

Biblical Stewardship

Answer Keys

Lesson 1:

1. Distinguish between principles and methods.
Principles govern our existence and are applicable in any culture at any time, and for any place. Methods change but principles remain the same.
2. State the purpose of studying biblical stewardship.
The purpose is to rediscover the timeless principles of stewardship found in the Word of God and make practical application to life today.
3. Discuss the benefit of obedience to God's principles and the consequences of disobedience.
Obedience to these principles brings happiness, health, wealth, relationship with God, and eternity. Consequences of disobedience are misinformed teacher that have contributed to the dilemma by propagating false doctrines.
4. Define *stewardship*.
Stewardship is not a subcategory of the Christian life. It is the Christian life.

Lesson 2:

1. Write a paragraph on the duties and responsibilities of a "steward."
The responsibilities of a steward means a manager or overseer of another person's wealth, gifts, and possessions.
2. Discover the origin of stewardship in the Bible.
Adam managed and preserved the Garden of Eden—God's property. Here is the principle of stewardship that was established with Adam the first steward of Gods possessions.
3. Locate the first mention of *steward*, *tithe*, and *offering* in God's Word.
Steward: Genesis 15:2, Tithe: Genesis 14:20, Offering: Genesis 4:3-4
4. Evaluate how and why Abel's offering was acceptable while Cain's was not.
Cain did not offer his best and did not offer a blood sacrifice.
5. State, in your own words, the principles of (a) stewardship and steward; (b) offering; (c) tithe; (d) responsibility.
A.) Stewardship/Steward: Dress it, cultivate, cause it to increase, keep, guard, and protect it
B.) Offering: By faith we should give of our best unto the Lord and we should give to Him first.
C.) Tithe: Giving a tenth (tithe) represents our acknowledgment that we are the steward of God's creation.
D.) Responsibility: It is our responsibility to give unto the Lord.

Lesson 3:

1. Describe what the Bible has to say about money.
Then entire Bible contains more than 2,000 references to wealth and property. Jesus taught more stewardship than about Heaven and Hell.
2. A principle of stewardship is "God reserves a portion." Prove this using scriptural examples.
Leviticus 27:30-34, Deuteronomy 14:22-23, 28, Numbers 18:21-26
3. Demonstrate or prove, using scriptural examples, that the giving of tithes and offering is a responsibility (rather than a voluntary act) of the priests and the people.

Exodus 13:11-16, Numbers 3:46-47, I Corinthians 6:19-20

4. Identify the three tithes paid under the Law.
Supported the priests and Levites. Provided for a sacred festival, and it supported orphans, widows, and the poor.
5. Explain this statement: "The Old Testament clearly demonstrates that every spiritual relationship of person is expressed in some material way."
They offered the lord a large part of their time and life; they presented the first fruits of their grain and livestock.
6. Examine and explain this statement: "Tithing was a principle before it was a law."
Before the law of Moses, no written law obligated people to give the tithe and offerings. It seems that fathers passed this practice on to their sons by oral tradition.
7. What is the meaning of this statement: "The tithe was never a ceiling for giving, but rather the floor."
With the command to give the tithe, God wanted to reveal to humanity what he considers as the minimum that a person should give for the advancement of His work.

Lesson 4:

1. In reading the stewardship parables in this lesson, determine the principles that are applicable today.
Parable of the Pounds, Parable of Talents
2. Prove that Jesus and the religious leaders upheld the Old Testament teachings of giving the tithe and offerings.
Luke 11:42; 18:12, Matthew 23:23
3. Examine how the early church practiced and continued the Old Testament plan of giving.
I Corinthians 9:7-14, I Timothy 5:18, Hebrews 7:5-9
4. Determine how the apostle Paul encouraged the giving of the tithe and offerings with clear teaching in his epistles.
The way we use God's possessions today will result in eternal consequences (Galatians 6:7).
5. Define the role of a steward in the New Testament.
Steward in the Scriptures refers to either a slave or freeman who was given household responsibilities either as guardian of the children or the affairs of the household. Not owners, but managers or guardians of another's possessions.

