



Oh, the Ways You'll Grow!

STUDY + PLANNER

This Study+Planner Belongs To:

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How To Use This Study+Planner

We need to set goals to help us grow spritually, communally, and personally, and His Word provides all the resources we need to best accomplish our resolutions.

This study+planner is designed for students to use by itself or with the eight-week study “Oh, The Ways You’ll Grow.” The goal of the study is to look at eight questions that challenge us to make Christian-focused goals and fulfill them by seeking answers and guidance from God and take action to complete the goals.

Included along with class lessons are goal, study, and habit planning sheets that can be used to keep us growing and maturing in God’s Word.

Billy + John



Lesson 1

How Will You Grow?

Christians must rise to meet the challenge to grow in faith, knowledge, love, and action. Throughout the Bible, God explains these expectations for spiritual growth.

How is your spiritual maturity? As you begin studying about growing as a Christian, think about how you can be more intentional in creating goals and setting plans to meet those goals in your life.

Open up your Bible and summarize what these key verses say about Christian growth and maturity:

1 Thessalonians 1:2-10:

Luke 14:25-33:

1 Corinthians 2:1-5:

Expectations for Growth

Just like a baby is expected to grow and mature into an adult, Christians are expected to grow and mature spiritually. Lack of spiritual growth should always be cause for concern.

How are Christians expected to grow? (Hint: Eph. 4:1-16; 2 Pt. 1:3-11, 3:18)

What are the most common obstacles that might hinder growth?

Do Christians usually set their growth goals too high or too low?

Making Goals

A Christian life without goals rooted in God's Word is like a ship sailing without a captain. The only way you gain direction and focus in your Christian life is by listening to the only One who has all direction and authority. When you set goals each year, you are pinpointing what is most important so that you can have aim and purpose as you live your life.

Goal setting is never easy! Even when you make a goal, you continue to evaluate and analyze whether it is a good goal and often ask yourself many things. How do you know it is a good goal? Have you met your goal? Does your goal ever end?

When you make a goal to grow as a Christian, you want to be careful in the goals that you set. Your goals should be **SMART** goals so that you will be able to know exactly what they are and how to achieve them!



SMART GOALS

SPECIFIC: Clear & well-defined, avoiding broad, general phrasing

MEASURABLE: Should be able to track or measure your progress

ACHIEVABLE: Should stretch and challenge but remain realistic

RELEVANT: Should align with your spiritual values and priorities

TIME-BOUND: Includes deadlines to create urgency and focus

When you set goals, what things should you keep in mind?

“Commit your works to the Lord and your plans will be established.”

(Proverbs 16:3)



Learning To Grow

Starting with Some Basic Areas for Growth

Prayer (Luke 11:1)

Even the disciples needed help to grow in their prayer life. You can follow this pattern and grow in your communication to God.

Bible Study (Acts 17:11)

The Bereans searched the Scripture DAILY. What an example for us! You can grow by opening up God's Word daily and reading and studying what He has to say to you.

Church Involvement (Acts 2:42-47)

Your Christian life will grow exponentially by being around other Christians, encouraging each other, and learning from each other.

Breaking Down Those Barriers

Regardless of what age you are, there are always challenges that seem to be a barrier to making or accomplishing God's goals in life. These barriers can be from personal struggles, family interaction, and even the community or world around us! Accomplishing our goals means we have to break down the barriers that seem to inhibit success.

What barriers do you face that inhibit your goals?

How can you can break these barriers down?



Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can take the lessons from this lesson and take action by application in your life.

1 Write down three goals you would like to meet in your growth as a Christian. Remember, Make sure you have SMART goals by avoiding generic goals like "I want to pray/study/evangelize more." Use more specific and measurable goals like "I want to learn how to teach a Bible class", "I want to have a one-on-one Bible study with ___", or "I want to start a daily devotional with ___." (Note: find a list of goal suggestions on the back of the "Goal Setting" planning sheet if you need some help to get started.)

GET PLANNING!

Use the "Goal Setting Planner" on page __ to write down goals and create an action plan to meet them.

2 Create a plan to meet the goals you have set by listing out specific action steps that you can take to move toward the goal and measure your success. Make sure that your steps are also SMART! Making goals and planning a way to achieve them is the best pathway to true success.

3 Look ahead to the other planning sheets and lessons and begin to think about the topics so you can plan. Take time with your family, spouse, and children to start discussing making SMART goals for your life. Having those around you who love you and support you working together for these goals may help them be more achievable! Consider using your church family as well and think about how you can help each other be more accountable to reach the goals set.

Lesson 2

Who Will You Follow?

Who you follow or mimic usually says a lot about who you are as a person or who you want to be. If you use social media, then those people that you “follow” are usually those who you are interested in, listen to, or are interested in seeing what they post. If you watch certain TV shows or read certain authors, those are the things in which you are interested and find value.

The word “disciple” appears over 200 times in the New Testament and means “a follower.” It is used in various places but most commonly used to refer to disciples of Christ.



What does it mean to be a disciple of Christ?

