COGMA

Church of God Mission Academy

STUDY GUIDE 15

Foundations *of* Discipleship

STUDY GUIDE 4 OF 7:

Serving, Stewardship And Giving

An overview of serving others with faithful, generous hearts.



Equipping and empowering for effective service

2 Timothy 2:2

INSTRUCTIONS FOR THE STUDENT

My Study Plan

Preparing a Study Plan before starting this Study Guide will assist you in completing it within a designated timeframe. It also helps in developing the discipline required for studying God's Word effectively.

Proverbs 16:3:

> *Commit thy works unto the LORD, and thy thoughts shall be established.*

My Study Guide Journal

Keep a record as you progress through your Study Guide, including the Personal Responses for each section, for future reference and goal setting.

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Important Points

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- Infallibility and authority belong only to God and His Word.

COGMA therefore strongly advises that you prayerfully study the content of each Study Guide with the heart of a Berean (**Acts 17:10–12**).

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PREFACE

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The Foundations of Discipleship module has established that the disciple begins with new life in Jesus Christ, grows through the Word of God and faith, and learns to walk closely with Him through prayer and spiritual discernment. That life must now be expressed through service, stewardship and giving.

Jesus Christ is the great example of a servant. He did not come seeking honour, position or personal advantage, but came to minister and give Himself for others.

Jesus said in **Mark 10:45**:

> *"For even the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many."*

The life of Jesus Christ within the believer therefore produces a servant heart. True discipleship is not centred upon what we can receive from others, but upon how we can strengthen, encourage, help and serve them.

Service is closely connected with stewardship. Everything we are and everything we possess belongs to God, and our time, abilities, opportunities, resources and spiritual understanding have all been entrusted to us.

We are therefore responsible for how we use what God has placed in our hands. Paul wrote in **1 Corinthians 4:2**:

> *"Moreover it is required in stewards, that a man be found faithful."*

Faithfulness is at the heart of stewardship. The disciple recognises that what has been entrusted to us should be used wisely and faithfully for Jesus Christ.

Giving is one expression of faithful stewardship, but it includes much more than money. The disciple gives time, strength, encouragement, practical help and whatever else God has entrusted to them.

In this Study Guide, we will consider the servant example of Jesus Christ and our responsibility to serve one another. We will also consider the meaning of stewardship and the spirit in which the disciple should give.

The disciple who understands that everything belongs to Jesus Christ will learn to serve faithfully, manage wisely and give freely. Service, stewardship and giving become practical expressions of the life of Christ within.

Personal Response

Key Truth

Why do service, stewardship, and giving belong together in a disciple's life?

Personal Reflection

Which of service, stewardship or giving do you find easiest to separate from your daily walk with Christ? Why?

Action Step

Which of service, stewardship and giving have you treated as separate from following Christ? What will change in your attitude, and whom will you serve or support this week because His life is within you?

INTRODUCTION: THE LIFE OF A SERVANT

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The life of a disciple is not centred upon being served, but upon serving. Jesus Christ showed this clearly through both His words and His life. He came into the world not to seek honour for Himself, but to minister to others and ultimately to give His life for their salvation.

Jesus said in **Mark 10:45**:

> *"For even the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many."*

These words reveal the spirit that should be found in every disciple. Jesus came to serve, and the life of Jesus Christ within the born-again believer should produce that same servant heart.

Service is therefore not simply a task we perform in a congregation. It is an attitude that affects the whole of life, causing the disciple to look for opportunities to help, encourage, strengthen and care for others.

It Is More Blessed to Give

Jesus also taught that true blessing is found in giving rather than continually seeking to receive. The life of a servant looks outward and considers what can be given for the benefit of others.

Paul reminded the elders at Ephesus of the words of Jesus. He wrote in **Acts 20:35**:

> *"I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive."*

Giving includes far more than money. A disciple may give time, encouragement, prayer, practical help, knowledge, strength or spiritual support.

What matters is the willingness to use what God has provided for the good of others. Service therefore connects giving with the whole life of the believer, not only with financial resources.

Everything We Have Belongs to God

Service also leads us naturally into stewardship. A steward is not the owner of what has been entrusted to them, but manages what belongs to another.

The disciple must understand that everything ultimately belongs to God. Our life, time, abilities, opportunities and resources have been entrusted to us, and we are responsible for how we use them.

Paul wrote in **1 Corinthians 4:1-2**:

> *"Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful."*

The important requirement is faithfulness. God does not ask every disciple to have the same abilities or resources, but He does require each of us to be faithful with what He has placed in our hands.

Stewardship therefore changes the way we view what we possess. Instead of asking only what we want to do with our time, abilities and resources, we begin to consider how Jesus Christ would have us use what He has entrusted to us.

Service, Stewardship and Giving Belong Together

Service, stewardship and giving are closely connected because each concerns how the disciple uses what God has provided. Together they help us understand the practical responsibility of living for Jesus Christ and serving others.

Service asks, *"How can I help?"* Stewardship asks, *"How should I use what God has entrusted to me?"* Giving asks, *"What can I freely share for the good of others and the work of the Gospel?"*

The disciple who understands these principles begins to see life differently. Time is no longer simply ours to spend as we please, abilities are not given only for personal advancement, and resources are not entrusted to us only for ourselves.

Everything should be used under the direction of Jesus Christ. The life and resources God has entrusted to us provide opportunities to serve Him by serving others.

This Study Guide will therefore examine the servant example of Jesus Christ and the responsibility to serve one another. We will also consider the meaning of faithful stewardship and the spirit in which the disciple should give.

The life of a disciple is a life that serves, manages faithfully and gives freely because Jesus Christ lives within. Service, stewardship and giving become practical expressions of His life through the believer.

Personal Response

Key Truth

How does receiving from God lead the disciple to serve and give?

Personal Reflection

What do you currently regard as yours to use without considering Jesus Christ? How does that affect your decisions?

Action Step

Think about something you have considered entirely your own. How does recognising Jesus Christ as its Owner change your responsibility, and how will you use it for someone's good?

JESUS CHRIST: THE SERVANT

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Jesus Christ is the perfect example of service. He did not come seeking position, recognition or personal advantage. He came to do the will of God, minister to others and ultimately give Himself for the salvation of humanity.

Paul described the humility of Jesus Christ in **Philippians 2:5-8**:

> *"Let this mind be in you, which was also in Christ Jesus: Who, being in the form of God, thought it not robbery to be equal with God: But made himself of no reputation, and took upon him the form of a servant, and was made in the likeness of men: And being found in fashion as a man, he humbled himself, and became obedient unto death, even the death of the cross."*

Jesus Christ took *"the form of a servant."* His life showed what true service looks like because He humbled Himself, obeyed and gave Himself for others.

The disciple is instructed to have this same mind. Paul said, *"Let this mind be in you, which was also in Christ Jesus."*

Jesus Came to Minister

Jesus explained the purpose of His life very clearly. He said in **Mark 10:45**:

> *"For even the Son of man came not to be ministered unto, but to minister, and to give his life a ransom for many."*

To minister means to serve. Jesus did not come seeking personal advantage, but used His life to help, teach, heal, encourage and ultimately save others.

This turns the natural idea of greatness upside down. The world often connects greatness with authority, recognition and being served, while Jesus connected greatness with service.

The disciple who follows Jesus Christ must therefore learn to ask, *"How can I serve?"* The focus moves away from continually asking what others can do for us and towards considering what we can do for others.

Jesus Served in Practical Ways

The service of Jesus was not limited to teaching. He responded to the needs of people in practical ways and showed compassion towards those who came to Him.

He fed the hungry, healed the sick, welcomed those who were rejected and gave time to people who came seeking help. He was willing to stop and minister to individuals even when large crowds surrounded Him.

Matthew wrote in **Matthew 9:36**:

> *"But when he saw the multitudes, he was moved with compassion on them, because they fainted, and were scattered abroad, as sheep having no shepherd."*

Jesus saw more than a crowd because He saw people who needed help. His service was moved by compassion for them.

A servant heart begins in the same way. We learn to notice others, become sensitive to their spiritual and practical needs and look for ways to help.

Personal Response

Key Truth

How did Jesus serve in practical ways rather than seek to be served?

Personal Reflection

Have you overlooked someone's need because the task seemed unimportant or beneath you? What did that reveal about your attitude?

Action Step

Recall a need you thought too small or beneath you. What does that attitude reveal, and how will you meet the need humbly without seeking recognition?

Jesus Showed Humility in Service

One of the clearest examples of the servant heart of Jesus took place when He washed the disciples' feet. In that setting, He performed a task associated with a servant and used the action to teach them about humility.

John recorded the words of Jesus in **John 13:13-16**:

> *"Ye call me Master and Lord: and ye say well; for so I am. If I then, your Lord and Master, have washed your feet; ye also ought to wash one another's feet. For I have given you an example, that ye should do as I have done to you. Verily, verily, I say unto you, The servant is not greater than his lord; neither he that is sent greater than he that sent him."*

The lesson reached beyond the physical action itself. Jesus was not establishing feet washing as a continuing physical ordinance for the Church. He was showing His disciples the spirit of humble service.

If their Lord and Master was willing to take the place of a servant and minister to them, they should also be willing to serve one another. The physical washing represented the humility and servant life that Jesus Christ would express through His people.

