------|-----------|
| Fear | Envy | Pride |
| Addiction | Worry | Rejection |
| Competition | Approval | Ambition |
| Coveting | Idolatry | Greed |

P.rayer

What would you like to include in your prayer to Jesus at the end of the lesson? Is there sin you need to confess? An attitude that needs to be transformed? Or a spiritual discipline you need to begin or strengthen? Write it down.

Your Great Gain

Timothy is a young pastor of the Christians in the city of Ephesus. Paul writes a letter to him and says that a great gain is made when you add contentment to your “godliness” or rightly understood—the ordinary Christian life.

S.cripture – Read I Timothy 6:6-10

O.bservations

What do you think “food and clothing” represent? From a monetary and material perspective, what else do you really need to sustain your life? Write it down.

A.pPLICATIONS

What don’t you really need that you now possess? List a few expensive things:

If you can't take wealth and possessions with you when you die, what do you think you can take with you? _____

Based on verses 9-10, what is the great gain of contentment?

P.rayer

Write down any thoughts you have about your contentment for your prayer at the end of this lesson.

Three Keys to Contentment

It was the custom of the New Testament writers to conclude their letters with miscellaneous exhortations on how to live the life of a follower of Christ. The writer to the Hebrew Christians ends his letter with a profound statement on contentment.

S.cripture – Read Hebrews 13:5-8

O.bservations

According to these verses, why is contentment so important?

In these verses you'll find three spiritual keys for every follower of Jesus that unlock contentment with what God has made available. Write them down in your own words.

Key 1 _____

Key 2 _____

Key 3 _____

A.pPLICATIONS

Regarding your material and financial needs, not your desires but your true needs, what do you worry about? Describe the fears that hinder your trust in God to provide:

P.rayer

In addition to confessing your fears to Jesus, go back in the lesson and collect the thoughts and issues you want to tell Jesus about. Take your time and write a prayer from your heart to His.

“Dear Jesus, _____

_____ I love you, Lord! Amen

Any Questions?

Write down any question about contentment. Your friend would be happy to help you.

Trusted Friend

Share with your friend what you have discovered about contentment. Ask him or her to pray for you regarding any worries or fears you might have over money or material needs.

Verse to Remember

“And my God will meet all your needs according to his glorious riches in Christ Jesus.”
Philippians 4:19

A Value to Live By - God himself is always enough.

Final Thoughts – “Temptation in Little or Plenty”

If money and contentment are inseparably linked together, as most people believe, then author Mitch Anthony is correct, “....*there would be no such thing as a miserable rich man or a happy poor man.*”⁵

By adding contentment – “being satisfied with what God has made available” - to your Godliness or walk with Jesus, it will empower you to overcome the temptations

found in plenty and little (Phil. 4:12). In the midst of little you will be tempted to grow angry with God rather than trusting and waiting for Him to provide what you need at just the right time. In the midst of plenty you will be tempted to forget God and grow proud rather than remain grateful and humble. If you give in to these temptations in the midst of plenty or little, you will distance yourself from Jesus. Contentment will keep you close to Him in these extreme circumstances as well as everything in between.

Remember, your contentment needs to be maintained. It will be challenged often, if not daily. The next four lessons will equip you spiritually to maintain contentment in your heart and your devotion to Jesus Christ.

A Thankful Heart

The fourth spiritual key of contentment is a heart of gratitude toward God Himself. A thankful heart actually locks in or maintains your “satisfaction with whatever God has made available to you”. Without gratitude in your heart, contentment slowly leaks out.

Author Richard Foster put it this way:

We celebrate the light side of money by learning to cultivate a spirit of thanksgiving. I say “learn to cultivate” because it seems that thanksgiving does not come naturally to human beings. (Anyone who has children needs no further elaboration on that point.)

When we have a spirit of thanksgiving we can hold all things lightly. We receive; we do not grab. And when it is time to let go, we do so freely. We are not owners, only stewards. Our lives do not consist of the things that we have, for we live and move and breathe in God, not things. And may I add that this includes those intangible “things” that are often our greatest treasures—status, reputation, position. These are things that come and go in life, and we can learn to be thankful when they come and thankful when they go.⁶

Now, what does Jesus and the New Testament writers say about a thankful heart? Let's find out!

Prepare Your Heart

In prayer ask God’s Holy Spirit to counsel you regarding the importance of thanksgiving in transforming the heart of a steward.

Jesus on Gratitude

In the first century a person with leprosy was considered unclean. Isolated, lepers lived out their days separated from family and friends. Lepers had no choice but to find some comfort in living together. Jesus did the unthinkable by reaching out to them in friendship and mercy.

S.cripture – Read Luke 17:11-19

O.bservations

Imagine how these ten lepers had been living, isolated from family and friends. How would you have felt if you were one of them? List as many feelings as you can that must have stressed these men every day.

_____	_____	_____
_____	_____	_____
_____	_____	_____

On a scale of one to ten, how valuable was the gift of healing and health that Jesus gave them? Circle one:

Valuable 1 2 3 4 5 6 7 8 9 10 Unlimited Value

Describe some of the attitudes that might have hindered the nine men from expressing praise to God and gratitude to Jesus for His gift of health.

Did Jesus have His feelings hurt because only one out of ten thanked Him? Why do you think He was so disappointed? Think carefully!

A.pplication

It is difficult to measure your own gratitude. But before you decided to follow Jesus, generally how thankful were you? Circle the number that best described you:

Thankless 1 2 3 4 5 6 7 8 9 10 Thankful

What are you more thankful for now since you gave your heart to Jesus? List as many things as you can think of:

_____	_____	_____
_____	_____	_____
_____	_____	_____

Describe the attitude or attitudes that might hinder you from growing more thankful “for what God has made available to you”.

Who do you want to be like—the one or the nine? _____

P.rayer

Jot down your thoughts here to be included in your prayer at the end of the lesson—such as the attitudes that you want to change.

