

I.

A. Text: Matt. 25:14-30

<sup>14</sup> *“For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them.*

<sup>15</sup> *And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey.*

<sup>16</sup> *Then he who had received the five talents went and traded with them, and made another five talents.*

<sup>17</sup> *And likewise he who had received two gained two more also.*

<sup>18</sup> *But he who had received one went and dug in the ground, and hid his lord’s money.*

<sup>19</sup> *After a long time the lord of those servants came and settled accounts with them.*

<sup>20</sup> *“So he who had received five talents came and brought five other talents, saying, ‘Lord, you delivered to me five talents; look, I have gained five more talents besides them.’*

<sup>21</sup> *His lord said to him, ‘Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’*

<sup>22</sup> *He also who had received two talents came and said, ‘Lord, you delivered to me two talents; look, I have gained two more talents besides them.’*

<sup>23</sup> *His lord said to him, ‘Well done, good and faithful servant; you have been faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.’*

<sup>24</sup> *“Then he who had received the one talent came and said, ‘Lord, I knew you to be a hard man, reaping where you have not sown, and gathering where you have not scattered seed.*

---

*<sup>25</sup> And I was afraid, and went and hid your talent in the ground. Look, there you have what is yours.'*

*<sup>26</sup> "But his lord answered and said to him, 'You wicked and lazy servant, you knew that I reap where I have not sown, and gather where I have not scattered seed.*

*<sup>27</sup> So you ought to have deposited my money with the bankers, and at my coming I would have received back my own with interest.*

*<sup>28</sup> Therefore take the talent from him, and give it to him who has ten talents.*

*<sup>29</sup> 'For to everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away.*

*<sup>30</sup> And cast the unprofitable servant into the outer darkness. There will be weeping and gnashing of teeth.'* (Matt. 25:14-30)

B. Recap

1. Two Ways to View our Relationship to Material Resources

a. **Owner**: I earned all this stuff and I can do whatever I want with it. No one has the right to tell me how to deal with my stuff. I don't need anyone telling me how to live.

i.

b. **Steward**: Everything belongs to God. Everything in our possession has been entrusted to us to steward, manage, and invest for His purposes... His will. To honor Him, glorify Him, to worship Him and to help others do the same.

2. *Does God really care about how I spend my money?*

3. *Yes. God really cares about every aspect of your life.*

a. We create boundaries to keep God in particular areas.

**Sacred**

**Secular**

Church Van

Car

Bible Study

Hangout with the Boys

---

Tithes (10%)	Personal \$ (90%)
Marriage	All Personal Relationships
Outward Actions	Private Thoughts

## II. Everything, Inc.

### A. Everyone receives (each according to his own ability) (v. 14-15)

*<sup>14</sup> “For the kingdom of heaven is like a man traveling to a far country, who called his own servants and delivered his goods to them. <sup>15</sup> And to one he gave five talents, to another two, and to another one, to each according to his own ability; and immediately he went on a journey. (Matt. 25:14- 15)*

1. Kingdom Resources → Kingdom Increase
  - a. We're All Given Talent (valuable assets)
  - b. Talent: Equivalent of \$360,000
    - i. Steward #1:  $5 \times \$360,000 = \$1,800,000$
    - ii. Steward #2:  $2 \times \$360,000 = \$720,000$
    - iii. Steward #3:  $1 \times \$360,000 = \$360,000$
2. There WILL be a Comprehensive Review (v. 19)

*<sup>19</sup> After a long time the lord of those servants came and settled accounts with them. (v.19)*

*“...Well done, good and faithful servant; you were faithful over a few things, I will make you ruler over many things. Enter into the joy of your lord.” (v.21, 23)*

3. Every Review Implies that A Preview Is In Order
- B. Setting a Budget is both wise and Godly stewardship
  1. If you aim at nothing, you'll hit it every time.
    - a. Luke 14:28: *<sup>28</sup> For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it*
  2. Budgeting gives you clarity.

---

- a. **Matt. 6:21**: *"Where your treasure is, there your heart will be also"*
- 3. Act Your Wage: Stay within the Budget
  - a. **1 Tim. 6:6-7**: *<sup>6</sup>But godliness with contentment is great gain. <sup>7</sup>For we brought nothing into this world, and it is certain we can carry nothing out.*
  - b. My Personal Conviction
    - i. Determine to live on no more than 80% of income.

