

## Lesson 1: Stewardship

There's a false gospel that's quietly made its way into countless churches, small groups, pulpits—and hearts. It doesn't always wear a flashy suit or promise private jets. Often, it sounds like trust. It sounds like faith. It sounds like something we might even say to ourselves: *"If I'm faithful to God, He'll be faithful to me."* It's called the **prosperity gospel**, and it's one of the most dangerous distortions of truth because it wraps itself in Christian language and then exchanges grace for a contract. It tells us that if we do the right things—attend church, read our Bibles, give generously, speak positively—then God is somehow obligated to bless us with health, wealth, and comfort.

But here's the subtle danger: this thinking creeps in even when we'd never call ourselves prosperity gospel believers. Every time life gets hard and we say to ourselves, *"Why would God let this happen? I've been doing everything right..."* we reveal something deeper—we've bought into the lie that God's blessings are earned. But Scripture tells a different story. God doesn't owe us anything. He isn't in a transaction with us—He's in a relationship of **grace**. Real blessing doesn't always look like full bank accounts and easy lives. In fact, the truest blessing often comes *in spite of* our circumstances—not because we met certain conditions. And that's why we're going to spend the next six to twelve months together talking about **stewardship**.

Throughout the Bible, we see both righteous people who suffer deeply—like Job (Job 1:8–12), Paul (2 Corinthians 11:24–28), and Jesus Himself (Isaiah 53:3–5)—and wicked people who prosper in the short term (Psalm 73:3–12). Jesus told His followers plainly in John 16:33, **"In the world you will have tribulation. But take heart; I have overcome the world."** Nowhere does Jesus promise material prosperity in this life as a reward for faith. Instead, we are promised trials, and yet also the sustaining presence and ultimate victory of Christ.

The most confusing thing about the prosperity gospel is that it's not made up of outright lies—it's filled with half-truths. That's what makes it so effective. These preachers say things like, *"God wants what's best for you," "God is generous,"* and *"We must live by faith in God's promises."* These statements are all true in themselves. But what they *mean* by them changes everything. When they say, *"God wants what's best for you,"* they mean material comfort here and now. When they say, *"God is generous,"* they mean God will give you back tenfold whatever you give. When they say, *"Live by faith in God's promises,"* they mean, *"Claim your financial miracle in Jesus' name."*

The problem isn't the affirmation that health and wealth are good things—of course they are. Being free from physical pain is better than living in chronic discomfort. Having a stable income is better than struggling to make ends meet. The issue is that prosperity preaching elevates these gifts above the Giver. It stops short of worship. It makes the blessings the end goal, rather than tools to glorify God.

Think of it like going out to a fancy restaurant and filling up on breadsticks before the entrée comes (unless we're talking about Piccolo's Garlic Knots). If you fill up on appetizers you'll miss the main course entirely. Or to borrow C. S. Lewis' metaphor slightly out of context, prosperity gospel thinking is *"like an ignorant child who wants to go on making mud pies in a slum because he cannot imagine what is meant by the offer of a holiday at the sea."* We are far too easily satisfied. We trade the eternal riches of grace, forgiveness, and fellowship with God for trinkets of temporary comfort.

To be forgiven—fully and freely—by a holy God through the life, death, and resurrection of Christ is a treasure greater than any material thing this world could offer. Ephesians 1:7 says, **"In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace."** That's the real gospel. That's what brings lasting joy.

And yet, the prosperity gospel is rampant in Christian circles today, and we would be foolish to think we're immune to its influence. That's why we must think carefully and biblically about the gifts God has entrusted to us—our money, our health, our time, and our skills. What did God give these to us *for*? What does Scripture say about how we're to use them? What are the spiritual dangers associated with them?

The answer to these questions is found in one central biblical concept: **stewardship**. That's the theme that will run through every lesson. Stewardship means recognizing that everything we have ultimately belongs to God. As Psalm 24:1 says, **"The earth is the Lord's and the fullness thereof, the world and those who dwell therein."** We are not owners—we are managers. We are stewards of God's resources, entrusted for a time to use them for His purposes and His glory.

