

## Week 2 Biblical Stewardship: *Stewardship for College & Young Adults*

**Main Idea:** God owns it all—and we are His stewards. How we handle money early in life sets the tone for the kind of stewards we become.

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### Key Scriptures

Matthew 6:24

“No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

➡ You can’t serve both God and money—so choose God as Master.

1 Timothy 6:6–10

“Godliness with contentment is great gain...”

➡ Pursue contentment, not riches.

Proverbs 22:7

“The borrower is the slave of the lender.”

➡ Debt can be bondage. Freedom comes from discipline and wisdom.

Romans 12:2

“Do not be conformed to this world, but be transformed by the renewal of your mind, that by testing you may discern what is the will of God, what is good and acceptable and perfect.”

➡ Stewardship requires a renewed, countercultural mindset.

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### Key Principles

- ✓ God owns everything—your job is stewardship, not ownership.
  - ✓ Debt limits your calling and generosity.
  - ✓ Budgeting is a spiritual discipline.
  - ✓ Start giving now—it’s about trust, not income.
  - ✓ Saving is stewardship—preparing to say “yes” when God calls.
  - ✓ You are a steward now—not later.
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### Practical Tools for Young Adults

#### Budgeting (Start Now!)

- *Zero-Based Budget:* assign every dollar a job
- *80/10/10 Rule:* Live on 80%, Give 10%, Save 10%
- *Helpful Apps:* EveryDollar, YNAB, Crown MoneyMap

*“If we don’t proactively plan our wealth, the world will do it for us.” – God & Money*

#### Avoiding Debt

- Start an *Emergency Fund* (\$500–\$1,000)
- Don’t trade *tomorrow’s freedom* for *today’s impulse*

# Living Generously & Building for the Future

## Giving First (Not Later)

“Giving breaks the back of materialism.” — *Randy Alcorn*

- Give now—even small amounts (5%, 10%, or what you can)
- Giving your firstfruits is worship: “God, You’re my Provider—not my paycheck.”
- Give to your local church, bless someone in need, fund gospel work.

## Saving & Investing Early

“Go to the ant... she prepares her bread in summer.” — *Proverbs 6:6–8*

- Start with a 401(k) or Roth IRA while you’re young
- Use the power of compound interest to multiply your impact

Example:

Person	Starts At Age	Monthly Savings	Stops At Age	Account at 65
<i>Early Emma</i>	20	\$200	30	\$550,000
<i>Late Liam</i>	30	\$200	65	\$450,000

Illustrating 8% annual compound interest rate. Starting early matters more than saving more later.

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## Stewardship Is Your Identity

“You already are a steward—the only question is: will you be a good one?”

- Faithfulness ≠ Wealth. It means using what you have for God’s glory.
  - Form habits now: generosity, margin, contentment, prayer.
  - Stewardship isn’t a season—it’s a calling.
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## Reflect & Discuss

- What voices or influences shape how young adults view money?
  - How does your faith currently influence your financial choices?
  - What habits could help you move from fear to faith in your finances?
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## This Week’s Challenge

- Write down one short-term and one long-term financial goal. Pray over them.
  - Create or review a personal budget.
  - Give something away this week—money, time, or possessions.
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## Recommended Resources

- *God and Money* by Gregory Baumer & John Cortines
- *Money, Possessions & Eternity* by Randy Alcorn
- *Biblical Financial Study: Collegiate Edition* by Crown Financial Ministries
- *Financial Peace University* by Dave Ramsey