<b>Income A</b>	<b>\$2100</b>
Giving	\$40
Savings	\$0
Rent	\$700
Car Payment/ Ins.	\$500
Cell Phone	\$140
Groceries	\$380
Guilty Pleasure	\$380
<b>Total</b>	<b>\$2140</b>

<b>Income B</b>	<b>\$2100</b>
Giving	\$210
Savings	\$210
Rent	\$700
Car Payment/ Ins.	\$500
Cell Phone	\$100
Groceries	\$350
Guilty Pleasure	\$30
<b>Total</b>	<b>\$2100</b>

- C. Saving is both wise and Godly stewardship
  - 1. Steward your family's future.
    - a. **Prov. 21:20**: *There is treasure to be desired and oil in the house of the wise; but a foolish man spendeth it up.*
    - b. **Prov. 13:22**: *A good man leaves an inheritance to his children's children, But the wealth of the sinner is stored up for the righteous.*
  - 2. Prepare for the Emergency (3-6 months expenses)
    - a. It's coming
      - i. Murphy's Law
      - ii. Murphy always shows up at the wrong time.
    - b. Learn from the ant

---

- i. **Prov. 6:6-11:** "*Go to the ant, you sluggard! Consider her ways and be wise,<sup>7</sup> Which, having no captain, Overseer or ruler,<sup>8</sup> Provides her supplies in the summer, And gathers her food in the harvest.<sup>9</sup> How long will you slumber, O sluggard? When will you rise from your sleep?<sup>10</sup> A little sleep, a little slumber, A little folding of the hands to sleep—<sup>11</sup> So shall your poverty come on you like a prowler, And your need like an armed man.*"
- 3. Pay Cash for Items
  - a. Credit doesn't hurt emotionally at the point of sale as much as cash hurts.
  - b. McDonald's did a study and found that people spend 47% more on purchases when they buy with plastic.
- 4. Invest for future
  - a. What if we put that same car note amount (\$484/month) into an investment strategy?
  - b. \$100 in an average growth stock mutual fund (30 yrs. old – 70 yrs. old) usually comes out to about \$1,175,000.

#### D. Paying Taxes is Both Wise and Godly stewardship

- 1. We model what it looks like to honor authority
- 2. **Matt. 22:17-21:** "*Tell us, therefore, what do You think? Is it lawful to pay taxes to Caesar, or not?"<sup>18</sup> But Jesus perceived their wickedness, and said, "Why do you test Me, you hypocrites?<sup>19</sup> Show Me the tax money." So they brought Him a denarius.<sup>20</sup> And He said to them, "Whose image and inscription is this?"<sup>21</sup> They said to Him, "Caesar's." And He said to them, "Render therefore to Caesar the things that are Caesar's, and to God the things that are God's."*"
  - a. Pay Uncle Sam what belongs to him.
  - b. We help build streets, schools, etc.
- 3. Tax Refunds are not extra money to waste. It's income.
  - a. Ave. Tax Refund = \$3,539

---

### III. Conclusion

#### A. Money does not solve our problems.

1. More money only allows us to be more of who we already are.
  - a. Jerk → Colossal Jerk
  - b. Addict → Overdosed and over the top
  - c. Giver → Extravagant Giver

#### B. Money gives us the opportunity to display the image of our father.

1. We'll never be more like God than when we give sacrificially.
  - a. John 3:16: "*For God so loved...*"
  - b. When He gives, He gives without pretense and strings attached.
  - c. The only motive for His giving is God Himself.

#### C. God Doesn't Need Your Money

1. Ps. 50:9-12: <sup>9</sup>I will not take a bull from your house, *Nor goats out of your folds.*<sup>10</sup>For every beast of the forest *is* Mine, *And* the cattle on a thousand hills.  
<sup>11</sup>I know all the birds of the mountains, And the wild beasts of the field *are* Mine. <sup>12</sup>"If I were hungry, I would not tell you; For the world *is* Mine, and all its fullness.

2. Privilege to Utilize His Resources to Build His Kingdom
  - a. Opportunity to make multiple investments with His resources.
    - i. We carry no risk.
    - ii. We get to benefit from the returns (increase)
  - b. Every dollar we need to do what God has called us to do is in the house.

#### D. God Doesn't Need Your Money, But He Wants Your Life

1. The only thing you have in your possession that God is jealous for: You.
  - a. Why not give Him you?