No genuine act of service should therefore be considered beneath a disciple of Jesus Christ. The servant heart does not ask whether a task is important enough to deserve attention, but whether there is a need that can be met.

True Greatness Serves

Jesus repeatedly taught His disciples that greatness in the Kingdom of God is different from greatness in the world. Spiritual greatness is not measured by position, recognition or the number of people who serve us.

Jesus said in **Matthew 23:11-12**:

> *"But he that is greatest among you shall be your servant. And whosoever shall exalt himself shall be abased; and he that shall humble himself shall be exalted."*

The greatest disciple is not the person who receives the most attention, holds the most visible position or has the greatest influence. The greatest is the one who serves.

This principle should affect the way we live in the home, the congregation, the workplace and every other part of life. The servant heart does not wait for an important position before becoming useful, but serves wherever there is a genuine need.

Service may sometimes be visible, but much of it will not be noticed by others. The disciple serves because of love and faithfulness rather than because recognition is expected.

The Life of Jesus Christ Within Us

The disciple does not serve simply because service is a Christian duty. True service should flow from the life of Jesus Christ within the born-again believer.

Paul wrote in **Galatians 2:20**:

> *"I am crucified with Christ: nevertheless I live; yet not I, but Christ liveth in me: and the life which I now live in the flesh I live by the faith of the Son of God, who loved me, and gave himself for me."*

The Jesus Christ who lives within the born-again believer is the same Jesus who came *"not to be ministered unto, but to minister."* His life within should therefore produce humility, compassion and a willingness to serve.

Service is not an attempt to make ourselves spiritual or earn favour with God. It is an expression of the new life already received through Jesus Christ.

Jesus Christ is the Servant, and the disciple who follows Him must learn to serve with the same spirit of humility and love. As His life is expressed through us, we become increasingly willing to notice the needs of others and faithfully serve wherever we can.

Personal Response

Key Truth

Why must the life of Christ within us shape our manner of service?

Personal Reflection

Have you tried to serve from pride or duty rather than Christ's humility? Explain what you need to change.

Action Step

Before your next opportunity to serve, examine why you want to be involved. What self-centred motive needs correcting, and how will the servant life of Christ within govern your response?

SERVING ONE ANOTHER

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The servant life of Jesus Christ must be expressed in the way His disciples treat other people. Service is not limited to a ministry position, a church programme or a particular task. Serving one another is love made practical.

Paul wrote in **Galatians 5:13**:

> *"For, brethren, ye have been called unto liberty; only use not liberty for an occasion to the flesh, but by love serve one another."*

Paul connects service directly with love. The disciple does not serve because of pressure or because others are watching. True service flows from the love of Jesus Christ within.

Service Looks for the Need

Jesus often responded to people because He saw their need. The disciple must learn to do the same and become aware of opportunities to help others.

The Good Samaritan gives a clear example. A man had been attacked, robbed and left wounded beside the road. Others saw him and passed by, but the Samaritan stopped.

Luke wrote in **Luke 10:33-34**:

> *"But a certain Samaritan, as he journeyed, came where he was: and when he saw him, he had compassion on him, And went to him, and bound up his wounds, pouring in oil and wine, and set him on his own beast, and brought him to an inn, and took care of him."*

The Samaritan did not simply feel sympathy because his compassion moved him to action. He stopped, gave his time, used what he had and cared for the injured man.

Jesus concluded the account in **Luke 10:37**:

> *"And he said, He that shewed mercy on him. Then said Jesus unto him, Go, and do thou likewise."*

The instruction is simple: *"Go, and do thou likewise."* The disciple should not only recognise a need, but be willing to respond when there is something that can be done.

No Act of Service Is Too Small

Service does not have to be large or public to be valuable. Jesus showed that even small acts done with the right heart matter.

Jesus said in **Mark 9:41**:

> *"For whosoever shall give you a cup of water to drink in my name, because ye belong to Christ, verily I say unto you, he shall not lose his reward."*

A cup of water may appear insignificant, but Jesus recognised the heart behind the act. The value of service is not determined by how impressive it appears.

Service may include encouraging someone who is discouraged, visiting someone who is sick or helping with a practical need. It may also include praying with someone who is struggling,

giving time to listen, helping someone understand the Word of God or sharing what God has entrusted to us.

The size of the action is not what makes it valuable. The heart of love behind the action is what matters.

Personal Response

Key Truth

Why is no act of service too small when it meets a real need?

Personal Reflection

What small task have you dismissed as unimportant?

Action Step

What ordinary task have you ignored because it receives little attention? How will you change that attitude and carry out the task with genuine care for the person it benefits?

Serving Others Is Serving Jesus Christ

Jesus taught that the way we treat others is closely connected with the way we serve Him. This gives practical service a much greater meaning.

Jesus said in **Matthew 25:40**:

> *"And the King shall answer and say unto them, Verily I say unto you, Inasmuch as ye have done it unto one of the least of these my brethren, ye have done it unto me."*

When we care for someone who is suffering, encourage someone who is weak or help someone in genuine need, our service is ultimately being offered to Jesus Christ. This also protects us from becoming discouraged when our service is unnoticed or unappreciated.

We do not serve for recognition because we serve Jesus Christ. Our attention remains upon Him rather than upon the response we receive from others.

Serve With the Right Heart

The motive behind service matters because it is possible to do a good thing for the wrong reason. Jesus warned against doing righteous acts simply to be noticed by others.

Jesus said in **Matthew 6:1**:

> *"Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven."*

The disciple should therefore examine the heart. We should consider whether we are serving because we want praise or because the love of Christ within moves us to help.

We should also ask whether we are willing to serve when no one important is watching. Genuine service does not depend upon being noticed or receiving recognition.

Paul gives the right principle in **Colossians 3:17**:

> *"And whatsoever ye do in word or deed, do all in the name of the Lord Jesus, giving thanks to God and the Father by him."*

Our service should flow from the life of Jesus Christ within and bring honour to Him. As His love governs us, what we do should express His life through us.

Service Builds Others Up

Service is not only meeting physical needs. The disciple also serves by strengthening others spiritually and helping them remain encouraged in Jesus Christ.

Paul wrote in **1 Thessalonians 5:11**:

> *"Wherefore comfort yourselves together, and edify one another, even as also ye do."*

To edify means to build up. A disciple can serve by encouraging someone who is discouraged, praying with another believer, sharing a helpful Scripture or patiently standing beside someone during a difficult time.

Sometimes the most valuable service we can give is not material at all. It may be a word of encouragement, faithful prayer or time given to someone who needs help.

Service Should Become a Way of Life

The servant heart does not wait for a special opportunity. Service becomes part of the way the disciple lives because love continually looks for ways to help others.

John wrote in **1 John 3:18**:

> *"My little children, let us not love in word, neither in tongue; but in deed and in truth."*

Love must become visible through action. Jesus Christ served others, and His life within the believer should produce the same spirit of humility and care.

We serve because He served, and we care because He cares. We give because His life within us is a life that gives.

Serving one another is one of the clearest ways the life of Jesus Christ within becomes visible to others. As His love works through the disciple, service becomes a natural part of daily Christian life.

Personal Response

Key Truth

How does serving others become a way of life rather than an occasional event?

Personal Reflection

When do you wait for a formal role before helping someone?

Action Step

Have you waited for a recognised role before helping others? What has held you back, and how will you respond to an everyday need without waiting to be asked or praised?

SERVING IN THE BODY OF CHRIST

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The disciple is not called to remain a spectator in the body of Christ. Every born-again believer has a place among God's people and should look for ways to strengthen, encourage and serve others. Fellowship is not only about what we receive; it is also about what we bring for the good of others.

Paul wrote in **1 Thessalonians 5:11**:

> *"Wherefore comfort yourselves together, and edify one another, even as also ye do."*

To edify means to build up, strengthen and encourage. This gives us an important understanding of service within the Church. When believers gather, each person should come with a desire to contribute to the spiritual good of others.

Every Believer Can Serve

Service in the body of Christ is not limited to pastors, elders or those with recognised responsibilities. Every believer can encourage, pray, testify, help and strengthen others.

Paul wrote in **Colossians 3:16**:

> *"Let the word of Christ dwell in you richly in all wisdom; teaching and admonishing one another in psalms and hymns and spiritual songs, singing with grace in your hearts to the Lord."*

Notice the words *"one another."* Paul describes believers helping each other through the Word, encouragement and worship.

Fellowship should therefore not become a gathering where a small number of people do everything while everyone else simply watches. The body of Christ is made up of living members, and each member has opportunities to serve.

A disciple may serve by praying for another believer, sharing a testimony or offering encouragement from the Word. Service may also include helping someone who is struggling, welcoming someone who feels alone or providing practical assistance where there is a genuine need.

Not every person will serve in the same way. However, every believer can contribute something that strengthens the body.

Come to Give as Well as Receive

It is natural to attend a fellowship gathering expecting to receive teaching, encouragement and prayer. These things are important, but the disciple should also consider what can be brought for the benefit of someone else.

The writer of Hebrews wrote in **Hebrews 10:24-25**:

> *"And let us consider one another to provoke unto love and to good works: Not forsaking the assembling of ourselves together, as the manner of some is; but exhorting one another: and so much the more, as ye see the day approaching."*

The words *"consider one another"* are important. Gathering together should cause us to think about the spiritual welfare of others.