Look at these key verses and write down what they say about being Christ's disciple:

Matthew 6:24

John 1:29-51

Matthew 28:18-20

2 Timothy 2:1-6

Being A Disciple

In order to understand the importance of following Christ, you must think about how being a disciple connects to those inside and outside of the Lord's Church.

How does being a follower of God differ from following the news, a hobby, or another individual?



What does God expect from people before they become disciples?

What is the church's role in developing disciples?

What tools did God give to the church to help people mature in Christ?

Objectives of Discipleship

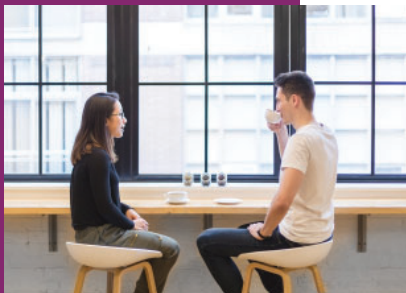
Paul wanted the church in Colosse to know what it means to be a disciple of Christ. He explained to them what it meant to be a minister serving God's church. These same objectives apply to any follower of Jesus. In Colossians 1:28-29, Paul uses several verbs to help show the objectives of a disciple.

Circle the verbs in the passage that show the objectives of disciples of Christ.

²⁸We proclaim Him, admonishing every man and teaching every man with all wisdom, so that we may present every man complete in Christ. ²⁹For this purpose also I labor, striving according to His power, which mightily works within me.

(Col. 1:28-29)





Proclaiming Him (Col. 1:28)

“To proclaim” can mean different things. What are some ways you can proclaim Jesus to others?

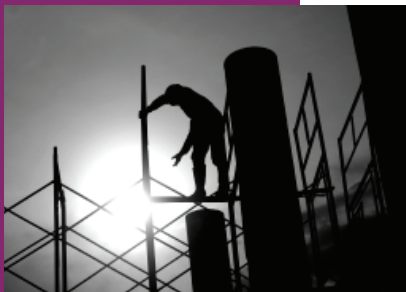
What do you need to know to proclaim Jesus to others?



Presenting Complete Men (Col. 1:28)

God wants you to proclaim Jesus so we can be “complete” or “perfect.” This does *not* mean sinless perfection but being fully equipped, engaged, and obedient in following God’s will.

How can we find this completeness?



Laboring & Working for Christ (Col. 1:29)

Being a disciple means you continue to work for the one you are following -- Christ! This “striving” comes through His power and not our own.

What are some ways you may be challenged to continue working for Christ?



Application In Action

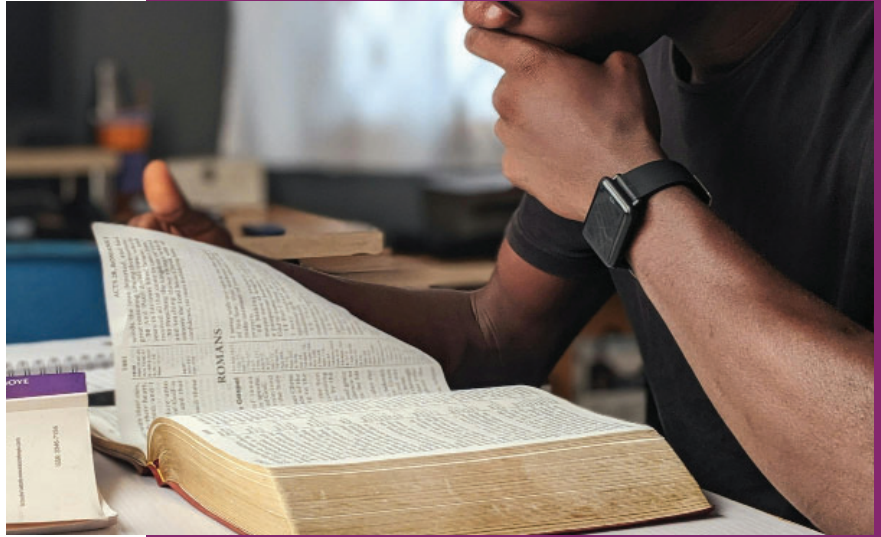
Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can take the lessons from this lesson and take action by application in your life.

1 Use the "Discipleship Planner" to evaluate yourself and what you are currently doing as a disciple of Christ. What are you doing to build up the Lord's Church? Is your participation the same today as it was a year ago? Five years ago? Are you proclaiming Jesus to others to help make new disciples? Explore all of these questions as you analyze your life and see what you might be able to do better.

GET PLANNING!

Use the "Discipleship Planner" on page 54 to brainstorm ways you can work on these objectives.

2 Discuss with your age group or Bible class what you can do *as a group* to grow spiritually together and what needs your group can meet in the work of the church. Make concrete plans and strategize together how to reach out to others and work together for Christ.



Lesson 3: What Will You Know?

Bible knowledge must extend beyond the basics if you will grow in your faith. Sure Bible classes and sermons should present Bible-based lessons to help you gain knowledge and faith, but individual and family study can multiply your growth results!

