“Examining the Heart” Week 2

Date: November 8, 2026

Sermon: Stewards, Not Owners

Big Idea

God owns everything, and we are called to faithfully steward what He has entrusted to us—including our finances—as an act of worship, trust, and spiritual maturity.

Key Scriptures

- **Ephesians 2:8–10** — We are saved by grace through faith, created for good works God prepared for us.
- **Galatians 2:20** — Our lives are not our own; Christ lives in us.
- **Deuteronomy 10:14** — Everything in heaven and earth belongs to the Lord.
- **Genesis 2:15** — Humanity was placed in the garden to work and keep it.
- **Matthew 25:14–15** — God entrusts His servants with resources and expects faithful stewardship.
- **John 3:16** — God gave His Son, showing His generous heart.
- **Malachi 3:10–11** — God calls His people to bring the tithe and trust His provision.
- **Matthew 6:19–21, 33** — Store up treasure in heaven and seek first God’s kingdom.

Main Points

1. We Are Stewards, Not Owners

Everything we have belongs to God. Stewardship means managing what belongs to someone else. Our money, time, talents, gifts, and even our lives are on loan from Him.

2. Stewardship Is a Kingdom Responsibility

God has entrusted resources to each of us for His purposes. Like the servants in **Matthew 25**, we are responsible for how we use what He has given.

3. God Is Generous, and We Are Called to Reflect Him

From creation to the cross, God has always been a giver. Because God gave His Son, our response should be generosity, gratitude, and trust.

4. Tithing Trains Our Hearts

Tithing is not primarily about money—it is about worship, obedience, and becoming more like God. It helps loosen our grip on temporary things and teaches us to trust Him.

5. The Tithe Supports God's Work Through the Local Church

The local church is a "***storehouse***" where people are equipped, healed, discipled, and sent out for the mission of Christ.

6. Tithing Strengthens Faith and Witness

Giving shows what we value. It demonstrates trust in God and becomes a testimony to others, even when the world does not understand it.

7. Generosity Pushes Back Against the World's Pull

Our culture encourages consumption and possession, but Jesus calls us to store up treasure in heaven. What we treasure reveals where our hearts are.

Application Questions

- Do I see my finances as belonging to God or to me?
- Is there anything I am gripping tightly that competes with God for my heart?
- Am I trusting God first with my finances?
- How can I grow in generosity as a reflection of God's character?
- Is tithing a regular discipline in my life? If not, what step of obedience is God asking me to take?

Closing Challenge

Pry your hands off what is temporary and sow into what is eternal. Trust God with what He has entrusted to you and grow in generosity as part of becoming more like your Father in heaven.