Jesus Models Thanksgiving

As the “Son of Man”, referring to His humanity, Jesus gave thanks to God the Father on many occasions. Several are recorded in the gospels.

S.cripture – Read Mark 6:30-44, 8:6-8; Luke 22:14-19; John 11:32-44

O.bservations

Was Jesus simply showing the disciples how to express gratitude to God or was He truly thankful to the Father? Is gratitude caught from others or taught--or both? Explain.

A.pPLICATIONS

In the home you were raised, was gratitude taught and modeled for you? How would you grade your home life on gratitude? Circle one:

Failure E D- D D+ C- C C+ B- B B+ A- A Superior

Describe how your home life affected your sense of gratitude?

In what ways would you like your own home to be different regarding gratitude?

P.rayer

Write down a specific change or changes that you would like to make in your home life—changes that you want Jesus to help you make. You’ll include these in your prayer at the end of the lesson.

The Object of Thanksgiving

Return to the example of the Apostle Paul as he writes to the Christians in the city of Philippi. Remember, he’s imprisoned in Rome as he writes. Just before he describes his experience of contentment (Philippians 4:10-19), he describes the focus or object of thanksgiving.

S.cripture – Read Philippians 4:4 -9

O.bservation

Based on these verses, why do you think Paul was so thankful? What was the object of his thanksgiving? Look carefully and explain in your own words.

How does thanksgiving or gratitude maintain contentment?

Based on verse 6, how can Paul talk about “joy”, “thanksgiving” and “peace” while sitting in prison?

From verse 8, list as many things you can notice that Paul chooses to think about.

A.pplications

What part will gratitude play in your contentment?

Which determines your level of gratitude toward God—the lack or abundance of money and material things or God Himself and His promises to provide? Explain.

P.rayer

Write down some really important truths about God for which you are most thankful, to be included in your prayer at the end of the lesson.

A Thanksgiving Lifestyle

One of the many distinguishing characteristics Jesus expects in fully devoted followers is a positive, unflappable spirit of gratitude even in the darkest hour when there seems to be no apparent reason. For some followers a spirit of gratitude will come easier—for others it will be a great challenge.

S.cripture – Read Ephesians 5:19-20; Colossians 2:6-7

O.bservation

Each of the above scriptures contains an obvious statement or description of the thanksgiving lifestyle of a follower of Jesus. Write them down along with the focus or object of each.

Ephesians 5 “ _____ ” Focus “ _____ ”
Colossians 2 “ _____ ” Focus “ _____ ”

A.pplication

On a scale of 1 to 10, how would you evaluate your present thanksgiving lifestyle?

Circle one:

Never and Empty 1 2 3 4 5 6 7 8 9 10 Always and Overflowing

In what ways could you improve your thanksgiving lifestyle? List as many as you can.

P.rayer

Jesus wants to help you. Make these improvements part of your prayer. Go back now and gather your other prayer thoughts on gratitude and write your prayer to Jesus Christ.

“Dear Jesus, _____

_____”

Thank you for saving me from my sin and giving me life everlasting. I love you! Amen.”

Any Questions?

Write down any question you have about gratitude. Your friend would be happy to help you. _____

Trusted Friend

Be sure to share with your trusted friend how Jesus is transforming your heart and life in this matter of thankfulness. No doubt you will encourage him or her. Ask your friend to pray with you about any challenge you face in this area.

Verse to Remember

“The Lord is near. Do not be anxious about anything, but in everything, by prayer and petition, with thanksgiving, present your requests to God.” Philippians 4:5b-6

A Value to Live By - God alone always gives me reason to be thankful.

Final Thoughts – “Assaulting Your Arrogance”

Remember this, giving thanks always begins with a choice or decision you make, not a feeling you have or even the circumstance you're in. Your emotions and your circumstances can easily persuade you to become ungrateful toward God when all the time He alone is always reason enough to be grateful. When He is the object of your gratitude, gratitude is an easy choice.

Furthermore, in the choice of gratitude you also choose humility over arrogance and dependence over self-reliance. The simple choice of humble gratitude is powerful in two ways. First, humble gratitude strengthens both faith and contentment deep in your own soul. Second, humble gratitude releases God's powerful grace by which He ultimately lifts you up. The Apostle Peter experienced this personally and then later was inspired by God's Spirit to pen these words:

...Clothe yourselves with humility toward one another, because, “God opposes the proud but gives grace to the humble.” Humble yourselves, therefore, under God's mighty hand, that he may lift you up in due time. Cast all your anxiety on him because he cares for you.

I Peter 5:5b-7

In other words, humble gratitude is a self-inflicted assault on your own arrogance. By choosing to be thankful you cut the juggler vein of pride and cleanse your heart of any discontentment. No one can do it for you. Remembering the innumerable gifts found in God himself not only results in the thanksgivings and praises He deserves, but it feeds your soul with contentment.

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More Is Never Enough

A fully devoted follower of Jesus is content or “satisfied with what God has made available”. Contentment is a huge gain because it empowers you to overcome several temptations that easily lead to spiritual bankruptcy.

In lesson one you considered the words of Jesus (Matthew 6:24) when He taught that idolatry is a love of money rather than an exclusive love of God. A first century Jewish philosopher by the name of Philo described it this way:

The money-lovers who procure gold and silver coins from every side...treasure their hoard like a divine image in a sanctuary, believing it to be a source of blessings and happiness of every kind...⁷.

There are at least three sinful temptations within idolatry. Let’s look at the first temptation which is greed, “the desire for more of what you already have”. In other words, no matter how much you possess, it is never enough. When is enough, enough?

What did Jesus say about greed and hoarding? Let’s find out!

Prepare Your Heart

Open your heart to the Holy Spirit in prayer and ask Him to show you any unhealthy desires to acquire more money and possessions than you already have.

Storing Up the Wrong Things

Jesus understands the human condition. He felt, but withstood, the temptation of greed and accumulation. He was offered “all the kingdoms of the world” (Matthew 4:8-9) in exchange for His worship of the devil. That’s a lot of stuff!

