

— OUTLINE —

- I. Looking at the world around you, you can see that money has power.
 - A. It obviously enables you to do things you otherwise can't do, and it gives you a certain level of respect.
 - B. For instance, when a rich man walks into a room, his financial status gives him authority that a poor person in the same room doesn't have.
 - C. The danger is that unless you are careful, you will begin to trust more in the power of money than you do in the power of God.
 - D. The Lord is aware of this temptation, and that is why He said so many things about finances.
- II. In one of His teachings, Jesus said,

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: For where your treasure is, there will your heart be also.

MATTHEW 6:19-21

- A. You can tell where a person's heart is by where their money goes!
- B. This scripture illustrates the point Jesus was making with the rich man when He told the man to sell all of his goods: "If you really love and trust Me more than your money, then put your treasure in heaven."
- C. The man wouldn't do it because his treasure—and his heart—were in earthly riches.
- D. After the rich man walked away unwilling to part with his money, the Lord said,

How hardly shall they that have riches enter into the kingdom of God! And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God!

MARK 10:23-24

- E. You could say it this way: "How hard it is for rich people to be born again."
- F. That's quite a statement, which is why the disciples were astonished.
- G. But Jesus clarified His meaning by saying "how hard it is for them that *trust* in riches."

- H. He wasn't saying that money itself makes it difficult to be saved; He was saying that having lots of money can trick people into putting faith in their money instead of in God.
 - I. You can say "Oh, yeah, I'm trusting in the Lord," but you have to do more than just say it.
 - J. As it says in the epistle of James, "**faith without works is dead**" (James 2:26).
 - K. Someone who is really trusting in the Lord will prove it by tithing and giving out of their resources.
- III. Whatever you serve becomes your master (Rom. 6:16), and putting your trust in finances places you in bondage to money.
- A. While serving money enslaves you, the Bible is full of evidence that God freely blesses His servants:
 - i. Isaac was so prosperous that a king asked him to leave the land because it couldn't sustain his wealth (Gen. 26:16).
 - ii. Jacob was even more prosperous than Isaac or his father Abraham.
 - iii. David started life as the runt of his family with the responsibility of tending his father's sheep, but God made him king of Israel, and he became so wealthy that he gave a six billion-dollar offering in one day toward the building of the temple.
 - iv. His son Solomon was even more prosperous.
- IV. The Lord knows how dependent we are upon money—He knows how fearful we can be about finances.
- A. God knows our frame (Ps. 103:14).
 - B. He knows we are prone to fear in the area of finances, and that's the reason He made so many promises to prosper us when we trust in Him.
 - C. Once we step out and begin trusting God, realizing that finances are the least use of our faith, we will start to see God's supernatural provision.
 - D. It will increase our faith, and we will begin believing God for bigger and better things.
 - E. On the other hand, if we never learn to trust God with our finances, we are always going to have a lack of confidence in Him.
 - F. At some point, when we find ourselves in a tough situation, we'll try to stand on God's promises for a miracle, and it won't come to pass because we have lingering doubts.

- G. Our own hearts will condemn us and say, “You never believed God’s promises that say ‘give and it will be given unto you.’ How can you trust the words on this page about healing? What really makes you think that by Jesus’ stripes, you are healed?”
 - i. I didn’t say God will condemn us—condemnation doesn’t come from God.
 - ii. God doesn’t withhold His miracle-working power from us based on our works or history of giving.
- H. The danger with money is that we can get to where we trust in what money can do for us more than we trust in God.
- I. Then, when we come upon a problem that money can’t solve, it will feel like the earth is crumbling beneath us.
- J. God will still be there to help us, but we won’t have learned to trust in His ability to deliver us.
- V. This is a major reason giving is important: Learning to trust God starts with your finances.
 - A. Another word for trust is *reliance*.
 - B. To rely on something is to depend on it.
 - C. The dictionary defines reliance as “confident rest for support,” as in, “We may have perfect *reliance* on the promises of God.”¹
 - D. Are you relying on your money, or are you relying on God?
 - E. Thinking *I want to give, but I can’t—I need this money* means your confidence is in riches.
- VI. After Jesus told His disciples that it is hard to enter the kingdom of God when your trust is in riches, He said,

It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. And they were astonished out of measure, saying among themselves, Who then can be saved?

