

FPU Devotion – Introduction

Financial Peace University

As each has received a gift, use it to serve one another as good stewards of God's varied grace. 1 Peter 4:10

Stewards by God's Design

God created us to be stewards. A Christian steward is one who manages what belongs to God.

One cannot be an owner and a steward at the same time. The two are mutually exclusive by definition. God is the Owner. I am a steward.

Christian stewardship is the free and joyous activity of the child of God and God's family the Church in managing life and all of life's resources for God's purposes. Stewardship is what the steward does.

Financial Peace University is a tool that can help us live as faithful, wise, and fruitful stewards. As we go through the sessions of FPU we keep these Biblical truths in mind:

GOD IS THE SOURCE AND OWNER OF ALL BLESSINGS: *Every good gift and every perfect gift is from above, coming down from the Father of lights with whom there is no variation or shadow due to change. James 1:17*

WE KEEP OUR EYES FOCUSED ON JESUS: *Fixing our eyes on Jesus, the author and perfecter of faith who for the joy set before Him endured the cross, despising the shame, and has sat down at the right hand of the throne of God. Hebrews 12:2*

WE ARE TO BE FAITHFUL AND FRUITFUL STEWARDS: *I am the vine; you are the branches. If you remain in me and I in you, you will bear much fruit; apart from me you can do nothing. John 5:15*

WE ARE ACCOUNTABLE TO GOD FOR OUR STEWARDSHIP: *So then, each of us will give an account of himself to God. Romans 14:12*



Discussion Questions:

1. Who is a steward?
2. When did I become a Christian steward and what difference does it make?
3. Why is faithfulness in financial stewardship so important?
4. What does faithfulness in financial stewardship look like?

Stewardship Truth:

God instructs us in His Word about how we are to steward money and possessions. Our desire is to be wise, faithful, trustworthy, and fruitful stewards.

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The earth is the Lord's and the fulness thereof, the world and all who dwell therein. Psalm 24:1



God is the One and Only Owner

Three Biblical Truths:

- God created everything
- God preserves everything
- God owns everything

Most Christians are likely to accept the above truths, but the last one many of us have a difficult time living out. We have been taught that we own what we have. We worked for it, we earned it, we deserve it, we want to control it. No matter how we have been taught or how we feel, the truth is this: **God owns everything!** The thread of God's ownership runs throughout the pages of Scripture. God is the one and only owner of everything and he never relinquishes that ownership to us or anyone else.

In truth, God owns us twice. He owns us by creation, and He owns us by redemption. 1 Corinthians 6:19b-20 makes that clear: *You are not your own, for you were bought with a price. So glorify God in your body.*

We are stewards by God's design—we are not owners! We steward everything keeping in mind that we are to manage according to the Owner's purpose and not our own. Financial Peace will only happen if we acknowledge, understand, and live out the Biblical truth that God is the one and only Owner.

Charles Lane writes in his book *Ask, Thank, Tell*, "This biblical truth—that it all belongs to God—is the cornerstone of everything we have to say about stewardship."

Discussion Questions:

1. Why can't one be an owner and a steward at the same time?
2. Why is recognizing God as the one and only Owner so important?
3. Why do most people think they own what they have?
4. How will recognizing God's ownership change the steward's life?

Stewardship Truth:

God is the one and only Owner of everything. I am not the ultimate owner of anything. He gives me the privilege and the responsibility of managing His gifts for His purposes.

