



# **Biblical Stewardship**

## Leader's Guide



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## Introduction

# How to Use This Course



Welcome to the Leader's Guide for the Biblical Stewardship class! This guide is designed to equip you with everything you need to lead your class effectively. Each lesson covers essential topics such as budgeting, saving, giving, and debt, all through the lens of biblical principles. You will find icebreaker questions to engage your group, discussion questions to deepen understanding, and practical tips to facilitate a smooth and impactful class.

The goal of this material is to inspire and guide your participants to be wise stewards of the resources God has entrusted to them, glorifying Him in all aspects of their financial lives.

**Class Size:** This material is ideal for small to mid-sized groups of 10 to 20 people. If your group is larger, consider dividing into multiple discussion groups, as too many participants in one group can be less effective.

**Duration:** Plan for each session to last about an hour. The video lessons are 20-25 minutes long, leaving plenty of time for discussion afterward. This discussion time is crucial for applying the material and allows participants to process and think through the concepts together.

**Class Sequence:** Each class is designed to be divided into three parts. You can use the provided materials for each section or supplement and create your own as needed. Here's an outline of the intended class structure to guide you:

1. Welcome and ice breaker questions (5 min)

Give a few extra minutes after the start time for everyone to arrive and settle in. During this period, you can use the provided icebreaker questions to help ease into the lesson and fill any idle time. These questions are designed to smoothly transition into the lesson.

During this time, ensure that everyone has a workbook or printed handout with the lesson notes and discussion questions.

2. Play the lesson video (20-25 min)

Next, show the lesson video on a projector or large screen so all participants can see it clearly. The text and images are designed to be easily readable, but using a large screen is important to ensure everyone can follow along.

3. Transition question (5 min)

Rather than jumping right into the deeper questions, it can sometimes help to throw out a softer, easier question. This question shouldn't require much thought, and is simply designed to open up a discussion.

4. Discussion questions (25-30 min)

The last half of the class is dedicated to discussion, providing an important opportunity for participants to digest the material and reflect on its application to their lives. The discussion questions are open-ended to encourage thoughtful responses. If the discussion stalls, try rephrasing the question, sharing your own experiences, or directing the question to specific individuals to spark conversation.

5. **OPTIONAL** Personal reflection (5-15 min)

The workbook includes questions for personal reflection and application. If time permits, encourage participants to reflect on the lesson, or save this for homework. **Their answers are not intended to be shared with the group.**



## Lesson 1

# Budgeting



### Introduction

If time allows, you may consider showing the short “Introduction” video to give the class an overview of the course and give them an idea of where it’s going.

### Ice Breaker Questions

As your group arrives, you can use these ice breaker questions to fill the time and prepare them to start thinking ahead of the lesson. It’s okay if you don’t get to all the questions.

1. How would you define the term “budgeting”?
  - You’ll likely get a range of answers here.
  - The main point of this lesson is to establish that a budget is just a plan that helps them make informed decisions in their financial life.

## 2. What has your experience been with budgeting in the past?

- There are no wrong answers here.
- The point of this question is just to draw out that there are likely a wide range of reactions to budgeting. Some people love it, some people hate it, some have had good experiences, some have had trouble sticking with a budget.
- Try to get a variety of responses to this question.

## 3. Ask for a show of hands to see if there is anyone in the room who actually enjoys budgeting.

- This is often a great ice-breaker question.
- There are some people who actually enjoy the numbers and find it fun.
- They'll either timidly admit it, or be proud of it.
- Acknowledge that there are some in this category, but most people struggle to find time to keep up with a budget in day to day life.

## Show the Video

Play the video called "Lesson 1: Budgeting" for the class.

## Transition Question

Rather than jumping right into the deeper questions, it can sometimes help to throw out a softer, easier question. This question shouldn't require much thought, and is simply designed to open up a discussion.

What important points or key takeaways caught your attention from this lesson?



## Discussion Questions

Guide your group through these discussion questions, selecting those that fit the time available and the group's interests as the conversation unfolds. It's okay if you don't get to all the questions.

1. Reflect on the biblical references provided (Proverbs 21:5 and James 4:13-15). How can these scriptures guide your budgeting decisions and plans to align with biblical wisdom?
2. Considering the statement, "A budget is just a plan," discuss the importance of flexibility in budgeting. Can you share an instance where staying flexible with your budget plan and adjusting it was beneficial?
3. Does the concept of every penny having a purpose before spending it change your approach to managing finances?
4. The benefits of budgeting are outlined as liberating, ensuring money goes where you want, and a practical tool against both materialism and stinginess. Which of these benefits resonates most with you and why? Are there any other benefits you can think of?
5. Tracking expenses can often be the most tedious part of budgeting. What challenges do you find when it comes to tracking your spending, and do you have any tips or methods to make this process easier or more efficient?