Start this lesson with a little self-reflection and self-analysis:

How often do you study God's Word outside of worship or class?

How would you describe your growth in faith over the past year?

**"Like newborn babies, long for the pure milk of the word,
so that by it you may grow in respect to salvation."**

(1 Peter 2:2)

Consider these key verses about what God says about growing in our knowledge of His Word:

Hebrews 5:11–6:12

1 Peter 2:1–12

1 Corinthians 3:1–22

Studying God's Word

Bible study does not just happen and often you will find challenges that might inhibit you from digging into God's Word. Consider these questions about Bible study.

What does "Bible study" mean? (Hint: Eph. 4:1-16; 2 Pt. 1:3-11, 3:18)

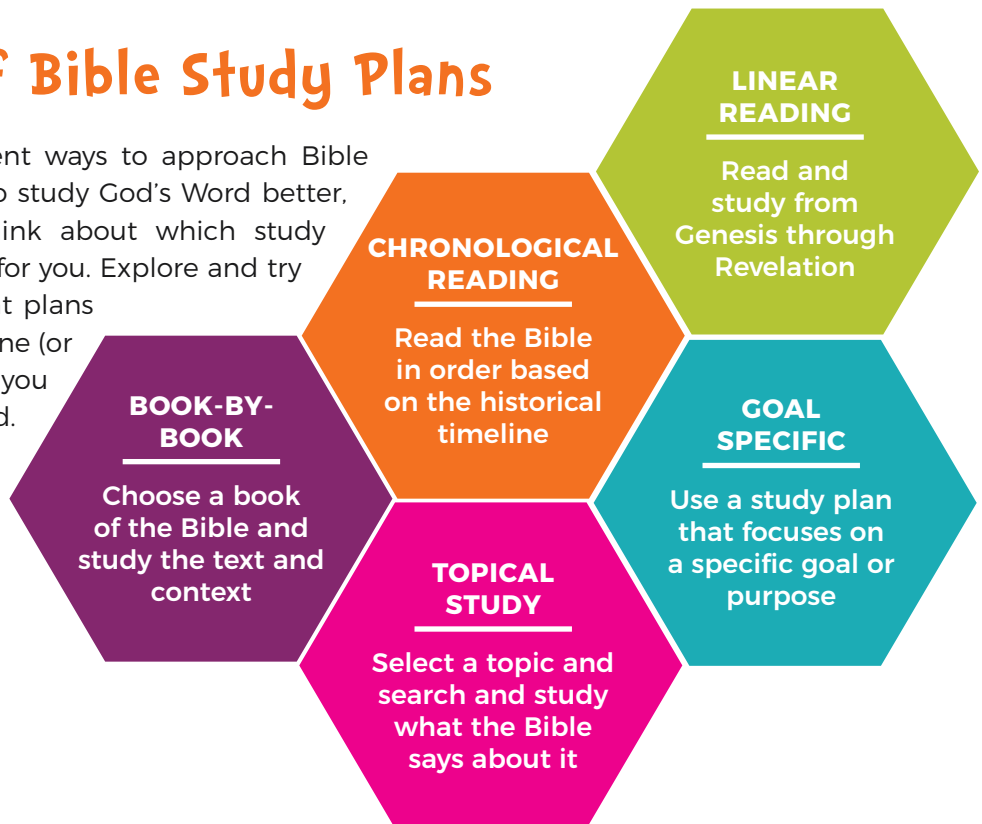
Why do Christians not study their Bibles more?

Does Bible study involve more than simply reading the text?

How does personal Bible study differ from group Bible study?

Types of Bible Study Plans

There are different ways to approach Bible study. In order to study God's Word better, you need to think about which study plan works best for you. Explore and try multiple different plans in order to find one (or ones) that help you dig into the Word.



Bible Study Resources

Your Bible is the greatest study aid, but other resources can help you grow spiritually along with God's Word.

What are some other resources you can use to study God's Word?



Scan code or go to dalraida.org/study-resources to find online resources to help your Bible study



Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can apply the lessons and take action by application in your life.

- 1** Start a regular Bible reading schedule. This is the first step toward deeper study as regularly reading God's Word will help you establish a new plan and routine. Look at the different reading plans and decide which one you will use. Although you can use a digital device for this, consider using your personal Bible or get a journaling Bible so you can be prepared for deeper study and notetaking.
- 2** Choose an "Accountability Team" that you can text or check-in with on a regular basis about keeping up with your Bible study plan. This can be your family, some close friends, or reach out to others you may not know very closely to develop that relationship together.
- 3** Start or attend a Bible study with a group. Look for opportunities in your church family to meet together and study God's Word outside of just the planned classes on Sundays and Wednesdays. At Dalraida, you can attend HUB, weekend group studies, or start or join a Bible study in someone's home during the week!



Lesson 4:

What Will You Show?

If you are a servant of Christ, you should follow Jesus' example in both actions and attitudes. This begs the question: "how are you serving others?" Jesus was once asked "What is the greatest commandment?" His answer gave us the best outline for how we live our lives: love and serve God first, and then look to love and serve others next.