Lesson 5:

1. Quote I Corinthians 4:2.
Moreover it is required in stewards, that a man be found faithful.
2. Explain how every area of life requires the practice of good stewardship.
This includes mind, body, and spirit, as well as time, talents and, of course, money.
3. Define in detail the word *steward*.
Steward is a responsible person who manages or oversees the wealth, gifts, and possessions of another person, and will be held accountable for his actions.
4. Using verses of Scripture, determine how we can be good stewards of the mysteries of God.
I Corinthians 9:16-17
5. Locate a Bible verse that speaks of "stewards of the mysteries of God."
I Corinthians 4:1
6. Explain how Jesus clearly taught that we have the responsibility to preserve and multiply what He has given us.

In the New Testament, the responsibility of stewardship is clearly seen in the parable of talents taught by the Lord in Matthew 25:15-30.

7. Relate how we will give an account of our stewardship (Luke 16:2).
We are responsible for what the Lords has entrusted to us. Hebrews admonished the saints to obedience and submission to their pastor, giving as reason, for they watch for your souls, as they that must give account, that they may do it with joy, and not with grief, for that is unprofitable for you.
8. Identify the two types of responsibility proper stewardship requires of us.
Maternal Responsibility; Spiritual Responsibility
9. State what is expected of a steward (knowing that a clearly defined task is the first step toward an accomplished task).
If we are to do what is required, we must first know what is required. If we are to be good stewards, then we must first understand what is expected of a steward.
10. Outline why the steward who received one talent failed his master.
The one who received only one talent guarded his master's possession but did not cause it to increase. He was condemned and punished for his slothfulness.

Lesson 6:

1. List five rewards of faithfulness.
A.) Trustworthy
B.) Trustful
C.) Faithful
D.) Sure
E.) True
2. Define biblical faithfulness.
Complete faith in the Word of God. Complete and consistent obedience to the Word of God. Complete and consistent obedience is an automatic result of complete faith.
3. Contrast "unrighteous mammon" and "true riches."
Unrighteous mammon refers to worldly things and true riches refers to eternal things
4. Quote I Corinthians 4:2.
Moreover it is required in stewards, that a man be found faithful.
5. Explain how a Christian can be faithful in every area of life (for example, in the area of time, talent, treasure, tongue, temple, and testimony).
God requires faithfulness, truth, and honesty in all areas of life. We have the responsibility to administer faithfully everything God has entrusted to us whether it is much or little.
6. Identify the biblical requirement of a steward.
Faithfulness is a biblical requirement and determining factor in good stewardship.
7. Indicate the key word in the Christian life.
Faithfulness
8. "Action speaks louder than words." Discuss how this statement is true in stewardship.
God does not measure our faithfulness by what we say, think, or profess, but rather by what we do, our actions.

Lesson 7:

1. Outline ten reasons for giving tithes.
A.) To worship God, recognizing Him as the Most High God.
B.) To give God a part of our increase.

- C.) To demonstrate our gratitude.
 - D.) To acknowledge that all we have comes from Him and belongs to Him.
 - E.) To be a faithful steward.
 - F.) To show our faith in Him to supply all our needs.
 - G.) To obey His Word.
 - H.) To demonstrate our trust in Him.
 - I.) To demonstrate our humanity.
 - J.) To put God first.
2. Identify reasons people could be afraid of giving tithes. Explain why these fears are unfounded.
They think they will have less for themselves and the needs of their family. They do not understand that when they obey the Word of God, they will have more. God gives back more than we gave initially.
 3. According to John Hopkins, what are three reasons Christians do not give?
A.) A carnal spirit
B.) Spiritual ignorance
C.) Doubt
 4. The cause and effect principle states, “for every happening there is a cause (reason); for every action there is a corresponding effect (results).” Evaluate this statement in light of tithing.
For tithing it is not a promise of more money in return. God is not obligated to double the money we give or even to give back to us the same amount. God may return the equivalent to us in spiritual blessings and good health.