S.cripture – Read Matthew 6:19-24

O.bservations

What are some of the problems associated with storing up earthly treasures or things—including money? List as many as you can think of.

What treasures do you think Jesus has in mind when He says, “...store up for yourselves treasures in heaven...” (v. 20)? List as many as you can think of.

A.ppllications

In what ways has the accumulation of earthly or temporal things disappointed you?

What are some of the earthly things you currently store that you rarely or never use, and what’s happening to them? See your list of “problems” above.

What prompted you to accumulate them in the first place? Write down some of your reasons.

P.rayer

Is there a change in your heart you would like to ask Jesus to help you make? Has greed robbed you of contentment? Would you like your new-found contentment in Jesus to overpower the temptation of greed? Jot down your thoughts to be included in your prayer at the end of this lesson.

Full Bank Account – Empty Heart

Jesus puts His finger on the deception of abundance—the more you accumulate, the more empty your heart and life grows.

S.criptide – Read Luke 12:13-21

O.bservations

In your own words, how would you describe the difference between hoarding and saving?

Hoarding is _____

Saving is _____

According to these verses, what made greed and hoarding foolish?

Find three reasons why greed and hoarding are sinful:

v. 15 _____

v. 19 _____

v. 21 _____

In the parable, what was this man's current reality (v. 16, 17)? Describe his situation in your own words: _____

What were his possible alternatives to building a bigger barn? Use your imagination.

Alternative 1 _____

Alternative 2 _____

Alternative 3 _____

Write as many virtues as you can think of that were possibly missing from his heart?

A.plications

In what ways are you like the man (#1) in the crowd (v. 13, 14), the man (#2) Jesus describes in verse 15, and the man (#3) in the parable (v. 16-21)?

Man # 1 _____

Man # 2 _____

Man # 3 _____

P.rayer

Did God's Spirit point something out to you that needs to be changed or transformed? Write down anything that you would like Jesus to help you with—a sin to confess, an attitude to correct, or a new way of thinking? Come back to this when you write your prayer at the end of this lesson.

So Close Yet So Far

Jesus spoke into the lives of many individuals he encountered. Because Jesus was who He was, He had access to their hearts. One such encounter was with a very religious and very wealthy young man. Unfortunately he turned out to be a "third seed follower" of Jesus (Luke 8:7 & 14).

S.cripture – Read Matthew 19:16-24

O.bservations

What do you think Jesus saw in this wealthy man’s heart? How does he compare to the “third seed follower” in Luke 8:11-15? _____

A.pplications

Wealth can easily create “false senses” in your life. Think of as many as you can by finishing this sentence with a word or phrase:

“Money or wealth can create a ‘false sense’ of ...

_____” _____”
_____” _____”
_____” _____”

If you possessed excessive wealth, which “false senses” would likely creep into your soul? _____

Imagine what this young man missed out on had he obeyed Jesus and became a fully devoted follower! What possibilities come to your mind? List them:

P.rayer

Tell Jesus the “false senses” you want to avoid and your willingness to obey Him as you steward the Father’s wealth. Collect your prayer thoughts that you jotted down earlier and write your prayer to Jesus here:

“Dear Jesus, _____

I love you, Lord. Amen.”

Any Questions?

Write down any question you have about greed. Your friend would be happy to help you.

Trusted Friend

Be sure to share with your friend the changes that Jesus is making in your heart. Ask him or her to pray for you especially if you are facing a difficult challenge with greed—something that would hinder you from becoming fully devoted to Jesus.

Verse to Remember

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal.” Matthew 6:19

A Value to Live By - My heart always follows my treasure.

Final thoughts – “Financial Margin”

Hoarding is the activity of greed, and greed is one of three sinful temptations of idolatry. Money that is loved is often hoarded—cherished, adored and worshipped. The problem with greed is that it can never be satisfied no matter how much you accumulate.

Saving money, on the other hand, is the strategic action of a plan to provide capital to meet a real need in the foreseeable future. Money that is saved for God-honoring purposes is healthy and wise stewardship.

Saving also creates financial margin that empowers the devoted follower of Jesus to bless others in their time of financial or material crisis. The statement below from the Apostle Paul’s teaching letter to the church in Corinth explains the power of financial margin as a means of blessing others.

Our desire is not that others might be relieved while you are hard pressed, but that there might be equality. At the present time your plenty will supply what they need, so that in turn their plenty will supply what you need. Then there will be equality, as it is written: “He that gathered much did not have too much, and he that gathered little did not have too little.”

II Corinthians 8:13-15

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Keeping Up Appearances

Another great gain (I Timothy 6:6) of contentment is its power to neutralize a second temptation of the sin of idolatry which is covetousness—“the desire to possess things that belong to someone else”.

In our contemporary world, covetous desires are appeased and acted out most often by the uncontrolled use of credit cards that results in personal, unsecured debt. In other words, desiring what others have when you can't afford it. While credit card debt is socially acceptable, when out of control it creates financial and emotional bondage.

The German Bible scholar, Friedel Selter describes covetousness this way:

In the catalogues of vices [covetousness] is a mark of a life which lacks knowledge of God, faith and obedience.... The man who no longer has his goal and fulfillment in God seeks fulfillment in himself, his possessions and acquisitiveness. Ultimately he makes himself into an idol that strives to subject everything to itself.⁸

Only the contentment found in Jesus alone will liberate you from the bondage of acquisition to pursue God's Kingdom!

What did Jesus say about coveting? Does God's word say anything about debt? Find out so you can follow hard after Him! You won't be disappointed.

Prepare Your Heart

Ask Jesus in prayer to uncover any self-centered desires to appear more successful than you are.

Kingdom Focus

Jesus made a remarkable promise in which He said, “When you make my kingdom the priority of your life, I will make sure that you have everything you need.”

