



# Stewardship

*Honoring God with our Time, Talent, & Treasure*

Sermon Series Notes:

[Stewardship: Lesson 1 "Make the Most of Our Time" 8.27.23](#)

[Stewardship: Lesson 2 "Using Your Talents For God's Kingdom" 9.3.23](#)

[Stewardship: Lesson 3 "Eternal Treasures" 9.10.23](#)

---

The Bible makes it clear that God is both the Creator and Owner of everything in his creation:

**Psalm 19:1-2 (NLT)**, *“The earth is the LORD’s, and everything in it. The world and all its people belong to him. 2 For he laid the earth’s foundation on the seas and built it on the ocean depths.”*

**Genesis 1:27-28** *“So God created human beings in his own image. In the image of God he created them; male and female he created them. 28 Then God blessed them and said, “Be fruitful and multiply. Fill the earth and govern it. Reign over the fish in the sea, the birds in the sky, and all the animals that scurry along the ground.”*

**Isaiah 43:7** *“Bring all who claim me as their God, for I have made them for my glory. It was I who created them.”*

*God what do you want me to do with the time you have given me?*

**Ephesians 5:15-17** *“So be careful how you live. Don’t live like fools, but like those who are wise. 16 Make the most of every opportunity in these evil days. 17 Don’t act thoughtlessly, but understand what the Lord wants you to do.”*

**Matthew 6:34** *“So don’t worry about tomorrow, for tomorrow will bring its own worries. Today’s trouble is enough for today.”*

Worry does not make us ready to redeem our time, it makes us unready.

*“We face the future out of breath, because we have been fighting tomorrow's battles today!” - Adrian Rogers*

**2 Corinthians 5:10** *“For we must all stand before Christ to be judged. We will each receive whatever we deserve for the good or evil we have done in this earthly body.”*

**Genesis 1:5,8, 14** *“And evening passed and morning came, marking the first day...And evening passed and morning came, marking the second day...as signs to mark the seasons, days, and years. ”*

## Wisdom vs Foolishness

**Ephesians 5:15** "So be careful how you live (Take time to assess how you're living) - Don't just live like fools (Don't imitate foolish people or follow their ways) - But instead, live like those who are wise (Those who live their lives in light of the truths found in God's Word)."

**Psalm 14:1** "Only fools say in their hearts, 'There is no God.' They are corrupt, and their actions are evil; not one of them does good!"

**The Biblical definition of a fool is:** *Someone who rejects God.*

**Proverbs 14:16 (NIV),** "The wise fear the LORD and shun evil."

**The Biblical definition of a wise person is:** *Someone who lives to honor God.*

**LifePoint:** *The time you have here on earth is God's gift to you. Stewarding it well is your gift to Him!*

## Making the Most of Your Time

**Ephesians 5:16** "Make the most of every opportunity in these evil days."

How do we make *the most of every opportunity*? How do we live in such a way that we are *redeeming the time* we've been given?

Applications for different seasons -

### **Mothers of Young Children**

- **PRAY!** Ask the Lord to give you insight into each child's heart.
- **Because they show their sin nature almost immediately, ask Him to help you recognize their unique strengths and weaknesses**
- **Remember that life is made up of different seasons** - They will go by much quicker than you think. So, don't be in a hurry.
- **One important caution:** Try to avoid the peer pressure to put your kids in EVERYTHING because other families do.
- **This is a great time to introduce biblical language with your reasoning.** "We want to be good stewards of our time, so we are going to pray about whether or not joining that team/class/commitment is wise for us right now."

## ***Parents of Teenagers***

- **Focus prayer for each teen based on their specific struggles and bends.** Pray the Word over them.
- **If your teen starts talking, let them and just listen, don't interrupt, don't try to fix the problem.**
- **Ask God to help you see your own sin when dealing with your children's sin.**
- **Order the book "Age Of Opportunity" by Paul David Tripp.** It's a great resource for parents with teens.
- **Here are a couple important quotes:**

"As parents, we are in trouble whenever we lose sight of these "vertical realities"--when we lose sight of God, his ownership of our children, and his call to us to be faithful parents no matter what the outcome."

