

— OUTLINE —

- I. People use this scripture to say that those who want to be entrusted with a lot of authority, they have to start small and work their way up, but that isn't really what Jesus was talking about here.
 - A. The context of a scripture determines its main application, and the context of this scripture is the steward who had wasted his master's money.
 - B. In context, Jesus is saying that the least area of trusting God is money.
 - C. What an incredible statement that is completely contrary to the way most believers think.
 - D. I actually received a letter one time from a listener who threatened to sue me for wasting airtime talking about money.
 - E. He was absolutely livid that I would take time to talk about finances when I should—he thought—be talking about more important issues.
 - F. But finances are the least area of trusting God!
- II. In this parable, Jesus went on to say,

If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? And if ye have not been faithful in that which is another man's, who shall give you that which is your own? No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

LUKE 16:11-13

- A. Mammon means money!
- B. When Jesus said “**He that is faithful in that which is least,**” He was calling money “**that which is least.**”
- C. Think about it: *If you aren't trusting God in your finances, then you are deceiving yourself to think you are trusting Him with your eternal salvation—or anything else.*
- D. The reason you aren't seeing greater things come to pass in your life may very well be that you aren't trusting God with “**that which is least.**”
- E. Believing for your family to be restored, for healing to manifest in your body, or for mental and emotional healing are all infinitely greater than believing for finances.
- F. Clinging to money out of fear that God won't provide for you but then trying to say you are believing God for healing or restoration is like saying, “I can't jump three feet, but I'm going to jump clear across the Grand Canyon.”
- G. It just doesn't work that way.

III. I taught this same message at a church.

- A. After I taught, I received an offering to give them an opportunity to act on what they had learned.
- B. I didn't want them to think I was doing it for selfish reasons, so I gave the entire offering to the pastor of the church.
- C. As they were passing the buckets, the Lord spoke to me and said, "Watch what happens now that these people have started trusting me with their finances."
- D. When the offering was finished, I stood up to pray and miracles started happening!
- E. It was such a dramatic demonstration of God's power that people were running to the front asking what they needed to do to be saved.

IV. I know that a lot of ministers don't see things this way.

- A. They want to just preach about salvation and leave Christians to try to figure out finances on their own, but that isn't what Scripture teaches.
- B. Jesus said that trusting God with finances is foundational.
- C. I'm not saying that if you just give money, then you will receive a miracle.
- D. You can't buy healing or any other blessing of God—you can only receive from God by faith.
- E. What I *am* saying is that using your faith for finances is the least use of faith, and if you haven't done that which is least, then you won't be able to do greater things.

V. I remember a friend of mine who came to one of my meetings in Atlanta asking me for prayer.

- A. As we were talking, the Lord quickened to me that she hadn't been giving.
- B. So, I told her, "Until you start acting on what you already know and using your faith for those smaller things, there is no point in me praying for you to receive bigger things."
- C. Some people might be shocked that I would tie being faithful in finances to receiving healing from God, but those things can be connected.
- D. It's not a matter of people pleasing God with giving before He will heal them; it's all about being able to trust Him for small things before they try trusting Him for big things.

VI. People talk about money being true riches, but money is nothing compared to health.

- A. People pay millions of dollars trying to get well.
- B. Anyone who has ever been really sick can tell you that good health is priceless.

