

Discipleship 103

Stewardship & financial freedom

Lesson Eleven: How, Not How Much

God's purposes for money are quite different from modern society's. Quantity of money is not important to God. Rather than evaluate us as owners using *our* money, God evaluates us as servants using *His* money. Since all that we do must reflect the glory of God, how we go about using His money is crucial.

Therefore, in determining winners and losers in God's economic system, it is the *quality* of our financial management, not the quantity of finances managed, that matters most. *Godly financial stewardship (management) is a matter of how, not how much.* God's desire is that our motive be to honor Him with our spending and giving than that we give significant amounts of money. Money amounts don't matter much to God, but motive does.

1. The second secret to reducing financial worry is: Give God your heart, not your money! Comment on your thoughts about this statement.
2. Contrast the legacies of F. W. Woolworth and Milton S. Hershey, after hearing their stories from the class facilitator.
3. Considering your personal financial resources, discuss whether quality or quantity is first and foremost in your financial management.
4. What is a habit?

5. How good a servant is at financial stewardship (management) depends on their ability to master four (4) basic habits, which are the four ways money can be used. Review and discuss the following:

- **Giving – using money and receiving little or no personal value in return.**
- **Spending – using money and receiving something of greater personal value in return.**

Note: Giving and spending are ways of using money in the present.

- **Borrowing – using someone else’s money today with the intent to repay a greater amount in the future.**
- **Investing – letting someone else use your money today with the intent that they will repay you a greater amount in the future.**

Note: Borrowing and investing involve the use of the money in the future.

6. Read Matthew 25:14-30 and discuss this parable in terms of financial management quality versus quantity.

7. From this parable we see that God evaluates financial managers on being “good” and “faithful” (verses 21 and 23), not on acquiring wealth. What are attributes of good and faithful financial managers?

8. Wrap Up

- **Challenge yourself as to whether you have the attributes of a good and faithful financial steward (manager).**
- **Remember the second secret: Give God your heart, not your money! Any additional thoughts?**