"The goal of parenting is to raise children who were once totally dependent on us to be independent mature people who, with reliance on God and proper connectedness to the Christian community, are able to stand on their own two feet.

## ***Teenagers***

- **Now's the time to start learning to PRAY:** Pray about everything. Every friendship, every decision, every class you're in. You're in a time of big changes and big decisions. God wants to guide you in that if you would only ask.
- **Find a consistent time in your day to specifically focus on God.** Whether it's listening to a gospel centered podcast or the dwell app while getting ready for school, or doing a devotional and praying before bed. The sooner you start this routine/habit/discipline, the sooner your faith will grow and your relationship with God will become personal to you.
- **Surround yourself with friends who point you to Christ.** If you struggle to find friends like that, use your church family. Youth Group, youth leaders, and other young adults would love to be there for you.

## ***Retirees***

- **Don't accept the lie that retirement is the time when you finally get to just focus on yourself.**
- **PRAY for how the Lord wants you to use your time in this season of life.** You are needed and wanted! Who in your life are you pouring into consistently? How are you serving others? How can you serve the church more? Are you getting involved with mens/womens ministry?
- **Retiring from the workforce does not also mean retiring from serving the kingdom.** Pray for guidance. He has assignments for you.

## ***Single Christians***

- **You are blessed with the gift of time and autonomy.**
- **In singleness, it can be so easy to become self-focused,** but serving others can help you keep your eyes off yourself, maintain health in your singleness, and help with loneliness.
- **Singleness allows us to find intimacy and deep friendship within the church**—our true family. (Sam Allberry)
- **Singleness helps us to understand the sufficiency of Christ.** You have an incredible opportunity to pursue the Lord wholeheartedly without distraction.

**Psalms 19:1-2 (NLT)**, *“The earth is the LORD’s, and everything in it. The world and all its people belong to him. 2 For he laid the earth’s foundation on the seas and built it on the ocean depths.”*

**Genesis 1:27-28 (NLT)**, *“So God created human beings in his own image. In the image of God he created them; male and female he created them. 28 Then God blessed them and said, “Be fruitful and multiply. Fill the earth and govern it. Reign over the fish in the sea, the birds in the sky, and all the animals that scurry along the ground.”*

**Isaiah 43:7 (NLT)**, *“7 Bring all who claim me as their God, for I have made them for my glory. It was I who created them.”*

- When you became a follower of Jesus Christ you were given a salvation package which includes incredible blessings from God. These blessings include things like: *The forgiveness of your sins, eternal life, a home in heaven, and a spiritual gift that has been deposited in you by the Holy Spirit!*
- This gift is specifically designed to be used as you engage to do life and ministry in a local church, where we help build up and strengthen one another as the body of Christ.

**Lifepoint:** When you placed your faith in Jesus Christ you were given spiritual gifts that enable you to serve your local church family as you grow in your faith!

### What are the spiritual gifts?

There are four primary passages in the New Testament that talk about spiritual gifts and then provide a brief list of those gifts: Romans 12, 1 Corinthians 12, Ephesians 4, and 1 Peter 4

### Spiritual gifts often broken down into three groups:

- **The sign gifts include:** *The gifts of miracles and healings, speaking in tongues, interpretation of tongues, a supernatural word of knowledge or wisdom*
- **The equipping gifts include:** *the gifts of pastor, teacher, evangelist, apostle and prophet.*
- **The serving gifts include:** *The gift of administration, encouragement, faith, giving, hospitality, leadership, mercy, service, wisdom, discernment*

### We should always be aware of the Holy Spirit’s work in our lives.

**1 Corinthians 12:1-3 (NLT)**, *“Now, dear brothers and sisters, regarding your question about the special abilities the Spirit gives us. I don’t want you to misunderstand this.2 You know that when you were still pagans, you were led astray and swept along in worshiping speechless idols. 3 So I want you to know that*

*no one speaking by the Spirit of God will curse Jesus, and no one can say Jesus is Lord, except by the Holy Spirit.”*

**John 14:26 (NLT)**, *“But when the Father sends the Advocate as my representative—that is, the Holy Spirit—he will teach you everything and will remind you of everything I have told you.”*

→ The ministry of the Holy Spirit is to point the spotlight on Jesus and to glorify His saving work!