In order to grow as a Christian, you have to maintain the right focus in all that you do. That is a tall order! But thanks be to God that "all things are possible" with Him. Use this class and the challenges presented to grow and be better servants and examples to the world of Jesus.

Open up your Bible and see what God says about the things we do in these key verses:

1 Timothy 5:24-25

Ephesians 2:10

James 2

Matthew 5:16

Considering Servanthood

Serving others is not an easy task sometimes! Think about what it means to be a servant as a Christian by considering these questions.

What is the difference between a server and a servant?

How does a Christian balance “being a light” and “not being in the spotlight?”

How did Jesus set the standard for servanthood?

“Commit your works to the Lord and your plans will be established.”

(Proverbs 16:3)



Examining Biblical Servants

One of the great ways to learn what it means to serve God is to look at some of the examples we see in the New Testament. List some characteristics about serving from these examples.



JESUS CHRIST

(Php. 2:1-11; Is. 52:13-53:12)



PAUL THE APOSTLE

(Rom. 1:1-6; 1 Cor. 9:19-27)



THE CHURCH

(Eph. 6:5-9)

How We Can Serve

In The Church

(Acts 2:42-47; 4:32-37; 6:1; Rom. 15:25-29; 1 Cor. 9:3-18; 16:1-4; 2 Cor. 8:1-9:15; Gal. 5:13-14; 6:10; Php. 2:25-30; 4:14-20; 1 Ths. 4:9-12; 2 Ths. 3:6-15; 1 Tim. 5:1-16)

We are called by command and example to serve in the church. Look at the verses above and list four ways you can serve in the church:

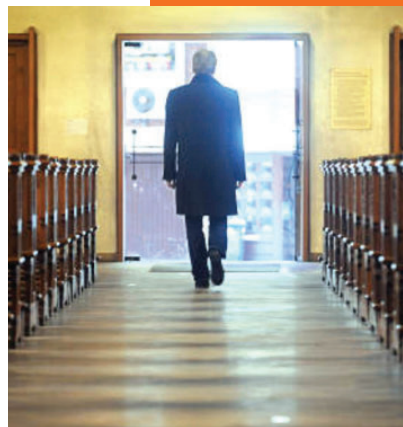
- 1.
- 2.
- 3.
- 4.



Outside The Church

Our service should not be limited only to our Church family. Look at the following scripture and write down how we are are commanded to serve those outside the Church.

1. Galatians 6:10
2. Colossians 3:17, 23
3. Matthew 5:13-16
4. 2 Peter 2:13-25; Romans 13:1-7





Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can take the lessons from this lesson and take action by application in your life.

1 Reconsider and challenge yourself to serve more in the Lord's Church by filling out the involvement form. Even if you have signed up for things before, update your involvement interest areas and challenge yourself to do more to serve God and your church family. Find a part of the local church's work in which you can invest your time and energy to serve and work for Christ and His Body.



Scan to update or complete involvement form

2 How are you serving those outside the Church? Are you doing anything to reach out and serve those who are not part of the Lord's Church? Start brainstorming ideas on how you can reach out to people outside the Church in the next few months. This can be something for visitors in the congregation, neighbors in the community, or a local school that would allow you "shine your light" so that they see Jesus! Find the deacon or leader who can help organize the activity, or volunteer to lead it yourself.

3 Be diligent to look for visitors and non-members during the assembly and greet them and see if there is anything the local congregation can do for them. Take time and pay close attention to them so they know you are really interested in serving them in anyway. If they have a need that you cannot or do not know how to help, find an elder, deacon, or minister and get them to help figure out a solution. Follow up with them and write down their names and information so you can send them a text, email, or note in the mail later.



Lesson 5

Who Will You Know?

God wants His people -- the church -- to have a close personal relationship with each other! He wants us to lean on one another in times of trials and struggles, laugh together when there are times of joy and celebration, and cry together during times of sadness and heart break. God emphasizes this by describing the Church as the "household of God" (Eph. 2:19; 1 Tim. 3:15; 1 Pt. 4:17), the "body of Christ" (Eph. 4:12; 1 Cor. 12:27; Rom. 12:5), and the "bride of Christ" (2 Cor. 11:2; Rev. 19:7-8, 22:17). You can't help but see that God wants us to be close to each other if He describes the Church like this!

*Can families be close if they do not work on their relationships?
Why do we expect something different with our church family?*

**"So then we pursue the things which make for peace and
the building up of one another."**

(Romans 14:19)

1 Timothy 3:15

1 Corinthians 12:12-31

Colossians 1:17-18

Acts 2:42-47

Growing Together

Growing together as a Church is essential if you want to grow closer to Jesus! But, learning how to do this is often the hard part and can cause problems and struggles even in the best of congregations.

What is God's plan for the church to grow internally?

Why do people sometimes not feel connected to the church?

How can the church grow stronger together?

“Commit your works to the Lord and your plans will be established.”

