



SHELBY CHRISTIAN CHURCH

WEALTH THAT WORKS: FAITHFUL WITH LITTLE

LUKE 16:10-12, PROVERBS 28:19-20 * 1/18/2026

MAIN POINT

Faithful With Little.

INTRODUCTION

If they did, how did your parents teach you about money when you were a kid?

What is one thing about money that you wish someone had taught you earlier on?

Why is it important that we talk about money at church? Why do you think we don't do so very often?

Jesus addressed money in 16 of His 38 parables—more than nearly any other topic, second only to the kingdom of God. He did this not because He was interested in people's wealth, but because He was concerned about their hearts. How we use our money reveals what we truly value and what we believe about God. Since everything we possess is a gift from Him, we are called to steward wisely what He has entrusted to us and to use it in ways that honor Him.

UNDERSTANDING

HAVE A VOLUNTEER READ LUKE 16:10-12

What does Jesus say about being faithful in "very little"?

How does faithfulness in small matters relate to greater responsibilities?

What does verse 11 teach about trust in worldly wealth versus trust in God?

What does it mean to be "faithful with unrighteous wealth" in a biblical sense?

How do these verses illustrate that stewardship reflects the condition of the heart?

How can you demonstrate trustworthiness with resources, time, or opportunities in ways that honor God?

Jesus teaches that faithfulness in small responsibilities reflects the condition of the heart and prepares a person for greater responsibilities. How we handle even limited resources—

especially worldly wealth—reveals our trust and priorities. Being trustworthy with material things demonstrates faithfulness to God and signals readiness for spiritual stewardship. Ultimately, our use of resources shows whether we rely on God or on worldly possessions.

HAVE A VOLUNTEER READ PROVERBS 28:19-20

Why do you think diligence leads to abundance, while laziness results in poverty?

In what areas of your life do you need to cultivate more diligence and consistency?

How does faithfulness and integrity contribute to one's success and reputation?

What does this passage suggest about the relationship between work ethic and moral character?

How might these verses relate to God's blessing and favor in a believer's life?

Are there habits of laziness or procrastination that you need to address?

Proverbs 28:19–20 highlights the deep connection between character, effort, and outcome. Diligence is not just about working harder—it reflects a mindset of responsibility, discipline, and commitment to doing what is right. Similarly, faithfulness and integrity are portrayed as essential qualities that make a person trustworthy and positioned to receive God's favor.

The insight here is that success is multidimensional: it combines practical effort with moral reliability. Laziness or inconsistency may offer temporary comfort, but it undermines long-term stability and prosperity. Conversely, cultivating habits of diligence and faithfulness not only produces tangible rewards but also strengthens the individual's character and influence.

This passage reminds believers that God values not only results but the heart and discipline behind the work. Our actions reveal priorities, and consistent, faithful living aligns us with God's principles, opening the way for both practical and spiritual blessings.

APPLICATION

In what areas of your life are you currently entrusted with "small things," and how faithfully are you managing them?

How does your use of money and possessions reveal where your heart truly is? How does today's lesson challenge your attitude toward stewardship and accountability?

In what ways can trusting God more fully change the way you handle money, resources, and daily responsibilities?

How does today's lesson challenge the way you view hard work and personal responsibility?

What steps can you take this week to align your actions with diligence and faithfulness?

PRAYER

COMMENTARY

Luke 16:10–12

Jesus emphasizes the principle that faithfulness in small matters is a reflection of the heart and a test of character. These verses follow the Parable of the Unjust Steward (Luke 16:1–9) and expand on the idea that stewardship is a key measure of spiritual maturity.

(v. 10): Jesus begins with a simple but profound principle: if a person is trustworthy with little, they can also be trusted with much. Conversely, dishonesty or negligence in minor responsibilities indicates a lack of integrity that will affect greater tasks. This underscores the importance of daily diligence, honesty, and reliability.

(v. 11): Jesus links trustworthiness with material resources, sometimes referred to as “unrighteous wealth” because it is temporal and often tied to worldly temptation. How a person handles possessions reflects their priorities and values. Using wealth wisely and faithfully demonstrates that one can also be entrusted with eternal matters.

(v. 12): Verse 12 emphasizes that faithfulness with worldly wealth indicates whether someone can be trusted with true spiritual riches. This principle teaches that stewardship is not just practical management—it reveals the inner orientation of the heart toward God. If a person cannot honor God with earthly resources, they are unlikely to be faithful in spiritual matters.

These verses challenge believers to be intentional and faithful in every area of responsibility, no matter how small. Stewardship of money, time, and opportunities is a spiritual discipline that reflects trust in God. Consistent faithfulness in the ordinary aspects of life prepares a person for greater responsibilities and demonstrates a heart aligned with God’s priorities.

This passage encourages reflection on how daily choices with resources reveal our faith and readiness to be entrusted with God’s eternal purposes.

Proverbs 28:19–20

Proverbs 28:19–20 presents a straightforward yet profound lesson on the interplay between diligence, integrity, and outcomes.

(v. 19): Contrasts those who “work their land” with those who “follow worthless pursuits.” In the biblical context, working the land represents consistent effort and responsibility, while chasing frivolous or idle activities symbolizes laziness and lack of purpose. The result is clear:

diligent effort produces abundance, whereas laziness leads to want or poverty. This principle applies broadly—not just to agriculture, but to any area where consistent work is required.

(v. 20): Verse 20 emphasizes character alongside effort. A person who is faithful and reliable is “richly blessed,” while the deceitful or inconsistent face instability and loss. Faithfulness includes honesty, integrity, and fulfilling obligations, demonstrating that moral character is inseparable from long-term success.

These verses teach that both practical diligence and moral integrity are rewarded. The biblical perspective integrates work ethic and ethical conduct: it is not enough to be industrious if one lacks integrity, nor does moral character replace the need for consistent effort. God honors those who combine diligence with faithfulness, providing both practical prosperity and spiritual affirmation.

For modern believers, this passage encourages responsible stewardship of time, talents, and resources. It challenges us to examine our habits: Are we diligent in fulfilling our responsibilities? Are we trustworthy in our commitments? By cultivating both effort and integrity, we position ourselves to experience God’s blessings and become a positive influence in our families, workplaces, and communities.

This proverb reminds us that prosperity and stability are not random—they flow from disciplined work paired with faithful character.