S.cripture – Read again Matthew 6:19-21 and 31-33

O.bservations

Based on the comparison Jesus makes between “stored up treasures on earth” and “stored up treasures in heaven”, what are some things you would list under the following

headings: Earthly Treasure

Heavenly Treasure

In verses 31-33, what will liberate the follower of Jesus to seek after God's Kingdom first and foremost? _____

A.pplication

How could your own material possessions, and your desire to acquire more, hinder you from serving the interests of God's kingdom?

Can you name any specific things you possess that are hindering you?

_____	_____
_____	_____
_____	_____

How do you feel about that? _____

What transformation would you like to begin to make? _____

P.rayer

Is God's Spirit asking you to do something specific? Take an action? Make a decision? A new way to value your things? Write down your thoughts for your prayer at the end of the lesson. _____

The True Measure of Worth

While John the Baptist was imprisoned by King Herod (Mark 6:14 ff), he sent two of his own disciples to Jesus to ask Him a very important question: "Are you the one who was to come or should we expect someone else?" (Luke 7:18, 19) After His reply, Jesus says some amazing things about John's worth.

S.cripture – Read Luke 7:18-28

O.bservations

According to Jesus, how do most people measure the worth of themselves and others?

How did Jesus measure John's worth?

What role did John play in God's plan?

After John heard what Jesus had been doing (verses 21, 22), do you think he would have traded places with those who "live in palaces" (verse 25)? Read the verses again and explain your response.

A.pplication

On a scale of 1 to 10, how important are appearances to you as well as how you judge other people (hair, jewelry, clothes, cars, houses, etc.)? Circle one.

Unimportant 1 2 3 4 5 6 7 8 9 10 Very Important

How would you like that to change? Explain.

P.rayer

How would you like Jesus to measure your worth? What would you like His summary of your life to say? Use your heartfelt imagination. Then tell Jesus.

The Apostles' Lifestyle

The Apostle Paul preached the gospel in the city of Ephesus and lived with the believers there for three years (Acts 19 & 20). He made his living by the craft of tent-making, when he could have expected their financial support in return for his ministry.

S.cripture – Read Acts 20:32-38

O.bservations

From these verses describe what you think Paul's material lifestyle was like.

Describe in your own words the sense of fulfillment you think Paul experienced in Ephesus. Read Acts 19.

Describe what might have happened to Paul’s ministry if he had coveted their silver, gold and clothing.

A.pplication

What material changes in your lifestyle would free you to make God’s kingdom your priority?

What do you think you could do “practically” right now to invest yourself (time and energy) in the kingdom of God?

P.rayer

Jot down several changes in your lifestyle that you would like Jesus to help you make. Be sure to include these in your prayer at the end of the lesson.

Envy and Jealousy

In the Apostle Paul’s letter to the Christians in the Greek province of Galatia, he describes the desires of the sinful nature. Two desires are related to covetousness, namely, envy and jealousy. Jealousy is to desire what another person possesses. But envy is being annoyed to the point of holding a grudge against the person for possessing something desirable.

S.cripture – Read Galatians 5:16-26

O.bservations

Write down any spiritual instructions you find in verses 16-18.

Any Questions?

Write down any question you have about covetousness or the Holy Spirit. Your friend would be happy to help you.

Trusted Friend

Share with your trusted friend any struggles or challenges you face in overcoming covetousness in your heart. Tell him or her what you are discovering about the role of the Holy Spirit in your life.

Verse to Remember

“But the fruit of the Spirit is love, joy, peace, patience, kindness, goodness, faithfulness, gentleness and self-control. Against such things there is no law.” Galatians 5:22-23

A Value to Live By - I will live, keep in step and be led by God’s Spirit.

Further Thoughts – “Spirit-Empowered Restraint”

Don’t allow *self-control* to be the unpicked fruit of the Spirit in your life. As the people around you lose their ethical restraint and acquire everything they desire, remember, there is always and ultimately a greater price to be paid than the value received.

Without the virtue of self-control, it is easy to believe the myths and outright lies about money and possessions. You can be led to believe that anything your heart desires only requires the swipe of a plastic card. Neglect the wisdom of self-control and you’ll believe that spending your future income is even patriotic—good for the economy. Without Spirit-empowered restraint, you may believe the marketing mantra that you are “entitled” to enjoy everything you can’t afford if you had to pay cash for it. Without the Spirit-born fruit of self-control, you are left to gratify the desires of covetousness, jealousy and envy.

Jesus sent the Spirit of God to liberate you from the desires, passions and acts of your sin nature. “Live by the Spirit” (Galatians 5:16). “Be led by the Spirit” (Galatians 5:18). “Keep in step with the Spirit” (Galatians 5:25). “Be filled with the Spirit” (Ephesians 5:18). You can’t be fully devoted to Jesus otherwise.

Dishonest Gain

When God alone is your source of contentment, you are also empowered to overcome the third temptation of idolatry which is dishonest gain. In other words, theft and deception. These two evils always travel together. Theft is extreme covetousness when “desiring things that belong to others” morphs into “taking” things that belong to others.

Norman Hillyer, an English scholar, writes:

As the breaking of a divine commandment, theft is an offence against God’s will, and in terms of human relationships, an activity which is loveless: it betrays fellowship.⁹

Theft and dishonesty will stand in your way of becoming a fully devoted follower of Jesus. What does Jesus have to say about dishonest gain? Let’s find out!

Prepare Your Heart

In prayer ask the Holy Spirit to purify your heart and give you a love for honesty in all of your financial matters and material possessions.

Jesus on Honesty

Jesus said, “I did not come to abolish the law but to fulfill it” (Matthew 5:17). The law, or ten commandments, prohibits covetousness, theft and deception (Exodus 20:15-17). The Apostle Peter was one of the closest followers of Jesus throughout His earthly ministry. As an eyewitness, Peter was inspired later to verify an ancient prophecy concerning the character of Jesus. He quoted Isaiah 53:9, “He [Jesus] committed no sin, and no deceit was found in his mouth.”

S.cripture – Read Luke 16:10-12; Luke 20:20-26

O.bservations

In your own words, what does Jesus teach about the relationship between honesty in small things and honesty in large things?

What do you think are the “true riches” Jesus is referring to?

