



Introduction: "Whose Is It?"

Focus Scripture: Psalm 24:1-2

"The earth is the Lord's, and the fullness thereof; the world, and they that dwell therein."

Supporting Scriptures

- Genesis 1:26-28
- Deuteronomy 8:17-18
- Haggai 2:8
- 1 Chronicles 29:11-16
- Matthew 25:14-30
- Luke 16:1-13
- 1 Corinthians 4:2
- Ephesians 2:9

The Main Idea

Everything we have... everything we are... everything God has placed in our hands... is on loan from Him. When we hear the word “Stewardship”, we immediately think about money. This first lesson isn't about money or giving. In fact, it's not even about stewardship. This lesson is about **ownership**. Until ownership is settled, stewardship makes no sense. The central question of the day is... Who owns your life?

Point 1: God Is the Owner

Psalm 24 begins with ownership. "The earth is the Lord's..." Not because He bought it. Not because He inherited it. Because He CREATED it. Creation establishes ownership. If you paint a painting, you own it. If you write a book, you own it. If you write a song, you own it. So because God created everything... He owns everything.

God owns *us*. That's why we call Him “Master” and “Lord” He created us. He claims us as His own. We were bought with a price (1 Cor. 6:19-20). But it is our voluntary surrender to this principle that unlocks the benefits of being “His”. The most critical way to honor God with your life is to first acknowledge that “*my life is not my own*”!

Point 2: We Are Managers, Not Owners

In Genesis Chapter 2, we see the principle of management in real-time. Adam named the animals, worked the garden, and cultivated the rest of God's creation. But never *owned* Eden. He had *authority*, but not ownership. Both Adam and Eve, and their sons, had roles and responsibility. That's stewardship, but ownership was always reserved for God.

Point 3: Being A Manager Actually Frees Us from the Pressure of Being an Owner

From a worldly perspective, ownership is a heavy burden to carry. The owner of the house is responsible for bills, maintenance, repairs, and any liabilities that may occur on that property. A renter, however, is only responsible for stewarding the space. If something breaks, the owner has to fix it. From a Kingdom perspective, when I think something belongs to me, I ask, "What can I do with it?" But when I acknowledge the Owner, the question now becomes, "What does God want done with it?" That's the difference between ownership and stewardship.

Four False Assumptions We Make About Success and Life

 **I earned it.**

 Deuteronomy 8 says that God gave you the power to get wealth, and anything else you have. Every ability to achieve and acquire success came from Him.

 **I deserve it.**

 Everything we have is a grace-benefit. Life, health, mental acuity, opportunity, relationships, and especially, salvation. They are all gifts from God, lest anyone should boast. (Ephesians 2:9)

 **It's mine.**

 No, you have been given stewardship over it, and you are using it temporarily.

 **I answer to no one.**

 Every steward eventually gives an account. (Matthew 25:14-30)

The Stewardship Equation

Ownership → Responsibility → Accountability

God owns it... I manage it. Because I manage it... I have to answer for it.

Lesson 2: “It’s About Time”

Focus Scripture: Ephesians 5:15–17

Supporting Scriptures: Psalm 90:12; Ecclesiastes 3:1; John 9:4; James 4:13–15

The Main Idea

Time is not something we possess. It is something God permits. We often talk about time as though it belongs to us: *My time...My schedule...My day...My weekend...My life.*

However, as we learned in the introduction to this series, biblical stewardship challenges the word “my.” If God is the owner and we are the stewards, then even the minutes and hours of our lives are **ENTRUSTED** to us.

Time is one of the most valuable things God has entrusted us with. In fact, how we view and manage time affects how we honor God in the other nine areas that we will learn about. Money can be lost and replaced. Properties can be destroyed and replaced. Opportunities sometimes disappear and return. **But once time is spent, it cannot be recovered.**

Point 1: Time is a Gift

Psalm 90:12 says, “So teach us to number our days, that we may apply our hearts unto wisdom.”