MARK 10:25-26

 - A. The disciples were shocked before, but this statement put them over the top.
 - B. Jesus was stressing the importance of turning your finances over to God and trusting Him as your source, yet many people today are not acknowledging the emphasis that He put on trusting God with finances.
 - C. The disciples wondered if anyone could be saved.
 - D. In fact, Jesus specifically said it was impossible:

¹Century Dictionary Online. “reliance”

And Jesus looking upon them saith, With men it is impossible, but not with God: for with God all things are possible.

MARK 10:27

VII. I believe that God has a plan for every one of you, and I believe His plans are bigger than your dreams.

- A. I don't think anyone has maxed out God's plans for them.
- B. God will do great things, but you have to rely on Him.
- C. One of the first steps in that direction is becoming a faithful steward of His resources.
- D. Once you begin trusting God for that which is seen—money—then you will be able to trust Him for that which is unseen: health, peace, joy, prosperity, and God's favor in your life.

VIII. I've mentioned the parable of the unjust steward a few times, but now I want to take a closer look at what Jesus was teaching.

- A. This parable is one of Jesus' hardest teachings to understand.
- B. I think understanding this parable will make a big difference in the way you view and use money.
- C. A wealthy man had someone managing his money and thought that the steward was stealing from him, or somehow mismanaging his funds, so he told the steward to get his books in order (Luke 16:1-2).

Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed.

LUKE 16:3

- D. You can tell from the steward's reaction that he was guilty.
- E. He didn't try to prove his innocence or defend himself in any way.
- F. He knew that when his master took a look at the books, he was going to get fired.
- G. So, the steward said, "What am I going to do? I can't dig."
- H. It is probably more accurate to say he *wouldn't* dig.
- I. This raises a good point: Not everyone who has financial problems is lazy, but lazy people usually have financial problems.
 - i. They're looking for a quick fix: to win the lottery or something.
 - ii. That's not how God's system works.
 - iii. If you are looking to prosper through winning the lottery, then you have the wrong attitude toward finances.

- iv. The lottery isn't sinful necessarily, but it is a compromise.
- v. Even if you were to defy the odds and strike it rich, Scripture says that wealth obtained through vanity doesn't last (Prov. 13:11).
- vi. Prosperity isn't about getting money any way you can—there is a right and a wrong way to do it.
- J. I'm sure the steward could have found a job if he wanted to, but that isn't the way he thought.
- K. He didn't want to work to get his money; he wanted to steal it, inherit it, or come by it effortlessly somehow.
- L. He was always looking for some scheme instead of simply believing that God would bless his work.
- M. After concluding that he didn't want to look for work, he said, "I am ashamed to beg."
- N. It's too bad he wasn't ashamed to *steal*—he might have still had a job!
- O. Having ruled out working and begging, the steward struck upon a scheme he liked:

I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore.

LUKE 16:4-7

- P. These examples show that the steward called in all of his master's debtors and cut their debts by huge margins.
- Q. He was too lazy to work and too proud to beg, so he kept on stealing money—but instead of putting the money into his own pocket, he put the money in the pockets of people who owed his master money.
- R. There could have been dozens or even hundreds of people who saved thousands of dollars because of the steward's discounts.
- S. The logic behind this was that when the steward got fired, he could go back to all of those debtors and say, "Hey, remember how I saved you thousands of dollars? Well, I'm out of work now. Can you give me a hand?"
- T. All of those people would feel indebted to him, or responsible for his unemployment, and he could mooch off them instead of getting a job.
- U. People steal money from their employers all of the time, so nothing so far is all that strange.

IX. What is unusual about this story is the master's response:

And the lord commended the unjust steward, because he had done wisely.

LUKE 16:8A

- A. The simple fact that the master found something to commend the steward on says a lot about the master's attitude toward money.
 - B. If you came home one night and discovered a thief standing in your living room, would you compliment the thief for bypassing your security system and nabbing your most valuable goods?
 - C. The master's reaction to catching a thief is not what you'd expect.
 - D. But if he didn't care about his money, he wouldn't have called the steward to account in the first place.
 - E. I think this master understood that money is just a tool.
 - F. Wealth is just a byproduct of God's favor.
 - G. The master had a revelation that his true wealth was the favor of God, not the money the steward was stealing.
 - H. This goes back to the first point I made about being a steward and recognizing that everything you have comes from God.
 - I. God gives you resources, but the resources aren't your real asset.
 - J. It's like the old children's fable about the goose that lays golden eggs:
 - i. The golden eggs are not as valuable as the goose that produces them!
 - ii. When you have the goose, you get all of the golden eggs that come with it.
 - K. In the same way, money isn't your true asset; the true treasure is the blessing and favor of God that *produces* riches.
- X. Once you realize that God is the source of prosperity, you understand how pointless it is to chase after riches.
- A. This is one reason Scripture reminds you that the power to get wealth comes from God:

But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he swore unto thy fathers, as it is this day.