A.pplications

Can you think of a time when you proved to be trustworthy and were rewarded with greater trust? Describe it here.

Why do you think people cheat on their income tax return? List as many reasons as you can:

P.rayer

Has God’s Spirit brought to your memory any occasions when you took or withheld an object or money that did not rightfully belong to you? Are you willing to confess and repent of it? Write them down here to be included in your prayer at the end of the lesson.

Righting the Wrong

The Roman occupation of Palestine in the first century included the hiring of Jewish tax collectors. Most of these collectors deserved their reputation as unscrupulous exploiters of the people, dishonestly overcharging them for financial gain. Zaccheaus was no exception—until he met Jesus.

S.cripture – Read Luke 19:1-10

O.bservations

What do you think happened in Zacchaeus’s heart for him to make his public declaration of generosity and restoration in verse 8?

In what ways do you think Zacchaeus was blessed for his decisions and actions?

A.pplications

What would Jesus find in you if He visited your home today? Place an “X” that represents your character on the line of honesty.

Often Dishonest _____ Totally Honest

What specific changes would Jesus want you to make so that you can be totally honest?

P.rayer

If you have exploited or deceived anyone in your life for dishonest gain, are you ready to repent and even restore what you've taken? Ask God's Spirit to help you recall any such incidents and write them down for your prayer at the end of the lesson.

An Apostle's Teaching

Remember from lesson seven, Paul spent three years with the new followers of Jesus in the Greek city of Ephesus. Later he wrote an extremely profound letter to them covering many important truths and realities regarding their devotion to Christ Jesus.

S.cripture – Read Ephesians 4:17-28

O.bservations

How does Paul describe the spiritual condition of people “separated from the life of God”? Find as many descriptive words or phrases as you can that could relate to covetous attitudes toward the money or possessions of others:

v. _____

v. _____

v. _____

v. _____

v. _____

v. _____

v. _____

v. _____

What phrases does Paul use to describe the “new self” in Christ Jesus that could relate to the money and possessions of others?

v. _____

v. _____

v. _____

v. _____

A.pPLICATIONS

What progress have you made in “putting off the old self” and “putting on the new self” regarding covetous attitudes? Describe your progress:

Can you think of any covetous attitude that you want to confess and ask Jesus to help you overcome? Write it down here:

thinking, that it's "ok" even when the evidence is to the contrary. The discontented *minimize*, then *rationalize*, then *trivialize* God's moral boundary and His judgment on their wrongdoing.

The only way to restore your relationship with God and with those you have stolen from is confession, repentance, and restoration. Restoration is the humble act of correction or righting the wrong which you have done to someone you cheated or took from. While restoration is humiliating, it is a powerful act of transformation that God uses to strengthen your soul.

Restoration helps break the power of this temptation and the cycle of minimization, rationalization and trivialization. Jesus blesses your obedience in restoration by strengthening your moral weakness through the power of His Holy Spirit.

Caring Heart – Helping Hand

On nearly every page of the story of Christ’s life you will see the compassionate side of His heart. The portrait of Jesus in the gospels shows us how deeply He cares for needy and hurting people. His unselfish attention to the helpless, even to the point of His own exhaustion, is remarkable.

You were born again, in part, to reflect His compassion by caring and sharing with those who need a helping hand. When you share your resources, you prove that God is love and that Jesus lives in you. Randy Alcorn put it this way:

Though he himself had little, Jesus made a regular practice of giving to the poor (John 13:29). Caring for the poor and helpless is so basic to the Christian faith that those who don’t do it aren’t considered true Christians.¹⁰

Jesus desires to transform your heart for helpless people and make it more like His own. Encounter Him in these scriptures. He wants to meet you again!

Prepare Your Heart

Ask the Holy Spirit in prayer to renew your sensitivity toward those less fortunate and to become God’s hands of compassionate help.

Jesus on Caring and Sharing

In the opening chapter of John, John describes Jesus as the “One and Only” who makes God the Father known to us (John 1:18). So when you see in scripture the heart of Jesus, you also see the heart of God the Father—His love, kindness, gentleness and compassion. Because you were created by God in His own likeness and have Jesus in your heart, you have enormous potential to reflect your Father’s heart.

S.cripture – Read Matthew 25:31-46; Luke 14:12-14

O.bservations

Notice “...brothers of mine...” (verse 40). What is Jesus trying to say about His own heart? _____

Why is caring and sharing so important? How does caring and sharing demonstrate devotion to Jesus? _____

Describe in your own words the test or expression of extreme sharing found in Luke 14:12-14. _____

In your opinion, what might be the greatest test or expression of extreme sharing?

A.plications

Check the actions of caring and sharing for people in real need that you have done over the past several years:

- | | |
|---|-------------------------------|
| _____ Shared food and drink | _____ Visited prisoners |
| _____ Shared your shelter | _____ Visited the handicapped |
| _____ Shared your clothes | _____ Visited the lonely |
| _____ Helped or visited the sick or dying | |

How did you feel when you cared and shared? Answer the following:

Why were you sad?

Why were you glad?

On a scale of 1 to 10, based purely on your experience **before** you asked Jesus into your life, how open and responsive were you to needy people you encountered or knew about? Circle one:

Not Open or Responsive 1 2 3 4 5 6 7 8 9 10 Very Open & Responsive

P.rayer

Do you want Jesus to help you enlarge your heart and capacity to first care and then share with needy people? Would you be so bold as to ask Him for more opportunities to do so? Jot down some notes to be included in your prayer at the end of the lesson.

Barriers of Compassion

It is well known historically that first century Jews and Samaritans despised each other as bitter enemies. This fact makes the lesson of this parable that Jesus told cut deeply into the hearts of those who first heard it.

S.cripture – Read Luke 10:29-37

O.bservations

What is Jesus trying to say or reveal about His heart?

A.ppllications

If you were on a “road to Jericho”, what might cause you to walk around a person in need? In other words, what are your prejudices that hinder you from caring and sharing?