FPU Devotion – Baby Step Two: Debt Snowball

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And God blessed them. And God said to them, "Be fruitful and multiply and fill the earth and subdue it, and have dominion over the fish of the sea and over the birds of the heavens and over every living thing that moves on the earth." Genesis 1:28

My Identity as God's Steward

Identity asks the question, "Who am I?" Many people spend their entire lives trying to figure that out. Scripture tells us who we are. We are creatures, redeemed children of God, disciples, stewards, and more. Stewards manage what is entrusted to them by the owner for the owner's purposes. God created us to be stewards. We are not owners—He is the one and only owner. The first task that God gave Adam and Eve was a stewardship task. Genesis 2:15 says, *"The LORD God took the man and put him in the garden of Eden to work it and keep it."*

As stewards by God's design, we know that He entrusts us with relationships and instructs us to manage them so that His will is accomplished. These relationships include our relationship with God, our relationship with ourselves, our relationship with others, our relationship with creation, and our relationship with money and possessions. All of these relationships are important and require faithful, wise, and fruitful stewardship.

We are stewards—that is a significant part of our identity. We look to God's Word for the instruction needed as we steward all the relationships He gives.

How we manage God's money is important to Him. That's why He mentions it so often in His Word. Financial Peace University is one tool that can help us be faithful and fruitful stewards of the money and possessions God entrusts to our care.



Discussion Questions:

1. Discuss: "Who I am depends on whose I am."
2. How do I steward my relationship to God?
3. How do I steward my relationship to myself?
4. How do I steward my relationship to others?
5. How do I steward my relationship to money?

Stewardship Truth:

I am God's steward because He created me and redeemed me to be His own. I am privileged to live out that identity each and every day.

FPU Devotion – Baby Step Three: Emergency Fund

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For the protection of wisdom is like the protection of money, and the advantage of knowledge is that wisdom preserves the life of him who has it. Ecclesiastes 7:12

I Steward God's Money and Possessions

There is no denying it, money is an important part of our lives. We need it to provide the necessities of life. Food, clothing, shelter, and transportation all require it. So how should we think about money? The Bible has a lot to say about this important topic.

The Bible teaches that we are to use God's money for our needs and the needs of our family. *Anyone who does not provide for their relatives, and especially for their own household, has denied the faith and is worse than an unbeliever.* 1 Timothy 5:8

The Bible also teaches that we are to use God's money to spread the Gospel. *Now concerning the collection for the saints: as I directed the churches of Galatia, so you also are to do. On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come.* 1 Corinthians 16:1-2

We also learn from Scripture that God's heart is turned toward the poor. *But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?* 1 John 3:17

God instructs us in His Word about the attitude we should have toward money and possessions and how we are to manage them as faithful, wise, and fruitful stewards. FPU gives us helpful tools to manage God's money wisely.



Discussion Questions:

1. How are we, as Christian stewards, supposed to think about money?
2. How does one go about prioritizing how to steward God's money?
3. What are some cautions the Bible gives us about money?
4. How is having an emergency fund a wise use of God's money?

Stewardship Truth:

God created me to be a steward. He entrusts me with money to be used to meet my needs and to bless my neighbor.

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This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found faithful. 1 Corinthians 4:1-2

Stewardship: The Christian Life

The Bible has a lot to say about Christian stewardship. Unfortunately, many people (even pastors) have come to believe that stewardship is all about money. While money is one aspect of Christian stewardship, it is a much broader concept than that. As one Seminary professor said, "The Christian life is stewardship and stewardship is the Christian life."

What it means to be a Christian steward begins with the *who* not with the *what*. The *who* is Jesus Christ. He is the one who redeemed us and called us to be his own. When the Holy Spirit creates faith in us (through Word and Sacraments), we become Christian stewards and are led to ask the steward's question, "What shall I do, Lord?" (See Luke 3:7-14; Acts 2:36-37; Acts 22:6-11)

God's Word gives us the foundation we need as we begin to answer the steward's question in our own lives:

- God is the Owner of all things by creation and redemption. (Psalm 24:1, 1 Corinthians 6:20)
- We are stewards by God's grace. (1 Peter 4:10)
- We are accountable to the Owner for our stewardship. (Romans 14:12)



Discussion Questions:

1. Why do so many Christians immediately think about money when they hear the word "stewardship"?
2. Everyone is a steward. We were created to be stewards. What is the difference between a steward and a Christian steward?
3. How does knowing the Biblical foundation for Christian stewardship help us answer the steward's question?

