



# Whole Life Stewardship: Scarcity or Abundance

**iFOLLOW**

Working with Jesus

The iFollow Discipleship Series

## About the iFollow Discipleship Series Pastor's Edition

### Categories

The iFollow Discipleship Series is designed to be used in congregations to assist people in their pursuit of God. This assumes that individuals are in unique places in their journey and there is no perfect set of lessons that everyone must complete to become a disciple—in fact discipleship is an eternal journey. Therefore the iFollow curriculum is a menu of milestones that an individual, small group, or even an entire church can choose from. The lessons can be placed in three general categories: **Meeting with Jesus** (does not assume a commitment to Jesus Christ); **Walking with Jesus** (assumes an acceptance of Jesus Christ); and **Working with Jesus** (assumes a desire to serve Jesus Christ).

### Components

Each lesson has a presenter's manuscript which can be read word for word, but will be stronger if the presenter puts it in his/her own words and uses personal illustrations. The graphic slides can be played directly from the Pastor's DVD or customized and played from a computer. There are also several group activities and discussion questions to choose from as well as printable student handouts.

### Usage

The lessons are designed to be used in small groups, pastor's Bible classes, prayer meetings, seminars, retreats, training sessions, discussion groups, and some lessons may be appropriate sermon outlines.

### Credits

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# Whole Life Stewardship: Scarcity or Abundance

This presentation is designed for people who desire to serve Jesus Christ and help lead others to Him.

## Learning Objectives

1. Reflect on attitudes about the availability of resources for church
2. Learn the differences between the “scarcity” and “abundance” mentalities
3. Practice seeing resources through an abundance mindset
4. Apply the abundance mentality to life

## Content Outline

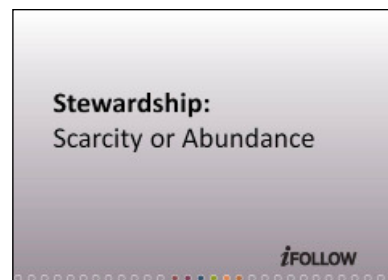
1. Introduction and ground rules
2. Giving attitudes: Is the glass half full or half empty?
3. Five elements of abundance
4. A Bible study on abundance
5. Creatively applying new attitudes about abundance

## Background Material for the Presenter

This presentation focuses on church members’ perspectives on giving. It is less about the specifics of budgeting, investing, and retirement planning, and more about mental attitudes, the basic mindset that steers thinking about financial giving in the church.

While other good resources provide the nuts and bolts of Christian financial management, this presentation challenges Christians to audit their thinking about why they give to the body of Christ, gain new insights from Scripture regarding the importance of proper financial attitudes and creatively plan to implement positive attitudes in their own personal life.

A proper attitude is foundational. It is a crucial starting

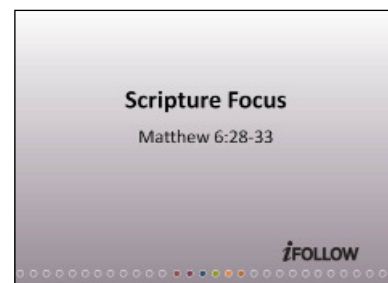


place, but it is not enough. It should lead to action and application. The focus of this presentation is to first consider healthy attitudes, then enjoy personalizing those attitudes.

How we choose to manage our finances as Christians is a personal topic. Before we begin this session, we want to lay down a very simple rule. **No participant is obligated at any time to reveal any personal details about their finances, income, or giving patterns.** We are accountable to God for our choices in managing our money. This presentation focuses on the “why” of giving more than the “what.”

In this session, we will look at two mindsets people have toward resources—a mentality of **scarcity** and a mentality of **abundance**. As we will discover from Scripture, our giving is influenced by these two approaches. In this session we want to practice seeing resources through an abundance point of view and then apply this mentality to our lives.

**Scripture Focus:** “Why do you worry about clothes? See how the lilies of the field grow. ...So don’t worry, saying, ‘What shall we eat’ or ‘What shall we wear’ for the pagans run after all these things, and God knows that you need them! But seek first God’s kingdom and God’s righteousness, and all these things will be given to you as well.” (Matthew 6:28-33)



We begin by defining a key word: What is Stewardship? The Seventh-day Adventist Church Stewardship Department website provides this definition: “Stewardship is the lifestyle of one who has a living relationship with Jesus Christ, accepts His lordship and walks in partnership with God, and acts as His agent to manage His affairs on earth.”

