



# PRACTICAL STEWARDSHIP:

**Applying Biblical Principles  
to Everyday Life**

---

LEADER GUIDE | SESSION 2

*Managing Money and More*



**SCRIPTURE TEXT** Malachi 3:7-12

**SESSION IN A SENTENCE** God's people are commanded to manage more than the money He provides us through our work.

**BIBLE BACKGROUND** Malachi is the last book in the Old Testament. This book marked the end of God speaking through prophets, and the start of 400 years of silence. God would not speak to His people again until His ministry. Malachi challenged God's people to reflect upon their relationship with Him, and to make the needed changes. God's people were to become better managers of the resources God had provided them, which included money – and more.

**THE BIBLE SPEAKS TODAY** A steward is a manager, not an owner. God is the owner of everything, and the items in our possession belong to Him. When we come to understand that He is the owner, we begin to understand the serious nature of being wise managers. We often believe that managing (stewarding) is primarily focused on how we spend the money we have. This passage, however, shows us that we are to manage more than just our financial resources. God calls us to manage a variety of things under our control – things that ultimately belong to Him.

# BIBLE STUDY

## Get Your Group Talking

**ASK:** “What emotions do you feel when you hold a valuable item that belongs to someone else?”

### Transition to the Bible Study

**SAY,** “When we are handed something precious, expensive, or highly valuable to another person, a sense of nervousness can overwhelm us. Our tendency is to handle the item with great care because we realize we are not the owner.

The Bible teaches that God is the owner of everything on the earth. “For every animal of the forest is mine, the cattle on a thousand hills. I know every bird of the mountains, and the creatures of the fields are mine” (Psalm 50:10-11, CSB). Since God owns it all, that makes us managers (stewards) over the things in our possession. Yes, we are to steward the monies He entrusts to us, but we are also to manage the relationship we have with Him and the blessings He shares with us.”

**INVITE** your group members to fill in the missing blanks on their listening guide as you share each of the three main points in this study.

---

## POINT 1: WE MANAGE OUR RELATIONSHIP WITH GOD

Malachi 3:7

**ASK** a group member to **read Malachi 3:7 out loud.**

*“Since the days of your ancestors, you have turned from my statutes; you have not kept them. Return to me, and I will return to you,” says the LORD of Armies. Yet you ask, “How can we return?”*

**GUIDE** group members to understand the text by sharing some of the following commentary notes:

### Commentary

**V7:** We often believe that each generation is unique. While generations will always have things that distinguish them from the past, they will also share things in common with previous generations. This was true in Malachi’s day. His generation followed in the footsteps of previous generations who chose not to follow God. Like previous generations, Malachi’s generation turned from God’s ways. Unfortunately, the thing that connected Malachi’s generation to previous ones was the rebellion of the people, which evidenced itself in the way they managed not only their monies, but how they managed their relationship with God.



A quick study of today's culture would reveal something similar. We can easily find examples of ways we, like previous generations, have turned away from God. When we turn from God and His Word, we no longer manage that relationship rightly. We then find ourselves in need of returning to Him and managing our relationship with Him in a different way.

God is aware of our need to return to Him and He invites us to manage that relationship and start over with Him again. The fact that God invites us to return to Him demonstrates that He is a loving God.

If we accept His invitation to return to Him, then we become better managers of that relationship. The invitation is not to an event or a single encounter. Instead, it is to a continual and ongoing relationship.

**DISCUSS:** "How is managing a relationship with a spouse, child, or friend similar to managing our relationship with God?"

**DISCUSS:** "What does returning to God look like in the life of a believer?"

**TRANSITION TO POINT 2:** A January 2022 study conducted by Lifeway researched revealed that 13% of evangelicals tithe and 26% of the same group gave nothing in the previous year. These data points show us the importance of what God wants to teach His church today.

---

## POINT 2: WE MANAGE OUR FINANCIAL RESOURCES

Malachi 3:8-9

**ASK** a group member to **read Malachi 3:8-9 out loud.**

<sup>8</sup> "Will a man rob God? Yet you are robbing me!" "How do we rob you?" you ask. "By not making the payments of the tenth and the contributions. <sup>9</sup> You are suffering under a curse, yet you—the whole nation—are still robbing me.

**GUIDE** group members to understand the text by sharing some of the following commentary notes:

### Commentary

**V8:** The question is a rhetorical one. No person in their right mind would steal from God! Yet the people of Malachi's day were stealing from God by not tithing on the resources God graciously provided them through their work. The nation of Israel was withholding the tithe and God was fully aware of their actions.

Some translations of the passage use the word tithe. This word literally means a tenth. When we acknowledge that God is the owner of everything, then we must acknowledge that God owns the money we earn. He has given each of us the ability to work, and He expects us to give back to Him ten percent of our income.



A student of the Scripture would be correct in saying that the word tithe is not mentioned in the New Testament. This, however, does not mean the command to tithe does not apply. A student of the New Testament would also need to acknowledge that Zacchaeus gave half of his possessions to the poor (Luke 19:8). A student of the New Testament would need to acknowledge that as the first church was being formed, many believers sold everything and gave it to the apostles so that everyone's needs were met (Acts 4:32-35). Both passages are examples of people stewarding what God had entrusted to them financially. They gave generously because they understood how much Jesus had given them.

**V9:** God once again showed His graciousness in that He told the children of Israel the consequence of their lack of managing their finances well. The passage indicates that they were suffering under a curse. The word suffering is important in this context. This word is a participle, which indicates an ongoing action. God had allowed the nation of Israel to experience the consequences of their sins on a continual basis. Their dire circumstances should have led them to see their need for repentance.

