

God's Way For Financial Freedom
Series: Faith, Finances & A Fresh Start
Matthew 25:14-30 — Next Steps Devotional Guide
January 17, 2021
Kelly Stanley

1. Jesus talked more about money than He did about heaven or hell. Why do you think He did this?
2. The first biblical principle you learned for financial freedom is called "The Principle of Possession." Read Psalm 24:1 from your sermon notes. In theory, we believe Psalm 24:1 — that everything we have belongs to God, but we have a hard time living it? Why do you think this is?
3. God has entrusted you with everything you have, which includes your talents, skills, abilities, intellect, possessions, time, money and etc. This is called stewardship, which is an Old English term for "manager." Everything you own is on loan from God. And the sign you have forgotten this is you worry about all your stuff. Do you ever worry about all or anything that God has loaned you? Why? What do you think it would take for you not to worry?
4. Read Matthew 25:14-15 from your sermon notes under point #1. Now read from your sermon notes the explanation of the value of a talent. If someone gave you this much money, what do you think you would do with it?
5. The second biblical principle you learned for financial freedom is called "The Principle of Allocation." Read Matthew 25:16-18 from your sermon notes under point #2. God determines who gets what and how much. If this had been you, how would you have felt if you saw someone get 5 and another 2, but you only one?
 - a. First, money is a tool to be used. You are to love people and use money. Read 1 Timothy 6:10a from your sermon notes under point #2. Why do you think we get this backwards?
 - b. Money is a wonderful servant; it's a terrible master. One reason people never get out debt is because they are always working for their money instead of their money working for them. Does this describe you? If so, how? If not, how?
 - c. Second, the implication of Matthew 25:16-18 is that you get to choose what you do with what God gives you. God has called you to be a steward — a manager — of all He has given you. How are you doing with being a good steward or a good manager? Explain.
6. The third biblical principle you learned for financial freedom is called "The Principle of Accountability." Read Matthew 25:19 and Romans 14:12 from your sermon notes under point #3. If God were to do an audit on your life, what do think the results would be?
7. Currently the U.S. government's debt is almost \$28 trillion. Our government is spending \$1 billion/day just on paying the interest we owe. There are 331 million people living in the United States. If our current debt was called to be paid off now, every single person living in America would have to "cough up" \$84,592.¹ That is just our own government's debt, not consumer debt in America. There are 209,128,094 adults living in America. Consumer debt as of December 31, 2020 was \$4.19 trillion. That comes to approximately \$19,127/adult.² And now the most blessed, the most prosperous and the wealthiest nation in the world is on the verge of bankruptcy. Why? Because you cannot be irresponsible forever. At some point, the principles of economics will hold you accountable. What does this tell you? Are you part of these stats or is your money management opposite for the typical American? Explain.
8. The fourth biblical principle for financial freedom is called "The Principle of Utilization." Read Matthew 25:24-25 from your sermon notes under point #4. This guy did nothing — absolutely nothing with what he had been given. His excuse when question was to blame his master. Why do you think he blamed his master?
9. Read Proverbs 19:3 from your sermon notes under point #4. A lot of people today play the "victim" for their failure to be good stewards of what God has given them. They blame — choose to "B"-"Lame." Why do you think they do this and have you ever played the victim card or blamed others? Explain.
10. Money and all of the other things God has given you (your talents, skills, abilities, intellect, possessions, time and etc.) are tools and it are meant to be used. It is not meant to be stockpiled. Frances Bacon, who died in 1626, said: *"Money is like manure. If you spread it all around, it helps things grow, but if you pile it up, it just*

¹<https://www.pgpf.org/national-debt-clock>.

²<https://www.thebalance.com/consumer-debt-statistics-causes-and-impact-3305704>.

*starts stinking.*³ Read Matthew 25:26 from your sermon notes under doing #4. The master called this servant “wicked.” We typically reserve this term to those who commit murder, rape, child abuse, terrorism or force someone into sex trafficking. Do you think this was appropriate and if so why? If not, why, and if not, what term would you give?