- C. Some of you might think that once you get healed or after your marriage is restored or after you are delivered from depression, *then* you will start being a faithful steward of your finances—you want to receive a greater blessing before you start trusting God for the lesser blessings.
 - D. At the very least, you are going to be frustrated and disappointed.
 - E. Or worse, you might become bitter and think faith doesn't work or that God's Word isn't true.
 - F. No, faith works, but faith is trust in God.
 - G. You can't trust yourself when it comes to money and then try to trust God with everything else.
- VII. If you have been standing in faith for healing but you haven't seen any physical manifestation, this could be the reason.
- A. Think about how you handle your finances: Are you trusting God with your finances?
 - B. If not, then you don't need to look any further for why you haven't received healing.
 - C. It isn't effective to compartmentalize your faith so that you are trying to trust God in one area but not in others.
 - D. If you are going to trust God, then trust Him all the way.
- VIII. The same God who promised eternal life when you confess Jesus as your Lord and believe in your heart that God raised Him from the dead (Rom. 10:9), also said, "Give and it shall be given unto you."
- A. Imagine if I had the resources to guarantee that I could give a thousand dollars back to everyone who sent me ten dollars.
 - B. It wouldn't matter what kind of financial straits you were in, you could find ten dollars.
 - C. If you really and truly believed that I was a man of my word, then it would be dumb not to invest ten dollars in order to receive a thousand dollars back.
 - D. I think everyone can understand that.
 - E. Well, Scripture says the same thing:

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom.
LUKE 6:38
 - F. Jesus also said that anyone who sacrifices home or family will be rewarded with one hundred times what they sacrificed *in this life*, as well as the gift of eternal life (Mark 10:30).

- G. If you really believe God's promises, then why wouldn't you give of your finances and trust that He will give back much more than you gave?
 - H. If you aren't giving to God, then you either don't know His promises to give back to you, or you don't really believe those promises are true.
- IX. Lack of trust in the area of finances will hinder your entire walk with the Lord.
- A. Let me put it this way: I don't know a single mature Christian who doesn't tithe and give.
 - B. Everyone I know who has made a total commitment to the Lord trusts God with their finances.
 - C. On the other hand, I could give you many examples of people who don't trust God with their finances, and their relationship with God is up and down like a yo-yo.
 - D. The conclusion I draw is that people who don't trust God with their finances are not mature, stable Christians—and you won't become stable until you start trusting God in this area.
 - E. Learning to trust God with finances and moving into maturity and stability in this area is a process.
 - F. But you cannot truly mature and fully walk in the blessings of God until you start trusting Him with your finances.
- X. The Word says that Jesus became poor so that we, through His poverty, might be made rich (2 Cor. 8:9).
- A. Some people try to spiritualize that verse and say it is talking about being rich emotionally, but the context of the verse is finances.
 - B. Yes, Jesus came to make us rich emotionally and spiritually, but He also came to provide for our physical needs.
 - C. We shouldn't listen to those who try to spiritualize every scripture about finances and pretend like money doesn't matter—it does matter.
- XI. Jesus told the rich young ruler that if he couldn't trust God for his financial needs, then he wouldn't trust God for his salvation.

And when he was gone forth into the way, there came one running, and kneeled to him, and asked him, Good Master, what shall I do that I may inherit eternal life? And Jesus said unto him, Why callest thou me good? there is none good but one, that is, God.

MARK 10:17-18

- A. Sometimes we read through Scripture without thinking about it enough to let it have its full impact on us.

- B. Let's try to picture the situation here: There was persecution for those who associated with Jesus.
- C. This young man could have been ridiculed for publicly acknowledging Jesus the way he did.
- D. Most people would think, *Wow, this guy is really sincere.*
- E. But Jesus recognized that the young man wasn't really willing to commit himself to the Lord, even though he made such a public demonstration.
- F. Man looks on the outward appearance, but the Lord looks on the heart(1 Sam. 16:7).
- G. The young man's actions looked good, but his heart was wrong. Jesus knew it, so He said, "Look, you're calling Me a good master, but you have to go beyond that. You have to receive Me as Lord and accept Me as God. So, either call Me God, or quit calling Me good!"
- H. Then Jesus told the young man to keep the commandments.
- I. Here's what the young ruler decided to do:

And he answered and said unto him, Master, all these have I observed from my youth.

