

# Faithful With God's Resources Series

*Lesson 2: BIGGER Loyalty*

A Bible Study Series of The Mt. Zion Church Pastor

Ken Patterson, Ph.D.



January 28, 2026

*BIGGER sees wealth not as the goal, but as a God-given resource to glorify Him, bless others, and advance His Kingdom!*

**Introduction:** So often as we read Jesus’ words regarding how we utilize the resources given to us, we limit the ideas to finances. This leads to us segmenting what God has given us as though we have a secondary source who blesses us. It can also lead us into thinking we are our own provider. Further, we find that our struggle with possessions in general and money specifically arises from a lack of understanding that the way we manage God’s resources will identify what we love. Do we love God who is eternal or do we love resources which are temporary.

In the following lesson, Jesus uses a parable to create a contrasting picture of how a servant will do anything within their power to prove their loyalty to their master. By the end of this lesson students will consider ways to show their faithfulness to The Lord by creating a short plan to overcome the wasteful expenditure of resources.

**Key Questions to Answer by the End of this lesson include:**

1. What does God actually mean by “faithful”?
2. Why does God care so much about the “small things”?
3. Where are we most tempted to be unfaithful?

Main Scripture: Luke 16: 1-13

**What Are Parables?**

Parables are short stories Jesus used to communicate spiritual truths through familiar, everyday experiences. They invite listeners to think deeply, revealing truth to those who are open and challenging those whose hearts are resistant (Matthew 13:10–13). Rather than giving simple answers, parables provoke reflection, self-examination, and decision. Jesus used parables to move people from hearing truth to responding to it.

**I. The Truth of The Matter—vs. 1-8**

Reading this first parable of Luke 16 can feel confusing at first because Jesus uses an unexpected example to make a deeply spiritual point. The story introduces a manager who is accused of mismanaging his master’s resources and is about to lose his position. Facing an uncertain future, the manager acts decisively by reducing the debts of those who owe his master, positioning himself to receive favor and support once he is dismissed.

What unsettles many readers is that the master commends the manager—not for dishonesty, but for his shrewdness. Jesus is not endorsing manipulation or unethical behavior. Rather, He is drawing attention to the seriousness, intentionality, and urgency with which people often handle material resources. Jesus contrasts this worldly wisdom with the often casual or careless way believers approach spiritual responsibility.

Jesus' teaching becomes clearer when viewed in the broader context of stewardship. Throughout Scripture, God consistently reminds His people that everything belongs to Him and that we are entrusted, not entitled, to what we manage (Psalm 24:1; 1 Corinthians 4:2). The parable challenges us to consider whether we approach God's resources—time, money, influence, and opportunity—with the same intentionality we apply to worldly matters.

### *BIGGER Thinking Questions*

1. Where do you currently invest the greatest amount of intentionality, energy, and planning—and what does that reveal about what you care about most?
2. If God evaluated your readiness for BIGGER responsibility based on how you manage what you have now, what would your stewardship say about your faith?

## **II. The Heart of Stewardship -Luke 16:10**

<sup>10</sup> He who *is* faithful in *what is* least is faithful also in much; and he who is unjust in *what is* least is unjust also in much.

A careful reading of Luke 16:10 reveals Jesus' clear view of managers and stewards. At this point in the parable, it is helpful to shift our attention away from the specific resources being managed and instead focus on the person entrusted with the responsibility. Jesus is speaking directly to His disciples, emphasizing that the lesson is not primarily about money, but about character, accountability, and faithfulness.

The core issue in the parable is that the manager failed to recognize his proper place within the hierarchy of authority. He was not the owner; he was entrusted with responsibility on behalf of the master. His failure was not merely administrative—it was relational and spiritual. Scripture consistently reminds us

that stewardship begins with humility and awareness of who truly owns what we manage (Psalm 24:1; Proverbs 27:18).

Why was the manager in trouble? Because he wasted and mismanaged what had been entrusted to him. He was in effect, collecting a paycheck without doing the required work! The parable suggests that he enjoyed the benefits of his position without honoring the responsibility that came with it. His attitude toward the position shaped how he treated the possessions. Rather than seeing stewardship as a privilege and an act of service, he treated it casually, lacking diligence, excellence, and reverence for the master who employed him.

This indifference reflects a deeper issue: a failure to honor the relationship between servant and master. When stewardship is viewed as an afterthought, faithfulness erodes. Scripture repeatedly affirms that God values excellence and care in what we do for Him—“Whatever you do, work heartily, as for the Lord and not for men” (Colossians 3:23). Faithfulness is not about visibility or reward, but about honoring God through responsible obedience.

Jesus’ teaching challenges us to examine not just what we manage, but how we manage it and why. Our approach to stewardship reveals how seriously we take our role as servants of God. Faithfulness in small responsibilities is evidence of a heart aligned with the Master (Luke 16:10; Matthew 25:21).

### *BIGGER Thinking Questions*

1. In what areas of your life have you demonstrated faithfulness as a servant, honoring God with diligence and excellence?
2. Where might complacency or misplaced entitlement have caused you to treat God’s resources casually rather than faithfully?

### **III. Loyalty as The Final Question—Luke 16: 13**

<sup>13</sup> *“No servant can serve two masters; for either he will hate the one and love the other; or else he will be loyal to the one and despise the other. You cannot serve God and mammon.”*

The concluding statement Jesus gives in Luke 16:13 brings the entire parable into sharp focus by confronting the issue of loyalty. Jesus declares, *“No servant can serve two masters... You cannot serve God and money.”* With this statement,

Jesus presses His disciples to make a clear and unavoidable decision. Each person must determine where they will ultimately align their life, trust, and faith.

Jesus presents the choice plainly: it is God, or it is wealth (mammon). This is not a condemnation of acquiring wealth, nor does Jesus suggest that resources themselves are evil. In fact, later in this same chapter Jesus references people of great wealth, most notably in the account of the rich man and Lazarus (Luke 16:19–31). The issue in that account is not possession, but placement—where trust resides.

When trust centers on temporary possessions, people become dangerously unprepared for the moment when God calls His stewards to give an account. Scripture consistently warns that riches are uncertain and fleeting (1 Timothy 6:17; Proverbs 11:4). The tragedy is not having possessions, but placing loyalty in what cannot last. Many begin with what they own and hope it will eventually give them life, meaning, or security. Yet possessions were never designed to be a source of life.

Jesus' teaching redirects our focus to the proper order of trust. He invites us to place our faith in the Life-giver—Himself—who alone offers a full and abundant life (John 10:10). From that foundation, stewardship takes on its proper role. When God is our Master, possessions become tools for faithful management rather than objects of devotion. Loyalty to God produces clarity in stewardship, freedom in generosity, and readiness for eternal accountability.

In this way, Luke 16:13 serves as the interpretive key for the entire parable. Jesus is not simply teaching about money; He is calling His disciples to undivided allegiance. How we manage resources reveals who we truly serve, and settled loyalty determines whether stewardship becomes a burden or a blessing.

### *BIGGER Thinking Questions*

1. Where does your trust naturally default—toward God as the Life-giver, or toward possessions as life-sustainers? What evidence supports your answer?
2. If loyalty shapes stewardship, how might a clearer allegiance to God change the way you manage your time, finances, and influence?

## **Lesson Conclusion**

This lesson reminds us that stewardship is not primarily about money, but about loyalty. Jesus teaches that how we manage what we have reveals who we truly serve and where our trust is placed. When God is our Master, stewardship becomes an act of worship rather than obligation. BIGGER begins when our allegiance is settled and our lives are fully aligned with the purposes of the Life-giver.