## Is the Glass Half Full or Half Empty?

This section invites you to assess your own experience. It encourages you to look over the history of your personal financial attitudes. This “balancing the books” does not focus on literal bank statements, or spreadsheets. It looks at one’s thinking about finances.



**Listen to the following situations and reflect on how you would approach them:**

1. You’re down to the end of the month. The cash is low and you’ll get paid in a couple of days. Your spouse says, “Let’s go out to eat with our last few dollars. We’ll make it to the end of the month. We need to spend time together!” What’s your response?
2. The youth group at your church wants to renovate the youth room with new paint, new

carpet, new lights, and new furniture. They are very interested in growing their group and believe a nice room would help. Their church account has only \$100. There is plenty of money in the church's reserve account. What should the church board do?

3. You've analyzed the market and there is clearly a need for your product idea. Your partner suggests you pool your resources, get a loan and take the plunge into starting your own business. You have no concern about your potential business partner, the market, or product. But it **is** a risk. How do you feel?

This reflective activity is intended to help us begin thinking about how we approach situations that call for decisions based on the abundance or scarcity of resources. We are not going to assess whether our responses are "right" or "wrong." Rather, we want to think "below the surface." What patterns do you see in your life when it comes to assessing resources around you?

Then think a little deeper. Are there reasons you can see in your life why you lean toward one attitude or the other? Have you been exposed to the extremes on one or both sides? Were you raised rich, poor or somewhere in between? Perhaps most importantly, was the **emotional** life and support system in your childhood and youth abundant, or stingy? People who have always been afraid they personally won't "measure up" or "be good enough" may also have fears in the financial realm. They may work themselves to death (sometimes literally) to be sure they have "all the good things of life," or they may hang back on the fringes of life, living hand to mouth and paycheck to paycheck, never able to believe anything better is possible for them. Where among these extremes are you?

When you transfer these attitudes from personal finances to church finances, what happens? How do you feel about the resources allocated to your congregation? Most likely, all facets of these attitudes are present to some degree in your church board. Some are fearful of spending any money at all, pointing out, for instance, that how the youth room looks is not as important as what goes on there. Others feel that liberality of spirit requires liberality of finances as well, and to them, that room looks downright shabby and insulting to God. Some want to spend money on an all-out marketing campaign for an evangelistic series that will feature "big name" speakers and singers. Others want to use only the talents already present in the congregation, and if we do repaint the youth room, we should at least do the work ourselves. How can we respect each other's differences and love each other in spite of them, while also challenging all to stretch their limits and rethink their boundaries?

## Five Elements of Abundance

A fundamental financial attitude that will help us to keep a clear vision of where we are and where we are going: **A mentality of scarcity about resources fosters fear and selfishness, but a mentality of abundance encourages generosity.** One way to think about abundance in Scripture is by remembering the five talents given the servant by

the master in Matthew 25. Think of each talent as one key principle of abundant thinking.

**1. Grace—Romans 5:17:** At its root, abundance thinking begins by accepting the gospel; God’s grace freely given to save us. Romans 5:17 says, “It is true that through the sin of one man death began to rule, because of that one man. But how much greater is the result of what was done by the one man, Jesus Christ! All who receive God’s abundant grace and the free gift of his righteousness will rule in life through Christ” (Today’s English Version). We open ourselves to God’s abundance by first accepting that grace through Jesus.

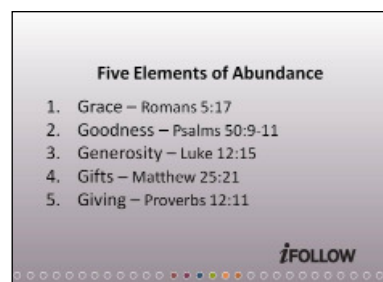
**2. Goodness—Psalm 50:9-11:** Abundance thinking recognizes God as the Creator of all things. This text says, “I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills. I know every bird in the mountains, and the creatures of the field **are mine**.” We will believe in God’s abundance if we accept the Lord as Creator and owner of every resource in the universe.

**3. Generosity—Luke 12:15:** Abundance thinking is not tied to how much you own, but how much you give. Luke 12:15 warns us, “Beware! Don’t always be wishing for what you don’t have. For real life and real living are not related to how rich we are.” (Living Bible) We will properly use God’s abundance in our lives when we focus not on how much we gather, but how much we distribute.