If you flip to the lesson schedule at the front of your duotang, you'll see that the first two sessions are devoted to general stewardship principles, rooted in Jesus' parable in Matthew 25. After that, we'll spend four lessons looking at what Scripture says about money. Then we'll do something a bit different—we'll host a panel discussion during the Sunday School hour where we'll tackle real questions about money from a biblical perspective. Following that, (likely in 2026 at this point) we'll move into two lessons on stewarding our time, then two on our health, and finally two lessons on our skills and abilities.

Some of you might be thinking: *"Yawn! Why should I come back for the rest of these?"* Let me offer two reasons I hope will motivate you.

**First**, because we don't conclude rightly and often enough that things like our money, time, and health are spiritual matters. We compartmentalize them. We tend to think, *"God cares about my prayer life and church attendance, not how I use my time on Tuesday afternoon."* But stewardship invites us to see that everything we have is connected to our walk with God. Ask yourself honestly: When was the last time you confessed the sin of misusing your time? Or ignoring your health? Or burying a skill God gave you for the benefit of others? (I would guess not very often—because we don't always recognize those as sins.)

**Second**, because we are especially vulnerable to idolizing the very things God gave us to enjoy. When we stop viewing God's gifts through the lens of Scripture, we start treating them the way the world does. We start chasing money, obsessing over health, over-scheduling our time, and hoarding our skills—not to honor God, but to build our own little kingdoms. That's the slow drift of idolatry.

But there's a better way. My prayer is that through these lessons, we'll learn how to see our possessions and abilities rightly—as gifts from a good God, to be used joyfully for His glory. 1 Peter 4:10 reminds us, **"As each has received a gift, use it to serve one another, as good stewards of God's varied grace."** That's our calling. That's our joy. And when we live that way, not only are we protected from false gospels like prosperity theology—we also discover deeper contentment, richer faith, and the blessing of walking in God's will.

Let's learn together how to worship God with everything He's entrusted to us. And without clear biblical direction, many Christians will inevitably begin to treat the things God has given them—money, health, time, and skills—the same way our culture does. The world tells us that our time is for self-fulfillment, our money is for personal security or indulgence, our health is for beauty and performance, and our skills are for climbing the ladder. Without Scripture shaping our worldview, these ideas start to feel natural—even spiritual. But they are not biblical. My prayer throughout this series of lessons is that we would begin to look at all of God's good gifts through the lens of His Word. That we would allow Scripture, not the culture, to define how we use what God has entrusted to us. In doing so, we'll avoid falling prey to

false doctrines like the prosperity gospel, and instead, we'll experience true joy and freedom as we use God's good gifts in the way He intended—from a heart of worship.

Let me offer one final introductory thought before we dig into Matthew 25. Some of you might be naturally wired to love rules. Maybe you're here today because this topic caught your attention and you're hoping to walk away with some clear guidelines. How much should I give? How much time is too much on Netflix or Facebook? How do I know if I'm spending too much on groceries or vacations? If that's you, I understand the desire—but I'll be honest: this series probably won't satisfy you if you're looking for a list of black-and-white rules. I'm not going to give a "10 Commandments of Stewardship." What I want to offer is something far more meaningful.

The Bible doesn't actually give us many hard rules about how we use our money, our time, our health, or our talents. There's great Christian liberty in these areas. What Scripture gives us is something deeper: **goals**. We're shown God's heart, His values, and His purposes for what He's entrusted to us. And as we grow in wisdom, shaped by God's Word and guided by His Spirit, we'll begin to steward these things in ways that honor Him—even if it looks a little different for each person.

Romans 14:5 reminds us, "**Each one should be fully convinced in his own mind.**" And verse 12 continues, "**So then each of us will give an account of himself to God.**" That means while there is room for differing convictions on how to spend time, money, or energy, there is no room for laziness or carelessness. Everything matters. Every dollar spent, every hour used, every gift exercised—it's all an opportunity to glorify God.

So the real question isn't, "*What's the minimum I can get away with and still be faithful?*" The question is far more exciting: "*How can I use all of my money, all of my time, all of my talents, and even my health, to pursue Christ as much as possible?*" This class isn't about limitation—it's about opportunity. It's about taking what God has placed in your hands and asking, "*How can I maximize this for the kingdom of God?*"

Paul says in Colossians 3:17, "**And whatever you do, in word or deed, do everything in the name of the Lord Jesus, giving thanks to God the Father through him.**" That's the goal of this class: to learn what it means to do *everything*—not just Sunday worship, but our work, our eating habits, our budgeting, our calendar planning—in the name of Jesus.

