Imagine that you are considering buying a bicycle. In the shop you see a beautiful bicycle, just the kind you have always wanted. Of course you want it! But because you are a child of God, you do not act impulsively. You do not take your family’s money or borrow from your friends to buy it. You know you should make a wise decision. So what do you do?

The Bible does not have any verse telling you whether or not to buy a bicycle. There were no bicycles in Bible days. Besides, buying a bicycle is neither a good nor a bad action. So God does not have a rule about bicycles. The Bible is not a magical object that tells us “yes” or “no” for every decision. However, the Bible does offer guiding principles in our daily decisions. This lesson will teach us about these principles found in Scripture.
The Plan

A. Standards to Live By
B. Finding Biblical Principles
C. Applying Biblical Principles

The Goals

1. Explain the difference between biblical principles and worldly principles.
2. Explain how to find biblical principles.
3. State the principle of stewardship by following the guidelines for developing biblical principles.
4. Show how the biblical principle of service affects the Christian’s lifestyle.
5. Show the practical nature of the principles studied

A. Standards to Live By

Goal 1. Explain the difference between biblical principles and worldly principles.

While rules tell you what you may or may not do, principles are more like measurements that help you to know whether one action is better, as good as, or worse than another. We all act by principles, although most people do not realize it. The most common principle is that of selfish pleasure, which means, “If something pleases me, then I will do it.” Self-pleasure is not a standard by which Jesus lived and died. In Philippians 2, read about Christ’s humility and greatness.

Another standard by which people decide what to do is popularity. Popularity means being liked by most people and includes wanting people’s praise. The Bible tells us to desire the praise of God rather than that of people (Romans 2:29). Seeking popularity is not a Christian principle.
Application

1. When making a decision about buying something special, think first about what
   a) would make you popular with the people you know.
   b) reason you have for needing it and then pray before making your decision.
   c) you want to have and buy it right away.

2. Think about a recent decision you made. Can you tell what principle or principles you were using? Would your decision have been different if you had used another principle?

B. Finding Biblical Principles

Goal 2. Explain how to find biblical principles.

Biblical principles all come from the great law of love. This law of love means Christians are to show love to God, to others, and to themselves because God loves them. The biblical principle of love includes many other principles. Here are three ways of finding these love principles in the Bible:

1. Look at the biblical examples of behavior that God wants us to have. For example, read the story of the Good Samaritan who showed kindness to his neighbor and about whom Jesus said, “‘Go and do likewise’” (Luke 10:37). Showing kindness is a good standard to live by.
2. Study the explanations and suggestions about Christian living given in the Bible. The Bible gives many stories and commands that help us live Christian lives. For example, the Scripture says of God, “‘He has scattered abroad his gifts to the poor’” (2 Corinthians 9:9). This principle and others like it explain what we are to do to live right.

3. Examine Jesus’s behavior. If we are to become more like Him we must know how He lived. Paul wrote, “Your attitude should be the same as that of Christ Jesus” (Philippians 2:5).

Using the above methods, you should be able to find the principles that can help you with all of life’s problems. Remember that these biblical principles are God’s. They help us develop wisdom, which God gives to His children through His Word and prayer. Finding God’s wisdom is a biblical principle in itself. The epistle of James says,

If any of you lacks wisdom, he should ask God, who gives generously to all without finding fault, and it will be given to him. (James 1:5)

This verse teaches first that we must be humble and admit that we do not know all the answers. At the same time, we must believe that God does have the answers. Therefore, we “approach the throne of grace with confidence, so that we may receive mercy and find grace to help us in our time of need” (Hebrews 4:16).

Finally, we should expect to receive the answer and wait until we are sure about God’s will in each situation. As we search the Scriptures and allow the Holy Spirit to lead us, He will help us make the right decisions.

**Application**

3 One way of finding the biblical principle that will help you make a decision is by
a) studying your Bible.
b) trying new ideas of your own.
c) waiting for friends to tell you what to do.
There are many examples and suggestions in the Bible that give you principles to live by. As you study this course, pray that the Lord will give His wisdom and show you how to find and use these principles.

THE PRINCIPLE OF STEWARDSHIP

Goal 3. State the principle of stewardship by following the guidelines for developing biblical principles.

All that we have is from God. He created the world we live in. He upholds all things by His power. He sends seasons and harvests. So all the physical things that we have—houses, money, food—are His.

God created us, too, with our talents and intelligence. And, through Jesus, He gives us eternal life. We are His children because He gave us that gift. All that we are is from God and belongs to God. Our possessions, our physical and mental abilities, and our time are loaned to us. God, who is the true owner, expects us to be wise. He will judge how we care and manage what He has loaned to us.