Stewardship Truth:

Faithful and fruitful stewards desire to be obedient to the Owner in every area of life.

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And he said to them, Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions. Luke 12:15

Money: Bane or Blessing

While Christian stewardship is not only (or even primarily) about money, the Bible does have a lot to say about the subject. In their book, *God and Money*, John Cortines and Gregory Baumer make the following statement, "...the Bible says a lot about money. The Bible includes approximately 500 verses on both prayer and faith, but more than 2,000 verses on money! Indeed, money is the subject of roughly 40 percent of Jesus' parables... God must consider the topic to be quite important to devote so much space to the subject."

The Bible tells us that wealth is a blessing and comes from God. (*You shall remember the LORD your God, for it is he who gives you power to get wealth.* Deuteronomy 8:18) Wealth is to be used to provide for our needs and the needs of our neighbors.

The Bible also warns us about money and possessions. Jesus makes the important point that we cannot serve both God and money—even though many people try to do just that. Paul tells us that the love of money is the root of all kinds of evil—to the point that it causes some to wander from the faith.

So...we must be careful and be on our guard when it comes to money just as Jesus cautions us. Our desire, as God's stewards, is to be faithful and fruitful when it comes to managing the money and possessions God entrusts to our care.



Discussion Questions:

1. What is covetousness?
2. How is greed a subtle temptation?
3. Why do you suppose the Bible has so many verses about money and possessions?
4. Someone has said that money makes a wonderful servant but a terrible master. What do you suppose he/she meant?

Stewardship Truth:

God's desire is that the money He entrusts to our care will be a blessing in our lives as we serve Him and our neighbor.

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And my God will supply every need of yours according to his riches in glory in Christ Jesus. Philippians 4:19



Where Do I Find Security?

In his book, *The Christian Faith*, Robert Kolb suggests that to be fully human as God created us to be human we need three things. They are:

1. Identity – we need to know who we are.
2. Purpose – we need to know that our life has meaning.
3. Security – we need to know that we are safe.

He writes, "We cannot survive without a sense of our ultimate identity, security, and meaning." For us as Christians, the source(s) for identity, security, and meaning become very important. If we look for them in the wrong places, we will not only be disappointed we will be lost.

Kolb continues, "Jesus gives our lives meaning and a sense of security. He has established our identities anew by planting his mark, the cross, on our heads and on our hearts. He gives this new existence reality as he sustains us with his Word of promise. He is the only source of our ultimate identity, security, and meaning."

Too many people, even some Christians, look for security in money and possessions. (See the parable of the Rich Farmer in Luke 12.) Money and possessions are in themselves not bad and insuring against their loss is not wrong. The danger is when we put our security in things and are not rich toward God.

God's stewards put their trust in God and not in things.

Discussion Questions:

1. People struggle with finding identity, purpose, and security. Why?
2. Philippians 4:19 says that God will supply every need of yours according to his riches in glory in Christ Jesus. What does that mean?
3. What comfort do you find in the fact that God will supply every need of yours?
4. How can we be rich toward God and what benefit does that give?

Stewardship Truth:

God provides the security we need not only for this life, but also for eternity.

FPU Devotion – Building Wealth

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You shall remember the LORD your God, for it is he who gives you power to get wealth, that he may confirm his covenant that he swore to your fathers, as it is this day. Deuteronomy 8:18

God Gives Wealth

The Bible tells us that many of God's people were wealthy. Abraham, Boaz, David, Job, and Solomon to name just a few. Some handled having a lot of money and possessions well and some didn't. The same is true today—even among Christians.

Wealth is not to be the goal of our lives. St. Paul warns against that in his first letter to Timothy, "But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction." The desire for wealth is dangerous! We need to constantly check ourselves against God's word to be sure we have not fallen in love with money and things.

