Frisco First Baptist Church

THE PARABLES OF JESUS
THE GOSPEL AND FINANCES
LUKE 16:1-13
10/25/2026

MAIN POINT

Loving Christ requires faithful stewardship of the resources He has entrusted to us.

INTRODUCTION

As your group time begins, use this section to introduce the topic of discussion.

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?

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

Jesus talked about money in 16 of His 38 parables. In fact, He talked about money more than any other subject except the kingdom of God. He didn't do this because He is after people's money; He taught so much about money because He's after our hearts. The way we spend our money is a window into our hearts. Our spending shows us what we believe about God. Because everything we have is a gift from God, we must to learn how to make the most of what we've been given.

UNDERSTANDING

Unpack the biblical text to discover what the Scripture says or means about a particular topic.

HAVE A VOLUNTEER READ LUKE 16:1-13.

In what crisis does the manager find himself? What plan does he devise? Why did the rich man commend the manager (v. 8)?

How would you define "shrewd"? When is shrewdness a negative quality? How is it a positive quality in this parable?

In what way does Jesus teach us to be like the dishonest manager? In what way are we to be different than the dishonest manager?

In what manner does the shrewd person look at their money? What does that have to do with saving?

Jesus concluded the parable by affirming the manager had, indeed, acted shrewdly. Jesus told the disciples to use worldly wealth for kingdom purposes. When we do that, we recognize that money is temporary, but we can use it for eternal good. In other words, we are to treat our money as a tool for investing in eternity. This is similar to what Jesus taught in Matthew 6.

HAVE A VOLUNTEER READ MATTHEW 6:19-23.

What's the difference between having nice things and having treasure?

How can you tell if your money and possessions are becoming your treasure?

Jesus pointed out the foolishness of making earthly treasures the goal of life, instructing His followers instead to focus their attention on collecting treasures in heaven. Unlike earthly treasures, spiritual treasures aren't material possessions that bring us temporary satisfaction. Rather, they're the benefits we'll get one day for our faithful service to God while on earth—such as eternity in His presence, an inherited place in the kingdom of God (1 Peter 1:3-5), and our perfect, glorified bodies (1 Corinthians 15). We don't remain faithful to God in order to accumulate spiritual treasures for ourselves, but so that we can offer them back to God.

What do you have to believe to be true about God in order for you to spend your money like Jesus says in this passage?

Jesus says pretty much the same thing in Matthew 6:24 and Luke 16:13. Why do you think He chose money to be the other master, besides God, that people serve? Why didn't He choose something else like power, sex, or even the Devil?

When we believe in God's love and goodness, then we can trust He has our best in mind, and we can release our hold on our money. We can use our resources freely for the sake of the kingdom of God.

What alternative does Jesus propose with respect to our desires (vv. 22-23)?

Is money evil? Why or why not? When might money become evil?

When the eyes wander from the ultimate goal—eternal life with God—the rest of the body goes with them. One of the easiest ways for believers to be distracted from following God is through the pursuit of wealth. Money buys a lot of good things, a lot of needed things, but money can slowly pull us away from God and make us believe that it can provide for all our needs. When money becomes our idol, it becomes evil. Generous giving is one of the primary ways to combat this problem.

HAVE A VOLUNTEER READ MATTHEW 6:24.

Why are materialistic and godly values at odds? Is there a way to reconcile those values? Why or why not?

What are some ways we attempt to serve Jesus and money?

Jesus cautioned His followers on the impossibility of serving two masters. A slave is owned by another person. Both the world and the Lord demand ownership of our lives. Jesus sharply declared that such dual loyalty is impossible. Eternal values and temporal values are mutually exclusive; one cancels out the power of the other. If we're going to collect the right kind of treasure, we need to serve the right Master. Jesus taught that His followers must choose between loyalty to God and loyalty to money.

APPLICATION

Help your group identify how the truths from the Scripture passage apply directly to their lives.

What do your spending habits right now reveal about your heart?

