



PRACTICAL STEWARDSHIP:

**Applying Biblical Principles
to Everyday Life**

LEADER GUIDE | SESSION 4

Stewarding What We Have



SCRIPTURE TEXT 1 Timothy 6:17-19

SESSION IN A SENTENCE Good stewardship requires us to lead now and prepare for the future.

BIBLE BACKGROUND Paul's first letter to Timothy served as some of his closing remarks to his protégé and son in the faith. Paul experienced what it was like to live with plenty and what it was like to live in need. He instructed Timothy to steward the resources God had provided, both in the present and in the future.

THE BIBLE SPEAKS TODAY If we have a food, clothing and shelter, then we should consider ourselves wealthy. Randy Alcorn, in his book *Money, Possessions and Eternity*, stated that if someone has sufficient food, decent clothes, live in a house or apartment, and have a reasonably reliable means of transportation, they are in the top 15% of the world's wealthiest people. Based on these standards, most of us would be considered wealthy. We must learn how to steward our money, possessions, time, and talents.

BIBLE STUDY

Get Your Group Talking

ASK: “What is the most expensive gift you received as a child and how did you treat it?”

Transition to the Bible Study

SAY, “We all remember being in our high school freshman English class. One of the things we would have learned is that a verb is an action word, and the object of the sentence is what completes the action. Stewardship is an action word, and as followers of Jesus, we are called to be good stewards. This is more than keeping up with our finances. We will learn in today’s lesson that we are called to steward the current resources, future resources, and the good works that God calls us to live out.”

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: STEWARDING IN THE PRESENT AGE

1 Timothy 6:17

ASK a group member to **read 1 Timothy 6:17 out loud.**

¹⁷ Instruct those who are rich in the present age not to be arrogant or to set their hope on the uncertainty of wealth, but on God, who richly provides us with all things to enjoy.

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

Commentary

V17: The driving force of this verse is found in the first word, and the entire verse is issued as a command. Paul called Timothy to instruct those who are rich in the present age. To instruct someone calls for intentionality. Children who play sports are

coached purposefully. When the child performs well, they are encouraged by their coach. When they do something wrong, it is pointed out and corrected. The intentionality with which children are taught to play a sport correctly is the same intentionality we need to employ when instructing those of us who are rich in the present age.

Before we begin to think that this passage does not apply to us because we are not rich, we should stop and consider a few things. According to the USDA, more than 34 million people, including 9 million children in the United States, are food insecure. Jack Flynn’s article on zippia.com (<https://www.zippia.com/advice/average-income-worldwide/>) found that the average global income for individuals in 2023 is \$12,235 annually. These two statistics alone will qualify most of us as being rich. Therefore, the text applies to us.

We can quickly determine that we are to avoid two things. First, we should not be arrogant. When someone is arrogant, they believe themselves to

be better than others. If we think we are better than others because we are rich, then we embrace the arrogance that we are commanded to avoid. If we avoid arrogance, then we are much more likely to embrace humility, which should be our goal as followers of Jesus.

Second, we are not to place our hope in the things of this world. When we place our hope in the things of this world, we wrongly believe that they can either save us or sustain us during times of trouble. Our wealth, no matter how great or small, cannot buy the one thing we truly need: our salvation. Christ has already purchased this on the cross through His substitutionary death.

The text also instructs us what to do. We are to place our hope on God who richly provides us with all things. God, who is our Heavenly Father, knows our needs and richly provides for them. Jesus addressed this truth in the Sermon on the Mount when He stated that our “Heavenly Father knows what we need” (Matt. 6:32). God does not promise to meet all our wants, but He does promise to meet all our needs.

As we place our hope in God who supplies our needs, He also invites us to enjoy the things that He has provided. Because we know that God has blessed us with riches, it is good and right to enjoy those blessings. This is not about striving to obtain more things as this could easily lead to arrogance. Instead, it is about celebrating the fact that God is our provider. It gives us an opportunity to express gratitude to Him for what He continually provides.

DISCUSS: How do we enjoy the things God has provided us in a way that glorifies Him?

DO: Place the class into smaller discussion groups. Ask, “What are the characteristics of someone who is placing their hope in God and not the riches of

this present age?” Invite each group to share their answers with the group.

TRANSITION TO POINT 2: Say, “Understanding that we are rich in this present age, the question becomes, How do we steward our God given wealth? The text will answer this question for us because Paul provides yet another command. The command is meant to be lived out in the present without delay, seeking to embrace the truth being taught.”

POINT 2:

STEWARDED OUR GOOD WORKS

1 Timothy 6:18

ASK a group member to **read 1 Timothy 6:18 out loud.**

¹⁸ Instruct them to do what is good, to be rich in good works, to be generous and willing to share,

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

Commentary

V18: The text begins with yet another command and that is to instruct those who are rich in this present age. Paul gave Timothy three specific commands he was to teach. First, those who are rich are to do what is good. A word study of this phrase reveals its true meaning: do what is noble or excellent. The command was not merely to study what is good or to observe what is good. Instead, the command calls for a specific action. Furthermore, the command does not provide any stipulations. Paul did not tell Timothy to

instruct people to do what is good if they receive something in return.