(Proverbs 16:3)



Breaking Down Those Barriers

Sometimes growing together in the Church has barriers. In order to break down these barriers, we need to identify and deal with whatever the issues might be.

What are the barriers to growing together in your congregation?

Are there cliques in your congregation? Does this help growth?



Integration Means Growth

Paul's letter to Timothy talks about the need for the older and younger being integrated together (Titus 2:1-15). Too often we seem to be divided by age groups, where people sit during worship, or other things. A growing church is fully integrated so all the "body" is working together! (1 Cor. 12:12-27).

Consider these questions and how you can be part of integrating your congregation better so you can grow!

What do you think is the most overlooked group in your congregation?

What does your group have to offer to other generations?

What do other groups have to offer you?

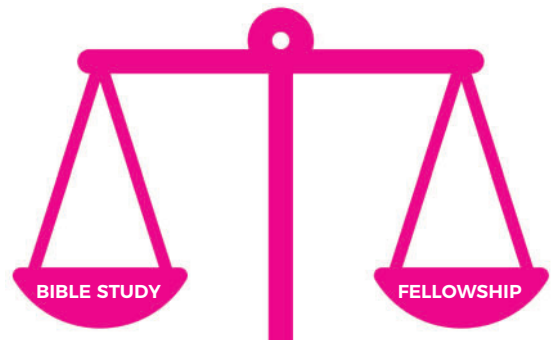
Balancing For Growth

A good balance of number and types of activities can help with both spiritual and numerical growth. Without a healthy balance, your growth may be imbalanced.

When you think about the past year's events, how many occurred?

How many were strictly Bible study? Fun and Fellowship?

How does a healthy balance of types of activities help growth?





Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can take the lessons from this lesson and take action by application in your life.

1 Schedule a time for your age group at church to meet together and plan out events and activities for the year. Make a conscious effort to plan out how many events will be spiritually focused or fellowship driven so you can maintain a healthy balance.

GET PLANNING!

Use the "Group Event" planning sheet on page 55 to create a plan for the upcoming months.

2 You don't have to wait for a group at church to plan an event! Take some time and create a plan with your family or friends to get to know more members in your congregation over the next year. Set a goal, make a list, and take action! How many people will you have in your home this year? What will you serve or do? Make plans and put them on the calendar so you will fulfill them.

3 Get some notecards and write a note to others to invite them personally to an event or send them a thank you note after the event. Taking small steps toward others and letting them know you care will help to encourage them and help build up the Lord's Church. Don't want to mail a card? Get their phone number and send them a text, or give them a call and talk with them. Too often we forget that a little effort can go a long way to edify and build each other up.

Lesson 6

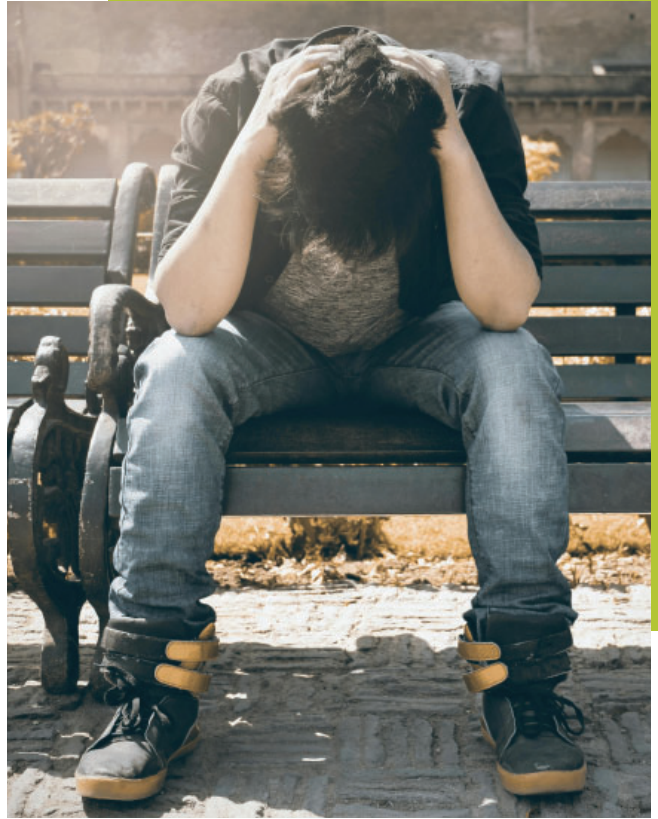
When Will You Let Go?

We all struggle with temptations and sin. So there is no surprise that you will struggle with the affects of sin in your life. You are not perfect, and this becomes so much more clear when you deal with temptations and the guilt that comes when you falter and fail.

The spiritual problem of sin is that it separates you from God (Is. 59:2). Because you are separated from God, it also affects your relationship to His Church and your spiritual family. If you do not recognize sin in your life, you will have an impossible time drawing near to God and to other Christians.

Dealing with sin and letting it go is not always an easy process, but it is absolutely necessary if you are to grow spiritually. Part of letting go is first realizing the sin in your life and how you can let go and turn from it.