DEUTERONOMY 8:18
 - B. Notice the scripture doesn't say God *gives* you wealth; He gives you the power to *get* wealth.

C. He releases an anointing on whatever you do and causes it to prosper—and the blessing of God is so powerful that it cannot be reversed.

D. Balaam is the infamous prophet who was hired by a foreign king to curse the children of Israel, but he said,

Behold, I have received commandment to bless: and [God] hath blessed; and I cannot reverse it.

NUMBERS 23:20, BRACKETS MINE

E. Once the favor of God is on your life, it cannot be stopped!

F. The only thing that can derail the blessing of God is your own unbelief and negativity.

G. As long as you keep believing, the blessings of God will keep coming.

XI. Understanding the true value of God's favor on your life will cause you to have the same attitude that the rich master had toward his steward.

A. Riches can be stolen and property can be taken away, but no one can rob you of God's favor.

B. Once you get that same mindset, you could catch a thief robbing you blind and not feel fear or panic.

C. You can become so secure in your relationship with God and so certain of His favor in your life that you could actually find something to compliment a thief about.

D. The focus of your life should be your relationship with God, which is what causes wealth to accumulate.

XII. Money isn't that significant—on the other hand, God's favor in your life is priceless.

A. Pastor Bob Nichols pastors Calvary Cathedral in Fort Worth, Texas.

B. In April 2000, a tornado hit the area and destroyed his church.

C. It was an eighteen million-dollar facility, not including the building's contents, and in less than sixty seconds, it was completely obliterated.

D. Within one hour of the storm, CNN was standing in front of the wreckage interviewing Pastor Bob.

E. He was saying "God didn't do this. This is nothing but an attack of the devil" and that God was going to work it together for good, and they were going to end up with a facility twice as nice as the one that was destroyed.

F. Pastor Bob was expressing the same attitude that the rich master had.

G. The storm had taken his property, but God's blessing was still on his life.

- H. In the end, Pastor Bob did end up with a facility twice as nice as the one destroyed by the tornado.
 - I. His confidence was in the Lord, and the Lord restored everything that was taken from him—and then some.
- XIII. You can only have that kind of confidence when you quit basing your life on physical things and rely on God.
- A. When your trust is in what money can do for you, then your security is in your bank account—and when your bank account gets low, you are going to feel frightened and insecure.
 - B. But when you know God is your source, you won't cling to assets.
 - C. This mindset will help you sleep at night!
 - D. It will completely transform your life to learn to rely on God instead of trusting in assets or other people.
 - E. You can actually live your life without being tied to, or a servant of, your money.
- XIV. The other important point to understand from this parable is why the steward was commended.
- A. You wouldn't think there is anything commendable about stealing money and giving it to other people, but here's the reason the rich master did it: The steward finally realized that the true power of money is in using it to affect the future.
 - B. Instead of pocketing the stolen money, the steward was using it to bribe people and prepare for his future.
 - C. It's easy to see that prior to this, the steward had just been blowing the money on "things."
 - D. It doesn't matter what country it is, or how much money is in the bank; most people make the critical mistake of using money only for temporary, short-term things.
 - E. They spend their money on things that give a little bit of momentary reward, and they ignore the power money has to shape their future.
- XV. To a degree, lost people are better stewards of their assets than Christians are.
- A. That's not always the case, but often it is.
 - B. I believe this is what Jesus was getting at when He said, **"The children of this world are in their generation wiser than the children of light"** (Luke 16:8b).
 - C. Part of the reason is that Christians know this life isn't all there is.
 - D. Lost people are planning for retirement and thinking death is the end, whereas Christians aren't as short-term in their thinking.

- E. Christians don't have the same fear of death that unbelievers have, and they look beyond this life, into eternity.
- F. As a result, Christians often don't prepare for their later years in life or gather an inheritance to leave for their children.
- G. But money doesn't just give you power to shape your future on earth—it also influences eternity.

