



The Compass Curriculum

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Orlando, Florida

407-331-6000 www.compass1.org



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Lesson Three - Our Part



OPEN IN PRAYER

Pray for the Holy Spirit's guidance as you begin reading passages of scripture. Ask for clarity and insight as you engage in God's word.



SCRIPTURE READING

Read 1 Corinthians 4:1-5

"This is how one should regard us, as servants of Christ and stewards of the mysteries of God. ²Moreover, it is required of stewards that they be found faithful. ³But with me it is a very small thing that I should be judged by you or by any human court. In fact, I do not even judge myself. ⁴For I am not aware of anything against myself, but I am not thereby acquitted. It is the Lord who judges me. ⁵Therefore do not pronounce judgment before the time, before the Lord comes, who will bring to light the things now hidden in darkness and will disclose the purposes of the heart. Then each one will receive his commendation from God" (ESV).

Read Luke 16:10-13

"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. ¹¹If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ¹²And if you have not been faithful in that which is another's, who will give you that which is your own? ¹³No servant 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" (ESV).

**OBSERVATION**

1 Corinthians 4:1-5, Luke 16:10-13

What do these passages say about:

Stewards?

Judgment?

Faithfulness?



LESSON THREE



SCRIPTURE READING

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INTERPRETATION

1 Corinthians 4:1-5, Luke 16:10-13

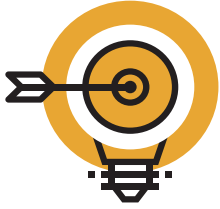
What does it mean to be a steward?

What does a faithful steward look like as it relates to finances and possessions?

Who is somebody in your life that you would identify as a faithful steward? Why?



LESSON THREE



APPLICATION

1 Corinthians 4:1-5, Luke 16:10-13

To help us fully grasp our role as a steward, we will be transferring all of “our” possessions to the Lord. To make this transfer, we will use a deed, because deeds are often used to transfer the ownership of property. This deed is not a legally binding document. It is solely for your use.

By completing this deed, you establish a specific time when you acknowledge God’s ownership. To complete the deed:

1. Insert today’s date at the top of the deed and print your first names in the space after “From,” because you are transferring your possessions.
2. Please pray about the possessions you wish to acknowledge that God owns and write them in the large space on the deed.
3. There are blank lines for your signatures in the lower right-hand corner under the heading “Stewards”. In the lower left-hand corner under the heading of “Witnesses” there are two blank lines for others in your group to sign to help hold you accountable to recognize God as owner of your possessions.



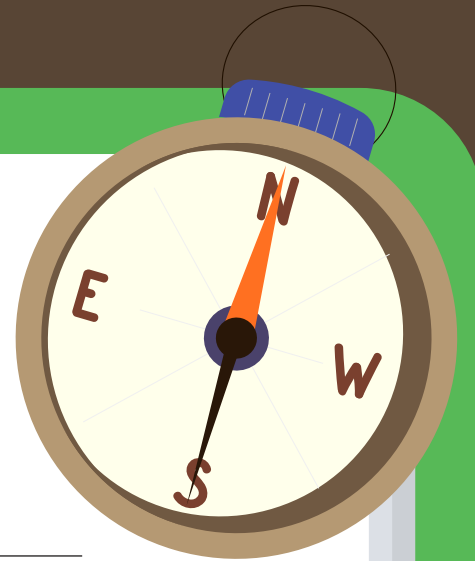
TRACK 1

At this stage of your life, you may find that you don’t have a ton of possessions. I would encourage you to think not only of possessions but also of the things that you highly value. These may not have a lot of monetary significance but could have a lot of emotional value and investment.



TRACK 2

As you enter into a season of your life where you may have opportunities to acquire more “stuff”, I’d encourage you to make it a habit of transferring ownership to the Lord every time he puts a new possession in your hands. This will help you to recognize God’s ownership on a consistent basis.



This Deed, Made The
_____ Day of _____, 20 _____

From: _____

To: The Lord

I (we) transfer to the Lord the ownership of the following possessions:

Signature of
witnesses

Signature of
stewards





LESSON THREE



COMPASS COMMENTARY

It has been said that “faithfulness with a little thing is a big thing.” While we previously read that God is in control of everything, we might find ourselves thinking that there’s nothing we can do about anything. That’s far from the truth. God knows what we need and because He loves us, He will provide for us. But He does expect us to love Him and demonstrate that love through our faithfulness. When we are faithful, we are positioned to receive more responsibility from the Lord. Because He gifts us with different skills, we may receive blessings that look different from that of other people. But we must always remember, our primary responsibility is to be faithful with what we have now- including our finances!



THIS LESSON'S MEMORY VERSE

"Moreover, it is required of stewards that they be found faithful." (1 Corinthians 4:2)



Use the Quizlet Memory Verse Tool



Notes



WATCH THE VIDEO

Open the camera on your phone to scan the QR code
OR
Visit compasstools.org to view the video



READ THE NOTES

OUR ROLE

The word that best describes our role in the area of finances and possessions is steward. Today we would probably use the word “manager.” In the Bible, the position of steward is one of great responsibility. They are the supreme authority under the master and have full responsibility for all the master’s possessions entrusted to them.



LESSON THREE

Our responsibility is to be faithful. *“It is required of stewards that they be found faithful”* (1 Corinthians 4:2, ESV). Just like reading the directions to find out how something works, we need to look at the Creator’s directions – the Bible – to determine how He wants us to handle His possessions.

As we begin to study our responsibilities, it’s really important to remember that God loves and cares for us deeply. He is a God of mercy and grace. He has given us these principles because He wants the best for us. You may discover areas in your life where you have not been faithful. It happens—don’t be discouraged! Move forward and try to faithfully apply what you learn.