We assemble not only to receive, but also to exhort one another. The disciple should therefore come prepared to encourage and strengthen others wherever there is an opportunity.

Service Strengthens Fellowship

When believers serve one another, fellowship becomes stronger. A congregation where people care for one another, pray for one another and willingly help one another reflects the life of Jesus Christ.

Paul wrote in **1 Corinthians 14:26**:

> *"How is it then, brethren? when ye come together, every one of you hath a psalm, hath a doctrine, hath a tongue, hath a revelation, hath an interpretation. Let all things be done unto edifying."*

The controlling principle is *"Let all things be done unto edifying."* Whatever takes place among God's people should strengthen the body and direct attention towards Jesus Christ.

Service therefore keeps fellowship from becoming centred upon personalities or performance. The purpose is not to draw attention to ourselves, but to help build up the body.

Service Is Both Spiritual and Practical

Service within the body includes both spiritual and practical help. A believer may strengthen others through prayer, Scripture, testimony and encouragement, but simple practical needs should not be overlooked.

Someone may need transport, help during sickness, assistance with a task or simply time with another believer who cares. These acts may seem ordinary, yet they express the servant heart of Jesus Christ.

Service is therefore not measured by how public or impressive it appears. What matters is whether it genuinely helps, strengthens and edifies another member of the body.

Serve With Humility

Serving in the body does not mean seeking a visible place or trying to become important. Some of the most valuable service may never be noticed publicly.

A quiet prayer, a kind word, practical help or faithful encouragement may strengthen someone greatly without attracting attention. The disciple serves because of love rather than a desire for recognition.

Paul wrote in **Philippians 2:3-4**:

> *"Let nothing be done through strife or vainglory; but in lowliness of mind let each esteem other better than themselves. Look not every man on his own things, but every man also on the things of others."*

This is the spirit of service within the body. The disciple looks beyond personal interests and becomes concerned for the spiritual and practical good of brothers and sisters.

Every Gathering Is an Opportunity to Serve

Whenever believers gather, there are opportunities to serve. We can arrive prepared to worship, encourage, pray and contribute to the strengthening of others.

The disciple should not think only about what has been received from the gathering. We should also consider whether someone else has been strengthened through our presence, encouragement, prayer or practical help.

Two useful questions can therefore remain before us: *"What did I receive today?"* and *"Whom did I strengthen today?"* Fellowship includes both receiving and giving.

The body of Christ becomes healthier when each member learns to serve with humility and love. Every believer has a place, every believer can serve, and every act of service should help build up the body of Christ in Jesus Christ.

Personal Response

Key Truth

How can every believer contribute to the body of Christ at a gathering?

Personal Reflection

Do you usually arrive at a gathering expecting only to receive? Explain how you could help another believer.

Action Step

What do you usually expect to receive when believers gather? How will you change your approach so that you intentionally strengthen another member of Christ's body?

YOUR REASONABLE SERVICE

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Service in the life of a disciple begins with surrender. Before we can faithfully serve others, we must first understand that our own lives belong to Jesus Christ. Paul describes this surrender as presenting ourselves to God as a living sacrifice.

Paul wrote in **Romans 12:1**:

> *"I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service."*

The words *"living sacrifice"* are important. Under the Old Covenant, sacrifices were offered upon an altar, but Jesus Christ has already offered the perfect sacrifice for sin.

The disciple is therefore not called to offer another sacrifice for salvation. We are called to present the whole life to God in willing service.

Presenting Yourself to God

To present ourselves to God means that we no longer regard our lives as belonging entirely to ourselves. Our time, plans, abilities, strength and opportunities are placed at His disposal.

Paul explained this clearly in **1 Corinthians 6:19-20**:

> *"What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's."*

The disciple is *"not your own."* We have been bought with a price and belong to Jesus Christ, and this changes the way we view our lives.

We no longer ask only what we want to do. We also ask, *"What would Jesus Christ have me do with what He has entrusted to me?"*

Service Flows From Surrender

True service cannot be separated from surrender. A person may perform many religious tasks while the heart remains centred upon self.

Paul's words in **Romans 12:1** begin with the whole person being presented to God. Service then flows from that surrendered life.

This means that service is not limited to what happens during a fellowship gathering. It includes the way we use our time, treat people, make decisions and respond when there is a need.

A surrendered disciple is available to Jesus Christ. This does not mean that we must say yes to every request made by another person, but it does mean that our lives are no longer controlled by selfishness.

We remain willing to serve according to the wisdom and direction of God. The question is no longer simply what is most convenient for us, but how Jesus Christ would have us use the life He has given.

A Living Sacrifice

Paul deliberately describes the believer as a living sacrifice. The disciple continues living, working, serving and carrying responsibilities, but now does so as someone who belongs to God.

This surrender becomes visible through daily choices. There may be times when serving another person requires inconvenience and costs us time, effort, comfort or personal preference.

The servant heart is willing to make those sacrifices because Jesus Christ gave Himself for us. His life within now governs the way we serve.

Paul wrote in **Philippians 2:5**:

> *"Let this mind be in you, which was also in Christ Jesus:"*

The mind of Christ is a mind of humility and service. When His life governs us, we become increasingly willing to place the genuine needs of others before our own convenience.

Personal Response

Key Truth

What does it mean to present yourself as a living sacrifice to God?

Personal Reflection

What part of your life have you held back from His service?

Action Step

Is there an area of life you have reserved for yourself rather than yielded to Christ? What will you surrender in your thinking, and how will that decision shape your conduct this week?

Holy and Acceptable Unto God

Romans 12:1 also says that the living sacrifice is to be *"holy, acceptable unto God."* Service is not acceptable simply because activity is taking place.

The disciple must serve from a life that belongs to Jesus Christ and desires to walk in holiness. Our conduct, motives and attitude therefore matter.

A person may do something helpful outwardly while inwardly seeking praise or recognition. That is not the spirit of Jesus Christ because true service comes from a surrendered heart.

The living sacrifice is therefore not only the action we perform. It is the whole life being offered to God with a sincere heart and a desire to please Him.

Your Reasonable Service

Paul calls this *"your reasonable service."* Considering what Jesus Christ has done for us, giving our lives back to Him is not unreasonable.

He has given us salvation and new life, and His Spirit now dwells within the born-again believer. We belong to Him.

The disciple therefore does not view service as an unfair demand. Service becomes a willing response to the mercy and goodness of God.

David expressed this spirit of thanksgiving in **Psalm 107:21-22**:

> *"Oh that men would praise the LORD for his goodness, and for his wonderful works to the children of men! And let them sacrifice the sacrifices of thanksgiving, and declare his works with rejoicing."*

Thanksgiving should move us towards willing service. When we remember the goodness of Jesus Christ, we become more willing to give our lives for His purposes and for the good of others.

The Whole Life Belongs to Jesus Christ

The principle of reasonable service reaches every part of discipleship. Our time, abilities, resources and opportunities all belong to Jesus Christ because the whole life has been presented to Him.

This prepares us to understand stewardship. If everything belongs to Jesus Christ, then we are not owners in the final sense, but stewards of what He has placed in our hands.

Service therefore begins with surrender. Before considering how we manage what God has entrusted to us, we must first recognise that we ourselves belong to Him.

The disciple presents the whole life to Jesus Christ as a living sacrifice and then learns to use that life faithfully in service to Him and to others. This surrendered life becomes the foundation for faithful stewardship.

Personal Response

Key Truth

Why does reasonable service include the whole life rather than selected religious tasks?

Personal Reflection

Where is your daily conduct out of step with a life surrendered to Jesus?

Action Step

Look at a repeated choice that does not agree with your profession of belonging to Jesus. What needs correcting, and how will your next decision express a willing and surrendered life?

WHAT IS STEWARDSHIP?

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The principle of stewardship follows naturally from understanding that our lives belong to Jesus Christ. If everything we have belongs to Him, then we are not the final owners of our lives, abilities or resources. We are stewards of what God has entrusted to us.

A steward is someone who manages something that belongs to another person. In biblical times, a steward might be responsible for managing a household, property, servants or finances on behalf of the owner.

Paul used this word when describing those who had been entrusted with the things of God. He wrote in **1 Corinthians 4:1-2**:

> *"Let a man so account of us, as of the ministers of Christ, and stewards of the mysteries of God. Moreover it is required in stewards, that a man be found faithful."*

The most important requirement of a steward is stated plainly: *"that a man be found faithful."* Stewardship therefore begins with recognising what has been entrusted to us and using it faithfully.

A Steward Is a Manager, Not an Owner

The Greek word translated *"steward"* is OIKONOMOS. It describes someone entrusted with the management of another person's household or possessions.

The steward may have considerable responsibility, but the possessions do not become their own. Everything remains under the ownership and authority of the master.

This is an important principle for the disciple. Our lives belong to Jesus Christ, and what we possess has been entrusted to us.

Stewardship therefore includes much more than money. It includes:

- Our time;
- Our abilities;
- Our strength;
- Our opportunities;
- Our possessions;
- Our knowledge;

- Our spiritual understanding;
- The responsibilities God places before us.

Stewardship reaches into every part of life. The disciple begins to recognise that everything God has placed in our hands should be managed faithfully.

Stewardship Begins With Faithfulness

God does not require every disciple to possess the same abilities or resources. One person may have much while another has little, and one may have opportunities that another does not have.