Moses does not pray, “Teach us to number our years.” He says:

- “Teach us to number our days.”
- Life is lived one day at a time.
- Yesterday is gone.
- Tomorrow is not guaranteed.
- Today is **ENTRUSTED**

The prayer recognizes something that we often forget: **Our days are limited.**

- We know how much money is in our bank accounts.
- We know approximately how much gas is in the car.
- We know how much food is left in the refrigerator.
- But none of us knows how much time remains in our “dash”, or how much breath is left in our bodies.
- The uncertainty of how much time we have should increase the awareness and intentionality with which we use the time we have.
- Psalm 90 does not teach us to be afraid of death. It teaches us to become wise about life.

Thought Question:

If you knew exactly how much time you had left, what would suddenly become less important? What would become more important?

Point 2: Time is Limited

Every person receives the same basic daily allotment: **24 hours... 1,440 minutes... 86,400 seconds...** Everything else in life is distributed unequally. Money, talent, opportunity, and influence are all varying access. Not everyone is afforded the same level of distribution. But every morning, everybody begins the day with the same 24 hours. The difference is what happens with them. This means one of the great questions of stewardship is not merely “What do I have?” It is, “What am I *doing* with what I have?” And that includes time.

We cannot “save” time. We can save money for next month. But you cannot save three hours from Tuesday and use them Friday. Time must be used **while it is available**.

If you looked at time like you look at money, you would see that every hour is “spent” somewhere doing something”. The question is whether it was spent intentionally or accidentally.

Acknowledging Inequity in the World

We cannot be so cerebral in this teaching and not acknowledge the realities that many people have to deal with in life. While we all have the same 24 hours, there are many people (groups) who have to face systemic hurdles and barriers that often prevent our progress. This is to say, if you have to spend your time fighting racism, sexism, classism, agism, abuse, sickness, depression, or any other such reality, these things have an adverse effect on how we manage the 24 hours we are given.

Point 3: Time Must Be Managed

Ephesians 5:15–16 — “See then that ye walk circumspectly, not as fools, but as wise, redeeming the time, because the days are evil.”

When Paul says “redeeming the time, the Greek word for *redeeming* is **ἐξαγοράζω** — *exagorazō*, which means to buy up, taking full advantage of, or making the most of an opportunity. Paul's concern is bigger than keeping a calendar. He is saying: Don't waste the opportunity contained within the time God has given you.

- There is a difference between being busy and being fruitful.
- A full calendar does not necessarily mean a well-stewarded life.
- You can be busy doing things that don't matter.
- You can be productive doing things God never assigned.
- You can accomplish a great deal and still neglect what matters most.

- Stewardship of time isn't about doing more. It's about making sure what you're doing matters.

Point 4: Time Reveals Our Priorities

In John 9:4, Jesus says, “I must work the works of him that sent me, while it is day...” Notice the urgent language He uses: **“I must...”**

- Jesus understood that His time was connected to His **assignment**.
- This teaches us that **time should follow purpose**.
- We usually say: **“I don't have time.”** But often what we really mean is: **“I have not made that a priority.”**
- We find time for what becomes important enough.
- This doesn't mean every neglected responsibility is intentional. Life can genuinely overwhelm us.
- But our calendars can reveal truths about our priorities that our words sometimes hide.

Personal Reflection

Look at the last seven days of your life. Where did your time go? How much went toward:

- God?
- Family?
- Work?
- Rest?
- Relationships?
- Entertainment?
- Social media?
- Personal development?
- Serving others?
- Things you cannot even remember?

Show me where your time goes, and eventually I'll be able to tell you what matters to you.

Lesson 2.5: Setting My Priorities

Focus Scripture: Ecclesiastes 3:1

“To every thing there is a season, and a time to every purpose under the heaven.”

The Main Idea

Every “thing” in life cannot have equal priority at the same time. That is why God gave us seasons. Instead of looking at it in the traditional sense (winter, summer, spring, fall), look at seasons as pockets of time.