There are several principles of faithfulness that are important to understand.

BE FAITHFUL WITH IT ALL

As followers of Jesus, we need to be faithful in handling all the money entrusted to us. Christians usually have been taught how to handle only ten percent of their income – the area of giving. While this is a big deal, we rarely talk about our God-given responsibilities for the remaining 90 percent. Therefore, we know a lot more about the world’s perspective on money than God’s perspective. That can be a problem.

As a consequence of not being equipped to handle money God’s way, many Christians develop wrong or distorted attitudes toward possessions, leading them to make some really poor financial decisions. Hosea 4:6 tells us, *“My people are destroyed for lack of knowledge.”* Ignoring scriptural financial principles usually causes a big mess!

BE FAITHFUL WITH WHAT WE ARE GIVEN

We are to be faithful no matter how much God trusts us with – whether it’s a fortune or a handful of coins. Take a look at this parable. *“It will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag”* (Matthew 25:14-15, NIV).

When the owner returned, he held each one responsible for faithfully managing his possessions. The owner praised the faithful servants who received two bags and five bags: *“Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!”* (Matthew 25:21-23, NIV).



Interestingly, the servant who had been given two bags received the identical reward as the one who had been given five. The Lord rewards faithfulness, regardless of the amount over which we are responsible. We are required to be faithful whether we are given a lot or a little.

BE FAITHFUL IN THE LITTLE THINGS

How will you know if someone will take good care of their first car? Look at how they cared for their bike! If we have the character to be faithful with small things, the Lord knows He can trust us with greater responsibilities. *“The one who is faithful in a very little thing is also faithful in much; and the one who is unrighteous in a very little thing is also unrighteous in much”* (Luke 16:10).

A lot of significant companies started out small. Apple founders, Steve Jobs and Steve Wozniak, tinkered with a personal computer in their garage. Sam’s Walton’s first store was a small five-and-dime store in Bentonville, Arkansas, before he built the WalMart company.

Missionary pioneer Hudson Taylor said it this way, “Small things are small things, but faithfulness with a small thing is a big thing.”

FAITHFUL WITH OTHER'S POSSESSIONS

Faithfulness with someone else's stuff will determine to some degree how much you are given. *“If you have not been faithful in the use of that which is another’s, who will give you that which is your own?”* (Luke 16:12).

This principle is often overlooked. One of the most faithful men I know rented a vehicle from a friend and damaged it in an accident. He told the owner what happened and then delivered the vehicle to the owner’s mechanic with these instructions: *“Make it better than it was before the accident, and I will take care of the bill.”* What an example!

When someone allows you to use something, are you careful to return it on time and in good shape? Some people have not been entrusted with more because they have not been faithful with the possessions of others.



LESSON THREE

IF WE WASTE POSSESSIONS, THE LORD MAY REMOVE US AS STEWARDS.

“. . . There was a rich man who had a manager [steward], and this manager was reported to him as squandering his possessions. And he summoned him and said to him, ‘What is this I hear about you? Give an accounting of your management, for you can no longer be manager’” (Luke 16:1-2).

Two principles pop out from this passage. First, when we waste our possessions it eventually becomes public knowledge and creates a really bad testimony. Sooner or later, the word will get out. *“This manager was reported to him as squandering his possessions.”* Second, the Lord may remove us as stewards if we waste what He has given us.

A local businessman earned a fortune in just three years and then went on a spending spree. Two years later he informed his staff that he had little left, and everyone would need to tighten up financially. Soon after, he left for an expensive vacation and had his personal office completely decked out—new pictures, paint, furniture, curtains, the whole shebang. The Lord soon removed this man from the privilege of being steward over much, and today he is on the verge of bankruptcy.

If you waste the possessions entrusted to you, you may not be given more.

BENEFITS OF HANDLING MONEY FAITHFULLY

The faithful steward enjoys three benefits.

1. MORE INTIMATE FELLOWSHIP WITH JESUS CHRIST

Remember what the master said to the servant who had been faithful with his finances: *“Come and share your master’s happiness”* (Matthew 25:21, NIV). We can enter into a closer relationship with our Lord when we are faithful with the possessions He has given us.

Someone once told me that the Lord often allows a person to teach a subject because the teacher desperately needs it! This is certainly true for me. I have never met anyone who had more wrong-headed attitudes about money or who handled money more contrary to the Bible than I did. And yet . . . when I began to apply the principles set forth in these pages, I experienced a dramatic change in my relationship with the Lord – exactly as He intended.



2. THE DEVELOPMENT OF GODLY CHARACTER

God uses money to refine character. As David McConaughy explained more than 100 years ago in his book, *Money the Acid Test* (written in 1918),

“Money, most common of temporal things, involves uncommon and eternal consequences. Even though it may be done quite unconsciously, money molds people in the process of getting it, saving it, spending it, and giving it. Depending on how it’s used, it proves to be a blessing or a curse. Either the person becomes master of the money, or the money becomes the master. Our Lord uses money to test our lives and as an instrument to mold us into the likeness of Himself.”

All through the Bible there is a connection between the development of people’s character and how they handle money. Money is regarded as an indicator of a person’s true character. You may have heard the expression, “*Money talks,*” and indeed it does. You can tell a lot about a person’s character by examining his or her bank and credit card statements. Why? Because we spend our money on the things that are most important to us.

3. HAVING OUR FINANCES IN ORDER

As we apply God’s principles to our finances, we will begin to get out of debt, spend more wisely, start saving for our future, and give even more to the work of Christ. Now, who wouldn’t want that?



What in the notes did you find revealing, interesting or challenging?

What does being “faithful with the little things” look like for you at this stage of your life?



LESSON THREE

What insights did you get from completing the Deed?

PRAYERS FOR TODAY



For you...

For your family and friends...

For those in your class...