The important question is not how much we have been given. The important question is whether we are faithful with what has been entrusted to us.

Jesus taught this principle in **Luke 16:10**:

> *"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."*

Faithfulness in small matters reveals character. A person who is careless with what appears insignificant is unlikely to become faithful simply because greater responsibility is given.

The disciple should therefore learn to value the opportunities and responsibilities already present. Faithful stewardship begins with what God has placed in our hands now.

Personal Response

Key Truth

Why is a steward a manager rather than the owner of what is entrusted?

Personal Reflection

Which responsibility have you used mainly for yourself?

Action Step

Which responsibility or resource have you used mainly for personal benefit? What change does faithful stewardship require, and how will you make that change this week?

Stewardship Was Present From Creation

The principle of stewardship can be seen from the beginning of the Bible. After creating Adam, God placed him in the garden and gave him responsibility.

Moses wrote in **Genesis 2:15**:

> *"And the LORD God took the man, and put him into the garden of Eden to dress it and to keep it."*

Adam was given responsibility over something that belonged to God. He was to work, care for and manage what had been placed in his hands.

This shows that work and responsibility were not consequences of sin. They were already part of God's purpose for humanity before sin entered the world.

The disciple should therefore not view responsibility as something to avoid. Faithful work and careful management can become part of our service to God.

Joseph as a Faithful Steward

Joseph provides a clear example of stewardship. He was entrusted with responsibility for possessions that did not belong to him.

Moses wrote in **Genesis 39:4**:

> *"And Joseph found grace in his sight, and he served him: and he made him overseer over his house, and all that he had he put into his hand."*

Joseph did not own Potiphar's household. He was given responsibility for it and was expected to manage faithfully what belonged to another person.

This is the heart of stewardship. The steward does not ask only what can be gained personally, but considers how the master's possessions can be managed faithfully.

The disciple should have the same attitude towards everything Jesus Christ has entrusted to us. We are responsible to use what He has placed in our hands according to His purposes.

We Will Give Account

Stewardship also includes accountability. A steward is responsible to the owner for the way entrusted resources and responsibilities are managed.

This means that our use of time, abilities and resources should not be careless. God has entrusted these things to us, and we should use them with a sense of responsibility.

Paul wrote in **Romans 14:12**:

> *"So then every one of us shall give account of himself to God."*

The disciple therefore learns to live responsibly before God. We should consider how faithfully we are using what He has placed in our hands.

This leads us to practical questions. How are we using our time? Are our abilities being used for good? Are we faithful in the responsibilities already before us?

We should also consider whether what God has given us is being used only for ourselves or whether it is also being used to serve others. These questions show that stewardship is much broader than a financial subject.

Faithful With What God Has Given

Stewardship changes the way the disciple looks at life. We begin to see ourselves not as independent owners, but as servants entrusted with something valuable.

Everything ultimately belongs to Jesus Christ. Our responsibility is to manage faithfully what He has placed in our hands and use it according to His purposes.

This principle prepares us to consider our time, abilities, opportunities and resources more carefully. Each of these has been entrusted to us and should be used faithfully.

A steward does not simply ask, *"What belongs to me?"* A faithful steward asks, *"How can I use what belongs to Jesus Christ in a way that pleases Him?"*

Personal Response

Key Truth

What do Joseph and the call to faithfulness teach about using what God has given?

Personal Reflection

Have you neglected a small responsibility while waiting for a larger one? Explain what you need to do now.

Action Step

Are you overlooking an ordinary responsibility while waiting for something more important? Why, and what will you do to become faithful with what is already entrusted to you?

GOD IS THE OWNER

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Biblical stewardship begins with one foundational truth: God is the Owner of everything. If we fail to understand this, stewardship will always be misunderstood.

The Bible begins by declaring that God is the Creator. Moses wrote in **Genesis 1:1**:

> *"In the beginning God created the heaven and the earth."*

Because God created all things, all things belong to Him. The earth, its resources, its people and everything within creation ultimately belong to God.

David wrote in **Psalm 24:1**:

> *"The earth is the LORD'S, and the fulness thereof; the world, and they that dwell therein."*

This verse does not leave room for the idea that we are absolute owners. We may possess property, money or other resources in an earthly sense, but everything ultimately belongs to the LORD.

Jesus Christ Is the Creator

The New Testament makes clear that creation belongs to Jesus Christ because all things were made by Him. Jesus Christ is not separate from the Creator, but is the visible revelation of the God who created all things.

John wrote in **John 1:3**:

> *"All things were made by him; and without him was not any thing made that was made."*

Paul expressed the same truth in **Colossians 1:16**:

> *"For by him were all things created, that are in heaven, and that are in earth, visible and invisible, whether they be thrones, or dominions, or principalities, or powers: all things were created by him, and for him:"*

Notice the final words: *"all things were created by him, and for him."* Everything exists for Jesus Christ and His purpose.

This gives stewardship its proper centre. What has been entrusted to us ultimately belongs to the One by whom and for whom all things were created.

Everything Belongs to Him

The Old Testament repeatedly confirms God's ownership. Material possessions and natural resources belong to Him because He is the Creator and Owner of all things.

David wrote in **Psalm 50:10**:

> *"For every beast of the forest is mine, and the cattle upon a thousand hills."*

God also declared through Haggai in **Haggai 2:8**:

> *"The silver is mine, and the gold is mine, saith the LORD of hosts."*

These Scriptures make the principle clear. Wealth, possessions, land, animals and every other material resource ultimately belong to God.

The disciple therefore learns to see possessions differently. Instead of asking only what we own, we begin to ask, *"What has Jesus Christ entrusted to me?"*

That is the attitude of a steward. We recognise that what is in our hands has been entrusted to us and should be managed faithfully.

Personal Response

Key Truth

How does God's ownership change the way we view possessions and ability?

Personal Reflection

What have you spoken of or used as though it were wholly yours?

Action Step

What possession or ability have you considered yours to use without reference to Christ? How will you change that thinking and use it in a way that honours its true Owner?

You Are Not Your Own

God's ownership reaches beyond material possessions. The disciple's own life also belongs to Him.

Paul wrote in **1 Corinthians 6:19-20**:

> *"What? know ye not that your body is the temple of the Holy Ghost which is in you, which ye have of God, and ye are not your own? For ye are bought with a price: therefore glorify God in your body, and in your spirit, which are God's."*

The words *"ye are not your own"* are very important. The born-again believer belongs to Jesus Christ.

Our body belongs to Him, our spirit belongs to Him and our life belongs to Him. Stewardship therefore begins with the recognition that the whole person belongs to Jesus Christ.

This means that stewardship is much greater than managing money wisely. It concerns the way we use the whole life that belongs to Him.

Stewardship Changes Our Thinking

Once we understand that God is the Owner, our thinking begins to change. We no longer view our time, abilities, resources and opportunities as things that exist only for ourselves.

Our time should not simply be wasted, and our abilities are not given only for personal advancement. Our money is not entrusted to us only for selfish use, and our spiritual knowledge is not given only for ourselves.

Everything should be managed under the Lordship of Jesus Christ. The disciple begins to consider how each part of life can be used faithfully according to His will.

This does not mean that the disciple cannot enjoy what God has provided. It means that enjoyment remains within the understanding that everything has been entrusted to us by Him.

We are managers, not final owners. This understanding changes the way we approach everything God has placed in our hands.

The Owner Determines the Purpose

A steward does not independently decide how the owner's property should be used. The owner determines the purpose, and the steward is responsible to manage according to that purpose.

This principle applies directly to discipleship. Because Jesus Christ owns our lives, we should seek His will concerning how we use what He has placed in our hands.

The disciple therefore learns to ask:

- How should I use my time?
- How should I use my abilities?
- How should I use my resources?
- How can what I have serve the work of God?
- How can what I have help others?

These questions flow naturally from understanding ownership. Once we recognise that everything belongs to Jesus Christ, we begin to consider how He would have us use what has been entrusted to us.

Everything Is for Jesus Christ

Paul's words in Colossians bring the whole principle together because *“all things were created by him, and for him.”* The disciple therefore does not live as an independent owner, but as a faithful steward under Jesus Christ.

Everything begins with Him and everything belongs to Him. What He has entrusted to us should therefore be used according to His purpose.

God is the Owner, and we are the stewards. Faithful disciples learn to manage everything entrusted to them as belonging to Jesus Christ and seek to use it in a way that pleases Him.

Personal Response

Key Truth

Why should everything entrusted to us be directed toward Jesus Christ?

Personal Reflection

Where have your preferences displaced His purpose?

Action Step

Examine how you currently spend your time. Where have personal preferences displaced Christ's purposes, and what specific adjustment will you make in your weekly routine?

STEWARDS OF TIME, ABILITIES AND RESOURCES

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Understanding that God is the Owner changes the way we look at everything He has placed in our hands. Stewardship is not limited to money or possessions. The disciple is also responsible for the faithful use of time, abilities, opportunities, knowledge and every other resource entrusted by Jesus Christ.

Paul wrote in **1 Corinthians 4:2**:

> *"Moreover it is required in stewards, that a man be found faithful."*

Faithfulness is therefore the central requirement. God does not expect every disciple to have the same opportunities or abilities, but He does expect us to use faithfully what He has given.