In Matthew 25:14–30, Jesus told a parable about three servants, whose master went away and left them with large sums of money. He had given them money to manage according to their ability. The master expected the servants to use the money to buy and sell goods. Indeed, two of the servants worked hard and earned a good profit for their master. But the third servant did nothing. He was not dishonest, but was afraid to use, and perhaps lose, what his master had given him. So he dug a hole and hid the money. When the master returned, he praised and rewarded the servants who had worked hard. But he was angry with the servant who had done nothing. He called him a bad and lazy servant, took away the money the servant had saved, and sent him away.
This story illustrates the principle of stewardship: the right use of what God has given us to care for. The Bible has much to say about stewardship. The Old Testament encourages tithing—giving one-tenth of all income and crops for God’s work. It talks of giving the firstfruits and the firstborn to God’s service. The New Testament advises believers to share food and money with needy people, for the gospel’s sake. But joyfully giving back to God is only a sign of stewardship. By our giving we show we are aware that all we have is really the Lord’s. It shows our attitude of willingness to do anything God wants.

Jesus stressed the importance of giving: “From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked” (Luke 12:48).

Another illustration that Jesus used was fruitfulness. It was of great concern to Him that God’s children be fruitful. He knew that Christians who used their abilities and resources for God would be fruitful and that this would bring glory to God. Jesus said, “‘This is to my Father’s glory, that you bear much fruit, showing yourselves to be my disciples’” (John 15:8).

Fruitfulness comes from good stewardship. It is taking advantage of the special things God gives us. Being fruitful means using God’s gifts for the good of others and for His glory. The apostle Peter urges us to be good managers or stewards:

Each one should use whatever gift he has received to serve others, faithfully administering God’s grace in its various forms. If anyone speaks, he should do it as one speaking the very words of God. If anyone serves, he should do it with the strength God provides, so that in all things God may be praised through Jesus Christ. To him be the glory and the power for ever and ever. Amen. (1 Peter 4:10–11)
The principle of stewardship in the life of the Christian is to be aware that God has given all things to be used wisely. Therefore, we must use all of God’s gifts to be fruitful and responsible managers.

**Application**

5. To which of the following areas can you apply the biblical principle of stewardship? Circle the letters of the appropriate answers.

   a) What you do with your spare time  
   b) How you perform your job each day  
   c) What color of clothes you wear  
   d) How you spend the money you earn  
   e) What and how you study

6. Think again about the decision you made in question 2. Was this something to which the principle of stewardship could apply? If not, can you think of a recent decision to which it could apply? Do you think you decided wisely?

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**The Principle of Service**

**Goal 4.** Show how the biblical principle of service affects the Christian’s lifestyle.

Stewards are servants whose job is to manage what their master trusts them with. Servants are employed to follow orders, so they must know who gives the orders: they must know their lord.

The Bible teaches that people have many kinds of masters. Humans are slaves to sin (Romans 6:20), to their fleshly desires (Ephesians 2:3; Romans 16:18), and to the love of money (Matthew 6:24). But the child of God must have only one Lord and cannot serve two masters (Matthew 6:24). Our whole life must be given to the service of God.
This is a choice Christians must make, not once, but every day. Perhaps you remember the story of Joshua. He led the people of Israel into the Promised Land. With God’s help, he drove out many nations. When Joshua was old he called his people together. He wanted to be sure they continued to serve God. He knew how easy it was for them to worship false gods, and reminded them about the goodness of God. Then Joshua challenged them:

Fear the LORD and serve him with all faithfulness. Throw away the gods your forefathers worshiped . . . if serving the LORD seems undesirable to you, then choose for yourselves this day whom you will serve, . . . . But as for me and my household, we will serve the LORD. (Joshua 24:14–15)

Joshua made his decision known: he would serve God until the day he died. He was a leader, but he was also a servant.

This was also the attitude of our Lord Jesus. Though He had the nature of God, He humbled himself because He loved us and wanted to save us. Jesus took the nature of a servant and became a man (Philippians 2:7). “He humbled himself and became obedient to death—even death on a cross!” (Philippians 2:8).

Jesus was a servant of God. He also served the people He came to save. In His life, He helped and healed and delivered. In His death, He set humankind free from sin and hell. Jesus
expected the same spirit of service in His disciples. One day the mother of two of the disciples asked Jesus to give her two sons lofty places in His kingdom. Jesus replied that it was only unbelievers who wanted to have power and give orders. Then He gave the disciples this principle of service:

“Whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave—just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many.”

(Matthew 20:26–28)

The biblical principle of service is the opposite of selfishness. Service involves humility and willingness to honor God and people. Listen to the apostle Paul’s instructions:

Be devoted to one another in brotherly love. Honor one another above yourselves. Never be lacking in zeal, but keep your spiritual fervor, serving the Lord. (Romans 12:10–11)

Submit to one another out of reverence for Christ. (Ephesians 5:21)

Serve one another in love. (Galatians 5:13)

Applying the principle of service is difficult, but we have help from God’s Holy Spirit. Through Him we are able to serve God and other people. Through Him we can obey, work, and even suffer for Christ’s sake. In writing to men who were slaves, Paul offers encouragement to serve:

Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving. (Colossians 3:23–24)
Application

7 Circle the letters of the actions below that illustrate service. Rewrite the ones which are not circled so that they will show the principle of service. Your answers may not have the exact words as ours, but the idea should be the same.

a) Taking a meal to someone who is sick
b) Being too busy to help repair a friend’s house
c) Doing just enough work not to get dismissed
d) Offering to help the pastor call on new Christians
e) Insisting on being in charge at work
f) Doing any job in the family that needs to be done
g) Working even if no one gives you credit for the job

C. APPLYING BIBLICAL PRINCIPLES

Goal 5. Show the practical nature of the principles studied.