**4. Gifts—Matthew 25:21:** Abundance thinking requires an investment of our gifts and talents. Use it or lose it is the message of the Parable of the Talents. Matthew 25:21 contains the words of the Master to the servant with five talents, “Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!” We will share in God’s abundance when we invest in the gifts and talents given us, great or small.

**5. Giving—Proverbs 12:11:** Abundance thinking does not mean laziness or inattention. Proverbs 12:11 reminds us, “He who works his land will have **abundant** food, but he who chases fantasies lacks judgment.” We will enjoy the fruit of abundance by actively participating in service, not languishing in laziness. Giving abundantly is rooted in the grace and goodness of God. Plentiful giving means we are confident there is always more coming in than is being given away! God invites us to be generous in using our gifts.

This kind of thinking, grounded in grace and generosity, first from God, then through us, will protect us from the temptation of falling into the “prosperity gospel” we often hear propounded. “God is gracious, therefore He wants you to be rich” is not the way a person thinking about giving and sharing his or her personal and spiritual gifts will think.



## A Bible Study on Abundance

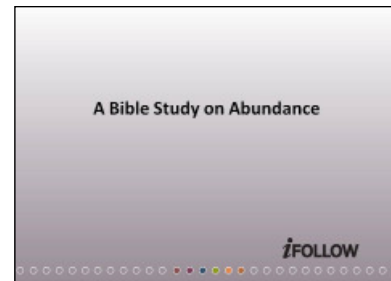
“How does this work?” Where do you get this kind of abundance attitude? What can we do if we were always hungry as children and now we find that fear, though we’ve tried so hard to banish it, skulking in the background of practically every decision we make? What if we always had enough and have a hard time keeping from judging people who don’t as somehow “lazy” or “unworthy”?

The Bible, as always, has an abundance (pun intended) of help for us. Here are just a few of the many places in the Bible which teach these attitudes.

**Leviticus 25:23:** “The land must not be sold permanently, because the land is mine and you are but aliens and my tenants.” This passage is in the middle of the book of rules and regulations that enlarge on the Ten Commandment law. Much of it was shockingly different from what the Middle Eastern minds of the day were used to. Take this one, for instance. “You don’t get to own the land,” God says. “It’s mine, not yours. You’re just my tenants. And besides, you’re aliens—citizens of a different country—as high above this one as the rain is above the earth.” Just imagine how differently the history of the western hemisphere would read today if the original European settlers had listened to the natives on this one! The local inhabitants of the Americas, by and large, had this exact attitude. The land doesn’t belong to anyone; we belong to the land. Manitou, the Great Spirit, created it for all to share and enjoy and care for. In striking contrast, the people who came from Europe were either rich people seeking greater wealth and power, or poor people who had been so mistreated by the “lords” of the land they had lived on and worked, but never shared the abundance of, that they were determined that here, in this “new world,” they would have land of their own! The clash was inevitable, and deadly. And here we are. How can we encourage in ourselves and those around us the idea that the land is really God’s, and we’re only here temporarily, anyway?

**Deuteronomy 28:11:** “The Lord will grant you abundant prosperity—in the fruit of your womb, the young of your livestock and the crops of your ground—in the land he swore to your forefathers to give you.” Here’s the basis for that “prosperity gospel” we mentioned above. But if you take it in context with the kind of attitude shown in our earlier text, you can’t get the mistaken idea that God is out to be sure you get yours, and anyone who doesn’t get theirs must not be as faithful as you are. Dare we say that this is one factor in the ongoing international debates over issues of social justice such as health care and entitlement programs?

**Psalms 65:11:** “You crown the year with your bounty, and your carts overflow with abundance.” This text is in the middle of a beautiful song of praise to the Lord of the land, all the land, everywhere. It’s His. He cares for it. He sends the rain and sun, no matter whether the land in question is occupied by the just or unjust. The problem is, God is not in complete control of all of that. He chose to give stewardship and management of His



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planet into the hands of human beings who haven't done such a good job of it. Now we have places that are forever flooding, and places that don't get ten inches of rain in a year. We have earthquakes and hurricanes multiplying alarmingly, and human pollution on an unimaginable scale. Those early European settlers had an abundance attitude: "This country goes on forever! We can burn as many trees as we want, kill as many pigeons and snakes, dig up all the coal. It will never run out!" What is the difference between this kind of abundance attitude and the one the Bible advocates?