Circle all the words that best describe your prejudices:

Race	Language	Appearance	Immorality
Alcohol	Drugs	Culture	Crime
Hygiene	Age	Gender	Poverty

For you to have the heart of Jesus, describe the transformations that need to happen in your heart.

P.rayer

How do you want Jesus to help you? Is there a sin or prejudice to confess? Do you need a greater love? Do you want opportunities to show compassion? Write down your thoughts here to be included in your prayer at the end of the lesson.

Missed Opportunity

Jesus tells an amazing story that provides a glimpse into heaven and hell. It’s a story of missed opportunity to care and share and God’s righteous judgment.

S.cripture – Read Luke 16:19-31

O.bservations

Find some of the words or phrases Jesus used to describe the “lifetime” and “eternity” experiences of both the rich man and Lazarus.

	Rich Man		Lazarus	
Lifetime:	_____	_____	_____	_____
	_____	_____	_____	_____
Eternity:	_____	_____	_____	_____
	_____	_____	_____	_____

A.pplication

How does a person’s heart become so hardened to the needs of others? Think deeply and explain as best you can.

Is there a “Lazarus” in your life right now? Someone you know of or see often who, because you are now a devoted follower of Jesus, is an opportunity to express God’s loving compassion? If so, describe them here:

What do you think is the best way to share with them and when can you do it?

P.rayer

Write down the name of the “Lazarus” in your life. Ask God for wisdom to know the best way to care and share to meet a real need. If you don’t have a “Lazarus”, would you dare to ask Jesus to help you find one or even send one to you?

Pure Motives for Sharing

Why you share is as important to Jesus as the act of sharing itself. He’s always looking into the heart, examining your motivations. Why? Because it’s even possible to do something good with a proud sinful heart! Jesus desires a pure motive behind every good act of compassion.

S.cripture – Read Matthew 6:1-4

O.bservations

Write down any question you have about compassion. Your friend will be happy to help you. _____

Trusted Friend

Share with your trusted friend what Jesus is teaching you about His heart of compassion. Ask your friend to pray for you as you look for opportunities to care and share your resources with people in need.

Verse to Remember

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

A Value to Live By - I am the caring heart and helping hand of Jesus.

Further Thoughts – “Imitating God’s Generosity”

One of the most difficult challenges in raising children is training them to share with their playmates. Why is that? Because selfishness plays a large role in our sinful condition. It’s always “mine” and “me first”. This condition leads to chaos and conflict in which everyone ends up angry and unhappy. When “me first” and “mine” are transformed into “you first” and “ours”, love and joy and peace reign.

As adults it may be more difficult to share than it is for children. Children are trained to share what they have been given, while adults share what they believe they own and have acquired by their personal investment of time, energy and skill. Adults learned to be sophisticated in their possessiveness.

But remember, as a devoted follower of Jesus, you are merely a steward of God’s good resources and no longer view yourself as the owner. Furthermore, even your time, energy and skill to earn and acquire are gifts from God the Father—life itself is a daily gift. God wants to free you from the curse of ownership and the selfishness that accompanies it. He wants to empower you to imitate His generosity to those in need. When you do, you convey God’s love, joy and peace. When you do, you are like the One you follow. You are His caring heart and helping hand.

Fully Devoted

On Sunday, April 9, 1945, following a service of worship for his fellow prisoners, Pastor Dietrich Bonhoeffer was executed on a Nazi gallows. His crime? He was a fully devoted follower of Jesus Christ. Not only was Bonhoeffer’s life an example, but through his writings he continues to persuade believers to grow into fully devoted followers of Jesus. Here are several examples of Bonhoeffer’s many thoughts:

Jesus summons men to follow him not as a teacher or a pattern of the good life, but as the Christ, the Son of God. The old life is left behind, completely surrendered. It [discipleship] is nothing else than bondage to Jesus Christ alone, completely breaking through every programme, every ideal, every set of laws. No other significance is possible since Jesus is the only significance. When we are called to follow Christ we are summoned to an exclusive attachment to his person.¹¹

As you steward God’s wealth, how will “fully devoted” be defined in your life? Always keep in mind that Jesus proved his full devotion to you on a cross.

Let’s look at several people Jesus met during His earthly ministry. By their unique response to Jesus, how did they define “fully devoted”? What can their devotion tell you about your own heart? Find out.

Prepare Your Heart

Tell Jesus in prayer that you’re ready to follow Him and to define what “fully devoted” will mean in your life.

Committed Men

When Jesus called His disciples to follow Him, they understood it wasn’t for an afternoon walk or a weekend retreat—it was for a lifetime! They “burned their bridges” to the life they knew and risked it all for a life they couldn’t know. All they knew was that Jesus could be trusted.

S.cripture – Read Luke 5:1-11, 27-32 and Luke 18:28-32

O.bservation

First of all, write down the names of these men and what they did to earn a living.

Name:

Occupation:

_____	_____
_____	_____
_____	_____
_____	_____

Use your imagination and describe what they may have left behind to follow Jesus:

What is their new occupation? Find the words or phrases Jesus used to describe their new life work.

Luke 5:10 _____

Luke 5:32 _____

Luke 18:29 _____

From these scriptures, how many generations of people are influenced by “full devotion” to Him? _____

A.pplication

What are the possible rewards or blessings – “...many times as much...” (Luke 18:29, 30) that Jesus promises to give in your remaining lifetime as well as in heaven? Again, use your imagination—what are the possibilities for you?

In your mind how do the rewards or blessings redefine “risk” and “sacrifice” in following Jesus?

Risk _____

Sacrifice _____

What does the devotion of these men tell you about your own heart? Explain here.

P.rayer

Jot down anything God’s Spirit has suggested to you as possible things you need to leave behind in order to follow Jesus. What do you love more than Him? Come back to this when you write your prayer to Jesus at the end of this lesson.

A Widow's Trust

In Biblical times, like today, some widows had no family to rely on to meet their daily needs. Such was the case with this widow that Jesus encountered at the temple. He observed in her something no one else could see.