Stewards of Our Time

Time is one of the most valuable resources we possess because once it has passed, it cannot be recovered. Every person receives the same twenty-four hours each day, but those hours can be used wisely or wasted.

Paul wrote in **Ephesians 5:15-16**:

> *"See then that ye walk circumspectly, not as fools, but as wise, Redeeming the time, because the days are evil."*

To redeem the time means to make wise use of the opportunities before us. The disciple should therefore consider carefully how time is being spent.

There must be time for work, family responsibilities and necessary rest. However, the disciple must also make room for the Word of God, prayer, fellowship, service and helping others.

Time can easily disappear through activities that have little lasting value. Good stewardship does not mean that every moment must be filled with religious activity, but it does mean that our time should be managed deliberately rather than carelessly.

Stewards of Our Abilities

God has also given people different abilities. Some may be able to teach, organise, encourage, communicate, build, repair, create, lead or care for others. These abilities should not be viewed only as tools for personal advancement.

Peter wrote in **1 Peter 4:10**:

> *"As every man hath received the gift, even so minister the same one to another, as good stewards of the manifold grace of God."*

Peter directly connects what we have received with stewardship and service. What God has given should be used for the benefit of others.

The question is not simply, *"What am I good at?"* The disciple should also ask, *"How can what God has given me be used to serve others?"*

A practical ability can be used to help someone in need, while an ability to explain Scripture can help another believer understand truth. Organisational ability can strengthen the work of the Church, and a compassionate person can bring encouragement to someone who is struggling.

Different abilities provide different opportunities for service. Faithful stewardship means recognising what God has placed in our hands and using it well.

Personal Response

Key Truth

How can time and ability be stewarded without comparing what others received?

Personal Reflection

Which comparison has kept you from using your own ability?

Action Step

Have you compared your gifts with someone else's and withheld what you could offer? What needs to change in your attitude, and how will you use your own ability for another person's benefit?

Do Not Compare What God Has Given

One danger is comparing ourselves with other people. A disciple may look at someone with greater ability, more resources or a more visible opportunity and conclude that their own contribution does not matter.

Jesus taught that faithfulness matters more than comparison. In the parable of the talents, different servants received different amounts according to their ability, yet each was responsible for what had been entrusted to them.

Jesus said in **Matthew 25:21**:

> *"His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord."*

The master praised the servant for being faithful. The emphasis was not upon comparing his responsibility with that of another servant.

God does not require us to produce what He has given to someone else. He requires us to use faithfully what He has entrusted to us.

Stewards of Our Resources

Material resources also come under stewardship. Money, possessions, homes, vehicles, equipment and other resources can all be used wisely or selfishly.

Paul reminded Timothy that material blessings are given to be enjoyed, but also to be used generously. He wrote in **1 Timothy 6:17-18**:

> *"Charge them that are rich in this world, that they be not highminded, nor trust in uncertain riches, but in the living God, who giveth us richly all things to enjoy; That they do good, that they be rich in good works, ready to distribute, willing to communicate;"*

The problem is not possessing resources. The danger comes when possessions begin to possess us or when we trust in them rather than in the living God.

A faithful steward is willing to use material resources for good. What God has entrusted to us can be used to help others and support the work of the Gospel.

Stewards of Knowledge and Truth

The disciple is also a steward of spiritual understanding. What God teaches us from His Word is not given only for personal benefit.

Paul wrote in **2 Timothy 2:2**:

> *"And the things that thou hast heard of me among many witnesses, the same commit thou to faithful men, who shall be able to teach others also."*

Truth received is to be shared faithfully. As we grow in understanding, opportunities will arise to encourage, explain and help others.

This must always be done humbly because the truth belongs to God and not to us. Spiritual understanding should never become a reason for pride, but another resource entrusted to us for service.

Faithful in the Opportunities Before Us

Stewardship often begins with ordinary opportunities. The disciple does not need to wait for something large or important before becoming faithful.

Jesus said in **Luke 16:10**:

> *"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."*

A disciple should not wait for a great opportunity before becoming faithful. We begin with what is already in our hands and with the responsibilities already before us.

We use the time available, the abilities God has given and the resources already entrusted to us. We share the truth already understood and serve the people already around us.

Faithfulness in these ordinary responsibilities prepares the disciple for whatever further opportunities Jesus Christ may provide. The important question is not whether our opportunity appears large, but whether we are faithful with what God has given.

Everything entrusted to us has value when it is placed in the hands of a faithful steward and used for the purposes of Jesus Christ. The disciple therefore learns to use time, abilities, resources, knowledge and opportunities faithfully because everything ultimately belongs to Him.

Personal Response

Key Truth

Why are knowledge, resources, and present opportunities also trusts from God?

Personal Reflection

What available opportunity have you postponed or wasted?

Action Step

What present opportunity have you been postponing? Explain why, then decide how you will use the knowledge, time or practical help already entrusted to you.

THE FAITHFUL STEWARD

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A steward is responsible for managing what belongs to another person. Because everything ultimately belongs to Jesus Christ, the disciple must learn to use faithfully what has been entrusted to us. Faithfulness is therefore one of the most important qualities of biblical stewardship.

Paul wrote in **1 Corinthians 4:2**:

> *"Moreover it is required in stewards, that a man be found faithful."*

The requirement is not prominence, wealth or public recognition. The requirement is faithfulness, because a faithful steward can be trusted with what has been placed in their hands.

Faithful in Little

Jesus taught that faithfulness is revealed in the way we handle small responsibilities. He said in **Luke 16:10**:

> *"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."*

It is easy to imagine that we would become faithful if we were given greater responsibility, more resources or a more important opportunity. Jesus teaches the opposite principle because faithfulness begins with what is already in our hands.

The disciple should therefore not despise small opportunities to serve. The way we manage ordinary responsibilities reveals whether we can be trusted with more.

Faithfulness in little prepares us for faithfulness in much. We learn to become faithful by using well what Jesus Christ has already entrusted to us.

The Parable of the Talents

Jesus illustrated this principle through the parable of the talents. A master entrusted different amounts to his servants before leaving on a journey, and when he returned, each servant had to give account for what had been placed in his care.

Jesus said in **Matthew 25:21**:

> *"His lord said unto him, Well done, thou good and faithful servant: thou hast been faithful over a few things, I will make thee ruler over many things: enter thou into the joy of thy lord."*

The servant was commended because he had been *"good and faithful."* The master did not judge him according to what had been entrusted to another servant, but according to what he had done with what had been placed in his own hands.

This protects the disciple from comparison. God does not ask us to give account for another person's abilities, opportunities or resources because we are responsible for our own stewardship.

The important question is therefore not whether someone else has been given more. The question is whether we are faithfully using what Jesus Christ has entrusted to us.

Faithfulness Requires Action

A steward cannot be faithful by doing nothing. The time, abilities, knowledge, opportunities and resources placed in our hands are intended to be used.

The disciple must therefore avoid thinking that what we have is too small to matter. Something does not need to be large or impressive before it can be used faithfully.

A small opportunity faithfully used can bless another person, while a little knowledge faithfully shared can help someone understand the Word of God. A small amount of time willingly given can also strengthen someone who is struggling.

Faithfulness is not determined by size. It is determined by whether we use what has been entrusted to us according to the purpose of the Owner.

Personal Response

Key Truth

Why does faithfulness require action with what has been entrusted?

Personal Reflection

Are you keeping an ability or resource unused because you are afraid to use it? Explain what would help you begin.

Action Step

Is fear of making mistakes causing you to leave an ability or resource unused? What will help you trust Christ rather than your fear, and what useful step will you take?

The Faithful and Wise Steward

Jesus also spoke about a steward who was responsible for caring for others in the household. His faithfulness was seen in using what belonged to the master to provide for those placed in his care.

Jesus said in **Luke 12:42-44**:

> *"And the Lord said, Who then is that faithful and wise steward, whom his lord shall make ruler over his household, to give them their portion of meat in due season? Blessed is that servant, whom his lord when he cometh shall find so doing. Of a truth I say unto you, that he will make him ruler over all that he hath."*

The faithful steward was not using the master's possessions only for personal benefit. He was using them to provide what others needed.

This helps us understand an important purpose of stewardship. God entrusts things to us not simply so that we may possess them, but so that what He has given can also become a blessing to others.

A faithful steward should therefore consider how time, abilities, knowledge and resources are being used. We should ask whether we are managing them responsibly and whether they are being used to serve rather than only to receive.

These questions keep stewardship practical. They help the disciple consider whether what Jesus Christ has entrusted is being used according to His purpose.

Accountable to Jesus Christ

Every steward is accountable to the owner. In the same way, the disciple lives with the understanding that everything entrusted to us ultimately belongs to Jesus Christ.

Paul wrote in **Romans 14:12**:

> *"So then every one of us shall give account of himself to God."*

This does not mean that the disciple lives in constant fear. It means that we live responsibly, remembering that our lives, opportunities and resources belong to Jesus Christ.

We should therefore seek to be faithful even when no one else sees what we are doing. Human recognition is not the goal because our responsibility is ultimately to Jesus Christ.

The desire of the disciple is to be found faithful with whatever has been placed in our hands. The words *"Well done, thou good and faithful servant"* express the kind of faithfulness every steward should desire.