MARK 10:20

- J. He dropped the *good!*
- K. See, he never believed that Jesus was God manifest in the flesh.
- L. He believed that Jesus could offer something he wanted, but he wasn't willing to humble himself and acknowledge Jesus as his Lord.
- M. Instead, the young man had the audacity to say that he had kept all of the commandments from his youth.
- N. This man was deceiving himself to think he had kept all of the commandments.
- O. I believe that one of the main reasons the Lord told him to go sell everything he had and give it to the poor was because the first commandment is **"Thou shalt have no other gods before me"** (Ex. 20:3).
- P. This man's wealth was his god.
- Q. He would have rather had his money and what his money could have bought than have God.
- R. He wanted all of his money because he coveted the things money could get him, which violates the last commandment: **"Thou shalt not covet"** (Ex. 20:17).

- S. I believe that Jesus was showing the man that he had broken the first and the last commandments, and probably everything in between.
- T. This is how Jesus responded after the man claimed to have kept all of the commandments:
- Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me.*
MARK 10:21
- U. Jesus wasn't trying to hurt him or drive him away by giving him an impossible task.
- V. No, Jesus loved this man and wanted to help him.
- W. In his heart, the man was trusting in money, and Jesus was trying to help him shift his trust to God.
- XII. You might think I've been insensitive because of some of the things I've said about trusting God with your finances.
- A. Maybe it seems like I don't understand how hard your situation is, or that I don't care.
 - B. But I do care—that's the reason I wrote this study guide!
 - C. I'm trying to help raise you up out of poverty and financial crisis.
 - D. I'm trying to help you shift your trust to the Lord so that you can start receiving prosperity by faith instead of depending on yourself and stressing yourself out.
 - E. It's the exact same motivation Jesus had with the rich man.
- XIII. When the young man heard Jesus tell him to sell everything he had and give the proceeds to the poor, he hung his head and walked away (Mark 10:22).
- A. The man knew in his heart that he couldn't do it.
 - B. After he left, Jesus said to His disciples,
Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life.
MARK 10:29-30
 - C. In other words, if the man had sold everything he had and given it to the poor, he would have received a hundredfold return in this life.
 - D. Jesus wasn't trying to take from him—He would have blessed the man back a hundred times over.

- E. You are a steward, and the money you have isn't really yours anyway, but God is never going to let you outgive Him.
 - F. The Lord will always bless you back—not just in heaven, but here on earth too.
 - G. The rich man's refusal to sell his possessions revealed the true condition of his heart.
 - H. His trust in money was a hindrance to his relationship with God—money was his god.
 - I. Likewise, if some of the things I am saying rub you the wrong way, it's probably because your heart isn't right in this matter.
 - J. Just as Jesus used money to reveal the rich man's attitude, you can see what is in a person's heart by looking at how they operate financially.
 - K. Jesus didn't ask every rich person He met to sell everything they owned.
 - L. He went to the house of a very wealthy tax collector named Zacchaeus and never mentioned money.
 - M. Zacchaeus decided to give half of his goods to the poor and to restore four times any money he had stolen, but Jesus didn't ask him to do those things.
 - N. The reason Jesus didn't ask everyone to sell all they had was because the issue wasn't money—it's whether or not they were *trusting* money instead of God.
- XIV. We use money to buy the goods that meet our needs, but it is not what provides for us.
- A. The question is whether we are trusting in God as the source of our provision or whether we are operating out of fear and trusting in money itself.
 - B. A lot of Christians say "My trust is in the Lord," but we can tell where their hearts really are by looking at how they give.
 - C. Are they faithful givers, or are they hoarding everything they get?
 - D. Jesus told the rich man to sell everything he had in an effort to reveal the condition of his heart.
 - E. If Jesus was still on earth in His physical body today, He would be asking whether our trust is in God or in stocks, bonds, and pension funds.
 - F. He would be urging us to administer our finances as stewards and to put our trust in God.
- XV. The desire of God's heart is to be involved in every area of your life.
- A. He doesn't just want to be part of one hour a week at church.
 - B. He wants all of you, and the most dominant area of your life is the forty, fifty, or sixty hours a week you spend earning a living.