With that as a foundation, let's turn to one of Jesus' most famous parables on stewardship: **Matthew 25:14–30**. This parable is a perfect place to begin reflecting on how we handle what God has entrusted to us. As we walk through it, we'll consider the master, the servants, and the call to faithful stewardship.

## II. THE MASTER: GOD

As we begin with the parable, we should remember that not every detail in Jesus' parables is meant to be pressed into a full allegory. Parables are meant to reveal truths through story, and we must be careful not to extract unintended meanings. That said, this particular parable lends itself quite well to making connections about how we view God, ourselves, and the things He entrusts to us. So let's start by asking: *Who is the master in the story?* The answer is clear—the master represents God. And the servants represent us. Why is this significant? Because a right understanding of stewardship begins with a right understanding of ownership. Everything starts with the Master.

## A. God Owns Everything

The foundation of biblical stewardship is the truth that God owns everything. Full stop. He is the Creator, and therefore, He is the rightful Owner. This principle is established from the opening pages of Scripture. **“In the beginning, God created the heavens and the earth”** (Genesis 1:1). He made everything—from stars to soil, from galaxies to grains of sand. And by creating it, He claimed it.

David affirms this in Psalm 24:1–2, which we just read a moment ago **“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein, for he has founded it upon the seas and established it upon the rivers.”** Everything we have—money in the bank, food in the fridge, breath in our lungs—is God’s. He doesn’t merely own the big things; He owns *all* things. As Abraham Kuyper famously said, *“There is not a square inch in the whole domain of our human existence over which Christ, who is Sovereign over all, does not cry, ‘Mine!’”* This truth radically shifts how we think about *our* stuff. It’s not really *ours*—not ultimately. Your bank account? It’s on loan from God. Your body? A gift from the Creator. Your skills and time? Entrusted to you, but not *for* you. You are a **steward**, not an owner.

Because of that, God is not obligated to His creation. He owes us nothing. Job 41:11 makes this clear: **“Who has first given to me, that I should repay him? Whatever is under the whole heaven is mine.”** God is never in our debt. Everything we offer to Him—our time, our worship, our money—is simply returning what He gave us first.

Paul reiterates this in Acts 17:24–25 as he speaks to the people of Athens, **“The God who made the world and everything in it, being Lord of heaven and earth, does not live in temples made by man, nor is he served by human hands, as though he needed anything, since he himself gives to all mankind life and breath and everything.”** God is self-sufficient, yet generously provides everything we need.

Now when God created the world, what did He call it? Genesis 1 repeats the refrain again and again: **“And God saw that it was good.”** He declared His creation good. That matters. He didn’t just make the world—He valued it. And when sin entered the world, it corrupted—but didn’t destroy—that goodness. Paul affirms this in 1 Timothy 4:4–5, **“For everything created by God is good, and nothing is to be rejected if it is received with thanksgiving, for it is made holy by the word of God and prayer.”** Creation is still good, not because it’s untouched by sin, but because it still comes from a good God. When received with gratitude and used for His glory, even physical things—like money, food, time, and strength—can become holy tools in our hands. Some Christians are tempted to think the spiritual life means rejecting earthly blessings. But the Bible gives us a better view. Paul tells Timothy in 1 Timothy 6:17, **“As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy.”** In this one verse, Paul tears down two dangerous lies. First, he confronts the idol of wealth—don’t place your security or hope in money. It’s uncertain and temporary. Second, he counters the idol of legalism or asceticism—God actually *wants* you to enjoy His gifts! But always in the right way, with the right heart, and for the right reasons. So we see clearly: God owns everything. He values His creation. And He entrusts His good gifts to us, not as an end in themselves, but as a means of glorifying Him.