- There is a time to work.
- There is a time to rest.
- There is a time to build.
- There is a time to grieve.
- There is a time to celebrate.
- There is a time to be available to others.

And there is a time to say: **“Not right now.”**

Point 1: Good stewardship sometimes requires saying NO.

- Not because something is bad. But because something else is more important in this season. (moment, pocket of time)
- One point of discernment is that every good opportunity is not necessarily a *God* opportunity.
- If I say yes to everything, eventually I will not have enough of myself left to give my best to the things God actually entrusted to me.

Point 2: Rest is also part of our stewardship.

- Time stewardship cannot become Christianized overworking.
- God established a rhythm of work and rest. (Genesis 2:1-3)
- Rest is not necessarily wasted time. Sleep is not wasted time. Vacation is not wasted time. Recreation is not automatically wasted time. Time with people you love is not wasted time.
- Sometimes the most spiritual thing you can do with an hour is **stop**.
- If you don't stop, your body will eventually stop YOU.
- The question with anything that's commands your attention and energy is, “is this an *appropriate* use of the time God entrusted to me?”
- Rest can prepare us to return to our assignment with clarity, strength, and health.
- God didn't entrust us with time so we could fill every minute. He entrusted us with time so we could fulfill our purpose.

Point 3: Procrastination is a stewardship issue.

**James 4:13–14 — “Go to now, ye that say, Today or tomorrow we will go into such a city...
Whereas ye know not what shall be on the morrow.”**

- One of the assumptions we make about time is “I’ll do it later.” Later I’ll start. Later I’ll apologize. Later I’ll apply. Later I’ll forgive. Later I’ll spend time with my children. Later I’ll take care of myself. Later I’ll do what God told me to do.
- But later is not something we possess.
- Tomorrow may come. But tomorrow has never been promised.
- Procrastination spends today's opportunity based on tomorrow's promise—and God never promised us tomorrow.

The Time Audit

For this exercise, divine your time into these four areas:

1. **PURPOSEFUL-** Things that move me toward God's purposes for my life.
 - Prayer
 - Study
 - Ministry
 - Growth
 - Relationships
 - Health
2. **REQUIRED-** Things I have a responsibility to do.
 - Work
 - Family responsibilities
 - School
 - Necessary appointments
3. **RESTORATIVE-** Things that replenish me.
 - Rest
 - Sleep
 - Recreation
 - Healthy entertainment
 - Time with people I love
4. **WASTED-** Time that produced no meaningful benefit and often happened unintentionally.

- Mindless scrolling
- Unnecessary arguments
- Habitual distractions.
- Activities that consumed far more time than intended.

At the end of the audit, ask yourself:

1. **What deserves MORE of my time?**
2. **What deserves LESS of my time?**
3. **What deserves NONE of my time?**
4. **What have I been postponing that deserves time NOW?**
5. **Do my actions reflect what I say matters most?**

Final Thoughts

Eventually, stewardship of time becomes stewardship of life. Because life is simply time accumulated. Your life is made of years. Years are made of months. Months are made of weeks. Weeks are made of days. Days are made of hours. And every hour is being spent. So perhaps the question isn't: "How much time do I have?" The better question is: "God, what do You want me to do with the time You've given me?"

Ephesians 5:15–16

"See then that ye walk circumspectly, not as fools, but as wise, redeeming the time..."

This week, audit your time before you adjust your time. Don't do anything drastic. Just carry on as usual, being more mindful of what you do and for how long.

Lesson 3: Entrusted With Gifts

Focus Scripture: 1 Peter 4:10–11:

“As each has received a gift, use it to serve one another, as good stewards of God’s varied grace.”

What is a Gift?

A gift is a God-given capacity, empowered by grace, entrusted to a believer for the benefit of others and the glory of God. The ultimate purpose of my gift is not to make people impressed with **me**, but to make God visible *through* me. Excellence matters, and even recognition is not inherently wrong—but **the glory must have a destination**.

