

Faithful With God's Resources Series

Lesson 3: Strategic Stewardship for Kingdom Growth

A Bible Study Series of The Mt. Zion Church

Written by Rev. Harold Whitaker



Dr. Ken Patterson, Pastor

February 4, 2026

INTRODUCTION:

The biblical foundation of **stewardship** begins with a simple but life-altering truth and reality check: **God owns everything**. Scripture makes this unmistakably clear. God declares, “*The land is mine*” (Leviticus 25:23). “*The earth is the Lord’s*” (Psalm 24:1). “*The silver is mine and the gold is mine*” (Haggai 2:8). Not only does God own all things—**He owns us**. “*All souls are mine*” (Ezekiel 18:4), and “*We belong to the Lord*” (Romans 14:8). However, God permits us to manage His resources. You will remember from previous lessons this is called stewardship. Biblical stewardship is the principle that **God owns everything, and humanity is entrusted to manage His resources wisely for His glory**.

As God’s creation—His “crown of creation”—we are called to manage what belongs to Him, using it in ways that reflect His purpose and character. Every person is a steward of something. From the very beginning, God blessed and entrusted humanity with responsibility over His creation, commanding us to be fruitful, multiply, and exercise care over the earth (Genesis 1:28). This note of responsibility extends to every area of life—our finances, families, time, abilities, and opportunities. Everything we have is a gift from God, not for selfish consumption, but for faithful use and generous impact.

By the end of this lesson students will understand the responsibility of aligning our lives with Jesus’s teaching on stewardship. True stewardship prioritizes eternal purpose over temporary accumulation. The reality is that stewardship is not a financial issue. The way and where we invest what God has given us reveals our heart (or lack thereof) for what truly matters to God. Whether we steward much or little, **God values faithfulness far more than numbers**.

Main Scriptures: Matthew 6:19-21; Luke 12:16-21

I. Earthly Treasures—Matthew 6: 19

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal.

Our Scripture, **Matthew 6:19–21**, comes from one of the most well-known sermons Jesus ever preached—the **Sermon on the Mount** (Matthew 5–7). In this passage, Jesus is not merely giving financial advice; He is addressing the **direction of our lives** and the **pursuit of our hearts**. Jesus makes it clear that our goal should not be to hoard or store up earthly things. Instead, He calls us to examine our motives and ask an honest question: *What do we truly treasure?*

Earthly treasures generally include money and material possessions. Jesus reminds us that anything stored up on earth is temporary and vulnerable—subject to decay, loss, or theft. No matter how secure we believe our possessions to be, they are never permanent. Yet many of us assume that we are not guilty of treasuring earthly things. As Christians, we sincerely desire to keep Christ at the center of our lives. Still, even with good intentions, we often fail to recognize what has quietly captured our hearts.

Jesus exposes a subtle reality: when we finally obtain what we desire, satisfaction rarely lasts. Contentment fades, and something else quickly takes its place. You can purchase a brand-new car—immaculate interior, perfect color, new-car smell, and a sound system you love—only to find yourself coveting another car before you even make it home. This cycle reveals a deeper truth: **material possessions never satisfy the soul.**

Materialism becomes a soul-crushing substitute for faith. Attempting to serve and find security in “stuff” creates anxiety rather than peace. We try to control our habits to ease that anxiety, but it only worsens the problem. In contrast, Scripture reminds us in **Romans 14:8**, *“If we live, we live for the Lord; and if we die, we die for the Lord. So, whether we live or die, we belong to the Lord.”* This truth calls us away from selfish agendas and toward wholehearted devotion.

Jesus offers us something far greater than earthly treasure—a life, right now, rooted in lasting joy, freedom, and purpose. Yet we complicate His invitation because our hearts so easily drift back toward things that can never truly satisfy.

Bigger Thinking Questions

1. Name some material earthly treasures God has given you. What choices, comforts, security, or control do these treasures afford you that might tempt you to seek to accumulate more?
2. If God were to shift your definition of “success” away from accumulation and toward impact, what changes would need to happen in how you steward the resources He has already placed in your hands?

II. Heavenly Treasures—Matthew 6:20

But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal.

In Matthew 6:20, Jesus redirects our attention from temporary security to eternal significance. He speaks these words within the Sermon on the Mount, confronting humanity's tendency to seek safety, identity, and fulfillment through accumulation. While earthly investments may offer short-term gain, Jesus invites us to consider a far greater opportunity—participation in the eternal economy of God's Kingdom.

The *Wall Street Journal* once noted that never in American history have so many people owned stock in American companies. Economists praise this as positive because it gives individuals a stake in the economy. Yet Jesus offers something far more profound: the opportunity for every believer to invest in the greatest enterprise in existence—the Kingdom of God. This investment yields the most meaningful return imaginable: eternal life. Jesus presents this invitation honestly, revealing both the promise and the warning attached to where we choose to place our treasure.

Storing up heavenly treasures is an outward-facing act. It requires aligning our lives with God's purposes by following Christ's example, deepening our discipleship, and intentionally investing in the spiritual formation of others. Kingdom wealth is measured not by what we accumulate, but by how faithfully we advance God's work through generosity, obedience, and love.