Some people believe that wealth, in and of itself, should not be enjoyed. They suggest that God desires His people to live in poverty, to abstain from material comforts and pleasures. This view is often called the “poverty gospel”, and while it may look spiritual on the surface, it’s just as unbiblical and dangerous as the “prosperity gospel”. In this view, poverty is elevated as the pathway to holiness. It idolizes self-denial—not as a response to grace, but as a means of earning it. This mindset may begin with good

intentions. People who embrace the poverty gospel often value humility, simplicity, and a life free of worldly distractions. Those are good things. But the problem arises when they begin to believe that suffering and deprivation themselves *atone for sin or shame*. Instead of leading to true holiness, their self-denial fosters *self-reliance*—a belief that they can achieve holiness by their own discipline or deprivation. That’s not the gospel. That’s anti-gospel thinking.

The reality is this: *our sufferings cannot atone for our sin*. Only Christ can do that. Isaiah 53:5 reminds us that **“he was pierced for our transgressions; he was crushed for our iniquities... and with his wounds we are healed.”** To think we can pay back what Christ has already paid in full is to deny His sufficiency. It’s a form of pride masquerading as piety. Choosing to place yourself in perpetual poverty won’t make you even *a shade* holier. Because money isn’t the problem—*your sinful heart is*. That’s why the gospel always deals with the heart. True holiness doesn’t come from rejecting material blessings, but from submitting them to Christ’s Lordship.

Now, to be clear, biblical self-denial is good—and necessary. Jesus calls us to it in Mark 8:34, **“If anyone would come after me, let him deny himself and take up his cross and follow me.”** But notice: Jesus isn’t saying to deny *blessings* or *possessions* in and of themselves. He’s calling us to deny the sinful self—to crucify our sinful desires in order to gain holy desires. This is exactly what Paul means when he speaks of **“those who belong to Christ Jesus [having] crucified the flesh with its passions and desires”** (Gal. 5:24). In Titus 2:11–12, Paul teaches the same principle, **“For the grace of God has appeared, bringing salvation for all people, training us to renounce ungodliness and worldly passions, and to live self-controlled, upright, and godly lives in the present age.”** Biblical self-denial is not about punishing ourselves or rejecting what’s good. It’s about *aligning our hearts* with what God calls good. Even fasting—like Ezra called the people to do in Ezra 8:21—isn’t about trying to earn something from God. It’s about humbling ourselves, setting aside worldly comforts in order to seek God with greater focus and dependency. Ezra wrote, **“Then I proclaimed a fast there... that we might humble ourselves before our God, to seek from him a safe journey for ourselves.”** It was about humility and reliance, not self-righteousness. So let’s be clear: God made everything, and He called it good. That includes wealth. The key to faithful stewardship is not to run from what God has given us, but to *understand why He gave it*. It’s not about hoarding or rejecting—it’s about stewarding.

## B. God Gives People Their Wealth

If God owns everything—and He does—then it logically follows that everything we have comes directly from His hand. He gives. He distributes. He supplies. In Genesis 1:28–30, we see God blessing humanity and giving them **“every plant yielding seed”** and **“every tree with seed in its fruit”**—provision from the very beginning. Paul challenges the Corinthians with a piercing rhetorical question in 1 Corinthians 4:7, **“What do you have that you did not receive? If then you received it, why do you boast as if you did not receive it?”** Everything we possess—our wealth, intellect, abilities, opportunities—has been given to us. And since it’s been given, we’re not to boast in it, but to thank God and steward it well. King David understood this deeply. In 1 Chronicles 29:16, as the people gave generously toward the building of the temple, David prayed, **“O Lord our God, all this abundance that we have provided for building you a house for your holy name comes from your hand and is all your own.”** Even though the people gave *from what they owned*, David recognized that it had all come from God in the first place. It was never theirs—it was always His.

Back to the parable of the talents in Matthew 25—notice that the master gives different sums to each servant: five talents, two talents, and one talent. The master isn’t unjust; he gives according to *each servant’s ability* (v. 15). And this detail is important: God doesn’t give everyone the same portion, and that’s not a flaw in the system. That’s His design. Sometimes people assume that wealth disparity is

inherently unjust. But Scripture doesn't affirm that. While the Bible *does* call the wealthy to care for the poor—1 John 3:17 says, “**But if anyone has the world's goods and sees his brother in need, yet closes his heart against him, how does God's love abide in him?**”—it never claims that inequality of wealth is itself a sin. Wealth is not a reward for righteousness, nor is poverty a sign of God's disapproval. 1 Samuel 2:7 says, “**The Lord makes poor and makes rich; he brings low and he exalts.**” It is *God* who determines our lot, and we are each accountable not for *how much* we have, but for *how we use* what we've been given.

