INTRODUCTION: Examine the words of Jesus and you will discover that Jesus talked more about money than He did about prayer, Heaven, or Hell. Why? As we will discover today, Jesus says that how we handle our finances is the best test of our faithfulness to God.

I. The Steward’s Dilemma (Luke 16:1-3)

Luke 16:1 “Now He [Jesus] was also saying to the disciples, ‘There was a certain rich man who had a steward, and this steward was reported to him as squandering his possessions.’”

Luke 16:2 “And he [the master] called him [the steward] and said to him, ‘What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.’”

Luke 16:3a “And the steward said to himself, ‘What shall I do, since my master is taking the stewardship away from me?’”

Luke 16:3b “I am not strong enough to dig; I am ashamed to beg.”

II. The Steward’s Plan (Luke 16:4-7)

Luke 16:4 “I know what I shall do, so that when I am removed from the stewardship, they will receive me into their homes.”

Luke 16:5-7 “And he summoned each one of his master’s debtors, and he began saying to the first, ‘How much do you owe my master?’ And he said, ‘A hundred measures of oil.’ And he said to him, ‘Take your bill, and sit down quickly and write fifty.’ Then he said to another, ‘And how much do you owe?’ And he said, ‘A hundred measures of wheat.’ He said to him, ‘Take your bill, and write eighty.’”
III. The Master’s Reaction (Luke 16:8)

Luke 16:8 “And his master praised the unrighteous steward because he had acted shrewdly; for the sons of this age are more shrewd in relation to their own kind than the sons of light.”

Luke 16:8b “for the sons of this age are more shrewd in relation to their own kind than the sons of light.”

IV. Jesus’ Application Of The Parable

A. Our Money Can Make an Eternal Difference (Luke 16:9)

Luke 16:9 “And I say to you, make friends for yourselves by means of the mammon of unrighteousness; that when it fails, they will receive you into the eternal dwellings.”

Proverbs 11:4 “Riches do not profit in the day of wrath [judgment], but righteousness delivers from death.”

B. Our Money Is a Test of Our Faithfulness (Luke 16:10-12)

Luke 16:10-12 10 “He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. 11 If therefore you have not been faithful in the use of unrighteous mammon, who will entrust the true riches to you? 12 And if you have not been faithful in the use of that which is another’s, who will give you that which is your own?”

C. Love for God Is the Basis of All Stewardship (Luke 16:13)

Luke 16:13 “No servant can serve two masters; for either he will hate the one, and love the other, or else he will hold to one, and despise the other. You cannot serve God and mammon.”
V. The Steward's Wise Actions

A. He Viewed the Future **Realistically**

B. He Made **Preparation** for the Future

1 Timothy 6:18-19  

18 “Instruct them to do good, to be rich in good works, to be generous and ready to share,  
19 storing up for themselves the treasure of a good foundation for the future, so that they may take hold of that which is life indeed.”

C. He Acted **Quickly**

Conclusion