Lesson 8:

1. Locate the Bible verse that speaks of how God loves the cheerful giver.
II Corinthians 9:7
2. Discover the first mention of someone giving an offering to the Lord.
Genesis 4:3-4
3. What is the purpose for giving an offering?
He wants to see if we love Him enough to give back to Him a portion of what He has given us. He wants to see if we will give voluntarily to His kingdom and work.
4. Interpret what “purposeth in his heart” means.
To resolve, to perform or accomplish. God wants our offering to be given voluntarily from the heart, with an attitude of thanksgiving, according to our love for Him.
5. Identify what John Hopkins feels is a good thermometer of a person’s spiritual condition.
“The desire to give or not to give is a good thermometer of spiritual condition of a person. “
6. How is giving an act of worship?
Offerings provide the worshipers a great opportunity to demonstrate their love and thankfulness to God.
7. What is the truest offering?
Is an offering in the heart.
8. List five things giving to God determines, promotes, or demonstrates.
A.) Giving to God is an act of our worship
B.) Demonstrates our love
C.) Demonstrates our trust in Him
D.) Promotes humility
E.) Demonstrates our gratitude.
9. Locate the first recorded act of worship.

When Cain and Abel presented their offerings to God. (Exodus 23:15; 34:20)

10. List ten guidelines for giving.
 - A.) Give to God first
 - B.) Give systematically
 - C.) Give quietly
 - D.) Give cheerfully
 - E.) Give from the heart
 - F.) Give voluntarily
 - G.) Give the best
 - H.) Give in faith
 - I.) Give generously
 - J.) Give according to ability
11. Determine the result of giving as indicated in Proverbs 3:9-10.

If we give to God first, He will make sure that we have plenty.
12. Explain why we should give systematically.

Giving systematically will become a habit if we repeat the act over a period of time.
13. Write out the words of Ezra 2:69.

"They gave after their ability into the treasury" (ASV).
14. The widow gave the smallest of Jewish coins but Jesus said she gave more than all the others (Mark 12:42-43). Express how this is true.

She gave more in quality or more in proportion to her means and thus showed more love than all the other.
15. Quote Luke 6:38.

"Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again."
16. State two questions that enable us to determine sacrificial giving.
 - A.) Have I given to the point of sacrifice?
 - B.) Have I denied myself anything in order to be able to give?
17. Identify the three principles stated by Paul in I Corinthians 16:2.
 - A.) Systematically
 - B.) Personally
 - C.) Proportionately

Lesson 9:

1. Define "alms giving."

Defines as the act of charity; giving to the poor or needy. This literally means "doing kind acts."
2. Using verses of Scripture, prove it is imperative to give to the needy.

Matthew 6:2
3. Identify what was to be done every third year according to Deuteronomy 14:28.

Every third year a tithe as to be given to the poor, to be eaten at their dwellings.
4. Distinguish how alms are different from offerings.

When you give alms, this is considered a good deed and it should be given out of compassion for the needy.
5. Provide two examples from the Book of Acts that identify people who gave alms.
 - A.) Dorcas
 - B.) Peter and John came to the Temple at the "hour of prayer."

6. Explain how it was strategic for the lame man to be positioned at the Gate Beautiful.
In order to be seen by the people as they entered to pray, hoping they would give him money.
7. Outline how the giving of alms was deeply rooted in the Jewish religion.
They were taught to show compassion to the poor and needy.
8. Contrast (or show the differences between) the tithe, offerings, and alms giving.
The tithe is a fixed amount which belongs to God. Offering is not a fixed amount and are given to the local church to support the work of God. Alms is not a fixed amount and is given to help the poor and needy.
9. Of the three types of giving, which one is a fixed amount?
Tithing
10. Retell the rewards and consequences of giving to the poor as outlined by the wise man.
“Whoso stoppeth his ears at the cry of the poor, he also shall cry himself, but shall not be heard” (Proverbs 21:13).
“He that hath pity upon the poor lendeth unto the Lord: and that which he hath given will he pay him again” (Proverbs 19:17).