### III. THE SERVANTS: MAN

If God is the master in the parable, then who are the servants? That would be us—*mankind*. And if God owns everything, what does that make us in terms of the wealth and resources we possess? It makes us **stewards**—managers of someone else's property. We are caretakers, not owners.

#### A. We Don't Own What We Own!

This is one of the hardest truths for us to accept—not intellectually, but emotionally and practically. We don't own what we own. That car you just paid off? Not yours. The savings account you've been building for years? Not yours. The body you take care of? The house you live in? The kids you raise? None of it ultimately belongs to you. It's all God's. This cuts against our deeply ingrained Western mindset: “*I earned it, so it's mine.*” But if we believe the Bible, we must confess that while we may have *worked for* what we have, we did so with *strength God gave us*, in a *body God formed*, in a *world God sustains*.

This unwillingness to surrender ownership is what led the rich young ruler in [Luke 18:18–25](#) to walk away from Jesus in sorrow. He couldn't bear the thought of surrendering his possessions. Jesus didn't condemn him because he was rich—He challenged him because his riches were *his god*. Many people today get angry at God—not because they don't believe in Him, but because they believe He owes them something. Some resent God for *not giving* them something they desire—like a job or a spouse. Others grow bitter because God *allowed something they didn't want*—like illness, disappointment, or suffering. But God gives and takes with perfect wisdom and love. Job said it best in 1:21, “**The Lord gave, and the Lord has taken away; blessed be the name of the Lord.**” The plant that grew up over Jonah in Jonah 4 is a perfect illustration. God caused it to grow—and then He took it away. Not to punish Jonah, but to teach him about compassion, and about God's sovereign right to give and take for His own purposes. When we truly embrace the truth that what we have isn't ours, it lifts a burden off our shoulders. We don't need to *control* what we were never meant to own. If God hasn't given us something, it's because we don't need it—for now. That's not a license to be lazy or passive, but it is a call to *trust*.

John Piper, in his book *Desiring God*, shares an illustration of someone walking through an art gallery, pulling masterpieces off the wall and tucking them under his arm. When asked what he's doing, he says, “I'm collecting art.” But the art doesn't belong to him, and he won't be able to take it with him. He's just hoarding what isn't his. It's a foolish picture—but isn't that how we often live? Ecclesiastes 5:15 says, “**As he came from his mother's womb he shall go again, naked as he came, and shall take nothing for his toil that he may carry away in his hand.**” And 1 Timothy 6:7 echoes this, “**For we brought nothing into the world, and we cannot take anything out of the world.**” All we have is temporary. All we have is from God. And one day, we will give an account—not for what we gained, but for how we stewarded what we were given.

#### B. We're Only Stewards of What We've Been Given

We are stewards. In fact, some of us were *Stewarts* before we even walked into the room today! But seriously, a steward is someone entrusted with another's resources, charged with the responsibility of managing them—not for themselves, but for the owner's benefit. Jesus gives us this very picture in Luke 16:10–13, where He says, **“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. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? ... No servant can serve two masters... You cannot serve God and money.”** This teaching is foundational to biblical stewardship. From the beginning, God didn't just create man—He gave man a task: to rule over and care for the earth (Gen. 1:28). From day one, mankind was placed in a role of **responsibility**—not ownership. God created the world, and He entrusted its care to people. This idea was carried over to Israel. When the Israelites entered the Promised Land, God made it clear: the land wasn't truly theirs. In Leviticus 25:23, God says, **“The land shall not be sold in perpetuity, for the land is mine. For you are strangers and sojourners with me.”** Even though they occupied the land, they were not its ultimate owners. God reminded them through this command that they were pilgrims on a journey—temporary tenants, meant to live with their eyes fixed on a better country, a heavenly one (cf. Hebrews 11:13–16). When we begin to see ourselves as **stewards** and not **owners**, it radically changes how we view what we have—our bank accounts, our homes, our vehicles, even our time and health.