What stuff in your life tends to pull your attention away from God most easily? How can you counteract that tendency?

What is one thing you can do this week to help you chase money a little less and God a little more?

PRAYER

Close your time with prayer, asking God to help your group encourage one another to focus on God and not on money. Pray that God would be seen as valuable and precious, far more than the treasures of the world.

COMMENTARY

LUKE 16:1-13

16:1-4. Jesus focused His teaching back on His disciples (cf. 15:1-3). He shifted them to a place in society they had never occupied—the realm of the rich. This echelon centered attention on maintaining and increasing wealth. A poor manager raised concern. A crooked manager was cause for alarm. This one apparently managed a farm for a landowner who lived in the city. The manager managed to squander the landowner's assets much as the prodigal son had squandered his father's (see 15:13). A pink slip was in order. What did a manager without a job do? He knew he was too old and out of shape to go back to manual labor. He was too proud to beg for help from his friends, or worse, to sit on the street corner, hat in hand. Using all his managerial skills, he developed a plan. He would not have to beg. Friends would welcome him with open arms.

16:5-7. The plan was simple: a fire sale on debt. Perhaps the men he called in were tenant farmers who worked the land and gave a percentage of the crop to the landowner.

The first owed one hundred baths of olive oil, a bath being about nine gallons. The manager reduced the 900-gallon debt to 450. The second tenant owed one hundred kors of wheat. The precise equivalent of a kor is not known. Scholarly estimates vary from six and one-half to twelve bushels. This debt was reduced by twenty percent. Certainly, these were simply examples. Other people also took advantage of the manager's situation and his debt fire sale.

What was happening here? Another example of squandering his master's wealth? Perhaps. The manager may have been illegally reducing debt. He may have been subtracting interest that had accrued on the debt in violation of biblical teaching (see Deut. 23:19-20). He may have been sacrificing his own commission for long- term gains. Jesus did not condone the man's business practice as legal or one to be imitated by others. This was a long-term plan by the manager to have friends indebted to him when he needed them. But how would the landowner react when he heard the news or saw the books?

16:8. Ironically, the landowner praised the man. Why? Because his business plan was smart and it accomplished the purposes the manager set out for it. First, it made the landowner look good in the eyes of those who were indebted to him and who continued to do business with him. Second, it looked forward to the long term rather than being limited to the present moment. Third, it assured people would be indebted to the manager and thus honor bound to help him when he would need it, much sooner than they suspected.

Jesus put the parable in context. In this world the children of light—those who have become lamps letting God's light shine through them (11:35-36)—often are much more foolish in their dealings with other people than are the secular people who have no concern for God. God's people should be as dedicated to living out kingdom living with other people in this world as the people of this world are in living out their own values to their own advantage in this world. The world's citizens, however, are only of this age. They have no future beyond the here and now. Children of light will shine through all the ages of eternity. Live now so you are assured of eternity.

16:9. Jesus drove the point home to His disciples: Make use of the world's resources so friends will be there to help you when you need it most. Things of this world may be unrighteous in themselves, but they can be used for good. To do so, you must recognize that such worldly resources are temporary. One day they will no longer be available. Use them while you can, but do not make them the end, only the means. Used in this way, unrighteous worldly resources can help you prepare for eternity. By being generous with secular resources, particularly by sharing them with the poor, blind, lame, and crippled, you can store up treasures in heaven. Just as the grateful debtors would welcome the manager into their homes when he needed them (v. 4), so you will be welcomed to your eternal home when you die and material resources are no longer of value. Meeting you there will be those friends with whom you shared unrighteous worldly resources. They will show you to your heavenly resources.

16:10-12. A second lesson that this story teaches is the need to be faithful before the Lord. Spiritually, every believer is a steward of the gifts God has given. If you are faithful

with small amounts of money, the Lord may trust you with much more, including things of priceless eternal value. If you cannot be trusted with only a little, you would also be a poor steward if more were entrusted to you.