**Psalm 66:12:** "You let men ride over our heads; we went through fire and water, but you brought us to a place of abundance." Here is where the rubber hits the road, to use a worn-out cliché. If God loves us and has plenty of everything and wants us to be fulfilled and satisfied and all those good things, then why **are** we going through fire and water and cancer and divorce and joblessness and all the rest? Were we "bad"? Doesn't He love us anymore? Did our faith somehow fail? The Bible, taken as a whole, maintains a clear balance. There is good and evil in the world, and the enemy is usually us. God loves at all times, and will deliver us in His own way and time. Out of the fire and water we can come to a place of abundance. It might be material, and it might not, but it will always be spiritual abundance, unless we let go. Let's not!

**Proverbs 28:19:** "He who works his land will have abundant food, but the one who chases fantasies will have his fill of poverty." You mean we can't just pray and then sit back and wait for the barns to fill up with provender? Again, the Bible must be taken as a whole. This verse, by itself, could justify workaholic behavior, and we churchly types tend to accept, even revere that disease almost as much as we abhor alcoholism. They have the same root, and it is fear. There is no magic get-rich-quick scheme. Hard work is good for you all by itself, even if it only puts bread on the table, not jam. But it can become an idol, just the same as the money it's trying to pile up. By the way, this passage talks about working one's own land, not the construction of a pyramid or an empire where one person gets the gain from a hundred others who are working theirs. Think about your job. Do you actually make something, or provide a service that someone needs? Or do you just "make" money?

**Matthew 6:28-33** is part of the Sermon on the Mount, probably Christ's best-known and best-loved sermon, even among those who don't know much else about what He taught or how He lived. This section is the exhortation to look at the beauty of the lilies and make the choice to worry about daily necessities just as much as they do. It's worth noting that there weren't likely very many rich people in the crowd, though there were probably a few. Mostly, Jesus was talking to people who might have legitimate cause for concern about what they were to wear or eat. Yet, He says there are more important things. "Seek first his kingdom and his righteousness, and all these things will be given to you as well." (Verse 33) And again, it must be taken as a whole. There are faithful servants of God languishing without clothes or food, even dying of starvation. Jesus Himself would die naked and thirsty. Sometimes the abundance comes spiritually now, and physically later. Jesus has a robe and a crown today. He's got some for us, too. Should we revert to a pie-in-the-

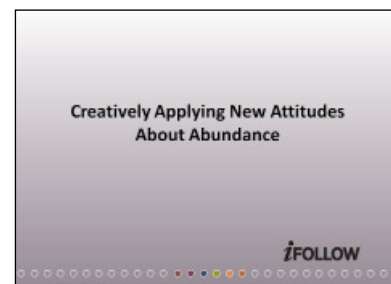


sky theology, working among desperately poor people and exhorting them to “just trust God,” but neglecting their most basic needs? God forbid.

**Acts 20:35** gives us Paul’s perspective on this matter. Remember, he was a “Pharisee of the Pharisees,” and had most likely been used to debating in synagogues about how the poor were cursed by God for a reason, and shouldn’t be touched, lest they defile you. Now he says, “In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’” This is a fascinating text. It is the only one where Jesus is quoted saying something that doesn’t appear in any gospel that has survived. But we know it’s true. We were taught it by the example of One who gave all to help us, the most fundamentally weak, and when we follow Him, we know it by personal experience.

## Creatively Applying New Attitudes about Abundance

It is easy to sit in a session like this one and say “Amen! That’s a really good idea! I’m going to try to maintain that attitude!” It is not so easy to live out. In this segment, we will begin to dream about new possibilities, to press the edges, to envision new ways of practicing stewardship. We’ll consider our own attitudes toward the abundance of God. If we really believed this passage from Sermon on the Mount, how would our lives be different? Do we actually **know** that a scarcity mentality about resources fosters fear and selfishness, but an abundance mentality encourages generosity? Or do we just say so?



Let’s take another look at those imaginary situations from the beginning of this session. Listen and see if your attitudes might change, or more importantly, if you have a deeper understanding of the attitudes you live with.

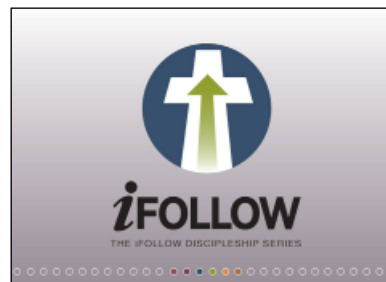
1. You’re down to the end of the month. The cash is low and you’ll get paid in a couple of days. Your spouse says, “Let’s go out to eat with our last few dollars. We’ll make it to the end of the month. We need to spend time together!” What’s your response?
2. The youth group at your church wants to renovate the youth room with new paint, new carpet, new lights, and new furniture. They are very interested in growing their group and believe a nice room would help. Their church account shows only \$100. There is plenty of money in church reserves. What should the church board do?
3. You’ve analyzed the market and there is clearly a need for your product idea. Your partner suggests you pool your resources, get a loan and take the plunge into starting your own business. You have no concerns about your potential business partner, the market, or product. But it **is** a risk. How do you feel?