Ask yourself:

1. Are all these things meant for my purposes, or God's?
2. Will I be held accountable for how I've managed them? (Romans 14:12, **“So then each of us will give an account of himself to God.”**)
3. Do I justify how I spend all my resources—or just the portions I call “God's”?
4. Do I see growing wealth as an end goal—or as a means to greater faithfulness?

Stewardship means there is no such thing as “secular” spending or “spiritual” spending. All of it—every penny, every moment, every breath—belongs to God. Our job isn't just to “give back” a portion. Our job is to ask, *“How can every part of this be used to serve the purposes of my Master?”*

Comments or Questions?

#### IV. POOR STEWARDSHIP: EVIDENCE OF NO FAITH

Now that we've distinguished between the **Master** and the **servants**, we also need to observe a sobering truth from the parable: not all servants are the same. Some are faithful. One is not. So let's begin by asking—*what did the unfaithful servant actually do?*

He buried his talent. That's it. He didn't embezzle the funds. He didn't gamble it away. He simply hid it. And yet Jesus calls this servant **“wicked and slothful”** (Matthew 25:26), and his fate is terrifying, **“cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth”** (v. 30). In other words—hell. That feels extreme, doesn't it? But here's what's going on: this servant didn't *trust* the master. While the faithful servants believed the master would return and reward their faithfulness, this servant played it safe. He hedged. Maybe he thought the master wouldn't come back. Maybe he thought faithfulness wouldn't be worth it. Either way, he buried the money and went on with life, investing himself elsewhere. And in doing so, he showed that he didn't truly belong to the master at all.

At the heart of his failure was unbelief. He didn't believe the master was good or trustworthy. In fact, he accuses the master of being harsh (v. 24). He projects his own laziness onto the master's character.

Scripture warns us that misusing God's wealth is a serious offense. In Malachi 3:8, God says, "**Will man rob God? Yet you are robbing me.**" Misusing what God has entrusted to you—even through neglect—is a form of theft. It is treating what is sacred as common. It is disregarding your Master's command.

### **The Deceitfulness of Wealth**

Jesus warns us in the parable of the Sower that "**the deceitfulness of riches and the desires for other things enter in and choke the word, and it proves unfruitful**" (Mark 4:19). Money doesn't just tempt—it lies. It promises what it can't deliver. It makes us feel safe, successful, in control. But all the while, it draws our hearts away from the living God. Paul gives a strong warning in 1 Timothy 6:10, "**For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.**"

The pursuit of money can lead to:

- Selfishness – "**Do not neglect to do good and to share what you have**" (Hebrews 13:16)
- Theft – "**The ransom of a man's life is his wealth, but a poor man hears no threat**" (Proverbs 13:8); "**...give me neither poverty nor riches; feed me with the food that is needful for me**" (Proverbs 30:8–9)
- Deceit – as with Ananias and Sapphira in Acts 5:1–10, who lied about their giving and were struck dead
- Materialism – "**You have lived on the earth in luxury and in self-indulgence. You have fattened your hearts in a day of slaughter**" (James 5:5)

Wealth brings not only temptation, but *grief*:

- Addiction – "**There is a grievous evil that I have seen under the sun: riches were kept by their owner to his hurt**" (Ecclesiastes 5:13)
- Anxiety – "**Sweet is the sleep of a laborer, whether he eats little or much, but the full stomach of the rich will not let him sleep**" (Ecclesiastes 5:12)
- Discontentment – "**Those who desire to be rich fall into temptation... into many senseless and harmful desires**" (1 Timothy 6:9)
- Broken relationships – "**Whoever is greedy for unjust gain troubles his own household**" (Proverbs 15:27); "**Wealth brings many new friends, but a poor man is deserted by his friend**" (Proverbs 19:4)

But all of these consequences pale in comparison to the greatest danger: being rejected by God. As Jesus said in Mark 8:36, "**For what does it profit a man to gain the whole world and forfeit his soul?**" Wealth has power. With it, we can purchase almost anything we desire. And so wealth becomes a rival god. It offers comfort, control, identity. But as Jesus makes clear in Matthew 6:24, "**No one can serve two masters... You cannot serve God and money.**" One of them will have your heart. And if it's money, then your faith—if it exists at all—is not in God.