Faithful stewardship begins with ordinary things and continues through daily responsibility. It remains centred upon the One to whom everything belongs.

A faithful steward uses what Jesus Christ has entrusted wisely, consistently and for the good of others. Faithfulness does not depend upon how much we have been given, but upon what we do with what He has placed in our hands.

Personal Response

Key Truth

What does accountability to Jesus Christ add to the parable of the talents?

Personal Reflection

How would you explain your present use of time and gifts to Him?

Action Step

If you gave account of your time and abilities today, which responsibility would concern you? What will you change to become more faithful in that particular area?

TITHING AND NEW COVENANT GIVING

BACK TO CONTENTS

Tithing is an important part of biblical giving and should not be dismissed simply because it was included within the Law of Moses. The principle of giving a tenth appeared before the Law, continued under the Law, was recognised by Jesus and provides an important foundation for New Covenant giving.

At the same time, New Covenant giving reaches beyond simply calculating ten per cent. The born-again believer understands that everything belongs to Jesus Christ and should therefore give willingly, cheerfully and generously.

Tithing Before the Law

The principle of giving a tenth appears in Scripture long before the Law was given through Moses. Abraham provides the first clear example.

After Abraham returned from battle, he met Melchizedek. **Hebrews 7:1-2** states:

> *"For this Melchisedec, king of Salem, priest of the most high God, who met Abraham returning from the slaughter of the kings, and blessed him; To whom also Abraham gave a tenth part of all; first being by interpretation King of righteousness, and after that also King of Salem, which is, King of peace;"*

Abraham gave Melchizedek *"a tenth part of all."* This took place before the Law of Moses, so Abraham was not responding to a commandment contained within that Law.

His giving recognised the blessing of God and the greatness of Melchizedek. The principle of giving a tenth therefore appears before the organised tithing system later established under Moses.

Jacob later made a similar commitment. **Genesis 28:22** states:

> *"And this stone, which I have set for a pillar, shall be God's house: and of all that thou shalt give me I will surely give the tenth unto thee."*

Again, this occurred before Moses and before the Law was given to Israel. These examples are important because they show that the principle of the tenth did not originate with the Mosaic Law.

Tithing Under the Law

When God later gave the Law to Israel, tithing became part of the covenant responsibilities of the nation. The tithe helped support the Levites and the work associated with the tabernacle and later the Temple.

God said in **Numbers 18:21**:

> *"And, behold, I have given the children of Levi all the tenth in Israel for an inheritance, for their service which they serve, even the service of the tabernacle of the congregation."*

The Law therefore gave structure to a principle that had already appeared before Moses. Tithing now had a particular place within Israel's covenant life and supported those responsible for the service of the tabernacle.

This distinction is important. Tithing existed before the Law, but under the Law it became part of an organised covenant system for Israel.

Personal Response

Key Truth

How did the tenth appear before the Law, and what changed when tithing became part of Israel's Law?

Personal Reflection

Have you treated a number as the whole measure of generosity? Explain what this teaching shows you.

Action Step

Have you treated giving a set percentage as the entire measure of faithfulness? How will understanding tithing's biblical setting change your motive and willingness to give?

Malachi and the Tithe

Malachi contains some of the strongest Old Testament verses concerning tithing. These words were spoken to Israel within the covenant under which tithing had been commanded.

God said in **Malachi 3:8-10**:

> *"Will a man rob God? Yet ye have robbed me. But ye say, Wherein have we robbed thee? In tithes and offerings. Ye are cursed with a curse: for ye have robbed me, even this whole nation. Bring ye all the tithes into the storehouse, that there may be meat in mine house, and prove me now herewith, saith the LORD of hosts, if I will not open you the windows of heaven, and pour you out a blessing, that there shall not be room enough to receive it."*

The immediate setting must be remembered. God was addressing Israel concerning responsibilities that belonged to their covenant relationship under the Law.

However, an important principle remains clear. God's people should not consume everything upon themselves while neglecting the work of God.

Giving reflects our recognition that God is the Owner and that what we possess has been entrusted to us. The disciple should therefore learn to use material resources faithfully rather than living only for self.

Jesus and Tithing

Jesus also spoke directly about tithing while addressing the scribes and Pharisees. He exposed the problem of careful outward religious observance without the righteousness, mercy and faith that should have accompanied it.

Jesus said in **Matthew 23:23**:

> *"Woe unto you, scribes and Pharisees, hypocrites! for ye pay tithe of mint and anise and cummin, and have omitted the weightier matters of the law, judgment, mercy, and faith: these ought ye to have done, and not to leave the other undone."*

Jesus did not condemn them for tithing. Their problem was that they were extremely careful about the outward act while neglecting *"judgment, mercy, and faith."*

Jesus said, *"these ought ye to have done, and not to leave the other undone."* The lesson is that giving must never replace righteousness, mercy, faith or genuine love for God.

At the same time, careful attention to the heart should not become an excuse for neglecting faithful giving. The outward action and the inward character must agree.

Abraham, Melchizedek and Christ

Hebrews returns to Abraham's tithe while explaining the greatness of Melchizedek's priesthood. The central subject of Hebrews 7 is the priesthood rather than a set of financial regulations.

Hebrews 7:4 states:

> *"Now consider how great this man was, unto whom even the patriarch Abraham gave the tenth of the spoils."*

Abraham's tithe remains significant because it occurred before the Levitical system and was given to Melchizedek. The writer uses this event as part of the argument concerning the greatness of Melchizedek.

Hebrews then directs us beyond the Levitical priesthood towards the greater priesthood fulfilled in Jesus Christ. This Scripture therefore should not be reduced simply to a teaching about money.

At the same time, Abraham's example means that the principle of the tenth cannot be treated as though it began and ended with Levi. Abraham gave the tenth before the Levitical system existed.

New Covenant Believers Should Give

The New Testament plainly teaches that believers should financially and materially support the work of the Gospel. New Covenant liberty does not mean that the disciple becomes less willing to give.

Paul wrote in **Galatians 6:6**:

> *"Let him that is taught in the word communicate unto him that teacheth in all good things."*

Those who receive faithful teaching should be willing to share in supporting those who labour in the Word. Giving therefore remains part of faithful New Covenant stewardship.

Paul also wrote in **1 Corinthians 16:2**:

> *"Upon the first day of the week let every one of you lay by him in store, as God hath prospered him, that there be no gatherings when I come."*

Notice the principle *"as God hath prospered him."* New Covenant giving should be thoughtful, responsible and proportionate to what God has entrusted to us.

The disciple therefore does not approach giving carelessly. We recognise that God has provided what is in our hands and consider prayerfully how those resources should be used.

The Tithe Is a Foundation, Not a Ceiling

The tenth provides a clear biblical pattern and a useful foundation for giving. A believer can therefore use ten per cent as a sound benchmark when considering regular giving.

However, New Covenant stewardship should never become an attitude that says, *"I have given my ten per cent, so the remaining ninety per cent belongs entirely to me."* Everything belongs to Jesus Christ.

The tithe should therefore not become a ceiling that limits generosity. A disciple who has been blessed abundantly may be able to give far beyond ten per cent, while another believer facing unusual circumstances must prayerfully consider what can faithfully be given.

The deeper New Covenant principle is that the whole life belongs to Jesus Christ. Our stewardship therefore concerns everything He has placed in our hands, not simply one portion.

Giving Must Come From the Heart

Paul makes clear that New Covenant giving must come willingly from the heart. It is not to be produced through pressure, resentment or compulsion.

Paul wrote in **2 Corinthians 9:6-7**:

> *"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."*

New Covenant giving must not become legalistic, reluctant or forced. The disciple gives willingly and cheerfully according to what God has provided.

Giving should also be faithful and generous, with a desire to support the work of the Gospel and help others. The heart of the giver matters as much as the amount being given.

Tithing therefore belongs within the larger principle of New Covenant stewardship. The tenth provides a biblical foundation for giving, but the life of Christ within calls us beyond simply meeting a percentage.

The greater question is not only whether we have given a tithe. We must also ask, *"Am I faithfully using everything Jesus Christ has entrusted to me?"*

The New Covenant does not lead the disciple into less generosity. Having freely received from Jesus Christ, the disciple should become a faithful, willing and generous giver.

Personal Response

Key Truth

Why must New Covenant giving come from the heart and extend beyond a minimum?

Personal Reflection

Are you giving from willingness, habit, pressure, or fear? Explain what you want to change.

Action Step

Examine whether habit, pressure, fear or love governs your giving. What motive needs correcting, and how will you give willingly and responsibly from what God has entrusted to you?

THE SPIRIT OF GIVING

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Giving is a natural expression of the life of Jesus Christ within the disciple. The believer has received much from God, and that life should not become self-centred or closed. What God gives to us should also become a blessing to others.

Jesus expressed this principle simply. He said in **Matthew 10:8**:

> *"For freely ye have received, freely give."*

The disciple does not give in order to earn salvation or purchase favour with God. We give because we have already received from Him. Salvation, truth, strength, time, abilities and material resources are all gifts entrusted to us by Jesus Christ.

It Is More Blessed to Give

Paul reminded the elders at Ephesus of the words of Jesus. He wrote in **Acts 20:35**:

> *"I have shewed you all things, how that so labouring ye ought to support the weak, and to remember the words of the Lord Jesus, how he said, It is more blessed to give than to receive."*

The natural tendency is often to think that happiness comes from receiving more. Jesus teaches the opposite because there is blessing in giving and turning our attention towards the needs of others.

