

"And these words, which I command thee this day, shall be in thine heart: And thou shalt teach them diligently unto thy children and shall talk of them when thou sittest in thine house, and when thou walkest by the way, and when thou liest down, and when thou risest up." Deuteronomy 6:6-7

Family Catechism

March 2014

Financial Stewardship

A Small Group/Family Study

New Life Christian Center | www.nlccministry.org

Catechism Introduction

A Catechism? (Adopted from a teaching by Pastor John Piper)

I. What is a catechism?

In 1 Corinthians 14:19 Paul says, "In the church I would rather speak five words with my mind, in order to instruct others, than ten thousand words in a tongue." In Galatians 6:6 he says, "Let him who is taught the word share all good things with him who teaches." Acts 18:25 says that Apollos "has been instructed in the way of the Lord."

In each of these verses the Greek word for "instruct" or "teach" is katecheo. From this word we get our English word "catechize". It simply means to teach Biblical truth in an orderly way. Generally this is done with questions and answers accompanied by Biblical support and explanation.

II. The history of these catechisms

These catechisms come from the Baptist tradition. Although CRCC is non-denominational, these catechisms can serve as a solid foundation for our families. We may add a few elements to it as catechism becomes more ingrained in the culture of our church.

III. Is there a Biblical pattern of doctrine?

Several texts teach that there is. For example, in Romans 6:17 Paul gives thanks that "you have become obedient from the heart to the pattern of teaching to which you were committed." 2 Timothy 1:13 says, "Follow the pattern of sound words which you heard from me." Acts 2:42 says, "They devoted themselves to the apostles' teaching." 2 Thessalonians 2:15 says, "Stand firm and hold to the traditions which you were taught by us." And Acts 20:27 says, "I did not shrink from declaring to you the whole counsel of God."

So it appears that there was a body of authoritative instruction and even a way of teaching it in the early church.

IV. Why is it important?

- 1) *We are required to "continue in the faith, stable and steadfast" (Col. 1:23).*
- 2) *We are urged to "attain to the unity of the... knowledge of the of the Son of God...so that we may no longer be children, tossed to and fro and carried about by every wind of doctrine" (Eph. 4:13-14).*
- 3) *There are many deceivers (1 John 2:26).*
- 4) *There are difficult doctrines "which the ignorant and unstable twist to their own destruction" (2 Peter 3:16).*
- 5) *Leaders must be raised up who can "give instruction in sound doctrine and also confute those who contradict it" (Titus 1:9).*
- 6) *We are commanded to teach and disciple our children (Deuteronomy 6, Ephesians 6).*

V. How shall we begin?

We are asking every family or small group within NLCC (especially fathers) to hold weekly worship and family/group bible study using catechism lessons provided by the church.

We are also asking that Wednesday be your designated worship and family or group bible study day. If Wednesday doesn't work for your family or group, feel free to choose another day. Our goal is to learn and grow as a family through biblical teaching.

Let's get excited about building a "stable and firm" generation who knows and serves Christ!

Other Information

Sometimes there are other ways to express a true answer to these questions. Feel free to use scripture to formulate other true answers where possible and helpful. The aim of a catechism is not to be exhaustive but to give a solid foundation from which to "keep growing in the grace and knowledge of our Lord and Savior Jesus Christ" (2 Peter 3:17). The biblical basis for family and group bible study is Deuteronomy 6:1-8.

How to Study

Each catechism lesson will be studied for the entire month. The lesson will include a number of questions with biblical answers. Each question will have corresponding scriptures for biblical reference. Each question will also have discussion questions, geared to help your family have great discussions about the truth that was learned. We hope that you all will take the time to write down responses and questions for further study.

The Children Catechism is very similar to the family lesson, in that it is based off of the same questions. However, the questions and the answers are written in such a way that children can understand and memorize. Remember to allow your children to ask questions and give input in discussion. You may be surprised what revelation God may reveal to your child.

With every answer, try to commit them to memory. The scripture says Psalms 119:11 "Thy word have I hid in my heart, that I might not sin against thee." Scripture memory is important, because it helps the believer gain knowledge and revelation of the scripture. Also, memorizing the scripture proves to be beneficial when in hard times in life. Bringing back to mind a scripture and a truth from the word of God will help you gain victory from every storm of your life.

