

# At-home Bible Study:

## What about our “stuff?”

“Stuff,” in and of itself, is not bad. It is not necessarily sinful to have “stuff.” The things of this world are intended to be a blessing for us from our God...yet the devil wants to twist these blessings into curses for us instead. What does God say about our relationship with “stuff?” How does God bless us through the things of this world?

Today: Because God loves us and we love him,  
stewardship matters!

Read  **Malachi 3:6-7.**

How do each of these two statements comfort and encourage us:

“I the LORD do not change.”

“So you, O descendants of Jacob, are not destroyed.”

**Key term:** stewardship

the position and duties of a steward, a person who acts as the surrogate of another or others, especially by managing property, financial affairs, an estate, etc.

Read  **Malachi 3:8-9.**

Did God need these people’s money?

Why is God upset that they aren’t bringing him a tithe?  
(Look again at verses 6 and 7 if necessary.)

According to verse 8, what does God call it when we refuse to practice Christian stewardship?

**Key term:** tithe (*tie – th*)

A tithe was an offering of 10% of a person’s income which God required of Old Testament Israelites. God does not require a specific percentage of income as an offering from New Testament believers.

Note: Some people today use the word “tithe” loosely as a synonym for “offering.”

Read  **Malachi 3:10-12.**

The people have been robbing God. What is God's amazing response?

What does this assure us of if we have practiced poor stewardship in the past?

Examine the following budget of single, 28-year-old John Everyman.

Yearly income: \$32,000

Expenses: Taxes = \$4800

Rent & Utilities = \$7800

College loan payments = \$7200

Food and clothing = \$2000

Car payments = \$4200

Car insurance and gasoline = \$1850

Other insurance = \$410

Cable bill = \$480

Recreation / vacation = \$1200

Church offerings = \$480

Total expenses = \$30420 Savings = \$1580

Does this reflect good stewardship? Poor stewardship?

What are some areas in which you can grow in your own stewardship of the blessings God has given you (and not just financial blessings, but all blessings of time, talents, and treasures)?

What are some specific steps you can take to grow in those areas?