Even though they lived in difficult times, they still engaged in sinful behavior. They did not understand what God was trying to teach them. The definition of insanity is to do the same thing over and over while expecting a different result. The whole nation was practicing insanity and not learning from God.

**DISCUSS:** How can we learn from past mistakes?

**DO:** Prior to group time, find money (\$100) from a board game (in increments of \$10); you may use real money if you like for added emphasis, Ask for a volunteer, and tell them you would like to give them \$100. The only condition is that they need to give you \$10 of the \$100, thus resulting in a \$90 gain on their part. Point out that this is the way we should look at managing God's financial resources. It helps us see how generous God is to us.

**DISCUSS:** "What lessons might we learn as we give 10% of our income to God?"

**TRANSITION TO POINT 3:** We see that God loves us enough to give us a warning. And He also loves us enough to let us experience consequences for our sinful choices. God wants us to learn from our sins so that we grow in our faith of Him.

---

## **POINT 3:** **WE MANAGE HIS BLESSINGS**

Malachi 3:10-12

**ASK** a group member to **read Malachi 3:10-12 out loud.**

*<sup>10</sup> Bring the full tenth into the storehouse so that there may be food in my house. Test me in this way," says the LORD of Armies. "See if I will not open the floodgates of heaven and pour out a blessing for you without measure.*

*<sup>11</sup> I will rebuke the devourer for you, so that it will not ruin the produce of your land and your vine in your field will not fail to produce fruit," says the LORD of Armies.*

*<sup>12</sup> "Then all the nations will consider you fortunate, for you will be a delightful land," says the LORD of Armies.*





**GUIDE** group members to understand the text by sharing some of the following commentary notes:

## Commentary

**V10:** God invites us to test Him in our giving. This is the only place in all of Scripture that God calls His people to test Him. The test, based on the text, is to experience His blessings when we are faithful to give to His church.

God can bless us in a variety of ways. One way can be a financial blessing. We may receive a bonus at work, or we may get a check in the mail that was not anticipated. A blessing can also be that our resources last longer than they should (this happened to the Israelites when they walked around the desert for forty years and their clothing lasted longer). We can also be blessed by someone at church who shares produce from their garden. Not all blessings are financial in nature.

We can also see that God commits to pour out His blessings. We would all agree that there is a marked difference between a drip and a pour. God does not promise to drip out His blessings, but rather pour them out.

**V11:** The crops represented their means of income. God's promise to them was that if they did not rob Him, then they would not go without their needs being met. The God who promised this centuries ago is the same God today. He is still good for His promise, and we have a responsibility to steward this blessing.

When COVID hit a few years ago, many Christians experienced the stress associated with the loss of employment. Many also experienced the blessing of knowing that God was going to provide for

them. Some found new employment quicker than others. Some received a call from a friend or family member offering to help. God commands us to test Him on this issue, knowing He will never fail the test.

**V12:** This verse shows us a distinct progression. The children of Israel are challenged to give according to God's plan. When this occurs, they experience His blessings. These blessing in turn are seen by others.

Once again, this was true for the children of Israel, and it is true for Christians today. In returning to the previous analogy of hardship because of the pandemic, God may have blessed His faithful followers in such a manner that it was recognizable to others. When this took place, the blessed individual had the chance to give all the glory and credit back to God.

In managing God's financial blessings to us, we always need to point others back to the One who is providing the blessings. When we seek to take credit for our own hard work or initiative, we are not stewarding His blessings in the way He intended.

**DISCUSS:** What does it look like to put God to the test in the manner He outlines in this passage?

**DO:** Pre-enlist a member or two of the group to share a story in which God was faithful to provide for them during a time of great need. Upon them completing their story, point out that this is an example of what it means to steward the blessing that God has provided.

**MY NOTES**



## MY NEXT STEP

**GUIDE** group members to identify which of the following steps they will attempt before the group's next study.

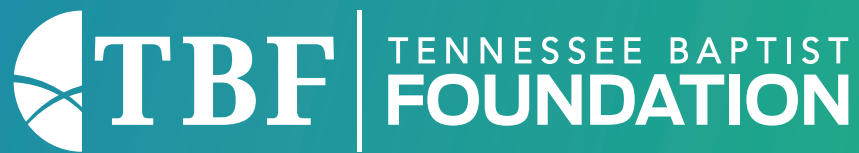
- 1. Start or expand your giving** – Giving can be a scary proposition. God knows this and invites us to test Him on this. Take time this week to reflect upon your personal giving. Ask God to show you ways in which you can begin to give for the first time or even expand your giving. Tell Him that you want to be a faithful steward of His financial resources and ask Him for the faith needed to walk in obedience.
- 2. Share your story** – When did God bless you in an extraordinary way, and who can you share this story with? Stewarding His blessings can simply be giving Him the credit that only He deserves. When we share our story of God's goodness during a difficult time, we give Him all the credit as we point people to Him. Ask God to show you someone you can encourage this week with His story of goodness and blessing in your life.
- 3. Return to God** – The children of Israel had turned from God's statutes, and we can find ourselves doing the same thing. Take time this week to ask God to show you where you have strayed from Him. As He graciously reveals things in your life that need to change, ask Him to give you the faith needed to walk in obedience. Pray for forgiveness, and the strength to do the things that please Him going forward.

**SUMMARIZE the session:** The steward is the manager, never the owner. God is the owner of everything, and we are to be His faithful stewards. Stewardship is more than learning to balance our bank accounts. We are also called to steward our relationship with God along with the blessings He gives us. The great thing is that He articulates how this is to be done in this passage.



**MY GROUP'S PRAYER REQUESTS**

Lined area for writing prayer requests.



TODAY'S PLANS.  
TOMORROW'S IMPACT.

[tbfoundation.org](http://tbfoundation.org)