Make sure that you start and end each lesson that you have with a word of prayer. Pray to the Father that He would bless you and your family to understand the word of God, and that revelation would flow from heaven. At the end of the lesson, make sure to pray that the seed of the Word of God is not stolen or destroyed from the enemy. The scripture says John 10:10 "The thief (satan) comes only to steal and kill and destroy." The enemy seeks to destroy the seed of the word that was planted during your time of devotions. Lastly, in your closing prayer, pray that the seed of the word will fall on good ground. Remember, the enemy comes to destroy and steal the word. Read for yourself Mark 4:1-20 to see the desire of the enemy. Pray that this does not happen to your family.

Lastly, challenge yourself! Everyone likes a good challenge every now and again. Challenge yourself and your family to memorize the scriptures. Create ways in which to remember the answers to the questions. Develop games and family challenges to bring the word of God to life. Having this foundation of the Word of God in our life is essential to the disciple of Jesus Christ (John 8:31-32).

Our prayer is that you will have the tools you need to succeed. If you ever need assistance at any time, check out the resource page on our church website at www.nlccministry.org, or write down questions and ask questions to your caretaker leader or church leader. Don't be afraid to ask questions if you don't know. Furthermore, if you don't know do not give answers you don't know. Let your family know 'I don't know, but I will study and find out.' As the lessons go along, you will begin to develop more understanding and revelation from the Word. Further enabling you to better teach and disciple your family.

You Ready?!? Let's Begin our journey in the word of God.

Financial Stewardship | March Small Group/Family Lesson

1. Stewardship (Luke 16:11)

Point One – How we handle our money influences our fellowship with the Lord.

THOUGHT OF DISCUSSION - Jesus equates how we handle our money with the quality of our spiritual life. If we handle our money properly according to the principles of Scripture, we grow closer to Christ. However, if we are unfaithful with it, our fellowship with Him will suffer. This is illustrated in the parable of the talents, where the master recognizes and rewards the faithfulness of his Servant, found in Matthew 25:21.

Scriptural Reference: Matthew 25:21

Point Two – Possessions compete with the Lord for first place in our lives.

THOUGHT OF DISCUSSION - Money is a primary competitor with Christ for the lordship of our lives. Jesus tells us we must choose to serve only one of these two masters.

Scriptural Reference: Matthew 6:24

2. God's Part/Our Part (1 Chronicles 29:11-12)

Point One – Ownership or stewardship?

THOUGHT OF DISCUSSION - The Lord owns all our possessions. He created all things in the first six days, and He never transferred the ownership of His creation to people. As we shall see throughout this study, recognizing God's ownership is crucial in allowing Jesus Christ to become the Lord of our money and possessions.

Scriptural Reference: Deuteronomy 10:14

Point Two – Recognizing God's ownership.

THOUGHT OF DISCUSSION - If we are going to be genuine followers of Christ, we must transfer ownership of our possessions to the Lord. We must give up claim to ownership of all that we have.

Scriptural Reference: Luke 14:13

Point Three – Be faithful with what we are given.

THOUGHT OF DISCUSSION - The word that best describes our part is "steward." A steward is a manager of someone else's possessions. The Lord has given us the authority to be stewards. Our responsibility as stewards can be summed up in one word – faithfulness – regardless of how much He has entrusted to us.

Scriptural Reference: 1 Corinthians 4:2

3. Debt (Proverbs 22:7)

Point One – Exactly what is debt?

THOUGHT OF DISCUSSION - The dictionary defines "debt" as "money that a person is obligated to pay to another." This includes money owed to credit card companies, bank loans, money borrowed from relatives or friends, the home mortgage, and past due bills. Scripture does not say that debt is a sin, but it discourages the use of debt.

Scriptural Reference: Romans 13:8a

Point Two – Debt is considered slavery.