God has provided you with all kinds of examples and lessons about this self-examination and removal of sin from your life. Look at these verses and write down what they say to you about dealing with sin:



James 1:13-15



Hebrews 4:15-16

1 Corinthians 10:12-13

Galatians 6:1-5

1 John 1:5-10

1 Corinthians 5

Dealing With Sin

Christians must learn to deal with sin so we can overcome it, let it go from influencing our lives, and move forward with God.

Do we do a good job of confessing sins to one another? Why or why not?

What makes some sins harder to conquer versus other sins?

What tools has God provided to help us deal with the problem of sin in our lives?



Identifying Sin

God provided several lists of sins so we would know exactly what to be on guard against.

Identify the sins listed in the passages below:

MATTHEW 15:18-20:

¹⁸But the things that proceed out of the mouth come from the heart, and those defile the man. ¹⁹For out of the heart come evil thoughts, murders, adulteries, fornications, thefts, false witness, slanders. ²⁰These are the things which defile the man...

1 CORINTHIANS 6:9-10:

⁹Or do you not know that the unrighteous will not inherit the kingdom of God? Do not be deceived; neither fornicators, nor idolaters, nor adulterers, nor effeminate, nor homosexuals, ¹⁰nor thieves, nor the covetous, nor drunkards, nor revilers, nor swindlers, will inherit the kingdom of God.

GALATIANS 5:19-21:

¹⁹Now the deeds of the flesh are evident, which are: immorality, impurity, sensuality, ²⁰idolatry, sorcery, enmities, strife, jealousy, outbursts of anger, disputes, dissensions, factions, ²¹envying, drunkenness, carousing, and things like these, of which I forewarn you, just as I have forewarned you, that those who practice such things will not inherit the kingdom of God.



Identifying Sin (continued)

Is there a difference between sins of omission and sins of commission?

What does Paul mean when he tells Timothy that some sins are “evident” while others “follow after them” (1 Tim. 5:24)?



Recognizing Sin In Your Life

Jesus once said that we should be perfect like God is perfect (Matt. 5:48). How do we do this? (Hint: 1 Jn. 1:5-10)

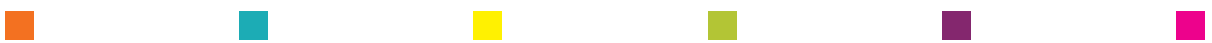
Christians often minimize sin or make small compromises to their faith. What does Jude 23 and Rom. 7:13-24 say about these decisions?

Once we recognize sin, what do we need to do?

Responding To Other People's Sin

1. **USE GODLY JUDGMENT** (Jms. 4:1-12)
2. **IDENTIFY THE PROBLEM** (Rom. 6:1-2; Tit. 3:1-11)
3. **OFFER ADVICE, DIRECTION, AND COUNSELING**
(1 Cor. 2:1-5; 2 Cor. 2:5-11)
4. **RECOGNIZE IT'S THEIR DECISION TO CHANGE**
(2 Cor. 7:8-13)
5. **REMEMBER IT'S GOD'S WORD THAT CONVICTS HEARTS**
(Jn. 16:8-11; Heb. 4:11-13).





Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can take the lessons from this lesson and take action by application in your life.

1 Strategize how you can deal with sin in your life. Use a simple chart to help you think about how to identify, change, and prevent sin. As you identify the sin, write down potential triggers that may give rise to the sin. Suggest replacements for sinful habits so you can make sure that the bad is replaced with good. Finally, write down prayers that you can offer to God to ask for his help and forgiveness.

2 Start a prayer journal where you can write down your thoughts and concerns during the week. Your honest disclosure can help you better recognize and identify sin that needs to be dealt with in your life. By writing down your nightly thoughts and prayers to God, you can do a better job at building your relationship with God, drawing near to Him so you will grow as a Christian.

3 Find someone you can lean on for wise counsel and accountability. Just like an accountability partner can encourage your personal study, an accountability partner can also help you stay in check on those struggles and desires you may be dealing with in life. Choose someone you can trust, be transparent in your struggles, and create a plan for checking in and getting support when you need it.



Lesson 7 **Where Will You Sow?**

The parable of the sower is often used as a lesson about how people accept the Word of God that is taught to them. But we often jump right over the act of sowing the seed! Before anyone can hear the Word, it has to be brought to them. You are that vessel that takes the seed to other people.

What are you doing to spread God's Word to others? Do you get too worried about what you are going to say? Do you make excuses to avoid talking to people about God or His Church? This lesson will challenge you to do more, reach beyond your comfort zone, and get to work sowing the seed of God's kingdom. Your obligation is not to baptize people, it is to teach them the truth. We cannot control the number of people baptized, but we can control how many Bible studies we have (or attempt to have).

Look at these verses and see what God has said about our responsibility to go and sow the Word of God!