The second way to live out this command is to be rich in good works. Other translations say, “to be generous.” Synonyms for the word generous can be unselfish, giving and sharing. These are words that adults use when trying to teach children character traits that will be needed as they grow older. To be rich in good works is not overly complicated. Instead, it is being actively aware of what is going on around us and seeking to meet the needs of others with the abundance God has given to us. The key to living out this command is to think about others and not just our own wants and needs.

The final command in this verse is a willingness to share. The word “share” is a derivative of the Greek word *koinonia*, which translated means “to fellowship.” This fellowship, however, is not simply going to a ball game together or catching up over the phone. Instead, *koinonia* means to connect with one another at a heart level. Those who are rich in this present age are to give more than just their money. Obedience to this portion of the command includes sharing one’s heart with those who are receiving needed funds or assistance. The person receiving the needed support may be open to hearing the gospel message. Therefore, the one God is using to meet this need should be open to sharing the gospel message.

DISCUSS: What actions can our Bible study group take to live out this command together?

DO, SAY, SHOW, OR ASK: Listen to the answers provided from the question above. Begin to determine a date, time, and ministry that the Bible study group can actively engage in to live out this command together.

TRANSITION TO POINT 3: Stewardship is not simply for the here and now; it also has eternal implications. When we steward in the now, God is allowing us to store up treasure for our future in eternity.

POINT 3:

STEWARDSHIP FOR THE FUTURE

1 Timothy 6:19

ASK a group member to **read 1 Timothy 6:19 out loud.**

¹⁹ storing up treasure for themselves as a good foundation for the coming age, so that they may take hold of what is truly life.

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

Commentary

V19: Those who are rich in this world and apply the truths taught in this passage will store up treasure for themselves, laying a good foundation. It needs to be noted that the passage reveals those who are obedient to the previous commands will be “storing up treasure.” The phrase indicates an ongoing activity based on obedience.

Many people today understand the concept of return on investment (ROI). If someone contributes money into a 401(k)-retirement plan, the goal is for the amount contributed to grow so that it can be used later. This is the concept being taught in this passage. When we are obedient to the commands in verses 17-18, it results in the storing

up of treasure for the coming age. This is a direct reference to eternity and our place in God's family.

Another result according to the passage is that a good foundation is laid. Jesus said in the Sermon on the Mount, "Everyone who hears these words of mine and acts on them will be like a wise man who built his house on the rock." The key is not simply hearing the words of Jesus but acting upon them. When we act upon the words taught in the previous verses, we are obedient to following the Word and God. By doing this, we build our lives upon the rock of Christ Jesus.

A favorite question from a two-year-old to a parent is "Why?" It does not matter what the situation is, "Why?" tends to be the question. If the truth be told, most teens and adults have the same question. We want to know why things are the way they are. If we apply the "Why?" question to this text, we find the answer. We should strive to live out these commands because the result is that we

may take hold of what is truly life. Life is not the accumulation of wealth and possessions. If this were true, then those with the greatest incomes would be the most joyful. True life, according to this passage, is taking the wealth the Lord has provided us and sharing it with those around us, storing up treasures for the age to come.

DISCUSS: What are active and specific things a follower of Jesus can do to store of treasures for themselves as a good foundation?

DO, SAY, SHOW, OR ASK: Take a moment to pray over the class. Ask God to give each of you the faith needed to walk in obedience to the commands clearly articulated in this passage. Ask God to remove the fear typically associated with stewardship. Ask Him to replace each person's fear with the hope of future treasure in glory.

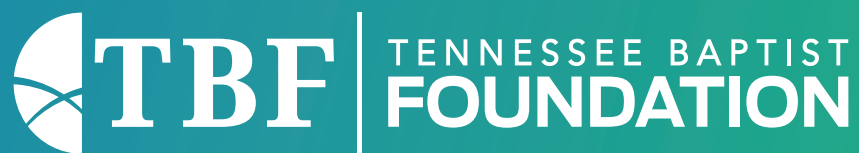


MY NEXT STEP

GUIDE group members to identify which of the following steps they will attempt before the group's next study. There is one step that is easiest, another that is more challenging, and a final one that will challenge even a spiritually mature group member. They are in random order in each session.

1. **Give your time and heart** – We learned that sharing is more than giving resources away, it is also giving our time and our heart to others. Find a time in the next week to host a meal or schedule a time with someone. Use this time to connect with someone beyond surface conversation. Ask the Father to use this time to help you share His hope with the other person.
2. **Tell God thank you** – When we compare our financial status to that of the world, we quickly see we are wealthy. We have learned that God is the one who provides this wealth, and that it belongs to Him. Take time this week to thank Him for providing, asking Him for the needed wisdom to steward His resources the way He intends.
3. **Give with the future in mind** – When we give from our finances, we tend to think what we have given is gone. The truth is that when we give according to God's commands, we are investing in eternity. Take time this week to ask God to show you how to either begin investing in eternity or to increase your investment in eternity. As He shows you what obedience looks like for you and your family, pray for the faith needed to live it out.

SUMMARIZE the session: Stewardship is more than balancing someone's online bank account. Biblical stewardship is understanding the riches we have been given in this present age while focusing upon eternity. Yes, we are to give generously. But we are also called to share our hearts and lives with those in need around us. When we do this, we are storing up treasure for the age to come.



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