THOUGHT OF DISCUSSION - When we are in debt, we are in a position of servitude to the lender. And the deeper we are in debt, the more like servants we become. We do not have the freedom to decide where to spend our income, because our money is already obligated to meet these debts. Our Heavenly Father made the ultimate sacrifice by giving His Son, the Lord Jesus Christ, to die for us and pay the debt for our sins. And now He wants His children to be free to serve Him, not lenders, in whatever way He chooses.

Scriptural Reference: 1 Corinthians 7:23

4. Counsel (Proverbs 12:15; 19:20)

Point One – The counsel of Scripture.

THOUGHT OF DISCUSSION - The first source of counsel should be God's Word: What does Scripture say about a particular issue?

Scriptural Reference: Psalms 119:24, 98-99

Point Two – The counsel of godly people.

THOUGHT OF DISCUSSION - God has given each of us certain abilities and gifts, but He has not given any one person all the abilities that he or she needs to be most productive. We need the input of others who bring their unique backgrounds to broaden our thinking with alternatives we would never have considered without their advice.

Scriptural Reference: Proverbs 15:22

Point Three – The counsel of the Lord.

THOUGHT OF DISCUSSION - In Isaiah 9:6, part of the description applied to the Lord is “Wonderful, Counselor.” In addition to receiving counsel from Scripture and from godly people, we need to be seeking direction from the Lord. And He is ready and willing to give advice to all who ask. When we know what God wants us to do and we obey, it is much more productive than our efforts apart from His direction. Whenever we feel hurried or pressured or we are confused concerning a decision, we should go to a quiet place that will allow us to listen quietly for His still, small voice.

Scriptural Reference: Psalms 32:8

5. Honesty (Leviticus 19:11)

Point One – Honest daily decisions.

THOUGHT OF DISCUSSION - All of us have to make daily decisions about whether or not to handle money honestly. Sometimes these decisions are made more difficult because everyone around us seems to be acting dishonestly. But God’s Word is very clear that His desire is for us to be completely honest.

Scriptural Reference: Proverbs 20:23

Point Two – We cannot practice dishonesty and love God.

THOUGHT OF DISCUSSION - Two of the Ten Commandments address honesty: “Thou shalt not steal. Thou shalt not bear false witness against thy neighbour” (Exodus 20:15-16). And Jesus told us, “If ye love me, keep my commandments” (John 14:15). It is impossible to love God with all our hearts, souls, and minds if we are dishonest and act as if He doesn’t care. Every honest decision strengthens our faith in God and helps us grow into a closer relationship with Christ.

Scriptural Reference: Exodus 20:15-16; John 14:15

Point Three – We can escape the temptation of dishonesty.

THOUGHT OF DISCUSSION –

A. Practice the Golden Rule: “Look not every man on his own things, but every man also on the things of others” (Philippians 2:4). Practicing this simple rule is sometimes costly, but its reward is a clear conscience before God and other people.

B. Stay away from dishonest people. Scripture teaches us that we are deeply influenced by those around us, either for good or for evil. Paul wrote, “Be not deceived: evil communications [bad companions] corrupt good manners [morals]” (1 Corinthians 15:33). Although we cannot isolate ourselves from every dishonest person, we can and should be very cautious when choosing our close friends or considering a business relationship with another.

C. Have a regular pattern of giving. We can escape the temptation of acting dishonestly by giving generously to those in need. “Let him that stole steal no more: but rather let him labour, working with his hands the thing which is good, that he may have to give to him that needeth” (Ephesians 4:28). As we give, we are drawn closer to the Lord and our incentive to steal is reduced. Why would we steal something if we are only going to give it away?

Scriptural Reference: Philippians 2:4, 1 Corinthians 15:33, Ephesians 4:28

6. Giving (Acts 20:35)

Point One – Attitudes.

THOUGHT OF DISCUSSION - God evaluates our actions on the basis of our attitudes. Absolutely critical in our giving must be an attitude of love: “...though I bestow all my goods to feed the poor...and have not charity [love], it profiteth me nothing” (1 Corinthians 13:3). Jesus used the occasion of the widow casting two mites into the temple treasury to remind us that our attitude is more important than the amount. He looks past the amount of the gift to the heart of the giver. Whenever we give, we should remind ourselves that we are actually giving our gift to the Lord Himself. In doing that, it becomes an act of worship – an expression of our gratefulness and love to God as our Creator, our Savior, and our faithful Provider

Scriptural Reference: 2 Corinthians 9:7

Point Two – Advantages.