Scripture offers several powerful illustrations of this principle. In **Mark 12:41–44**, Jesus highlights the widow who gives sacrificially, showing that God measures generosity by faith, not amount. **Luke 12:16–21** presents the parable of the Rich Fool, a man who hoarded abundance but failed to be rich toward God. **Haggai 1:3–4** exposes misplaced priorities as God's people focused on their own comfort while neglecting the house of the Lord. Together, these passages teach us what it truly means to steward God's resources wisely.

Jesus does not condemn planning, saving, or provision. We all work, earn, spend, and prepare for the future. What He confronts is a heart posture that prioritizes personal prosperity over God's purposes. The Rich Fool's tragedy was not his wealth, but his isolation—his constant use of "I" and "me," with no concern for God or others. His stored abundance could not rescue him when his life was demanded.

The same distortion appears in Haggai's day, when God's people invested heavily in their own homes while allowing God's house to fall into disrepair. This pattern remains familiar today when personal financial goals eclipse Kingdom responsibility. Perverted priorities reveal themselves when comfort replaces compassion, accumulation replaces generosity, and control replaces trust.

To be rich toward oneself and poor toward God is a tragic legacy. Jesus reminds us that life does not consist in the abundance of possessions. The most meaningful elements of life—love, mercy, justice, forgiveness, and compassion—cannot be stored away. They must be given freely.

As Randy Alcorn summarizes in *The Treasure Principle*, biblical stewardship rests on five enduring truths:

1. God owns everything; I'm His money manager.
2. My heart always goes where I put God's money.
3. Heaven - the new earth, not the present one - is my home.
4. I should live today not for the moment, but for eternity
5. Giving is the only antidote to materialism

Bigger Thinking Question:

1. If you had an infinite supply of money, what would you do? How does the fact that God, your heavenly father, has an infinite supply of money impact your thinking?

III. Where is your Heart? Matthew 6: 21

For where your treasure is, there your heart will be also.

Jesus teaches that **where we invest our resources determines our future**. Our focus shapes our hearts, and our hearts shape who we become and where we ultimately end up. As the saying goes, "*My heart always goes where I put God's money.*" In other words, our investments are never neutral. Where we place our treasure reveals—and forms—the kind of people we are becoming.

This raises an essential question: **Where are we investing?** Scripture reminds us that it is impossible to separate our hearts from our treasures. A treasure is not limited to money or possessions; it is anything to which we have become deeply attached. Whenever we look to the world—or even to relationships—to provide what only Jesus can give, we have crossed into idolatry. An idol can be anything we place

before God: social media, people, pleasure, comfort, food, clothing, status, or control.

If we desire to reflect the life of Jesus, we must resist the constant pull of the world. That requires intentional space to hear from God through His Word and to speak with Him in prayer. Where we invest our time, energy, and resources reveals what we truly value. Jesus makes it clear in **Matthew 6:21** that our hearts follow our treasure. Our “treasure” is not simply material wealth—it is whatever holds first place in our hearts.

Practically, we cultivate a heart aligned with Jesus by practicing habits that draw us closer to Him and others. This includes spending consistent time in prayer, serving others without expecting anything in return, investing in meaningful relationships and community, and living out the teachings and values of our faith in everyday life.

Jesus calls us to live differently from the culture around us. In a world driven by excess, consumption, and accumulation, Jesus invites us into another way of life—a Kingdom-focused life where our hearts are anchored in what is eternal rather than temporary. This requires regular heart-checks, asking whether we are truly seeking God’s Kingdom and drawing near to Him.

Bigger Thinking Action Steps!

- Conduct a “treasure audit” by listing what consumes most of your time, resources, and energy. Reflect on whether these align with your spiritual values
- Set aside daily quiet time to connect with God through prayer and scripture to re-align your heart’s desires.
- Invest in eternal relationships by showing love, compassion, and kindness to those around you.
- Practice generosity by supporting charitable causes or helping those in need, focusing on giving rather than getting.
- Make a gratitude list every day to recognize and appreciate the non-material blessings in your life.

Conclusion

The invitation before us is simple but profound: **Are we investing in the temporary or the eternal?** Are we pouring our lives into things that will last beyond this world, or are we consumed with what will eventually fade away? Only each of us can answer that question honestly.

This is a moment to respond to what God has revealed. Perhaps it is a call to recommit your life toward eternal investment. Perhaps you realize that while you are giving, your motivation has drifted toward earthly recognition rather than Kingdom purpose. The hope of this lesson is that we come to recognize that **every part of our lives belongs to God**. When we take our eyes off ourselves and place them fully on Him, we learn to steward everything—time, resources, relationships, and influence—for His glory.

Prayer

Father, thank You for trusting me with the resources and opportunities You have placed in my hands. Help me to honor You in the way I manage them. Teach me to be faithful and wise in all things. Let my life reflect Your goodness. In Jesus' name, Amen.