One of the most important gifts a believer can develop over time is the ability to discern when the Spirit is speaking, and when He is not (when the enemy or our flesh is lying to us).

**1 Corinthians 12:3b**, *“And likewise, no one can say Jesus is Lord, except by the Holy Spirit.”*

- The phrase, “Jesus is Lord” was part of an early church creed. This creed summarized certain doctrines for them.
- The apostle Paul is emphasizing that no one can say *Jesus is Lord*, and really understand what that means, apart from the illuminating work of the Holy Spirit. And likewise,
- We need the Holy Spirit’s ministry in our lives to help us understand the importance of spiritual gifts in our role as stewards over God’s creation.

**The body of Christ is built by the Holy Spirit and functions through the spiritual gifts distributed to each member by the Holy Spirit.**

**1 Corinthians 12:4-6 (NLT)**, *“There are different kinds of spiritual gifts, but the same Spirit is the source of them all. 5 There are different kinds of service, but we serve the same Lord. 6 God works in different ways, but it is the same God who does the work in all of us.”*

There are differences in the variety of gifts and the expressions of service in the local church body. **But it’s the same Lord, the same God, the same Spirit behind all of it!**

**The Holy Spirit decides which spiritual gifts each person should have so believers are equipped to serve the common mission of the local church.**

**1 Corinthians 12:7-11 (NLT)**, *“A spiritual gift is given to each of us so we can help each other. 8 To one person the Spirit gives the ability to give wise advice; to another the same Spirit gives a message of special knowledge. 9 The same Spirit gives great faith to another, and to someone else the one Spirit gives the gift of healing. 10 He gives one person the power to perform miracles, and another the ability to prophesy. He gives someone else the ability to discern whether a message is from the Spirit of God or from another spirit. Still another person is given the ability to speak in unknown languages, while another is given the ability to interpret what is being said. 11 It is the one and only Spirit who distributes all these gifts. He alone decides which gift each person should have.”*

→ We are all given gifts to share so we can help build up the body of Christ.

- A church is strongest when each member is discovering their gifts and then using them to serve the Lord and the body of Christ in a local church setting.

## The local church is made up of different parts like the human body.

**1 Corinthians 12:12-14 (NLT)**, *“The human body has many parts, but the many parts make up one whole body. So it is with the body of Christ. **13** Some of us are Jews, some are Gentiles, some are slaves, and some are free. But we have all been baptized into one body by one Spirit, and we all share the same Spirit.**14** Yes, the body has many different parts, not just one part.”*

- In the same way that a human body needs each part to function together in order to be healthy and vibrant, the same is true about the local church.

## Questions to help identify your God-given talents:

**The best way to identify your God-given talents is to spend time thinking and praying about what you do well. Here are some great questions to ask yourself that will lead you in the right direction:**

- What’s a task or role that comes easily to me?
- What am I good at?
- Where did I excel in school?
- What’s something I don’t have to work to be good at because I *am just* good at it?
- What do my coworkers compliment me on most often?
- If someone asked my friends what I do really well, what would they say?
- What do I bring to a team?
- What are my biggest character strengths?

## Traps to avoid when identifying your God-given talents

- Don’t try to sound too good when you answer the questions. Don’t be afraid to write something down even if you don’t think it sounds “poetic” enough. Just answer the questions honestly.
- Don’t try to be too specific about what your talents are. It works best if you try to stick to general categories.
- Don’t think too little of yourself.

Don’t underestimate yourself and let doubt creep in. Trust the process. If you *are* concerned that you missed the mark, run your answers by a close friend or two. Ask them, “Do these talents sound like me? Are these actually things I’m good at?” Their feedback should give you a confidence boost. - **Ramsey Solutions (Using Your God-given Talents)**

## Other helpful tips

- Your gifts don’t retire, but they can change or morph over time.
- Serving can help you begin to develop your gifts. Others will often help confirm the things you’re good at.
- You won’t always know what you’re capable of until you step out in faith to start serving.
- Timing is important. As you’re faithful in an area, God will begin giving you more of what you need to do that ministry.

