



# Sermon Notes

**Topic:** On The Money - Stewardship,  
Not Ownership

**Preacher:** Ps Sam Toms

**Bible Passage:** (Multiple Verses listed below)

**Date:** Sunday 30th November 2025

## Study Guide Overview

The Bible teaches that money is not ultimately about finances but about ownership and lordship.

Scripture begins with God's ownership of everything (Psalm 24:1), but the Fall fractured this reality and convinced us that some things belong to God while others belong to us. Jesus came to dismantle this illusion and restore God's rightful rule over all of life — including our finances, bodies, relationships, and work. Discipleship is allowing God's kingdom to permeate every part of our lives so that stewardship, not ownership, becomes our mindset. Jesus teaches on money so often because it is one of the strongest competitors for lordship (Matt 6:21, 24).

True stewardship means recognising everything is God's and we are entrusted to use it for His purposes. Through examples like the widow of Zarephath, we learn that obedience — not abundance — is the pathway to God's provision. Tithing is not a legal requirement under the New Covenant, but a helpful model and starting point that enables the people of God to bless the world and partner in His mission. God's invitation is not for our money, but for our hearts, promising to care for our needs as we seek His kingdom first (Matt 6:33). Ultimately, generosity breaks fear, dethrones money as a master, aligns our hearts with God's purpose, and leads us into a surrendered life of joyful stewardship.

## Small Group Questions/Discussions - ON THE MONEY — Stewardship, Not Ownership

### 1. Warm-Up

Choose one:

- What emotion do you associate most with money — stress, security, or freedom?
- Are you more naturally an “owner” or a “steward”? Why?

### 2. Read Together

- Psalm 24:1
- Matthew 6:19–24
- Matthew 6:33
- 1 Kings 17:8–16
- 2 Corinthians 9:7



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### 3. Key Truths (Short + Clear)

#### A. God Owns Everything

- Psalm 24:1 sets the foundation — everything belongs to God. We manage what He entrusts.

#### Discussion:

- What changes when you see yourself as a steward rather than an owner?

#### B. The Fall Created a “My Ball” Mentality

Sin convinces us that some things are God’s and other things are “mine,” especially money.

#### Discussion:

- Where do you see the “my ball” mentality in your life?
- Why does money often produce fear?

#### C. Jesus Reclaims Lordship Over All

Discipleship means letting God’s Kingdom permeate everything, including finances.

#### Discussion:

- What part of your financial world is hardest to surrender to God?

#### D. Obedience Unlocks Provision

The widow obeyed before she had abundance (1 Kings 17). Obedience → Provision.

#### Discussion:

- Why is obedience often hardest when we have little?

#### E. Tithing Under Grace

Tithing isn’t law, but a healthy model for generosity and mission partnership.

#### Discussion:

- How does generosity shape your heart?
- What does cheerful giving practically look like?

#### F. Money Competes for Lordship

“You cannot serve both God and money” (Matt 6:24). Money promises what only God provides: security, identity, control.

#### Discussion:

- Which false promise of money do you feel most tempted by?

### 4. Personal Application

- What is one step you can take this week to put God first in your finances? (Give, budget differently, bless someone, pray over your finances.)

### 5. Prayer

*“Lord, everything I have is Yours. Help me live as a faithful steward, not an anxious owner. Make me generous, obedient, and surrendered to Your Kingdom.”*