As we reflect on the patterns we see in our thinking when it comes to assessing resources, as we reflect prayerfully on the deeper influences at the root of those attitudes, God will guide. He will gently lead us toward an acceptance of and gratitude for His infinite abundance, physically, spiritually, and emotionally. He will also grant us wisdom concerning our sharing of those resources.

This session has been an opportunity-focused, fun-filled appeal to choose how you want to invest your money in the cause of God. We've learned in this session that there are two broad views of looking at God's resources: abundance thinking and scarcity thinking. After looking more carefully at Scripture and trying out an abundance mentality, we can practice applying these views in our own lives.

## Handout in this Package

1. Scarcity and Abundance



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## Additional Resources

Jamal, Azim and Harvey McKinnon (2008). *The Power of Giving: How Giving Back Enriches Us All*. London: Tarcher.

Lee, Harold and Richardson, Paul (n.d.). *Partners in Mission and Ministry*. Lincoln, NE: Center for Creative Ministry.

Ortberg, John, et al. (2000). *Giving: Unlocking the Heart of Good Stewardship*. Grand Rapids, MI: Zondervan.

Whitney, Donald S. (1991). *Spiritual Disciplines for the Christian Life*. Colorado Springs, CO: NavPress Publishing Group.

## Video and DVDs

Maxson, Ben (2000). *Let God Be God: Biblical Stewardship Foundations*. Silver Spring, MD: General Conference Stewardship Department. (18 video presentations available in VHS and DVD; distributed by AdventSource)

## Websites

Empty Tomb is the website published by John and Sylvia Ronsvalle, who have developed the most complete research on the actual giving patterns of churches and Christian believers in the United States. It includes a lot of information, including on how donated funds are actually used: [www.emptytomb.com](http://www.emptytomb.com)

Generous Giving is a website developed by a group of Christian laity from various denominations who believe in generosity as a Bible teaching. It contains downloadable resource materials, such as Giving Champion's Equipping Guide and video stories (testimonies) of how believers have been blessed by daring to give generously. [www.generousgiving.org](http://www.generousgiving.org)

Maximum Giving is the website of Brian Kluth, a speaker on giving and related stewardship topics who was until 2009 the senior pastor at First Evangelical Free Church in Colorado Springs, Colorado. Since the fall of 2009 he has been involved full time in speaking, teaching, writing and research. This website includes Bible studies, sermons (print and CD) and many other resource materials on stewardship, giving and financial management. It includes an entire section for finance committees: [www.kluth.org/1media.htm](http://www.kluth.org/1media.htm)

The Stewardship Department of the General Conference of the Seventh-day Adventist Church maintains an excellent website with many downloadable, free resources that can be used in teaching stewardship principles and answering practical questions about the tithe and offering system of the denomination. This includes print materials and PowerPoint slides: [www.adventiststewardship.com](http://www.adventiststewardship.com)

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## Discussion Questions

1. Which way do your habitual attitudes lean now; toward abundance thinking or scarcity thinking? Why do you think this is so?
2. Is it possible to go too far in abundance thinking? Can it be overdone?
3. Share a time in your life when scarcity thinking limited your ability to respond to a situation.
4. Share a time when abundance thinking or your part or someone else helped you to overcome an obstacle.
5. What are some ways you can see yourself changing your actions as a result of new attitudes toward scarcity and abundance?
6. What are some ways you can see your church changing as a result of new attitudes toward scarcity and abundance?

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## Group Activities

### Activity 1

**Purpose:** To practice making Bible principles more relevant to our daily lives and seek greater trust in God's abundance.

**Preparation:** Put the following texts on cards and scatter the cards among several tables, or post them on the board and let people choose from among them. You will need tables, Bibles, and writing materials. Texts: Leviticus 25:23, Deuteronomy 28:11, Psalm 65:11, Psalm 66:12, Proverbs 28:19, Matthew 6:28-33, Acts 20:35.