- C. The way God gets you to trust Him in that area of your life is by asking you to give a portion of what you earn back to Him, and He promises to bless you back in return.
 - D. It helps you remember that the power to get wealth comes from God, and it teaches you to trust God as your true source of prosperity.
 - E. You might not want to follow the leading of God, because you are afraid—especially when it comes to earning income—but you have to believe God.
 - F. You have to trust that God has your best interests at heart and that He will prosper and take care of you.
 - G. Finances are the least use of your faith.
 - H. This isn't just for the "super saints"; baby Christians should start with trusting God in their finances.
 - I. One reason is that they won't have the confidence to step out and do the things that God has called them to do until they can trust Him to be their source.
 - J. Sometimes you might be afraid to step out and do what He is leading you to do, but the blessing on your life is in doing what He has called you to do.
- XVI. When my wife, Jamie, and I really started to step out and trust God with our finances, we saw the Lord come through for us time and time again.
- A. I'm telling you, it did something for me that I can't verbalize when I began to see God supernaturally prosper us and lift us out of poverty.
 - B. My faith in God went through the roof.
 - C. I believe that an important part of seeing my own son raised from the dead, and the countless other miracles I've seen, was learning to trust God in the area of finances.
 - D. If I hadn't done that which is least, I couldn't have seen those greater things come to pass.
 - E. That can be true for you too.

DISCIPLESHIP

QUESTIONS

1. Read Luke 16:10. What was Jesus saying here?
 - A. A person who is faithful with much is faithful with that which is least
 - B. A person who is faithful with that which is least is faithful also with much
 - C. A person who is faithful with their own is faithful with that which is another's
 - D. All of the above
 - E. None of the above
2. True or false: The least area of trusting God is money.
3. What did Jesus call mammon?
 - A. Bread
 - B. Money
 - C. Dough
 - D. That which is most
 - E. That which is least
4. If you aren't trusting God in your finances, then you are deceiving yourself to think you are trusting Him with what?

5. Is it harder to trust God for healing or for finances?

6. True or false: If you give money, you will receive a miracle.
7. What did Andrew tell his friend in Atlanta who came to him for prayer?

8. Was Andrew trying to get her to please God through her giving?

9. Giving is a matter of what?

10. What is more valuable: money or health?

11. What happens if you decide to start giving when your circumstances change?

12. If you trust yourself when it comes to money, what can't you do?

13. Read Luke 6:38. If you really believed God's promises concerning finances, what would you do?

14. Giving is a sign of what?

- A. Wealth
- B. Self-gratification
- C. Maturity
- D. All of the above
- E. None of the above

15. Until you start to trust God with your finances, what can't you do?

16. Read 2 Corinthians 8:9. What is the context is this verse?

17. Read Mark 10:17-18. How did Jesus reply to the rich young ruler who knelt before Him and called Him good?

18. According to Mark 10:20, when Jesus told the young man to keep the commandments, what did he say?

19. Read Exodus 20:3 and 17. Had the rich young man broken both of these commandments?

20. Read Mark 10:21. How did Jesus feel about this man?

21. What did Jesus do to reveal that the man hadn't kept all the commandments?

- A. He didn't thank him for it
- B. He used the Scripture to embarrass him
- C. He broke out in laughter
- D. He told him to sell all he had
- E. He walked away sorrowful

22. What was Jesus trying to do for him?

23. How do you know that Andrew is trying to do the same thing?

24. Read Mark 10:22. Why do you think the rich young man was sad at what Jesus said?

25. According to Mark 10:29, if you give for Jesus' sake and the Gospel's, what will you receive?

26. What was revealed when the rich man refused to sell his possessions?

27. Zacchaeus was wealthy too. Why didn't Jesus tell him to sell everything he owned?

28. Why is it wrong to think that money provides for you?

- A. Because that would be an indication of greed
- B. Because it is God who provides for you
- C. It's not a misconception
- D. All of the above
- E. None of the above