Lesson 10:

1. What is the principle or law found in Galatians 6:7?
Whatever a man sows, that he will also reap.
2. Describe how this principle works in every realm of the universe: natural, physical, and spiritual.
Realm of nature is you sow little corn you will reap little corn. The physical realm if you sow small amounts in the kingdom of God and His work, you will reap small blessings. In the spiritual realm if you sow abundant spiritual seeds such as faithfulness, obedience, prayer, and worship you will reap abundant spiritual blessing.
3. State the two warnings given in Proverbs 30:8-9.
A.) Be poor and steal
B.) Profane the name of my God
4. Quote III John 2.
Beloved, I wish above all things that thou mayest prosper and be in health, even as thy soul prospereth.
5. Discuss which is more important: material or spiritual prosperity.
The correct answer for Christians is spiritual prosperity.
6. Provide two biblical examples of how poverty was turned into prosperity.
A.) The Widow of Zarephath
B.) Church of Smyrna
7. Using Scripture, prove that God is the owner of individuals.
Ephesians 1:14, I Corinthians 6:20, I Peter 2:9-10
8. State the secret to physical, material, and spiritual prosperity.
Obedience to Gods Word, giving liberally to the work of God, and recognizing God as the Master (Owner) of all things.
9. Quote an African proverb that deals with giving liberally.
“The hand that gives is always higher than the hand that receives.”
10. Determine how “love of money” can bring many sorrows.
Love of money enslaves people and brings them many sorrows.

Lesson 11:

1. Identify four main areas of stewardship.

- A.) Treasure (money)
 - B.) Time
 - C.) Talents
 - D.) Temple
2. Express several ways that one can be a good steward of time.
Identify the primary objective. Analyze how time is spent. Eliminate activities that waste time. Identify proper priorities.
 3. Interpret the meaning of "redeeming the time."
We must use every opportunity given to us to reach the lost and win them to the Lord.
 4. Identify four time-robbers.
 - A.) Idleness
 - B.) Excess sleep
 - C.) Seeking ways to gain fame and riches
 - D.) Friends who come by and interrupt our prayer and devotional time
 5. Outline five ways we can scripturally redeem time.
 - A.) Regularly studying the Word of God
 - B.) Regularly doing good to others
 - C.) Praying without ceasing
 - D.) Securing our salvation
 - E.) Endeavoring to do the will of God
 6. Describe several ways that one can be a good steward of his or her temple (body).
 - A.) We need to understand that after being filled with the Holy Spirit, Jesus lives in us and our bodies becomes His temple.
 - B.) We must not do anything that will bring dishonor, harm, or destruction to this temple.
 - C.) We should use our body for the glory of God, not the glory of Satan.
 - D.) We should keep our body pure and unpolluted by filthy lusts.
 - E.) We must glorify Him in our body by external purity as well as inward purity.
 7. List four things to avoid in proper stewardship of the body.
 - A.) Sexual sins
 - B.) Cigarettes
 - C.) Alcoholic beverages
 - D.) Drugs
 8. Locate and write out one verse of Scripture that deals with stewardship of the mind.
Let this mind be in you, which was also in Christ Jesus: Philippians 2:5
 9. List four ways that one can renew his or her mind daily.
 - A.) Reading the Word of God
 - B.) Studying the Word of God
 - C.) Meditating on the Word of God
 - D.) Praying
 10. Contrast and explain the differences between someone who loves truth and someone who obeys truth.
"Knowing the truth is one thing, but loving the truth is critical."

Lesson 12:

1. Illustrate the importance of teaching your flock concerning financial stewardship.

When teaching God's Word, we must also teach the principles and precepts concerning financial stewardship. If principles are not taught, we are denying the people a truth that will bring God's blessings.

