

LIFE SKILL OF THE WEEK: MONEY STEWARDSHIP

Written by Joe Keim and taught in a group setting

1. Opening Thought

- Money stewardship means **handling money wisely, honestly, and carefully.**
- Money itself is not good or bad, but how we use it shows what is in our heart.

Explain: *“Money is a tool. If you do not control it, it will control you.”*

Learning to manage money well brings peace and freedom.

2. Scripture (KJV)

Proverbs 21:5 – *“The thoughts of the diligent tend only to plenteousness; but of every one that is hasty only to want.”*

Explain: Careful planning leads to having enough. Rushing and impulse spending lead to lack.

Luke 16:10 – *“He that is faithful in that which is least is faithful also in much...”*

Explain: God watches how we handle small amounts of money. Faithfulness starts small.

Proverbs 22:7 – *“The rich ruleth over the poor, and the borrower is servant to the lender.”*

Explain: Debt brings stress and bondage. Wisdom seeks freedom, not chains.

3. Discussion Questions

1. Why do you think money causes so much stress?
 2. What is the hardest part of managing money?
 3. What happens when people spend without a plan?
 4. How can good money habits help your future?
-

4. Practical Examples

- **Budgeting:** Writing down income and expenses.
- **Spending:** Thinking before buying. Avoiding impulse purchases.
- **Saving:** Setting aside money for future needs.
- **Debt:** Avoiding borrowing unless truly necessary.
- **Giving:** Honoring God by being generous and thankful.

Explain: money stewardship is not about having a lot. It is about using what you have wisely.

5. Challenge for This Week

Ask each person to choose **one way** to practice better money stewardship for the next 7 days.

Have them finish this sentence on paper:

“This week I will be a better steward of money by _____.”

Examples:

1. “I will be a better steward by writing down what I spend.”
2. “I will be a better steward by not buying things I do not need.”
3. “I will be a better steward by saving a small amount.”
4. “I will be a better steward by sticking to a plan.”
5. “I will be a better steward by being thankful and generous.”

Explain: it must be something that can be clearly checked next week.

6. Closing Thought

Remind them: *“Money is a test. How you handle it shows what you value and who you trust.”*