11. The Greek New Testament word used here for “wicked” is [πονηρός; ponēros]. It refers to a person who does not respect God nor appreciates what God has given him or her.
 - a. The distinguishing mark of the first two servants is they used what God had given them as an opportunity to serve the Lord. They were willing to invest everything they had in the Lord. Why do you think they did and does this characterize you? Explain.
 - b. The master calls the 3rd servant wicked not simply because he lost a profit, but because he wasted his opportunity to serve the Lord with what God had given him due to his ingratitude. Why do you think this 3rd servant was so ungrateful? Most people are ungrateful for all God has entrusted to them. Why?
 - c. The failure of the third servant to use that with which he had been entrusted by his master represents the ingratitude, the emptiness, uselessness, and worthlessness of a life in which, profession of faith in Christ, is proved false and meaningless by the careless waste of privilege and opportunity. In your experience, do you think people of genuine faith in Christ are more grateful and better managers or stewards of all that God has given them? Are you? Explain.
12. The fifth biblical principle for financial freedom is “The Principle of Motivation.” Read Matthew 25:25 from your sermon notes under point #5. Why and what do you think this guy was afraid of to at least do something?
 - a. In order to be successful we have to move against our fears. This guy buried or hide his master’s gold or money in the ground. We hide or bury things to forget them. Put yourself in his shoes and speculate for a moment. What do you think he might have been trying to forget? Have you ever done something similar with anything? If so, explain.
 - b. Easy credit + ignorance + being in the dark about your finances = disaster. If you do not want to be a slave to debt, you have to know where your money is coming from, know where it is going, know where here in this story? He’s saying, “*You can’t please God in your life by doing nothing.*” God prefers that we try and even fail than to do nothing. Why?
 - c. A person who think they are just a “one talent” person is less likely to use their “one talent” due to the sin of comparing what they do not have verses what others have from God. Do you do this? Explain.
 - d. Judas and Peter had the same sin of failure. Both denied Jesus. Judas committed suicide and Peter repented. God chose the biggest failure to build the church on and give the Holy Spirit. How does this help you?
 - e. When we do this faith gets replaced with fear and determination gets replaced with doubt and we lose our joy. God did not create you just to exist; He created you to emanate Him. In the parable, this one talent guy was given what is worth in our time \$2,235,600. That is no small change. In your sermon notes, there is a list of fears that hold us back. Which of these have you seen in your life? Why? What did you do?
 - f. Even if you attempt and fail that is better than doing nothing for God with all He has given you. Therefore, don’t call it a failure; call it an experiment. Do you think this changes how you look at it?
13. The sixth biblical principle for financial freedom is “The Principle of Application.” Read Matthew 25:28-29 from your sermon notes under point #6. Do you think this was fair for the master to this? Explain. Read Galatians 6:7b from your sermon notes under point #6. Whatever you need more of (ex., time, energy, brains, money and etc.) you give it to God. Why do you think this works? Are you being faithful right now with ALL God has given you? Explain.
14. The seventh biblical principle for financial freedom is “The Principle of Compensation.” Read Matthew 25:21, 23 from your sermon notes under point #7. God wants to reward you for good money management. In this parable, we see this in three ways: affirmation (vs. 21a), promotion (vs. 21b) and celebration (vs. 21c). How does this make you feel? Explain.
15. Read Luke 16:11-13 from your sermon notes under point #7. Notice that Jesus does not say “you should not,” He said “you can’t serve both God and money.” Why?
16. Money is a terrific servant, but it is a terrible master. What does mean to you in terms of how you manage all that God has given you, especially your money?
17. Question: If God did an audit of your life right now on your finances, what grade would He give you? A-B-C-D-E/F? Why did you give yourself this grade?

³<https://www.goodreads.com/quotes/321089-money-is-like-manure-its-only-good-if-you-spread>.