**Matthew 6:19-20 (NLT)**, “Don’t store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. **20** Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal.”

**Matthew 6:21-34** “**21** Wherever your treasure is, there the desires of your heart will also be. **22** Your eye is like a lamp that provides light for your body. When your eye is healthy, your whole body is filled with light. **23** But when your eye is unhealthy, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is! **24** “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money. **25** “That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing? **26** Look at the birds. They don’t plant or harvest or store food in barns, for your heavenly Father feeds them. And aren’t you far more valuable to him than they are? **27** Can all your worries add a single moment to your life? **28** “And why worry about your clothing? Look at the lilies of the field and how they grow. They don’t work or make their clothing, **29** yet Solomon in all his glory was not dressed as beautifully as they are. **30** And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith? “So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ **32** These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. **33** Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. **34** “So don’t worry about tomorrow, for tomorrow will bring its own worries. Today’s trouble is enough for today.”

### Guard Your Heart (v. 21)

**Matthew 6:21** “Wherever your treasure is, there the desires of your heart will also be.”

The best way you can guard your heart is to make sure you are storing up your treasures in the right place.



LifePoint: Jesus calls us to handle our financial resources with heaven in mind, prioritizing what will last for eternity.

## How do we store our treasures in heaven?

**Matthew 25:37, 40** *“Lord, when did we ever see you hungry and feed you? Or thirsty and give you something to drink...40 “And the King will say, ‘I tell you the truth, when you did it to one of the least of these my brothers and sisters, you were doing it to me!’”*

**Proverbs 3:9-10** *“Honor the LORD with your wealth and with the best part of everything you produce. 10 Then he will fill your barns with grain, and your vats will overflow with good wine.”*

**Malachi 3:10** *“Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in! Try it! Put me to the test!”*

-This is the only place in the Bible where God says test me.

## Choose Your Master (vs 22-24)

**Matthew 6:22-24** *“Your eye is like a lamp that provides light for your body. When your eye is healthy, your whole body is filled with light. 23 But when your eye is unhealthy, your whole body is filled with darkness. And if the light you think you have is actually darkness, how deep that darkness is! 24 “No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”*

### There are so many ways that money can enslave us:

- We become obsessed with accumulating more money.
- We manage our money so badly that huge amounts of debt piles up, overwhelming us.
- Allowing discontent to creep in, robbing us of our joy and contentment.
- Fearing the future, which causes us to selfishly accumulate more than we need.

## Do Not Worry (v. 25)

**Matthew 6:25** *“That is why I tell you not to worry about everyday life—whether you have enough food and drink, or enough clothes to wear. Isn’t life more than food, and your body more than clothing?”*

**We should always look for repetition in Scripture:** *Do not worry* is mentioned in verse 25, 31, and 34.

## Look/Consider (vs 26, 28)

**Matthew 6:26-34** *“Look at the birds. They don’t plant or harvest or store food in barns, for your heavenly Father feeds them. And aren’t you far more valuable to him than they are? 27 Can all your worries add a single moment to your life? 28 “And why worry about your clothing? Look at the lilies of the field and how they grow. They don’t work or make their clothing, 29 yet Solomon in all his glory was not dressed as beautifully as they are.*

## Faith (v. 30)

**Matthew 6:30** *“And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith?”*

## Seek First (v. 33)

**Matthew 6:33** *“Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.”*

Give your relationship to God first place in your heart. Make your number one concern the affairs of God’s Kingdom. When we prioritize His Kingdom, we can trust Him to prioritize our needs!

## Focus on Today (v. 34)

**Matthew 6:34** *“So don’t worry about tomorrow, for tomorrow will bring its own worries. Today’s trouble is enough for today.”*

We need God’s grace today for the events of today. Tomorrow God will give us a fresh supply of grace!