**Assignment:** Divide the group into teams of three or four, each at its own table. Have them look up any two of the Bible texts listed and then re-write them in today's language, or perhaps in a modern setting. For instance, Acts 20:35 might read, "I did my best to show you by my example how important it is to help out those going through tough situations. I was inspired to do this because I kept in mind Jesus' words, 'The rewards for giving are far greater than for getting.'"

**Debrief:** Have a few people share the results of their re-write. Discuss ideas, insights, and reactions.

**Time:** Allow 10 to 15 minutes at the tables, and another 10 to 15 minutes for sharing.

### Activity 2

**Purpose:** To creatively think of new ways to encourage in ourselves and others, the concept of trusting God's abundance.

**Preparation:** You will need three tables, or if that isn't enough for as many small groups of four to six as you will need, then more than one of each of the three. One table or set of tables will be provided with large paper or poster board, crayons, paints, glue, glitter, scissors, and magazines. The second table or set of tables needs a variety of "Thinking of You" or other encouraging cards, blank inside, and pens. Alternatively, it could be provided with art supplies and card stock for making cards. The third table or set of tables will only need writing materials.

**Assignment:** Explain that there are three options for thinking creatively about abundance. Read the three sets of instructions to the group and have each person go to a table that appeals to him or her. At the table(s) with art supplies, each one will create a two-sided picture or collage, illustrating Scarcity Thinking on one side, and

Abundance Thinking on the other. At the table(s) with cards, each will write a card of encouragement, either for the practice scenario or, (preferably) for a real person they know who needs encouragement. At the table(s) with writing materials, each person will create a Wish List for their church. Options and detailed instructions are given below.

**Debrief:** Share some of the finished results. Do people feel any change in their habitual thinking? What new things do they plan to try?

**Time:** Allow 15 minutes at the tables, and 15 minutes more for sharing.

## Handout for Activity 2

### Option 1

Create a picture of yourself in a “worry situation” over some financial situation. Using crayons, pencil, or markers, or cutting magazine pictures, sketch your situation on one side of a piece of paper. Write “Scarcity Thinking” at the top of this page. Then flip the paper over and sketch a picture of how your attitude change might influence your situation. Write “Abundance Thinking” at the top of the page.

### Option 2

Your friend has recently joined your church and was baptized. After a financially difficult month, your friend says to you, “There is just no way I can give tithe this month. There simply isn’t enough money to go around! What should I do?” Write a card of encouragement on the abundance of God. Be sure to add ways you would be willing to help.

### Option 3

Create a “wish list” for your church. If you could have any tangible resource to help your church reach the vision and potential you believe God wants it to have, what would be on the list? Dream big. Include resources, staffing, equipment, property, buildings, etc. Is it difficult for you to think abundantly?



# Handout 1

## Scarcity or Abundance

“Stewardship is the lifestyle of one who has a living relationship with Jesus Christ, accepts His lordship and walks in partnership with God, and acts as His agent to manage His affairs on earth.” (Stewardship Department website)

**Scripture Focus:** Matthew 6:28-33

**Fundamental Financial Attitude:** We know that a scarcity mentality over resources fosters fear and selfishness, but an abundance mentality encourages generosity.

## Giving Attitudes

For you, is the glass generally half full or half empty?

How do you feel about the resources allocated to your congregation?

What do you think are the underlying influences on your attitudes toward money? Do you find that you tend to attach morality to them—that one way of thinking or another is “right” or “wrong”? If so, why?

## Five Elements of Abundance

Talent 1: Grace

Scripture: \_\_\_\_\_

Talent 2: Goodness

Scripture: \_\_\_\_\_

Talent 3: Generosity

Scripture: \_\_\_\_\_

Talent 4: Gifts

Scripture: \_\_\_\_\_

Talent 5: Giving

Scripture: \_\_\_\_\_

### **A Bible Study on Abundance**

Here are the texts used in the presentation. What insights do you find in them concerning abundance?

Leviticus 25:23

Deuteronomy 28:11

Psalms 65:11

Psalms 66:12

Proverbs 28:19

Matthew 6:28-33

Acts 20:35

### **For Further Bible Study**

Psalms 50:10-12

Proverbs 12:11

Haggai 2:8

Malachi 3:10-12

Matthew 14:19-21; 25:27-30

Luke 12:15

Romans 5:17

iFollow  
Discipleship  
Series:  
Working  
with Jesus

HANDOUT

**Whole Life  
Stewardship:**  
Scarcity or  
Abundance