## Lesson 2

# Giving



### Ice Breaker Questions

As your group arrives, you can use these ice breaker questions to fill the time and prepare them to start thinking ahead of the lesson. It's okay if you don't get to all the questions.

1. If you found a \$100 bill on the ground, what would you do with it?

- People may have different immediate thoughts based on their current needs, values, or financial situations.
- Encourage participants to think about the balance between addressing personal/family needs and the opportunity to help others. Ask how they might make such a decision.

2. If you had to pick a charity to donate to without using any money, how would you contribute?

- Emphasize that generosity isn't limited to financial contributions. Encourage sharing of ideas on how talents, time, and resources can also make a significant impact.

3. If you could support any cause in the world with unlimited resources, which would it be and why?

- Encourage participants to share not just the cause they would support, but also why it holds special significance for them.
- Ask follow-up questions about the specific impact they hope their support would achieve.
- Where appropriate, draw connections between their chosen cause and biblical principles of stewardship, compassion, and justice.

4. Do you have a favorite story or parable from the Bible about giving or generosity? Why do you gravitate toward that one?

- Ask participants to reflect on how their chosen story or parable influences their own views and practices of generosity. This encourages making personal connections between biblical teachings and daily life.
- Explore the common themes of giving and generosity that emerge from the stories shared. Discuss how these themes are relevant to the group's understanding of stewardship and service.

## **Show the Video**

Play the video called “Lesson 2: Giving” for the class.

## **Transition Question**

Rather than jumping right into the deeper questions, it can sometimes help to throw out a softer, easier question. This question shouldn't require much thought, and is simply designed to open up a discussion.

What important points or key takeaways caught your attention from this lesson?

## Discussion Questions

Guide your group through these discussion questions, selecting those that fit the time available and the group's interests as the conversation unfolds. It's okay if you don't get to all the questions.

1. Reflecting on Matthew 6:19-21, how might focusing on eternal investments over temporary ones affect your everyday decisions?
2. How does the story of the widow's mite (Luke 21:1-4) influence your understanding of sacrifice and giving, regardless of the amount?
3. Why do you think God places such a high value on the motives behind our giving, rather than just the act itself?
4. Reflect on C. S. Lewis' statement, "If our expenditure on comforts, luxuries, amusements, etc., is up to the standard common among those with the same income as our own, we are probably giving away too little." What is your reaction to this?
5. What are your thoughts on how much one should tithe to the local church? Do you think there's a specific percentage required, or should it vary based on personal conviction?
6. What is a story you've come across where someone used their resources to really make a difference in people's lives?
7. How does giving keep you from the love of money, and why is it important to have our treasures not bound to this earth?





## Lesson 3

# Saving



### Ice Breaker Questions

As your group arrives, you can use these ice breaker questions to fill the time and prepare them to start thinking ahead of the lesson. It's okay if you don't get to all the questions.

1. Think back to your first ever savings goal as a child or teenager. What were you saving up for?

- Ask participants to describe not just what they were saving for but also how they felt when they started and when they finally reached their goal.
- After someone shares, ask how that early experience has influenced their approach to saving today.
- If someone mentions a particularly ambitious savings goal, ask how they planned or saved up for it. The strategies used can be educational and inspiring for the group.

2. If you could teach your younger self one money-saving tip, what would it be?

- Give participants a moment to think after asking the question. Sometimes people need a bit of silence to gather their thoughts.
- As the discussion leader, consider sharing your own answer to the question first. Personal stories often encourage others to open up and share their experiences.
- If participants share general advice, ask them for specific ways they could have applied that tip in their younger years. Specifics can make the advice more relatable for others.

3. Does anyone have any recommendations on books related to saving or investing that they've found useful?

- Consider writing these up on a whiteboard if you have one available.
- Ask a follow up question: What did you like about it?

## **Show the Video**

Play the video called "Lesson 3: Saving" for the class.

## **Transition Question**

Rather than jumping right into the deeper questions, it can sometimes help to throw out a softer, easier question. This question shouldn't require much thought, and is simply designed to open up a discussion.

What important points or key takeaways caught your attention from this lesson?



## Discussion Questions

Guide your group through these discussion questions, selecting those that fit the time available and the group's interests as the conversation unfolds. It's okay if you don't get to all the questions.

1. Have you ever experienced “lifestyle bloat” as mentioned in this lesson? Have you ever done anything to fight against it? What has or hasn't worked for you?
2. What are some strategies you've found effective for making room in your budget for savings?
3. Share a time when you had to make a sacrifice to save for something important. How did you see God working in that situation?
4. Reflect on the difference between worldly and biblical motivations for saving. How can we balance prudent saving with trust in God?
5. How does the idea of being a steward apply to saving for the future?





Lesson 4

# Debt



The lesson on debt is still in production and will be published mid-summer 2024.