THOUGHT OF DISCUSSION – There are many advantages to giving. Here are three significant areas.

A. Increase in intimacy with Jesus. Above all else, giving directs our attention and heart to Christ. “For where your treasure is, there will your heart be also” (Matthew 6:21). When we give our gift to Him, our hearts will automatically be drawn to the Lord. We can share in the reward that Jesus promised to the faithful stewards, “...enter thou into the joy of thy lord” (Matthew 25:21).

B. Increase in Heaven. When we give to the Lord, we are investing for eternity. “But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal” (Matthew 6:20). Although we “can’t take it with us,” the Word teaches us that we can make deposits to our heavenly account before we die.

C. Increase on Earth. There are a number of Scripture passages which teach us that giving results in material blessings flowing back to the giver. Consider just these two: “The liberal [generous] soul shall be made fat [shall prosper]: and he that watereth shall be watered also himself” (Proverbs 11:25). “...he which soweth sparingly shall reap also sparingly; and he which soweth bountifully shall reap also bountifully” (2 Corinthians 9:6). But we must understand that the reason the Lord produces an increase is so that we may give more and have our needs met at the same time. He wants us to recognize that He is behind it.
Scriptural Reference: Matthew 6:21, Matthew 25:21, Matthew 6:20, Proverbs 11:25, 2 Corinthians 9:6

Point Three – Amount.

THOUGHT OF DISCUSSION - In the Old Testament, the Law required a tithe (ten percent). The children of Israel were condemned for not tithing properly: “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” (Malachi 3:8-9). The New Testament teaches that we are to give in proportion to the material blessing we receive. How much should you give? Each one should earnestly seek God’s will concerning giving. Ask Him to help you obey Christ’s leading. Consider a tithe for a minimum and then give above that as the Lord prospers or directs. The tithe is still a requirement, yet what amount above that will you sow.

Scriptural Reference: Malachi 3:8-9

Point Four – Approach.

THOUGHT OF DISCUSSION - The Apostle Paul gave the Corinthian believers some very practical directions for their giving: “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” (1 Corinthians 16:2). From this, we learn that our giving should be regular, personal, and out of a private deposit. Other passages tell us that our giving should be a priority, premeditated, and without pride.

Scriptural Reference: 1 Corinthians 16:2

7. Work (Colossians 3:23-24)

Point One – Primary purpose of work is to build character.

THOUGHT OF DISCUSSION - There is dignity and character-building in all types of work. A job is not merely a task designed to earn money; it’s also intended to produce godly character in the life of the worker. There are many proverbs that encourage diligence and condemn laziness in our work responsibilities. “Be thou diligent to know the state of thy flocks, and look well to thy herds” (Proverbs 27:23).

Scriptural Reference: Proverbs 18:9

Point Two – Don’t Overwork.

THOUGHT OF DISCUSSION - Hard work, however, must be balanced by the other principles of life. If a job demands so much time and energy that we neglect our relationship with Christ or loved ones, then we are working too hard.

Scriptural Reference: Exodus 34:21

Point Three – Characteristics of a godly employee.

THOUGHT OF DISCUSSION - The godly employee always honors his or her superior. The godly employee honors his fellow employees. He or she should avoid office politics and manipulation to secure a promotion: the Lord Himself controls a promotion, not our boss. We can be content in our jobs by being honest, faithful, prayerful, honoring our superiors, and encouraging other employees.

Scriptural Reference: 1 Peter 2:18

8. Investing (Proverbs 21:5)

Point One – An important principle from scripture is that money is NOT evil.