God's Word teaches us:

It is God who gives us the power to get wealth—we do not build it in our own strength. (See Deuteronomy 8:18 above.)

God has a purpose for the wealth He gives. Paul writes to Timothy, *As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share. (1 Timothy 6:17-18)*

God's stewards understand that God gives wealth. We are grateful for His blessings and content with what He gives.



Discussion Questions:

1. Why is it so easy to forget that wealth comes from God?
2. How can we as God's stewards handle the wealth He gives well?
3. Who are the "rich in this present age" Paul writes about?
4. How are building wealth and contentment connected?

Stewardship Truth:

God gives His children money and wealth as He determines. Our desire is to be content with what God has given us and to steward it wisely and to His glory.

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So, whether you eat or drink, or whatever you do, do all to the glory of God. 1 Corinthians 10:29



Stewardship is a Spiritual Issue

A pastor once said, "For the Christian everything is spiritual!"

He's right. For the Christian everything is impacted by the faith the Holy Spirit has worked in the heart through Word and Sacraments. Does faith have anything to do with the vocations God has given me? Does faith have anything to do with the kind of house I live in? Does faith have anything to do with how I spend the money God entrusts to my care? The answer is yes.

Faith impacts our attitudes and actions. We are transformed in our thinking by what God has done for us in Christ. *Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.* Romans 12:2

Christian stewardship is about how we live out what it means to be redeemed Children of God in every area of life. We know that stewardship is a spiritual issue because:

- God created us to be stewards.
- Stewardship is how we respond to the love God has for us in Christ.
- We are accountable to God for how we steward His gifts.
- How we live the life God gives us is important to Him.
- God's Word belongs at the center of everything we do as His stewards.

Stewardship is a spiritual issue—so we look to God's Word on what it means to be a faithful and fruitful steward.

Discussion Questions:

1. How can we live to the glory of God?
2. How is our thinking about money and possessions changed by what God has done for us in Christ?
3. What areas of life are untouched by who we are in Christ?
4. How does God hold us accountable for the stewardship He gives us?

Stewardship Truth:

Everything we are and everything we do is impacted by the love God has shown us in Jesus Christ. We live to glorify Him!

FPU Devotion – Outrageous Generosity

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You will be enriched in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. 2 Corinthians 9:11

We are Called to be Generous Stewards

Dave Ramsey says in the final session of FPU, "The peace in Financial Peace comes from outrageous generosity."

Much has been written and spoken about generosity. We are familiar with stories of people being generous. We are encouraged to be generous. But what does a generous person look like? R. Scott Rodin writes in *Christ-Centered Generosity*, "Generosity is a strong, powerful, and mysterious thing. It changes us when we do it. It changes us when it is done to us." Generosity is a characteristic of the Christian steward.

Willard and Sheppard write in *Contagious Generosity*, "Before we can be generous, we must understand what it means to be a steward." They are right. The Christian steward understands that God is the Owner. We can only share what has been given to us. King David, in his prayer recorded in 1 Chronicles 29, underscores that important truth:

"Yours, O LORD, is the greatness and the power and the glory and the victory and the majesty, for all that is in the heavens and in the earth is yours...both riches and honor come from you, and you rule over all...But who am I, and what is my people, that we should be able thus to offer willingly? For all things come from you, and of your own have we given you."

Just as God is generous to us, He encourages us to be generous to others, "(We)are to do good, to be rich in good works, to be generous and ready to share." 1 Timothy 6:18



Discussion Questions:

1. How do you define generosity?
2. We can be generous because God has been generous to us. Give some examples of God's generosity.
3. What is the greatest example of God's generosity? John 3:16
4. Paul asks in 1 Cor. 4:7 – What do we have that we did not receive? How would you answer that question?

Stewardship Truth:

God's stewards understand that everything we have comes to us from a loving and generous God. Our desire is to share that love and generosity with others.