29. If Jesus was still on earth in His physical body today, what is one thing He would be doing?

30. What does giving help you remember?

31. When you give, what do you have to trust?

32. What's one reason that even baby Christians should start trusting God in their finances?

33. What happened when Andrew and Jamie started to step out and trust God with their finances?

34. What happened to Andrew's faith?

35. Andrew believes that learning to trust God in the area of finances was what?

36. If you do that which is least, what will you be able to see?

—SCRIPTURES—

LUKE 16:10-13

He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much. [11] If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches? [12] And if ye have not been faithful in that which is another man's, who shall give you that which is your own? [13] No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.

ROMANS 10:9

That if thou shalt confess with thy mouth the Lord Jesus, and shalt believe in thine heart that God hath raised him from the dead, thou shalt be saved.

LUKE 6:38

Give, and it shall be given unto you; good measure, pressed down, and shaken together, and running over, shall men give into your bosom. For with the same measure that ye mete withal it shall be measured to you again.

MARK 10:29-30

And Jesus answered and said, Verily I say unto you, There is no man that hath left house, or brethren, or sisters, or father, or mother, or wife, or children, or lands, for my sake, and the gospel's, [30] But he shall receive an hundredfold now in this time, houses, and brethren, and sisters, and mothers, and children, and lands, with persecutions; and in the world to come eternal life.

JAMES 1:7-8

For let not that man think that he shall receive any thing of the Lord. [8] A double minded man is unstable in all his ways.

2 CORINTHIANS 8:9

For ye know the grace of our Lord Jesus Christ, that, though he was rich, yet for your sakes he became poor, that ye through his poverty might be rich.

MARK 10:17-18

And when he was gone forth into the way, there came one running, and kneeled to him, and asked him, Good Master, what shall I do that I may inherit eternal life? [18] And Jesus said unto him, Why callest thou me good? there is none good but one, that is, God.

1 SAMUEL 16:7

But the LORD said unto Samuel, Look not on his countenance, or on the height of his stature; because I have refused him: for the LORD seeth not as man seeth; for man looketh on the outward appearance, but the LORD looketh on the heart.

1 TIMOTHY 3:16

And without controversy great is the mystery of godliness: God was manifest in the flesh, justified in the Spirit, seen of angels, preached unto the Gentiles, believed on in the world, received up into glory.

—SCRIPTURES—

JOHN 5:23

That all men should honour the Son, even as they honour the Father. He that honoureth not the Son honoureth not the Father which hath sent him.

JOHN 14:6

Jesus saith unto him, I am the way, the truth, and the life: no man cometh unto the Father, but by me.

MARK 10:20-22

And he answered and said unto him, Master, all these have I observed from my youth. [21] Then Jesus beholding him loved him, and said unto him, One thing thou lackest: go thy way, sell whatsoever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, take up the cross, and follow me. [22] And he was sad at that saying, and went away grieved: for he had great possessions.

ROMANS 3:23

For all have sinned, and come short of the glory of God.

MATTHEW 5:21-22

Ye have heard that it was said by them of old time, Thou shalt not kill; and whosoever shall kill shall be in danger of the judgment: [22] But I say unto you, That whosoever is angry with his brother without a cause shall be in danger of the judgment: and whosoever shall say to his brother, Raca, shall be in danger of the council: but whosoever shall say, Thou fool, shall be in danger of hell fire.

MATTHEW 5:27-28

Ye have heard that it was said by them of old time, Thou shalt not commit adultery: [28] But I say unto you, That whosoever looketh on a woman to lust after her hath committed adultery with her already in his heart.

EXODUS 20:3

Thou shalt have no other gods before me.

EXODUS 20:17

Thou shalt not covet thy neighbour's house, thou shalt not covet thy neighbour's wife, nor his manservant, nor his maidservant, nor his ox, nor his ass, nor any thing that is thy neighbour's.