Point 1: Ownership

The underlying principle in all our discussions is that everything we have comes from God. We don't own anything. But we are responsible for how we use what God has placed before us. It is God who dictates how the gift is utilized. According to 1 Peter 4:10-11, the gift comes **from God**, passes **through me**, and is intended to benefit **somebody else**.

Point 2: Gift vs. Natural Ability vs. Skill vs. Experience

We have to make this distinction because we tend to call *everything* a gift.

- **Natural ability** is something you have an unusual aptitude for. You may naturally be athletic, musical, analytical, creative, relational, organized, or verbally skilled.
- A **skill** is something you develop through learning, training, practice, and repetition. Nobody is born knowing how to cook, sew, design, play a piano, prepare a budget, operate a camera, teach a lesson, or manage an organization. Ability may give you an advantage, but skill requires development.
- **Experience** is what life has taught you. Some things you can offer others did not come from a classroom or even from natural ability. You learned them because you **lived through something**.
- A **spiritual gift**, however, is a grace-enabled capacity God gives for service within the body and the work of God's kingdom. Romans 12, 1 Corinthians 12, Ephesians 4, and 1 Peter 4 give us different pictures of these gifts.
- And here's where it gets interesting: All these elements can overlap. A natural ability can become a vehicle for a spiritual gift. Someone may naturally communicate well, develop that ability through education and practice, and have the spiritual gift of teaching. Their ability

helps them communicate, their skill makes them better at it, but their gift enables them to use that capacity to build others up. So we don't have to force everything into one category.

- ⇒ Ability is what comes naturally.
- ⇒ Skill is what you develop intentionally.
- ⇒ Experience is what life teaches you.
- ⇒ Gift is what grace entrusts to you for service.
- ⇒ And God can use all four.

The Three R's of Gift Stewardship

“As each has received a gift, use it to serve one another, as good stewards of God's varied grace.”

1. RECOGNIZE Your Gift

“As each has received a gift...” Before I can steward what God has given me, I have to recognize what I have been given. Peter doesn't say, *“If you received a gift.”* “As EACH has received...” That confronts one of the biggest misconceptions we have about the church: that gifted people are the unusually talented people that we notice. No, **visibility and giftedness are not the same thing.**

- ⇒ Some gifts put you on a platform.
- ⇒ Some gifts put you behind the platform.
- ⇒ Some gifts get applause.
- ⇒ Some gifts make somebody else's applause possible.

The question isn't: “Am I gifted?” The question is: “What has God entrusted to me?” And discovering that may require asking:

- ⇒ What do I consistently do that strengthens other people?
- ⇒ What needs do I naturally notice?
- ⇒ What kind of service gives me energy rather than simply draining me?
- ⇒ What do spiritually mature people consistently affirm in me?
- ⇒ Where have I repeatedly seen God use me effectively?
- ⇒ What would be missing if I refused to contribute?

Somebody may be missing something because you're sitting on something.

2. RELEASE Your Gift

“...use it to serve one another...” Recognition without utilization is not stewardship. **God didn't give it to you just so you could know you have it.** We have to use it!

- ⇒ In Matthew 25, the problem with the third servant wasn't that he didn't have anything. **He had something and buried it.** The master never judged him for having **less** than somebody else. He judged him for doing **nothing with what he had.**
- ⇒ That means stewardship doesn't ask: "Why didn't God give me what they have?" Stewardship asks: "What am I doing with what He gave me?"
- ⇒ Comparison can actually become an enemy of stewardship because I can spend so much time admiring somebody else's five talents that I bury my one.
- ⇒ And notice where Peter directs the gift: **"...serve one another."** The question is, who is being served by what God gave me? If the only person benefiting from my gift is **me**, I may be using it—but I'm not necessarily stewarding it.

3. RETURN the Glory

"...so that in everything God may be glorified through Jesus Christ." — 1 Peter 4:11 Here's the destination. God gives it. I recognize it. I release it. And the glory goes back to Him.

