



Biblical Stewardship

Workbook



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Lesson 1

Budgeting



Lesson Notes

A budget is just a _____.

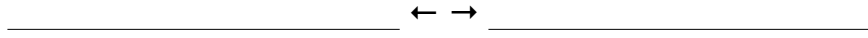
Two Biblical passages that support this idea are:

- 1.
- 2.

Three benefits of budgeting:

- 1.
- 2.
- 3.

The budgeting cycle is:



Jot down some ideas of how budgeting would be helpful in your season of life.

Four tips for budgeting:

- 1.
- 2.
- 3.
- 4.

Other notes:

Discussion Questions

Your group leader will ask some or all of these questions during the discussion time following the lesson. Use this space to complete your own answers or take notes from the group discussion.

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?

Personal Reflection

These questions will not be asked in the group setting, but are a good chance to personally reflect on the lesson and discussion and apply these lessons to your life.

1. What thoughts come to mind when you hear the term “budgeting”? In what ways have your past experiences with money influenced my feelings towards budgeting?

2. When you think about planning for your financial future, what fears or challenges come to mind, and how can budgeting help address these?

3. Consider the travel planning analogy discussed in the class. How might adopting a more flexible approach to budgeting change your relationship with money and budget planning?

4. What are your immediate reactions to the idea of tracking every penny you spend? Does this feel empowering, restrictive, or something else?

5. If there was a time before when you resolved to keep a budget and then eventually stopped tracking or gave up, what was happening at that time? What prevented you from keeping up with it emotionally or practically?

6. How might creating and following a budget enhance your ability to serve God with your resources?



Lesson 2

Giving



Lesson Notes

What are five reasons why we should make giving a priority in our lives?

- 1.
- 2.
- 3.
- 4.
- 5.

What are five different types of giving, and what makes each one distinct?

1. _____

What makes it unique?

2. _____

What makes it unique?

3. _____

What makes it unique?

4. _____

What makes it unique?

5. _____

What makes it unique?

What does the Bible say about how *much* we should give?

What are three techniques for giving? Use the space to add any notes or thoughts about how this could be applied to your life.

1.

2.

3.

Other notes:

Discussion Questions

Your group leader will ask some or all of these questions during the discussion time following the lesson. Use this space to complete your own answers or take notes from the group discussion.

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?

Personal Reflection

These questions will not be asked in the group setting, but are a good chance to personally reflect on the lesson and discussion and apply these lessons to your life.

1. Consider your current investments. Are there ways you can start or increase your investment in eternal treasures over temporal ones?

2. Reflecting on the various forms of giving discussed (Tithe, Alms, Charity, Generosity, Hospitality), how can you diversify your own practices of generosity?

3. Reflect on a moment when you felt truly generous. What motivated you, and how did it make you feel about your relationship with God?

4. Examine your motives behind giving. Do you find yourself seeking recognition, or are you motivated by genuine love and compassion?

5. Identify one luxury or comfort in your life that you could reduce or eliminate to increase your giving. How does the idea of making this sacrifice make you feel?



Lesson 3

Saving



Lesson Notes

What are four Biblical reasons for saving?

- 1.
- 2.
- 3.
- 4.

What are two reasons why you should save?

1.

2.

What are two ways to make make room for savings in your budget?

1.

2.

What is lifestyle bloat?

What are three types of savings?

1.

2.

3.

What do most financial planners recommend as the first step of savings?

What is a great practical technique for saving?

Other notes:

Discussion Questions

Your group leader will ask some or all of these questions during the discussion time following the lesson. Use this space to complete your own answers or take notes from the group discussion.

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?

Personal Reflection

These questions will not be asked in the group setting, but are a good chance to personally reflect on the lesson and discussion and apply these lessons to your life.

1. Consider a time you faced a financial crisis. Was there an emergency fund you could lean on? If there was, in what ways did it provide support? If there wasn't, how could an emergency fund have changed the situation?

2. In what areas of your financial life might I be experiencing "lifestyle bloat," and how can you address it?

3. Consider your current savings goals. How do they align with biblical principles of stewardship and wisdom?

4. Reflect on your feelings about retirement. Are you anxious, prepared, or indifferent, and why?



Lesson 4

Debt



Lesson Notes

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

Discussion Questions

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Personal Reflection

These questions will not be asked in the group setting, but are a good chance to personally reflect on the lesson and discussion and apply these lessons to your life.