Matthew 28:18-20

1 Corinthians 3:5-9

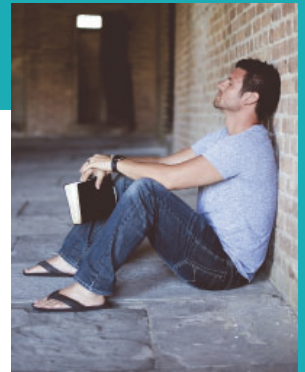
Romans 10:12-15

Challenges of Evangelism

Why is evangelism hard?

How should Christians prepare themselves to evangelize?

How can you evangelize more?



Does the Great Commission apply to all Christians? If so, what does that mean for you?

Examples of Evangelism

We can find all kinds of examples of evangelism and reaching out to others with God's saving gospel message in the book of Acts. **Write the examples of evangelism from the Bible stories below!**

PETER ON PENTECOST
(Acts 2)



Evangelism Example:

PHILIP AND EUNUCH
(Acts 9)



Evangelism Example:

PHILIP IN SAMARIA
(Acts 9)



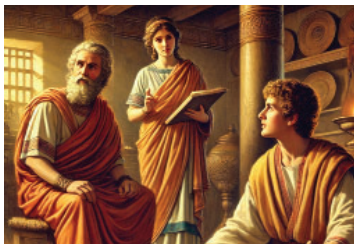
Evangelism Example:

PAUL & SILAS IN PRISON
(Acts 16)



Evangelism Example:

AQUILA & PRISCILLA WITH APOLLOS
(Acts 17)



Evangelism Example:

PAUL & APOLLOS' DISCIPLES
(Acts 18)



Evangelism Example:

Common Fears of Evangelism

1. FEAR OF REJECTION
2. FEAR OF LACK OF KNOWLEDGE
3. FEELING UNPREPARED

How can you overcome these fears?

Equipping for Evangelism

One of the best ways to overcome fears is to be equipped and ready. This does not have to be some complicated or lengthy training class, but merely preparing your mind to introduce someone to God's Word. **How can you be equipped for evangelism?**

What tools do you know about that can help equip you to reach out to others?



Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can take the lessons from this lesson and take action by application in your life.

1 Create a plan for evangelism, including who you will reach out to and how you plan to start a conversation about faith with them. Use the pattern we see in Acts and start with a list of those closest to you for your evangelism in the next year.

GET PLANNING!

Use the "Evangelism Planner" on page 56 to plan how you can reach out to more people to teach them about Jesus.

2 Stay equipped and ready to teach someone when an opportunity arises. Go ahead and have a Bible study prepared and saved on your phone or in the back of your Bible. Get familiar with Bible apps and programs that you might be able to use when questions arise during study. Carry information that you can easily pass out to others such as church info cards, contact cards, flyers, or other info brochures.

3 Use your social media account to start a digital campaign to reach out to others. Since your friends or those in your area are likely the ones viewing your posts, use this opportunity to start conversations. Use attractive graphics, Bible verses, or other quick items that can draw attention and create interest. Follow up on the comments and invite others to a Bible class or worship service.

4 Encourage those that are involved in evangelism. Send cards, letters, or emails to those in the mission field to encourage them and let them know you are praying for them. Add those that you contact to your daily prayer list and remember them each time you pray by name.



Lesson 8:

How Can Your Blessings Flow?

The 2002 live action Spider-Man movie uses one of the most iconic proverbs popularized by the character since its first appearance in a 1962 comic book: "With great power comes great responsibility." What has become known as the "Peter Parker principle" teaches what God has taught for centuries: when you are blessed with something, you are responsible for its use.

Like many of us today, the rich young ruler failed to grasp the significance of viewing our blessings as gifts from God. When he came to Jesus in Luke 18, his heart seemed to be in the right place since he wanted to follow Jesus. But his actions, or lack thereof, seemed to give us a good example of what not to do in our life.

The lesson remains true for you today: your blessings are from God and He intends you to use them in good ways. Desiring to follow Jesus means nothing if you are unwilling to be good steward over the things you have been blessed with. Your stewardship over your God-given resources -- your time, talents and treasure -- matters to God!

"Blessed be the God and Father of our Lord Jesus Christ, who has blessed us with every spiritual blessing in the heavenly places in Christ."

(Ephesians 1:3)

“It is required of stewards that one be found trustworthy.”

(1 Corinthians 4:2)



What do these key verses say about how and what we should do with our blessings?

1 Peter 4:8-11

2 Corinthians 9:6-7

Colossians 3:23

Genesis 1:26-30

Discussing Our Stewardship

Making the best use of our God-given resources is not always easy! It takes some purpose, planning, and proper priorities. Balancing everything can take some work.

How do we balance giving God our best (time, talent, and treasures) when we have earthly responsibilities that take up many of our resources?

How do we balance saving, spending, and giving while still trusting God to provide?

How does God expect us to grow beyond the minimum in our giving? Is there a limit?

Stewardship Through Budgeting

Managing money through budgeting is an important way to practice good stewardship like God encourages us to do. Making plans can help you stay on track and use your blessings wisely. “The plans of the diligent lead surely to advantage, but everyone who is hasty comes surely to poverty” (Pro. 21:5). Taking time to plan and budget helps us make the most of what we have and avoid financial mistakes.