2. Why is it imperative for the pastor to cast the vision in the local church?
It is the pastor's responsibility to teach tithe and offerings. The pastor is responsible to administer these funds, ensuring that all funds are used properly. Pastors must also be good stewards of the tithe they receive personally.
3. Explain how David was a good model of a leader when it comes to building the house of the Lord.
He was a leader that had a vision, desire, and burden for building the house of the Lord. He gave before he asked people to give.
4. List five benefits of building the worship place with voluntary offerings of the people.
A.) Creates a greater dependence upon God.
B.) Allows God to show His faithfulness.
C.) Teaches the importance of sacrificial giving.
D.) Gives a testimony to the world of the importance of the gospel.
E.) Promotes fund-raising from a biblical point of view.
5. Define what is meant by "mysteries of God."
It pertains to the mysteries of salvation.
6. Compare the duties of a pastor with those of a watchman.
Like a watchman, the pastor must warn the flock of any coming danger. The pastor must teach, preach, and correct regardless of whether the people listen or not.
7. Relate the importance of integrity in financial matters.
Money has the power to take God's place in a person's life. A reputation of honesty is worth more than money.
8. Summarize how self-discipline is necessary in the Christian life.
Before one can inspire others, one must first be personally inspired. He guides us by His Holy Spirit, and we develop self-discipline.

Lesson 13:

1. Express three reasons why people do not give and provide an appropriate response or answer for each.
A.) A carnal spirit
B.) Spiritual ignorance
C.) Doubt
2. Express five carnal, faulty concepts about financial stewardship and provide a spiritual, correct response to each.
A.) It is my money.
B.) If I give to the pastor first, I will have enough for myself.
C.) I am going to give because I know that I will get something in return.
D.) I will give this amount because I do not need it.
E.) I am going to give so others will see me when I give.
3. List five things that Satan is prone to tell us about money, and provide a godly response for each.
A.) Money belongs to you. You earned it.
B.) The pastor wants your money; that's the only reason he is a pastor.
C.) The pastor does nothing to help you.

- D.) If you give tithes and offerings you will not have enough money for your expenses and family.
- E.) Tithing was only for the people in the Old Testament.
- 4. Suggest five godly concepts about giving and locate a scriptural reference for each.
 - A.) Everything I have belongs to God and I am only His steward.
 - B.) My love for God and my obedience to His Word are more important than money.
 - C.) I am worshiping God by giving.
 - D.) Giving shows my thankfulness unto God.
 - E.) Giving sacrificially demonstrates my trust in God to supply all my needs.
- 5. Indicate what one can learn about financial stewardship from Haggai 1-2.

People are never too poor to support the work of God. There is always something the believer can do or give to the work of God.
- 6. Cite three problems outlined in the Book of Haggai and offer appropriate solutions.
 - A.) Disinterest: Think about God instead of personal needs.
 - B.) Discouragement: Be strong and work.
 - C.) Dissatisfaction: Understand that God's blessings cannot be bargained for.
- 7. Indicate how Exodus 25:1-8 is a good example of the believer's responsibility.

When the people came out of Egypt, God told them to ask the Egyptians for gold and other treasures. The Egyptians were so happy to see them leave they gave the Israelites many material possessions.

Lesson 14:

- 1. Quote Matthew 6:21.

"For where your treasure is, there will your heart be also."
- 2. Examine how motives are important in stewardship, and compose a paragraph detailing what you have found.

Motives are important because a motive is never kept secret from God's all-seeing eye. Love must be the motivation behind all giving. God measures our actions by our motives.
- 3. Quote II Corinthians 9:7.

"Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."
- 4. Provide three scriptural references that speak about motivation and attitude in giving.
 - A.) Proverbs 3:9-10
 - B.) Luke 6:38
 - C.) II Corinthians 9:6
- 5. List three righteous traits that appear within a regenerated person.
 - A.) The desire to seek God's kingdom before anything else.
 - B.) Affections that are fixed in Heaven, not on earth.
 - C.) Love that is centered on God, not the world.

Lesson 15:

- 1. Define *integrity*.

"Strict adherence to a code of moral values, artistic principles, or other standards; complete sincerity or honesty."
- 2. Identify five virtues that all good stewards possess.
 - A.) Loyalty
 - B.) Faithfulness

- C.) Dedication
- D.) Trustworthiness
- E.) Truthfulness

3. Locate and write out one verse of Scripture on integrity.

Luke 16:10-11:

10. He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much.

11 If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?