XVI. When Jesus was done teaching about the rich master who commended the unjust steward, He said,

And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

LUKE 16:9

- A. The Greek word translated as “fail” here also means death.
 - B. This scripture is telling you to use money to make friends who will receive you into everlasting habitations when you die.
 - C. In other words, you can touch people's lives through giving, and when you die, those people will be lined up in heaven to thank you for the way you used your resources to help them.
 - D. You can do it by giving to people directly or by giving to support the preaching of the Gospel, which saves, heals, and delivers.
 - E. Money doesn't exist in heaven, and you can't take it with you when you die—that's why you'll never see a hearse pulling a trailer.
 - F. But by investing money in the lives of others, you can take something that is destined for destruction and turn it into something eternal.
 - G. You can transform money into something that will never pass away by investing it in the Gospel and by using it to touch other people's lives.
- XVII. The number one use of your money is to touch people's lives.
- A. I believe that there are Christians who won't have much treasure waiting in heaven.
 - B. They'll still be blessed and overwhelmed by the love of God, because they weren't saved according to their works, but there won't be anybody waiting to welcome them into heaven, because they never used their money to spread the Gospel and change lives.
 - C. Other people who were not highly esteemed in this life will have people lined up by the thousands waiting to welcome them.
 - D. They might not have lived in the nicest house on the block, but they will have given from their resources to bless others—their giving will have transformed into eternal treasure.

- E. You won't know how many lives you have touched by giving to support the preaching of the Gospel until you get to heaven and see everyone lined up to greet you.

XVIII. Yes, God wants you to take care of your needs.

- A. You aren't a good steward if your family is sleeping under a tree because you keep giving all of your money away.
- B. What I'm saying is that your attitude about money will change when you really get a revelation on prosperity.
- C. You'll be thinking, *How little money do I need to take care of my family, and how much can I invest in eternity?*
- D. A million years from now, people will still be stopping by your mansion in glory to thank you for the investment you made in the Gospel and for the way it touched their lives.
- E. No saint will be saying, "Oh, I sure wish I'd spent my money on a nicer car, or a third flat-screen television."

XIX. God is in the people business!

- A. All material things are going to fade away, and the only thing that will matter is how much you invested in people.
- B. One day you will thank me for getting money out of your pocket and putting it into the Gospel.
- C. Everything you hold on to, you end up losing.
- D. It's only what you give away that you get to keep, and you are not a fool to give away something you can't keep in order to get something you can never lose.

XX. Most people take care of themselves first and tip God from the remains.

- A. At least in the United States, a lot of people have swung clear over to gratifying every whim and thinking only about the moment.
- B. People are mortgaging their futures so they can enjoy everything right now.
- C. They are indulging themselves by grabbing everything they can, and they aren't planning for the future at all.
- D. Like the unjust steward, they would do well to recognize that money is best spent on the future.

XXI. The two main points we learn from the parable of the dishonest steward are that money is not our greatest asset, and wise people invest their money in the future.

- A. The blessing of God is what makes us rich, not money.

- B. As long as we have God's blessing, wealth will find us.
- C. The key is learning not to blow all of our money on short-lived pleasures but to use some of it to help shape our futures.
- D. Money is not for treasures on earth but for the lives of multitudes of people, who will be waiting to welcome us into heaven.

DISCIPLESHIP — QUESTIONS —

1. Where does money have power?

2. The power of money comes with what temptation?

3. Read Matthew 6:19-21. How can you tell where a person's heart is?

- A. By how much money they receive
- B. By where their money goes
- C. By using a stethoscope
- D. All of the above
- E. None of the above

4. According to Mark 10:23-24, why is it hard for people who are rich to be born again?

5. Read James 2:26. It's easy to say you're trusting in the Lord, but what accompanies true faith?

6. Read Romans 6:16. What does serving money do to you?

- A. Enslaves you
- B. Rewards you
- C. Protects you
- D. Changes you
- E. Learns you

7. What evidence is the Bible full of?

8. Why did God make so many promises to prosper you when you trust in Him?

9. You will always have a lack of confidence in God if you never what?

10. True or false: God doesn't withhold His miracle-working power from you based on your performance or history of giving.