This does not mean giving only money. A disciple may give time, encouragement, prayer, knowledge, practical help or material support. The principle of giving is therefore much larger than financial giving.

Paul expressed this desire when writing to the believers in Rome. He wrote in **Romans 1:11**:

> *"For I long to see you, that I may impart unto you some spiritual gift, to the end ye may be established;"*

Paul wanted to give something that would strengthen others spiritually. This is an important part of the spirit of giving because what we give should help and strengthen others.

Giving Flows From Stewardship

Giving becomes easier to understand when we remember that God is the Owner and we are the stewards. What we possess has been entrusted to us, and part of faithful stewardship is being willing to use those resources for the good of others.

A steward does not simply receive from the master's supply and keep everything for personal use. A faithful steward understands that what has been entrusted may also need to be shared.

Paul wrote in **2 Corinthians 9:6-7**:

> *"But this I say, He which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully. Every man according as he purposeth in his heart, so let him give; not grudgingly, or of necessity: for God loveth a cheerful giver."*

Giving should therefore come from the heart. The words *"not grudgingly, or of necessity"* show that biblical giving is not to be produced by pressure, fear or manipulation.

God desires willing and cheerful giving. The disciple gives freely because the heart recognises that everything already belongs to Jesus Christ.

Personal Response

Key Truth

Why is giving an expression of stewardship rather than a transaction with God?

Personal Reflection

Have you expected a return or special favour because you gave? Explain what this teaching corrects.

Action Step

Have you expected recognition, favour or financial return because you gave? What will you reject in that attitude, and how will you give or serve freely without bargaining with God?

Giving Is Not a Transaction

The principle of sowing and reaping should never be reduced to a financial formula. Giving is not a way of purchasing a larger material return from God.

The disciple does not give ten dollars expecting God to return one hundred. That turns giving into a transaction and places the attention back upon what we hope to receive.

The heart of giving is different. We give because Jesus Christ has first given to us and because His love within moves us towards others.

We give when another person has a genuine need, and we give because the work of the Gospel should be supported. We also give because what we possess ultimately belongs to God and has been entrusted to us.

Any blessing that follows remains in the hands of Jesus Christ. The disciple gives without attempting to control what God must provide in return.

Giving Includes More Than Money

Giving may include far more than finances. A person can be generous with money and still be unwilling to give time, attention or service.

A disciple may give:

- Time to someone who needs help;
- Prayer for someone carrying a burden;
- Encouragement to someone who is discouraged;
- Knowledge to someone who needs understanding;
- Practical assistance to someone facing difficulty;
- Material support where there is genuine need.

This makes giving part of everyday discipleship. The disciple should therefore think beyond the question of how much money is being given.

The greater question is, *"Am I willing to give from whatever Jesus Christ has placed in my hands?"* Everything entrusted to us can provide an opportunity to become a blessing to someone else.

Giving Requires Trust

Sometimes people hesitate to give because they fear they will not have enough left for themselves. This is where stewardship and faith meet.

The disciple must use wisdom and act responsibly, but we also remember that God remains the Provider. Our confidence should not rest entirely upon the amount of resources we possess.

Paul wrote in **Philippians 4:19**:

> *"But my God shall supply all your need according to his riches in glory by Christ Jesus."*

This promise should not be used carelessly or as an excuse for irresponsible decisions. It does remind us, however, that our confidence is not ultimately in possessions, but in Jesus Christ.

The disciple can therefore give with a peaceful heart while continuing to act wisely and responsibly. Jesus Christ remains the source of our provision.

A Life That Receives and Gives

The life of a disciple should never become spiritually stagnant. We receive from God so that His life, truth and goodness may also flow through us towards others.

Giving therefore becomes part of the character of a faithful steward. Jesus Christ gives to us, and His life within teaches us to give.

The disciple who understands stewardship will not ask only what can be kept for personal use. We also begin to consider what Jesus Christ has placed in our hands that can now become a blessing to someone else.

This is the spirit of giving: freely sharing what Jesus Christ has entrusted to us because we have first freely received from Him.

Personal Response

Key Truth

How can a life that has received from God give more than money?

Personal Reflection

Which non-financial gift have you withheld from others?

Action Step

What ability, time or care are you withholding because it is not money? How will you express the generous life of Christ within by offering that help to someone in need?

GIVING WITH THE RIGHT HEART

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Giving is not judged only by the amount that is given. The heart and motive behind the giving are also important. A person may give much for the wrong reason, while another may give little with a sincere desire to honour Jesus Christ.

Paul made this clear when writing to the Corinthians. He wrote in **2 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."*

Paul shows that giving should come from the heart. It should not be forced, resented or produced by pressure.

The words *"not grudgingly, or of necessity"* are important. God does not desire reluctant giving that comes only because someone has made us feel guilty or afraid.

Giving Should Be Willing

Biblical giving is voluntary and willing. The disciple considers what God has entrusted and then gives with a sincere heart.

Paul wrote in **2 Corinthians 8:12**:

> *"For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not."*

God does not judge a person according to what someone else possesses. He looks at what has actually been entrusted to us and whether there is a willing heart.

Giving should therefore not become a competition between believers. One person may be able to give more financially, while another may have more time, strength or practical ability to give.

The important question is not how our giving compares with someone else's. The question is, *"Am I willing to use what Jesus Christ has placed in my hands?"*

Do Not Give to Be Seen

Jesus warned against giving in order to receive recognition from others. A good action can lose its proper purpose when the motive is to draw attention towards ourselves.

Jesus said in **Matthew 6:1-4**:

> *"Take heed that ye do not your alms before men, to be seen of them: otherwise ye have no reward of your Father which is in heaven. Therefore when thou doest thine alms, do not sound a trumpet before thee, as the hypocrites do in the synagogues and in the streets, that they may have glory of men. Verily I say unto you, They have their reward. But when thou doest alms, let not thy left hand know what thy right hand doeth: That thine alms may be in secret: and thy Father which seeth in secret himself shall reward thee openly."*

The problem was not that these people gave. The problem was why they gave because they wanted others to see them and praise them.

The disciple should therefore be careful that giving does not become a way of gaining attention, influence or honour. Giving should direct glory towards Jesus Christ, not towards the giver.

Giving Should Not Be Manipulated

Because giving should come from the heart, it should never be produced through manipulation. Pressure, fear and promises of guaranteed financial return do not agree with the spirit of willing Christian giving.

A disciple should not be made to feel that God will punish them if they do not give a particular amount. Neither should giving be encouraged through promises that a certain gift will guarantee a greater financial return.

Paul's instruction is clear: *"as he purposeth in his heart, so let him give."* The giver should therefore act prayerfully, responsibly and willingly.

Those receiving or collecting gifts should also respect the conscience and responsibility of the giver. Giving should remain an act of faith and stewardship before Jesus Christ rather than something produced by human pressure.

Give Cheerfully

Paul concludes by saying, *"God loveth a cheerful giver."* A cheerful giver does not resent what has been given, but finds joy in knowing that something entrusted by God can become a blessing to another person or help the work of the Gospel.

This attitude grows from understanding stewardship. If everything belongs to Jesus Christ, then giving does not mean losing something that is finally ours.

Instead, we are faithfully using what already belongs to Him. The disciple can therefore give freely and thankfully when there is an opportunity to use what God has entrusted for good.

The Heart Comes First

Jesus connected treasure directly with the heart. He said in **Matthew 6:21**:

> *"For where your treasure is, there will your heart be also."*

Giving can reveal what matters most to us. If we hold tightly to everything for ourselves, it may reveal where our confidence and affection have settled.

The disciple learns to hold material things with an open hand because Jesus Christ remains the true treasure. What He has entrusted to us should never become more important than the One who gave it.

Giving with the right heart therefore means giving:

- Willingly rather than reluctantly;
- Cheerfully rather than resentfully;
- Quietly rather than for recognition;
- Responsibly rather than carelessly;
- In love rather than under pressure.

The amount may differ from one disciple to another, but the heart should remain the same. True giving flows from love, stewardship and a willing desire to honour Jesus Christ with what He has entrusted to us.

Personal Response

Key Truth

Why must giving begin with a willing, cheerful heart rather than pressure or display?

Personal Reflection

When have you given mainly to be seen or to satisfy another person's demand?

Action Step

Think of a time you gave mainly to be seen or under pressure. What change of heart is needed, and how will you give freely without seeking attention?

SUPPORTING OTHERS AND THE WORK OF THE GOSPEL

BACK TO CONTENTS

Faithful stewardship includes using what God has entrusted to us to help others and support the work of the Gospel. The disciple does not live only for personal needs. What Jesus Christ places in our hands can also be used to strengthen His people, care for those in need and help the truth of the Gospel reach others.

Paul wrote in **Galatians 6:10**:

> *"As we have therefore opportunity, let us do good unto all men, especially unto them who are of the household of faith."*

The words *"as we have therefore opportunity"* are important. God places opportunities before us to do good, and the faithful steward should be willing to respond.

Caring for Those in Need

From the beginning, believers were concerned about the practical needs of one another. Their concern became visible through practical giving when genuine needs arose.