Stewardship and service are only two of the many principles in the Bible. But notice that the law of love suggests many principles that we do not have time to study here: forgiveness (Ephesians 4:32), peace (1 Thessalonians 5:13), and joy (1 Thessalonians 5:16).

These principles are difficult to practice if you rely on your own strength. But you are not alone; you have the Holy Spirit of God to strengthen you. Remember Paul’s words:

Those who are led by the Spirit of God are sons of God. For you did not receive a spirit that makes you a slave again to fear, but you received the Spirit of sonship. And by him we cry, “Abba, Father.” (Romans 8:14–15)

Through the power of God’s Spirit, you can apply God’s principles to your daily problems. Making right decisions glorifies God and makes you a victorious Christian. This is
God’s will and command for you. Take John’s words as an encouragement:

This is love for God: to obey his commands.
And his commands are not burdensome, for everyone born of God overcomes the world.
This is the victory that has overcome the world, even our faith. (1 John 5:3–4)

You can overcome your problems. No problem needs to be too hard for you to face. You are able to have victory through the love and power of God (Romans 8:37–39). God will give you wisdom to understand and apply His guidelines for action, using the principles in His Word. Each person must look at these principles and apply them: “Test everything. Hold on to the good. Avoid every kind of evil” (1 Thessalonians 5:21–22).

Again, let us use the idea of the new bicycle and the principle of stewardship. (We assume that riding a bicycle is possible where you live and that you know how to ride.)

1. Do you have the money to pay for it? Or, do you sincerely believe that God will provide the money? (Stewardship involves faith that God will provide, as well as the responsible handling of finances.) Is this the best use for your money at this time? If you answered “yes,” then maybe you may buy it.

2. If you use your money for this bicycle, will you be robbing God or others for whom you are responsible? If your answer is “no,” then maybe you may buy it. Remember that not
taking care of your family is the same as denying the faith (See 1 Timothy 5:8.).

3. Do you need a bicycle? Can you find a good used bicycle for less money? With another bicycle, are you sure there would not be repairs which cost time and money? If your answer to the first question is “yes” and a secondhand bicycle is not a possible or wise choice, then maybe you may buy it.

4. Do you spend much time walking or repairing an old bicycle? Could your time be better spent if you had the convenience of a new bicycle? If yes, then maybe you may buy it.

5. After prayer (and answering all these questions), are you convinced that God approves of your buying this new bicycle? If so, then you should buy it.

Notice we have stressed the positive side. God wants you to have the things that are best for you. Remember the command and promise of Jesus about our physical needs:

But seek first his kingdom and his righteousness, and all these things will be given to you as well.

(Matthew 6:33)

The condition is that we should be concerned with the things of God. Too often the desire or the possession of earthly goods leads to a lack of love for spiritual things. People with riches forget to depend on God’s help. That was why God gave warnings to the people of Israel when they entered the Promised Land. If you have a Bible, read about this in Deuteronomy 8:11–20.

This leads us to think about the principle we studied—service. We can apply this principle to the bicycle also.

1. Do you want a new bicycle in order to serve God better? Will it help you expand your work for Him? Are you sure it will not take time and energy away from God’s work? “Yes” to these questions means that maybe you may buy it.
2. Are you sure that your desire for a new bicycle is not selfish? Are you sure it is not because you want praise or prestige or position? If the answer is still “yes,” then maybe you may buy it.

3. Will having this new bicycle help you serve your family and church better? Are you sure it will not cause any division or quarreling? Will your family approve of your actions? “Yes” again? Then maybe you may buy it.

4. After prayer (and answering all these questions) are you convinced that it is God’s will that you, His servant, have this bicycle? If so, then you should buy it.

Applying principles may sound like hard work, and sometimes it is. But when you arrive at a conclusion, you will have peace. You will know that you have followed the standards God has given in His Word.

**Application**

8 Smoking cigarettes is not mentioned in the Bible, but most Christians do not smoke. Can you think of some reasons why this is true?

a) Apply the principle of stewardship to this question and write your answer.

b) Now apply the principle of service and answer the question again.
Check Your Answers

5 Statements a), b), d), and e) are correct.

1 b) reason you have for needing it and then pray before making your decision.

6 Your answer

2 Your answer

7 Statements a), d), f), and g) show the principle of service. Statements b), c), and e) should read something like this:
   b) Being willing to help repair a friend’s house
   c) Doing your best at work
   e) Taking whatever job and authority is given you

3 a) studying your Bible.

8 Your answer may not be the same as ours, but you should have at least several of the same ideas:
   a) Stewardship
      1. This is not the best use of money.
      2. This is not a good way to use the body God has made. (Smoking is known to cause disease and to shorten life.)
      3. This is an activity that will continue to demand money. (Smoking is habit-forming.)
   b) Service
      1. You may influence someone else to smoke. This would not help them.
      2. Since smoking is habit-forming, you will become a slave (servant) to it, and not to God.

4 Your answer