11. What is a major reason giving is important?

12. Read Mark 10:26-27. How is it possible for the rich to be saved?

13. Once you begin trusting God for that which is seen—money—what will you be able to trust Him for?

14. What do lazy people usually have?

- A. Personal servants
- B. Big comfy couches
- C. Financial problems
- D. All of the above
- E. None of the above

15. According to Proverbs 13:11, wealth obtained through_____doesn't last.

16. In the parable of the unjust steward, how did the steward want to come by money?

17. Why did the steward cut what his master's debtors owed?

18. Read Luke 16:8a. Why was the master's response to the steward unusual?

19. Why aren't riches the true treasure?

20. What is the one thing that can derail the blessing of God on your life?

21. What causes wealth to accumulate?

22. When you've got the favor of God, which is priceless, money isn't that

_____.

23. When will you have the same confidence Pastor Bob Nichols had before he received a church facility that was twice as nice as the one destroyed by the tornado?

24. What is the true power of money?

- A. To give it to your pastor
- B. To buy whatever you want
- C. To buy your way out of trouble
- D. To affect the past
- E. To affect the future

25. Why are lost people often better stewards than Christians?

26. True or false: According to Luke 16:9, you should use your money to make friends who will receive you in heaven when you die.

27. What can you do by investing money in the lives of others?

28. True or false: Touching people's lives is the only use of money.

29. What will change when you get a revelation on prosperity?

- A. Your attitude about money
- B. The number of zeroes on your paycheck
- C. What you think of others
- D. All of the above
- E. None of the above

30. What will you think then?

31. You are not a fool to give away something you can't _____ in order to get something you can never _____.

32. You will do well to learn that money is best spent on _____.

33. As long as you have God's blessing, what will wealth do?

—SCRIPTURES—

MATTHEW 6:19-21

Lay not up for yourselves treasures upon earth, where moth and rust doth corrupt, and where thieves break through and steal: [20] But lay up for yourselves treasures in heaven, where neither moth nor rust doth corrupt, and where thieves do not break through nor steal: [21] For where your treasure is, there will your heart be also.

MARK 10:23-27

And Jesus looked round about, and saith unto his disciples, How hardly shall they that have riches enter into the kingdom of God! [24] And the disciples were astonished at his words. But Jesus answereth again, and saith unto them, Children, how hard is it for them that trust in riches to enter into the kingdom of God! [25] It is easier for a camel to go through the eye of a needle, than for a rich man to enter into the kingdom of God. [26] And they were astonished out of measure, saying among themselves, Who then can be saved? [27] And Jesus looking upon them saith, With men it is impossible, but not with God: for with God all things are possible.

JAMES 2:26

For as the body without the spirit is dead, so faith without works is dead also.

ROMANS 6:16

Know ye not, that to whom ye yield yourselves servants to obey, his servants ye are to whom ye obey; whether of sin unto death, or of obedience unto righteousness?

GENESIS 26:16

And Abimelech said unto Isaac, Go from us; for thou art much mightier than we.

PSALM 103:14

For he knoweth our frame; he remembereth that we are dust.

LUKE 16:1-9

And he said also unto his disciples, There was a certain rich man, which had a steward; and the same was accused unto him that he had wasted his goods. [2] And he called him, and said unto him, How is it that I hear this of thee? give an account of thy stewardship; for thou mayest be no longer steward. [3] Then the steward said within himself, What shall I do? for my lord taketh away from me the stewardship: I cannot dig; to beg I am ashamed. [4] I am resolved what to do, that, when I am put out of the stewardship, they may receive me into their houses. [5] So he called every one of his lord's debtors unto him, and said unto the first, How much owest thou unto my lord? [6] And he said, An hundred measures of oil. And he said unto him, Take thy bill, and sit down quickly, and write fifty. [7] Then said he to another, And how much owest thou? And he said, An hundred measures of wheat. And he said unto him, Take thy bill, and write fourscore. [8] And the lord commended the unjust steward, because he had done wisely: for the children of this world are in their generation wiser than the children of light. [9] And I say unto you, Make to yourselves friends of the mammon of unrighteousness; that, when ye fail, they may receive you into everlasting habitations.

PROVERBS 13:11

Wealth gotten by vanity shall be diminished: but he that gathereth by labour shall increase.

—SCRIPTURES—

GENESIS 12:2

And I will make of thee a great nation, and I will bless thee, and make thy name great; and thou shalt be a blessing.

DEUTERONOMY 8:18

But thou shalt remember the LORD thy God: for it is he that giveth thee power to get wealth, that he may establish his covenant which he sware unto thy fathers, as it is this day.

NUMBERS 23:20

Behold, I have received commandment to bless: and he hath blessed; and I cannot reverse it.