Luke wrote in **Acts 4:34-35**:

> *"Neither was there any among them that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, And laid them down at the apostles' feet: and distribution was made unto every man according as he had need."*

The important principle is that *"distribution was made unto every man according as he had need."* Their giving was directed towards genuine needs among the believers.

The disciple should develop the same concern. When we become aware that someone is facing genuine hardship and we have the ability to help, love should move us to consider what we can do.

John wrote in **1 John 3:17**:

> *"But whoso hath this world's good, and seeth his brother have need, and shutteth up his bowels of compassion from him, how dwelleth the love of God in him?"*

Christian love should become practical. When genuine need is before us, the resources God has entrusted can become a means of helping someone else.

Supporting Those Who Teach the Word

The New Testament also teaches that those who receive spiritual teaching should be willing to support those who faithfully labour in the Word. Gospel ministry requires time, effort and practical resources.

Paul wrote in **Galatians 6:6**:

> *"Let him that is taught in the word communicate unto him that teacheth in all good things."*

The word *"communicate"* carries the thought of sharing. Those who benefit from faithful teaching should recognise the practical needs connected with those who give themselves to teaching the Word.

Paul also wrote in **1 Timothy 5:17-18**:

> *"Let the elders that rule well be counted worthy of double honour, especially they who labour in the word and doctrine. For the scripture saith, Thou shalt not muzzle the ox that treadeth out the corn. And, The labourer is worthy of his reward."*

Supporting those who faithfully labour in the Word is therefore a legitimate part of Christian stewardship. The disciple can use what God has entrusted to help make faithful teaching and ministry possible.

Personal Response

Key Truth

Why may disciples support both people in need and those who teach the Word?

Personal Reflection

Which need or Gospel worker have you overlooked?

Action Step

Whose need, or which Gospel work, have you overlooked? What would responsible generosity look like in your circumstances, and what practical support will you now offer?

Helping the Gospel Go Forward

The believers at Philippi provided practical support for Paul's ministry. Their giving helped meet his needs while he continued the work of the Gospel.

Paul wrote in **Philippians 4:15-16**:

> *"Now ye Philippians know also, that in the beginning of the gospel, when I departed from Macedonia, no church communicated with me as concerning giving and receiving, but ye only. For even in Thessalonica ye sent once and again unto my necessity."*

Their giving helped Paul continue the work to which God had called him. They could therefore support Gospel work even when they were not personally travelling with him.

This principle remains important because Gospel work involves practical needs. Teaching, missionary work, helping others and making the Word available all require time and resources.

Those who give may not personally travel, preach or teach. However, their faithful support can help make that work possible.

Giving Is Not About Purchasing Favour

Supporting others and the work of the Gospel must still be governed by the principles we have already learned. Giving should be willing, cheerful, responsible and motivated by love.

Giving should never become a system through which someone believes they can purchase God's favour, obtain salvation or guarantee material prosperity. Our confidence remains in Jesus Christ, not in an amount of money we have given.

The disciple gives because we have already received from Jesus Christ. Giving is an expression of love and stewardship, not a payment made to obtain spiritual favour.

Give According to What God Has Entrusted

Not every disciple has the same financial resources. Scripture does not require believers to compete with one another or give according to what someone else possesses.

Paul wrote in **2 Corinthians 8:12**:

> *"For if there be first a willing mind, it is accepted according to that a man hath, and not according to that he hath not."*

The principle is clear because we give according to what has been entrusted to us and with a willing heart. The amount may differ, but faithfulness remains the same requirement.

Some may give financially, while others may also contribute time, practical service, skills, transport, hospitality or other resources. What matters is faithful stewardship of whatever Jesus Christ has placed in our hands.

Partners in the Work

When disciples support genuine needs and the work of the Gospel, they participate in something larger than themselves. What has been entrusted to one believer can become a means of strengthening and helping many others.

Our support can strengthen believers and care for those facing difficulty. It can also help make faithful teaching possible and help the Gospel reach others.

The faithful steward therefore does not think only about what can be kept for personal use. We also consider how what Jesus Christ has entrusted can become a blessing to His people and serve the work of the Gospel.

The faithful steward uses what Jesus Christ has entrusted to strengthen His people, meet genuine needs and help the Gospel go forward. In this way, giving and practical support become part of faithful service to Him.

Personal Response

Key Truth

How does supporting Gospel work make a giver a partner without purchasing God's favour?

Personal Reflection

Have you confused financial support with spiritual status? Explain what you now understand differently.

Action Step

Have you associated the amount you give with your standing before God? What belief needs changing, and how will your support of Gospel work express love instead of an attempt to earn favour?

CONCLUSION: FREELY YE HAVE RECEIVED, FREELY GIVE

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We have seen that discipleship is not a life centred upon self. Jesus Christ came as a servant, and His life within the born-again believer should produce the same spirit of humility, service and generosity.

Jesus said in **Matthew 10:8**:

> *"Heal the sick, cleanse the lepers, raise the dead, cast out devils: freely ye have received, freely give."*

The principle is clear: *"freely ye have received, freely give."* Everything begins with what we have received from Jesus Christ.

We have received salvation, truth, spiritual life, strength, opportunities and many other blessings. Because we have received freely, we should also learn to give freely.

A Life of Service

Serving others is not restricted to recognised ministry. Every disciple can serve, and there are opportunities to serve in ordinary daily life.

We can encourage someone who is discouraged, pray with someone who is struggling or meet a practical need. We can also strengthen another believer or use our abilities to help others.

The disciple therefore does not ask only, *"What can I receive?"* We also learn to ask, *"How can I serve?"*

A Life of Stewardship

We have also learned that God is the Owner and we are His stewards. Our time, abilities, possessions, knowledge and opportunities have been entrusted to us, and we are responsible for using them faithfully.

Paul wrote in **1 Corinthians 4:2**:

> *"Moreover it is required in stewards, that a man be found faithful."*

Faithfulness is not measured by how much we possess. It is seen in what we do with what has been placed in our hands.

A faithful disciple learns to use even small opportunities wisely. We do not wait for greater resources or more visible responsibilities before becoming faithful.

A Life That Gives

Giving is also part of faithful stewardship. It includes financial support, but reaches much further into the whole life of the disciple.

We can give time, encouragement, prayer, knowledge, practical help and material resources. Whatever Jesus Christ has entrusted to us can become a means of blessing someone else.

Biblical giving should be willing, cheerful and sincere. It should never be based upon pressure, pride or the hope of purchasing God's favour.

We give because Jesus Christ has first given to us. We support those in genuine need, support faithful Gospel work and share what God has entrusted to us.

Everything Belongs to Jesus Christ

The principles of service, stewardship and giving all come together in one truth: Our lives belong to Jesus Christ. Everything we are and everything placed in our hands must therefore remain under His direction.

When we understand this, service is no longer simply an inconvenience and stewardship is no longer limited to money. Giving also becomes more than an obligation because all three become expressions of the life of Christ within us.

The disciple therefore learns to live with open hands and a willing heart. We serve because Jesus Christ served, steward faithfully because everything belongs to Him, and give because we have first received from Him.

Freely we have received from Jesus Christ, so freely we should serve, faithfully steward and freely give. This is the life of a disciple who recognises that everything belongs to Him.

Personal Response

Key Truth

How do service, faithful stewardship, and free giving together reflect what we have received from Christ?

Personal Reflection

Which of these needs to become more consistent in your life?

Action Step

Review the way you serve, manage and give. Which one area most needs to reflect Christ's life within, and what practical change will you begin and maintain?

SUBMISSION TO COGMA FOR APPRAISAL

Instructions

Complete this section after you have finished the Study Guide. It must be completed online.

The link is located at the bottom of the online Study Guide — https://cogma.com.au/study-guides/

Your answers should reflect your understanding, your personal response, and how you intend to live by the truth you have studied. Answer honestly and be specific.

1. Main Truth

How do Jesus Christ's example as a servant and God's ownership of all we have connect service, stewardship, and giving? Explain why this matters for a disciple's whole life.

2. Understanding

Why is presenting the whole life to God a reasonable service, and how should that surrender shape practical service in the body of Christ?

3. Personal Reflection

Before considering God's ownership, how did you think about your time, abilities, or resources? Has this teaching corrected or strengthened your understanding? Explain what changed and why it matters to you.

4. Response to Truth

How will Jesus' humble service change the way you notice needs and serve another person, including a task that seems small or unrecognised?

5. Action Step

Consider how you are using your time, abilities and resources. What self-centred motive or habit needs changing, whom will you serve, and when will you begin through the servant life of Christ within?

6. Early Response

Have you begun changing the use of your time, abilities or resources as described in Question 5? If yes, explain what you did and whether your attitude changed. If not, what prevented you from beginning?

7. Ongoing Practice

What continuing practice will help you act as a faithful steward of your time, abilities, resources, and opportunities while remembering that you will give account to Jesus Christ?

8. Doctrinal Clarity

How do tithing before the Law, its place in Israel's Law, and willing New Covenant giving differ? Use one verse to support your answer, and explain why giving cannot purchase God's favour.

9. Living the Truth

When supporting someone in need or the work of the Gospel, how will you decide what to give with a cheerful heart and within what God has entrusted to you?

10. Final Response

After studying Serving, Stewardship and Giving, explain how Christ's example, God's ownership, and willing giving belong together. Which part needs to change in your life, and what will you do?