

Lutheran Foundations: A Confirmation Curriculum©

Year 2. Jesus Christ: His Life and Work

The Tomorrow River Lutheran Parish

Lesson 27. Teachings: Money & Possessions

May 20, 2026

Big Idea #1

That's not your money. Those are not your possessions.

Remember with me the explanation to the 1st article of the Apostles' Creed.

I believe that God has created me together with all that exists. God has given me and still preserves my body and soul: eyes, ears, and all limbs and senses; reason and all mental facilities.

In addition, God daily and abundantly provides shoes and clothing, food and drink, house and farm, spouse and children, fields, livestock, and all property – along with all the necessities and nourishment for this body and life. God protects me against all danger and shields and preserves me from all evil. And all this is done out of pure, fatherly, and divine goodness and mercy, without any merit or worthiness of mine at all!

For all of this I owe it to God to thank and praise, serve and obey him. This is most certainly true.

Everything you have comes from God. Without God and God's blessings you wouldn't have your life, let alone your money or possessions. It all flows from God. It's God's money, God's stuff.

Big Idea #2

God has allowed you to manage some of his money and some of his stuff.

You are a steward. Your life is to be characterized by careful stewardship – “the job of supervising or taking care of something such as an organization or property”.

Here are some synonyms for stewardship:

control, protection, supervision, trust, administration, care, governance, government, handling, operation, oversight, conservancy, maintenance, management, charge, direction, guardianship, keeping, ministrations, safekeeping.

Big Idea #3

It is very easy for us to forget Big Ideas 1 and 2. So God commands us to give back a portion of everything we receive.

This does two things:

1. It shocks us back into reality. Giving back to God is not optional. It is our duty. God wants some of God's stuff back. In the Old Testament, the Tithe is commanded. For

Christians, the Tithe is the minimum. We are called to give in proportion to what we have received.

- a. Should the tithe be taken off our gross receipts or off our net receipts?
 - b. Must the tithe be given to the church?
2. It ensures that we will live below our means. Debt is a terrible monster. It wants to suck your face off your skull and dance in your bones. Deciding that you are going to live at less than 90% of your income will be one of the best decisions you ever make.

Big Idea #4

Wealth wants to be your God.

This would be disastrous for you. Jesus said that we CANNOT serve both God and wealth. One will always take the lead. It's important to have a clear understanding of money. It's a tool. It can be used for good things or for evil things. It must not be allowed to become the center of your life. The desire for wealth can ruin you. It can lead you to do things that you otherwise would not do...

Big Idea #5

Since it's all God's money, and since you are God's steward, God cares about how you spend the 90% that you didn't initially give back to God!

Let's imagine that I have a company and that you are my sales representative in London...

Smaller ideas (but still pretty big!):

1. The ancients consistently thought that wealth was more dangerous spiritually than poverty. The wealthy woman does not remember that she has needs. The poor man can never forget. Here is a Luther quote for you to consider: *"Poverty hath slain a thousand, but riches have slain ten thousand. They are very uncertain, they promise that which they cannot perform, neither can they afford a contented mind."*
2. You have a non-negotiable responsibility to care for the poor. Period.
3. You and I are also stewards of the Creation. We are commanded to care for this world. God cares about ducks and fish and trees and birds and...
4. You are supposed to pay your taxes. All of them.
5. You have a non-negotiable responsibility to care for the members of your family. Period.
6. Think carefully about how you invest. Would Jesus buy shares in that company? Is that company treating its workers with justice and dignity? Is that company damaging the environment?