



Sermon Notes

Luke 16:1–13 (ESV)

¹He also said to the disciples, “There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions.

²And he called him and said to him, ‘What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.’

³And the manager said to himself, ‘What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg.

⁴I have decided what to do, so that when I am removed from management, people may receive me into their houses.’

⁵So, summoning his master’s debtors one by one, he said to the first, ‘How much do you owe my master?’

⁶He said, ‘A hundred measures of oil.’ He said to him, ‘Take your bill, and sit down quickly and write fifty.’

⁷Then he said to another, ‘And how much do you owe?’ He said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’

⁸The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light.

⁹And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

¹⁰“One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much.

¹¹If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches?

¹²And if you have not been faithful in that which is another’s, who will give you that which is your own?

¹³No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

November 16, 2025

(Answer key located on the last page)

PRINCIPLE 1: RECOGNIZING STEWARD'S OPPORTUNITY (Luke 16:1-4)

A steward _____ what belongs to someone else.

TWO ESSENTIAL TRUTHS:

Truth #1: God is the _____; I am the _____.

- Wrong Question: "How much of my money should I give to God?"

- Right Question: "How does God want me to _____ His money for maximum blessing?"

Truth #2: The Owner has _____ and _____!

APPLICATION

Write your "Stewardship Report" to Jesus with these headings:

1. MONEY: What I did with your money this year
2. ABILITIES: How I used the talents you gave me
3. TIME: Where I invested the hours you gave me
4. OPPORTUNITIES: What I did when you opened doors

PRINCIPLE 2: INVESTING RESOURCES WISELY (Luke 16:5-8)

Use what you have _____ to prepare for what's _____.

FOUR PRACTICAL STEPS:

Step 1: Start _____ Faithfully—TODAY

Step 2: Give Generous _____

Step 3: Get Out of _____ Strategically

Step 4: Live _____ Your Means

PRINCIPLE 3: BUILDING TRUST THROUGH FAITHFULNESS (Luke 16:10-12)

Luke 16:10 - "One who is faithful in a very _____ is also faithful in _____."

Money is a _____ and a _____.

TRUE RICHES include:

- Meaningful _____
- Spiritual _____
- Hearing _____ voice clearly
- Leading others to _____

PRINCIPLE 4: CHOOSING THE RIGHT MASTER (Luke 16:13)

"You _____ serve God and _____."

THE BEAUTIFUL PARADOX:

- Money makes a terrible _____
- Money makes a wonderful _____

DIAGNOSTIC QUESTION: Who is your _____?

APPLICATION

BY THURSDAY OF THIS WEEK Sit down with hope and write answers to these questions:

1. What am I currently sacrificing for money that I could redirect toward God and family?
2. What one positive change can I make this month to make God my master and money my servant?

NEXT STEPS:

- ☐ Watch or rewatch the sermon: <https://bit.ly/4ayOhjR>
- ☐ Discuss the sermon with your family using the home Bible study questions
- ☐ Identify one expense to reduce this month to increase giving

Answer Key

PRINCIPLE 1: RECOGNIZING STEWARD'S OPPORTUNITY

| Manages | Owner | Manager |
Manage | Expectations |
Rewards

PRINCIPLE 2: INVESTING RESOURCES WISELY

| Now | Coming | Giving |
Offerings | Debt | Below

PRINCIPLE 3: BUILDING TRUST THROUGH FAITHFULNESS

Little | Much | Test | Training |
Ground | Ministry | Authority |
God's | Christ

PRINCIPLE 4: CHOOSING THE RIGHT MASTER

Cannot | Money | Master |
Servant | Master

The Good News

Therefore, since we have been justified through faith, we have peace with God through our Lord Jesus Christ, (Romans 5:1)

The Bad News

for all have sinned and fall short of the glory of God,

(Romans 3:23)

The Ugly News

For the wages of sin is death, ... (Romans 6:23a)

The Great News

... but the gift of God is eternal life in Christ Jesus our Lord.

(Romans 6:23a)

Guess What?

You can become a Christian right now and experience salvation and the gift of eternal life through God's Son the Lord Jesus Christ! Simply Pray this Prayer Right Now! "God thank you for Jesus Christ who died on the cross for my sins.

Thank you for receiving what Jesus did for me on the cross as payment for my sins. Please forgive me for my sins. Right now I accept Jesus into my heart and ask that he become my Savior and Lord! Amen!"

If you declare with your mouth, "Jesus is Lord," and believe in your heart that God raised him from the dead, you will be saved. For it is with your heart that you believe and are justified, and it is with your mouth that you profess your faith and are saved. (Romans 10:9-10)

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