S.cripture – Read Mark 12:41-44

O.bservations

What did Jesus observe about the rich? How do you think He knew they were rich?

What two amazing things did Jesus say about the widow's seemingly insignificant offering?

Verse 43 _____

Verse 44 _____

A.pPLICATIONS

Imagine that you were there—that you were one of the disciples (verse 43). How would the words of Jesus change your way of thinking?

Is there anything wrong with giving out of your abundance? Explain.

If Jesus knew everything about this widow's life and heart, how much does He know about yours? Circle one: Nothing Some things Most things Everything

What do you think the widow's motivations were for giving such a large offering? What was going on in her heart? Explain.

How did this widow define "fully devoted"?

What does she tell you about your own heart?

P.rayer

What would you like more of in your heart that the widow most likely had in hers?
Write down your desire or desires to be included in your prayer to Jesus.

Mary's Love

The day before Jesus entered Jerusalem to be crucified, He stayed with His friends in Bethany. At the home of Lazarus, Mary expresses her love to Jesus. Like the widow's offering, Mary's expression of devotion appears "over-the-top outrageous", but in a very different way. Her jar of perfume was worth an annual wage.

S.cripture – Read John 12:1-8

O.bservation

Based on your discoveries in the previous lessons, what problems of the heart did Judas have? Explain as best you can.

By contrast to Judas, what words might describe what Mary did and what she may have felt deeply in her own heart? Circle as many as you think:

Worship	Honored	Humility
Gratitude	Foolishness	Blessed
Showy	Love	Extravagant
Devoted	Forgiven	Mentally Ill
Joy	Trust	Peace

A.pPLICATIONS

Like the value of Mary's jar of perfume, what is the approximate dollar amount of the current annual income of your household \$_____. At that cost what would move you to lavish such love on Jesus? Explain. _____

Have you ever expressed your love to someone in what was to you a really outrageous, extravagant way? If so, describe it.

What did you feel at the time?

How did that person respond?

Does Jesus take delight in our expressions of devotion to Him today? Explain.

P.rayer

What did you see in Mary's heart that challenges your devotion to Jesus? Write a note below and remember to include it in your prayer at the end of the lesson.

Lost and Found

On more than one occasion Jesus used the paradox, "losing in order to find", to describe the difference between the person who casually claims they're committed to Him and those who are truly fully devoted.

S.cripture – Read Matthew 10:37-39 and Matthew 16:21-28

O.bservation

Jesus uses several phrases to describe complete or full devotion to Him. Imagine what each of these phrases might mean regarding money and possessions and write them down.

"deny himself" _____

"take his cross" _____

“loses his life” _____

How would you describe the qualities of the life that is lost and found for the sake of Christ (Matthew 10:39 and 16:25)?

What do you think are the rewards that Jesus has in mind in Matthew 16:27?

A.ppllications

Many people you know and see are “trying to find” their life in all the wrong places. What are some of those wrong places?

What part do money and possessions usually play in “gaining the whole world...?” Explain or describe.

Being fully devoted to Jesus is neither for the light-hearted nor the faint-hearted. Jesus continues to ask two penetrating questions to you and every person who wants to follow Him. Find them in verse 26 and write them down. Then prayerfully and sincerely answer Him.

Question #1 _____?
Your answer: _____

Question #2 _____?
Your answer: _____

P.rayer

Are you trying to find your life in the wrong places? Tell Jesus if you want to lose your life for His sake. Gather up your prayer thoughts from the lesson and write your prayer to Him.

“Dear Jesus, _____

I devote my life to you! I will follow. Amen”

Any Questions?

Write down any question you have about being fully devoted to Jesus. Your friend would be happy to help you. _____

Trusted Friend

Tell your trusted friend of any decisions you have made or new desires you now have to be fully devoted to Jesus as a steward of God’s wealth. Ask him or her to pray for you about any particular challenge you are facing.

Verse to Memorize

“What good will it be for a man if he gains the whole world, yet forfeits his soul?”
Matthew 16:26a

A Value to Live By - I will lose my life for Christ.

Final Thoughts – “What Sacrifice?”

The testimony is universal. Those who appear to have left everything to follow Jesus and made any and every possible sacrifice for “His sake”, all say, “There is no such thing as sacrifice.” Whatever has been left behind to follow Him pales in significance compared to knowing, obeying and serving Jesus Christ and the interests of His kingdom. They would do it all over again if they could! Jesus does keep His promise of, “...many times as much in this life...” (Luke 18:30).

From the confines of his imprisonment in Rome for being fully devoted to Christ and His kingdom, Paul writes this to the believers in Philippi:

But whatever was to my profit, I now consider loss for the sake of Christ. What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them rubbish, that I may gain Christ and be found in him.....I want to know Christ and the power of his resurrection and the fellowship of sharing in his sufferings, becoming like him in his death, and so, somehow to attain to the resurrection from the dead.

Philippians 3:7-11

Knowing Christ, being found in Him and becoming like Him, this was Paul's reality and it is your great and wonderful potential.

Your Financial Legacy

Like everyone else, you will leave a legacy. You will be remembered. But a legacy is not something you decide and prepare for in the closing days of your life. Your legacy will be a summary of the many decisions you made throughout the course of your life. How you have used your money and material resources will be part of that legacy. It’s an important part, especially in the eyes of Jesus your Savior and Master.

Prepare Your Heart

In prayer tell God the Father that you desire to leave a financial legacy that glorifies and honors Him as the creator, provider and owner of everything you are and possess.

You Will Be Remembered

Imagine that you live to be eighty years old. How many years would be left to your life? ____ years

What were you doing with God’s wealth (your money and possessions) **before** you decided to follow Jesus? In a few words describe your attitudes or habits that were either spiritually healthy or spiritually unhealthy:

Spiritually Healthy Attitudes & Habits	Spiritually Unhealthy Attitudes & Habits
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

This is how you would have been remembered by those who know and love you—this was your financial stewardship legacy.