The faithful servants in the parable **trusted** the master's promise. They believed He would return, and that His reward would be worth it. They staked everything on His word. The unfaithful servant had no such faith. He buried his responsibility. He clung to safety. He lived for himself. This parable is not about being a "mediocre Christian." That category doesn't exist. You're either in or out. You're either trusting God with your life, or you're hedging your bets. Your stewardship reveals your heart. And your heart reveals whether you truly know the Master.

That's why this class isn't about stewarding *some* of your money, or time, or health. It's not about carving out a little for God and keeping the rest for yourself. It's about surrendering **everything**—your bank account, your calendar, your body—to God, and saying, “All of this is Yours. Use it for Your purposes.” This is what it means to be a Christian. It's not part-time. It's all-in. It's banking everything on the promises of God being true. And He *will* return.

Where's your faith?

One of the clearest takeaways from the unfaithful servant in Matthew 25 is that he didn't reject the master outright. He didn't rebel loudly. He simply hedged. He tried to cover all his bases—to appear faithful while living for himself. If we're honest, we're often tempted to do the same.

Here are just a few ways this shows up:

1. **Giving a portion of our salary to God to “satisfy” Him, then using the rest as if it's all ours.**  
We might think we've done our part because we've tithed, yet live as if God has no say in how we spend the other 90%. But everything we have is God's. Proverbs 3:9 says, “**Honor the Lord with your wealth and with the firstfruits of all your produce.**” The goal isn't to “check the box” with a donation but to *honor* God with all our financial decisions.
2. **Privatizing our faith by identifying as a Christian but avoiding the offense of the gospel.**  
We might be willing to say we believe in Jesus, but hesitate to tell others they need to repent, or that salvation is found in Christ alone. That's hedging—avoiding full obedience for fear of discomfort. But Romans 1:16 says, “**For I am not ashamed of the gospel, for it is the power of God for salvation to everyone who believes.**”
3. **Practicing hospitality only when it's convenient or comfortable.**  
True hospitality costs something—time, money, emotional energy. But 1 Peter 4:9 says, “**Show hospitality to one another without grumbling.**” If we only open our homes or schedules when it suits us, are we really being stewards of God's resources?
4. **Attending church inconsistently—one month faithful, the next month disengaged.**  
This is spiritual double-mindedness. The New Testament assumes consistent, committed participation in the local church. Hebrews 10:25 calls us not to neglect meeting together, “**as is the habit of some, but encouraging one another, and all the more as you see the Day drawing near.**”
5. **Going halfway in anything spiritual, always keeping options open.**  
This is the heart of hedging. It's treating God as one option among many, instead of the King to whom we owe everything. James 1:8 warns us that “**a double-minded man is unstable in all his ways.**”

These behaviors might seem subtle, but they reveal hearts not fully surrendered to the Lord. And yet, God's desire is not partial faith—it's total allegiance. He is worthy of it all.

## V. FAITHFUL STEWARDSHIP: GLORIFYING GOD

Now that we've seen what poor stewardship looks like, let's turn our focus to faithful stewardship. The parable of the talents commends the first two servants as “**good and faithful.**” Why?

- **They obeyed immediately.** They didn't wait until the last moment or until the master's return was near. They acted right away with what they had received.
- **They thought well of their master.** Unlike the third servant, they trusted their master's character and believed he was generous and worth serving.

- **They were productive and took risks.** They didn't just preserve the wealth—they invested it. This is faith in action.
- **They brought returns.** Their stewardship was fruitful because it was faithful.
- **They waited patiently.** They worked while the master was away, trusting he would return and reward them.

Faithful stewardship is using what we've been given to put God's goodness on display. As Matthew 5:16 says, **“Let your light shine before others, so that they may see your good works and give glory to your Father who is in heaven.”**

## Why Should We Be Faithful Stewards?

There are two compelling motives Scripture gives us.

### 1. Because of Who God Is

God doesn't just command us to be generous—He has been generous with us. In 2 Corinthians 8:9, Paul writes, **“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you by his poverty might become rich.”** Jesus gave up heavenly glory to live, suffer, and die in our place. He spent His riches to secure our inheritance. How can we not respond with open hands and surrendered hearts? When we recognize what Christ has done, the impulse of a redeemed heart is to say, “All I have is Yours.” Galatians 4:7 reminds us, **“So you are no longer a slave, but a son, and if a son, then an heir through God.”** Christ's riches now belong to us by grace. And this grace leads to a life of active stewardship. 1 Peter 4:10 says, **“As each has received a gift, use it to serve one another, as good stewards of God's varied grace.”** Your spiritual gifts, your material resources, your opportunities—all are meant to be used for God's purposes.