THOUGHT OF DISCUSSION - The Bible never condemns money itself, only the misuse of or the wrong attitude toward it. Jesus clarifies this issue in the parable of a rich man who laid up treasures for himself. Take time to read the entire parable as recorded in Luke 12:16-21. “But God said unto him, Thou fool, this night thy soul shall be required of thee: then whose shall

these things be, which thou hast provided? So is he that layeth up treasure for himself, and is not rich toward God" (Luke 12:20-21). Jesus called the rich man a fool because he saved all of his goods. He stored them up for his own use, and did not balance his saving with generous giving. If we concentrate solely on saving and investing, our focus and affection will gravitate to those possessions. But if we balance our saving and investing by giving generously to the Lord, we can still love Christ with all our hearts.

Scriptural Reference: 1 Timothy 6:10

Point Two – Acceptable goals in investing.

THOUGHT OF DISCUSSION –

A. To provide for ourselves and our families. This principle is clearly stated in 1 Timothy 5:8, "...if any provide not for his own, and specially for those of his own house, he hath denied the faith, and is worse than an infidel [unbeliever]." It extends to providing for our needs in old age and leaving an inheritance to any children we may have.

B. To become free financially to serve the Lord. One objective of saving is to reduce our dependence on a salary to meet our needs. This affords us the freedom to invest more volunteer time in ministry if this is God's plan for us. The more income our savings and investments produce, the less we are dependent on income from our job.

C. To operate a business. Another purpose for saving and investing is to accumulate enough capital to open and operate a business without going into debt. The amount of money will vary substantially, depending on the requirements of each business.

Scriptural Reference: 1 Timothy 5:8

9. Perspective (Philippians 4:11-13)

Point One – Learn to be content.

THOUGHT OF DISCUSSION - Contentment is mentioned often in Scripture, usually in reference to possessions. The path to contentment has three steps: "learning" what God requires of us in handling money and possessions, "doing" those requirements, and "trusting" God to provide exactly what He knows is best for us. Biblical contentment is an inner peace that accepts what God has chosen for our present vocation and financial situation.

Scriptural Reference: 1 Timothy 6:8

Point Two – Learn to avoid coveting.

THOUGHT OF DISCUSSION - Coveting means to crave another's property, and it is prohibited throughout Scripture. The last of the Ten Commandments begins with the words "Thou shalt not covet" and ends with the words "any thing that is thy neighbour's" (Exodus 20:17). A greedy or covetous person is an idolater. Ask the Lord to show you if you are guilty of coveting something that is another's. If so, ask the Lord to change your heart.

Scriptural Reference: Exodus 20:17

Point Three – Make an effort to live more simply.

THOUGHT OF DISCUSSION - Every possession requires time, and often money, to maintain. Too many or the wrong type of possessions can demand so much time or money that they harm our relationship with the Lord and others. A quiet, simple life is the safest environment for us to be able to invest enough time to nurture our relationships.

Scriptural Reference: 1 Thessalonians 4:11

10. Eternity (Mark 8:36)

Point One – We need to keep eternity in view.

THOUGHT OF DISCUSSION - Our failure to view our present lives through the lens of eternity is one of the biggest hindrances to seeing our lives as assets in their true light. Yet Scripture states that the reality of our eternal future should determine the character of our present lives and the use of our money and possessions. People who do not know the Lord look at life as a brief interval that begins at birth and ends at death. With no eternal perspective, they think, "If this life is all there is, why deny myself any pleasure or possession?" But those who know Christ have an entirely different perspective. We know that life is short, but it is the testing period that will determine much of our experience in heaven.

Scriptural Reference: Psalms 90:10,12

Point Two – Eternity is long.

THOUGHT OF DISCUSSION - On the other hand, eternity never ends. The reality of the "long tomorrow" is the backdrop against which all the questions of life and the handling of our resources must be answered. We must never become too much at home in this world or we will become ineffective in serving the cause of the kingdom we are here to represent. Peter referred to believers

as “strangers and pilgrims.” Pilgrims are unattached travelers – not settlers – aware that the excessive accumulation of things can distract them in their journey. Material things are valuable to them, but only as they facilitate their mission. Things can entrench us in the present world, cause us to focus on the visible instead of the invisible, and make us unresponsive to God. Pilgrims of faith look to the next world. They see earthly possessions for what they are: useful for kingdom purposes but far too flimsy to bear the weight of trust.

Scriptural Reference: 1 Peter 2:11