How Would You Like To Be Remembered?

How would you rather be remembered as a steward of God’s wealth by those who know you and love you?

To find the answer, go back to the prayers you wrote to Jesus at the end of each lesson. As you reread your prayers you no doubt will discover your “aspired” financial stewardship legacy. In other words, in your prayers you expressed your desires to be transformed into a good and faithful steward of God’s wealth—the money and possessions He entrusted to your management. From your prayers write the legacy you want to leave for others to follow.

Finish the sentence below with as many phrases as you can find in your prayers to Jesus that express your desires.

“I want to be remembered for/as/by...”

_____	_____
_____	_____
_____	_____
_____	_____

Final Thoughts – “The Legacy That Counts”

When we think of “legacy” we often think in terms of what we have done and how we will be remembered. But the most important legacy—the legacy that really counts for the follower of Jesus is not what we did but what God did through us. What did Christ accomplish because you were a good and faithful steward of the Father’s wealth? That’s what you’ll hear in heaven. That’s the most important legacy of all. It’s a legacy that requires your trustworthy stewardship, your loving obedience to Jesus and your passion for His kingdom.

What would you like Jesus to accomplish through your good and faithful financial stewardship? Use your imagination. Ask God’s Holy Spirit to help you day-dream.

“If I was fully devoted to Jesus with my money and possessions, what could He accomplish through me?”

Trusted Friend

Tell your friend about the legacy you intend to leave behind through your good and faithful financial stewardship. Ask him or her to pray with you that God would empower you to bring that legacy to reality.

Verse to Remember

“But whatever was to my profit I now consider loss for the sake of Christ. What is more, I consider everything a loss compared to the surpassing greatness of knowing Christ Jesus my Lord, for whose sake I have lost all things. I consider them rubbish, that I may gain Christ.
Philippians 3:7,8

A Value to Live By – I live to hear, “Well Done”.

Well Done

Dear Follower of Jesus,

I trust this guide through scripture has given you many opportunities to encounter Jesus. He is the beginning, middle and the end of your journey. As the Apostle Paul said, “In Him we live and move and have our being” (Acts 17:28). Every day Jesus desires to have encounters with you.

I also trust your encounters with Christ result in fresh transformations of your values, attitudes and behaviors regarding the money and possessions you steward for His purposes and glory.

In His parable of the stewards, Jesus said to those who proved to be trustworthy, “Well done, good and faithful servant [or steward]” (Matthew 25:21). While these stewards were seemingly rewarded for one act of obedience, Jesus has in mind for you a lifetime of good and faithful stewardship. The reward of this stewardship is great fulfillment in this life and heavenly treasure in the life to come. May I pray for you?

A Parting Prayer

Father,

I thank you for each follower of Christ who has expressed their desire to be fully devoted by walking through these scriptures and responding to your Holy Spirit.

Remind each one of the many encounters they had with Jesus. Assure them of His readiness to meet them in your word, and to empower them by your Spirit as they continue on the journey of transformation until that day when they hear “well done”. In Jesus’ name, amen.

Yours for Faithful Stewardship,

Richard Borg

Endnotes

- ¹ Jacques Ellul, *Money & Power* (Downers Grove, IL: Inter-Varsity Press, 1984), 53-54.
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- ³ R. Scott Rodin, *Stewards in the Kingdom* (Downers Grove, IL: Inter-Varsity Press, 2000), 30.
- ⁴ Richard Swenson, *Margin* (Colorado Springs, CO: NavPress, 1992), 188.
- ⁵ Mitch Anthony, *The New Retirementality* (Hoboken, NJ: John Wiley & Sons, Inc., 2008), 97.
- ⁶ Richard J. Foster, *Money, Sex and Power* (San Francisco, CA: Harper and Row, 1985), 43.
- ⁷ G. K. Beale, *We Become What We Worship* (Downers Grove, IL: Inter-Varsity Press, 2008), 143.
- ⁸ Friedel Selzer, *Dictionary of New Testament Theology*, Vol. I, Colin Brown, Editor (Grand Rapids, MI: Zondervan, 1975), 138.
- ⁹ Norman Hillyer, *Dictionary of New Testament Theology*, Vol. 3, Colin Brown, Editor (Grand Rapids, MI: Zondervan, 1978), 377-378.
- ¹⁰ Randy Alcorn, *Money, Possessions and Eternity* (Wheaton, IL: Tyndale House Publishers, 2003), 228-229.
- ¹¹ Dietrich Bonhoeffer, *The Cost of Discipleship* (New York, NY: The Macmillan Company, 1972), 48-49.

“One Pure and Holy Passion”

Give me one pure and holy passion
Give me one magnificent obsession
Jesus, give me one glorious ambition for my life
To know and follow hard after you

To know and follow hard after you
To grow as your disciple in the truth
This world is empty pale and poor
Compared to knowing you my Lord
Lead me on and I will run after you

Mark Altrogge

Any Weeds in Your Garden?

After Jesus told His story of the sower, He privately gave His disciples the meaning behind each of the four seeds (Mark 4:1-20). He told them the seeds represent the word of God, and the soils are the various conditions of the human heart.

Jesus explained the third seed that fell among the thorns or weeds. This seed wasn't "taken away" nor did it "fall away" like the first and second seeds. Rather, the third seed simply remained immature or unfruitful. His reason? It was choked by "...the worries of this life, the deceitfulness of wealth and the desires for other things...."

"Are any of these weeds in your garden?"

Each scripture lesson in *The Steward's Heart* will connect you with Jesus and check for weeds in the garden of your life. Jesus has called you to be fully devoted to Him and mature as a steward of the money and possessions God has entrusted to your oversight.

The Steward's Heart is for every follower of Jesus, but especially those who are just starting their journey with Him.



Richard Borg serves the Metropolitan District of churches for The Christian and Missionary Alliance. His life-long passion for Biblical financial stewardship is communicated in preaching, teaching, consulting, coaching and writing. His book, *The Chief Steward*, is on pastoral stewardship leadership.

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