It can also lead to further blessings since we are assured “He who is faithful in a very little thing is faithful also in much” (Lk. 16:10).

GET PLANNING!

Use the “Expenses & Budget Planners” on pages 57-59 as a way to create a household or personal budget.

By creating and following a budget, you are showing you can handle what God has given you, whether it's a lot or a little. Budgeting isn't just about paying bills—it's about being responsible, ready to help others, and living generously in a way that honors God.

Personal Stewardship Assessment



God's Plan For My TIME

Circle One
(1 is least, 5 is highest)

- I am intentionally cultivating relationships with others 1 2 3 4 5
- I am growing spiritually through quiet time in God's Scripture and personal prayer 1 2 3 4 5
- I am actively involved in a ministry at my congregation 1 2 3 4 5
- I am spending uninterrupted time with God and His people 1 2 3 4 5
- I look for new ways to serve others with my church family 1 2 3 4 5

TIME Total: _____



God's Plan For My TALENT

- I am using my talents and abilities to connect with others 1 2 3 4 5
- I am using my talents and abilities to minister to another person in my church family 1 2 3 4 5
- I am working in a ministry using my talents 1 2 3 4 5
- I am using my talents to reach out to others and let them know about God 1 2 3 4 5
- I push myself to use my talents even if it is outside my comfort zone 1 2 3 4 5

TALENT Total: _____



God's Plan For My TREASURE

- I am using my financial resources to advance God's goals 1 2 3 4 5
- I am cheerfully and generously giving to the Lord's Church 1 2 3 4 5
- I am using my resources to help the needs of others 1 2 3 4 5
- I give a specific amount or percentage of my treasure back to God 1 2 3 4 5
- My giving shows that I place my treasure on heavenly things instead of earthly things 1 2 3 4 5

TREASURE Total: _____

- 1 = Thinking about it**
- 2 = Just beginning**
- 3 = Developing, room to grow**
- 4 = Maturing**
- 5 = Got it mastered**

SECTION ASSESSMENT KEY

- 0-5 = Ready to Jumpstart
- 6-10 = Warming Up
- 11-15 = Getting Going
- 16-20 = Actively Growing
- 21-25 = Maturing



Application In Action

Don't let this lesson be just a lesson! Take action and plan ways you can grow as a Christian. Here are some ways you can apply the lessons and take action by application in your life.

- 1** Sit down with your family and discuss how you can work on using your time, talents, and treasures better in your life. Openly and honestly discuss changes that need to be made and how that would impact everyone and list out strategic solutions to make the most out of your blessings.
- 2** Go back and review your Involvement Form for the ministries in your congregation. How can you adjust these so that you are making better use of your time and talents for the Lord's Church? What may need to be adjusted so that you can continue to grow and mature in your Christian faith?
- 3** If your debts are causing issues with you using your treasure to help others and give to God, start figuring out how you pay down debt. Adjust your budget so that you can pay down debts owed and have less stress and more flexibility to give to God and others.

Group Event *Planner*

<p>JANUARY</p>	<p>FEBRUARY</p>	<p>MARCH</p>
<p>APRIL</p>	<p>MAY</p>	<p>JUNE</p>
<p>JULY</p>	<p>AUGUST</p>	<p>SEPTEMBER</p>
<p>OCTOBER</p>	<p>NOVEMBER</p>	<p>DECEMBER</p>

Evangelism *Planner*

Think of your “Jerusalem” (those closest to you) and write down four people that you would like to reach out and teach about Jesus in the coming months. List out ways you can initiate a discussion or encourage some interest in studying God’s Word with them.

PERSON 1:

Action Steps	Notes
<input type="radio"/> _____	
<input type="radio"/> _____	
<input type="radio"/> _____	

PERSON 2:

Action Steps	Notes
<input type="radio"/> _____	
<input type="radio"/> _____	
<input type="radio"/> _____	

PERSON 3:

Action Steps	Notes
<input type="radio"/> _____	
<input type="radio"/> _____	
<input type="radio"/> _____	

PERSON 4:

Action Steps	Notes
<input type="radio"/> _____	
<input type="radio"/> _____	
<input type="radio"/> _____	

Expenses *Planner*

FIXED EXPENSES	AMOUNT
RENT/MORTGAGE	
ELECTRICITY	
WATER	
GAS	
INTERNET	
PHONE	

SHOPPING	AMOUNT
CLOTHING	
BEAUTY	
HOME	
GIFTS	

FOOD	AMOUNT

MEDICAL	AMOUNT
HEALTH INSURANCE	
DR VISITS	
MEDS	

TRANSPORTATION	AMOUNT
FUEL/GAS	
MAINTENANCE	
INSURANCE	

FAMILY & EDUCATION	AMOUNT
SCHOOL/TUITION	
FEES	
CHILDCARE	

ENTERTAINMENT	AMOUNT
TV/STREAMING	
HOBBIES	
RESTAURANTS	
TRAVEL	

	AMOUNT

TOTAL	
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