### 2. Because of the Coming Judgment

We also steward faithfully because we will give an account. In the parable, the master returns and settles accounts with each servant. And Scripture tells us that Jesus will return to do the same. 2 Corinthians 5:10 says, **“For we must all appear before the judgment seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil.”** This isn't about earning salvation—we are justified by grace alone. But how we live *matters*. Our works will be evaluated, and rewards are real. Galatians 6:7 reminds us: **“Do not be deceived: God is not mocked, for whatever one sows, that will he also reap.”** Jesus could return at any moment. Are we living like that's true?

## VI. CONCLUSION

Let's close with **three life-changing freedoms** we experience when we embrace God's ownership of everything and our role as stewards.

### 1. It Frees Us from Our Circumstances

If God owns everything, then setbacks aren't ultimate failures. If a tree falls on my car and I lose \$2,000, I don't need to panic—because the car was never mine, and neither was the money. God allowed it for a reason, and I can trust His purpose. A lost job? A stock market crash? A medical bill? These are not

outside of God’s plan—they’re part of it. Philippians 4:11–12 says, “**I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound... In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.**” When we know God owns everything, we stop trying to control everything.

## 2. It Frees Us from Guilt

Many Christians live with a low-grade guilt, assuming that God and enjoyment don’t mix. We feel shame for enjoying a vacation or watching a movie, thinking God is silently disappointed. But that’s not what Scripture teaches. 1 Timothy 6:17 says, “**God... richly provides us with everything to enjoy.**” God is not opposed to enjoyment—He created it. The key is enjoying His gifts *with thanksgiving, in submission, and for His glory*. That brings freedom—not guilt.

## 3. It Frees Us to Be Generous

The world sees generosity as giving up what’s *yours*. But the Christian sees generosity as giving away what’s *God’s*. That mindset changes everything. You’re not clutching your resources with closed fists, deciding how much you can part with. Instead, you’re asking: *How can I use God’s resources for His purposes today?* That’s why the worldly tug-of-war between generosity and selfishness disappears when you truly believe God owns it all. He provides, and He gets the glory—whether through your provision for your own household or for someone else’s.

So let’s summarize:

- **God owns everything.**
- **We are His stewards.**
- **Our faithfulness is proven in how we use what we’ve been given.**

The 17th-century Archbishop of Canterbury, John Tillotson, said it well: *He who provides for this life but takes no care for eternity may seem wise for a moment, but is a fool forever.*” Let’s live wisely—not just in this life, but with eternity in view. Let’s spend ourselves for God’s glory and enter into the joy of our Master.

### Closing Prayer:

Heavenly Father,

We come before You humbled by the reminder that everything we have is Yours. The earth is Yours, and all that fills it—including us. Forgive us for the many times we live as though we are the owners, as though we earned and deserve all that we possess. Forgive us for the ways we’ve hoarded, wasted, or misused Your good gifts.

Lord, we thank You that You are a gracious and generous Master. Thank You for not just commanding us to be faithful stewards, but for showing us what perfect stewardship looks like through Your Son. Jesus, though You were rich, You became poor for our sake, that we might be made rich in You. You gave up everything so that we could be adopted as sons and daughters and co-heirs of Your eternal inheritance. How can we not give everything in return?

Father, make us faithful. Not just in what we give away, but in how we use all that You’ve entrusted to us—our money, our time, our bodies, and our skills. Help us to live each day ready to give an account,

not out of fear, but out of joy, knowing that You see and reward what is done in secret, and that You are pleased when we trust and obey You.

Set us free from anxiety over our circumstances, from guilt over false ideas of holiness, and from the grip of selfishness. Fill our hearts with gratitude, with contentment, and with a passion to use Your resources to serve others, to glorify You, and to display Your goodness to the world.

Lord, we confess: we are not owners. We are stewards. And by Your grace, we want to be faithful ones. We pray this in the name of our Master and Savior, **Jesus Christ**,  
Amen.