BIBLE STUDY WORKSHEET

Faithful Financial Stewardship

Money can be handled with honesty, wisdom, generosity, and contentment.

Prepared by Vanessa

"Where your treasure is, there your heart will be also."
Matthew 6:21

OPENING PRAYER

God, everything I have is entrusted to me. Replace avoidance and shame with honesty and wisdom. Help me meet responsibilities, plan carefully, give freely, and find security in You rather than possessions. Amen.

Name _____ Date _____

Bible Study Group _____ Leader _____

PURPOSE OF THIS STUDY

This study encourages honest financial awareness, simple planning, contentment, generosity, debt wisdom, and freedom from shame.

[ ] Know the numbers [ ] Plan wisely [ ] Practice contentment [ ] Give freely

PART 1

Begin With Honest Numbers

Avoiding balances, bills, debt, or spending patterns increases fear. Clarity creates a place to begin.

> **The plans of the diligent lead to profit.**
>
> Proverbs 21:5

TRUTH TO CARRY

Numbers are information, not a verdict on your worth.

REFLECT AND DISCUSS

Which number have you avoided?

What financial fact needs attention?

Who could help without judgment?

> **Honesty is the first act of stewardship.**

PART 2

Make a Simple Plan

A basic plan gives each dollar a purpose: needs, obligations, savings, giving, and reasonable enjoyment.

> **Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost?**
>
> Luke 14:28

TRUTH TO CARRY

A workable plan is better than a perfect budget abandoned quickly.

REFLECT AND DISCUSS

Which expense needs a clear limit?

What obligation comes first?

What small savings goal is realistic?

> **Small consistency creates stability.**

PART 3

Contentment Challenges Consumption

Comparison, stress, and convenience can drive spending that does not match values.

> **Keep your lives free from the love of money and be content.**
>
> Hebrews 13:5

TRUTH TO CARRY

Contentment asks whether a purchase serves a real need, meaningful joy, or emotional escape.

REFLECT AND DISCUSS

What usually triggers unplanned spending?

What does enough look like in this season?

What purchase could wait 24 hours?

> **Enough is a spiritual word.**

PART 4

Generosity Needs Wisdom

Generosity can include money, time, skill, hospitality, and practical care. It should be willing, honest, and responsible.

> **God loves a cheerful giver.**
>
> 2 Corinthians 9:7

TRUTH TO CARRY

Giving from pressure, secrecy, or neglected obligations is not cheerful stewardship.

REFLECT AND DISCUSS

What form of generosity fits your capacity?

Where have you felt financial pressure?

How can giving remain joyful and responsible?

> **Generosity grows best from freedom, not manipulation.**

PRACTICE

My Stewardship Snapshot

Create a shame-free picture of the next month and choose one realistic improvement.

My most important financial responsibility:

A spending pattern I want to change:

One bill, debt, or balance I will review:

A realistic savings or stability step:

A generous action within my capacity:

THIS WEEK I WILL

[ ] Review accounts weekly
[ ] List upcoming bills
[ ] Pause before buying
[ ] Avoid secret spending
[ ] Ask for qualified help
[ ] Celebrate small progress

MY ANCHOR PRAYER

God, give me courage for the numbers and wisdom for each decision.

CLOSING TOGETHER

Faithfulness Can Begin Small

Financial peace usually grows through honesty, planning, support, and repeated small choices.

CLOSING PRAYER

Provider God, give us wisdom without shame, contentment without fear, and generosity without pressure. Help us steward faithfully what is in our hands. Amen.

A WORD OF ENCOURAGEMENT

A difficult financial season does not define your character or cancel your ability to begin again.

CLOSING CIRCLE

One financial step I will take this week:

One area where I need prayer or support:

MY DECLARATION

I will face my finances honestly and practice wise, generous stewardship one step at a time.

Signature

Date