- ⇒ That doesn't mean people can never compliment you.
- ⇒ It doesn't mean you have to pretend you're not good at something.
- ⇒ It doesn't mean excellence is somehow prideful.
- ⇒ In fact, recognizing that God entrusted something to you should make you want to develop it even more.
- ⇒ The problem isn't being recognized. The problem is confusing recognition with the reason you were gifted. I can appreciate the applause without living for the applause.
- ⇒ The gift may operate through me, but the glory belongs to the One who gave it to me.
- ⇒ And that completes the stewardship cycle:

God gives → I RECEIVE.
I identify → I RECOGNIZE.
Others benefit → I RELEASE.
God is honored → I RETURN.

The central question for this lesson is, "What has God put in me that somebody else needs?" Once I understand that my gift is **entrusted** rather than simply **possessed**, I stop asking, *"What can my gift do for me?"* And I start asking: **"God, what did You intend to do through me when You gave this to me?"**

Review

The ability and the assignment aren't the same thing.

Natural ability: *"I can sing."*

Developed skill: *"I've trained my voice and learned how to perform."*

Spiritual gift: perhaps encouragement, exhortation, leadership, mercy, etc.



CHRIST COMMUNITY CHURCH

ENTRUSTED MONEY

*"The earth is
the LORD's,
and the fulness
thereof."*

PSALM 24:1

Everything we have is on loan from God.

WHAT DOES IT MEAN TO BE ENTRUSTED WITH MONEY?

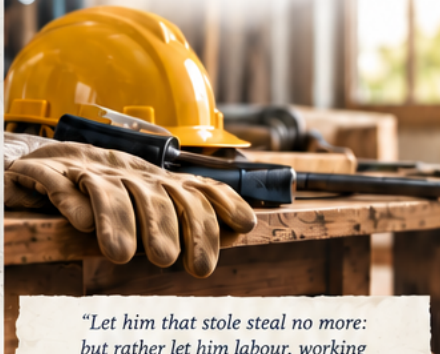
Being entrusted with money means accepting responsibility for how we acquire it, manage it, and use it.

1

ACQUIRE IT

How did it get into my hands?

- INTEGRITY
- WORK
- HONESTY
- RIGHT MOTIVES



*"Let him that stole steal no more:
but rather let him labour, working
with his hands the thing which is good."*

EPHESIANS 4:28

2

MANAGE IT

*What happens while it's
in my hands?*

- PLAN
- SPEND WISELY
- SAVE
- PREPARE
- AVOID UNWISE DEBT



*"For which of you, intending to build a tower,
sitteth not down first, and counteth the cost..."*

LUKE 14:28

3

USE IT

What am I accomplishing with it?

- PROVIDE FOR FAMILY
- ENJOY RESPONSIBLY
- GIVE GENEROUSLY
- HELP OTHERS
- SUPPORT MINISTRY
- BUILD A BETTER TOMORROW



*"That they do good, that they be rich
in good works, ready to distribute,
willing to communicate."*

1 TIMOTHY 6:18

WHAT IS MONEY?

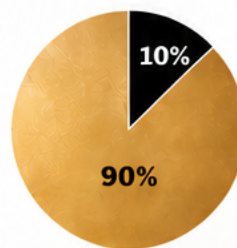
A socially accepted means of
measuring, storing, and
exchanging value.



If cabbage were currency,
we would be having this same
conversation about managing cabbage.

**The currency could change.
The responsibility would not.**

THE TENTH ACKNOWLEDGES THE SOURCE



The **10%**
acknowledges
the Source.
The **100%**
requires
stewardship.

*"And of all that thou shalt give me
I will surely give the tenth unto thee."*

GENESIS 28:22

ALL OF IT MATTERS



*Whether it's a million dollars, a hundred dollars,
ten dollars — or cabbage — it's an opportunity
to practice stewardship.*

"He giveth power to get wealth..."

DEUTERONOMY 8:18