



Course 1, Session 3 Student Notes: Stewardship

You Are a Manager, Not an Owner

Big Idea: You don't own anything, you manage everything. God measures us by what we do with what we have been given.

How to use these notes. These are yours to study on your own, before or after the session. Read each section slowly. Under every principle there is a **Notes** space to write what stands out to you, and a **Reflect** question to answer honestly in writing. Keep your Bible nearby. Take about 30 minutes, and end in prayer. Bring your notes and questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: "Father, remind me tonight that everything I hold belongs to You. Teach me to manage it with courage instead of fear, and to be found faithful with what You have placed in my hands. Amen."

The Scripture for This Session

Read these slowly, out loud if you can:

- **Psalm 24:1**, "The earth is the Lord's, and the fulness thereof; the world, and they that dwell therein."
- **Luke 16:10**, "He that is faithful in that which is least is faithful also in much: and he that is unjust in the least is unjust also in much."
- **Matthew 25:14 to 30** (the Parable of the Talents, which we study below).

Reflect: Do you tend to think of your business, money, and time as yours to own, or as something entrusted to you to manage? Be honest about how it usually feels.

The Big Picture

Ask yourself a simple question. Do you really own your home? Stop paying the property taxes for a few years and find out who actually owns it. Here is the truth Scripture wants you to feel this session. None of us own

anything. Not the house, not the business, not the bank account, not even the next breath. We are managers of things that belong to Someone else, and one day every manager turns in the books.

Last session we learned that money is a receipt for value delivered and that business done right is loving your neighbor at scale. Now we go one layer down. You create value with resources, time, money, skill, but where did those resources come from, and who do they really belong to? The answer changes everything about how you build. Over this session we will look at four truths about stewardship, and then study the last parable Jesus taught before the cross.

Principle 1: Ownership Belongs to God. You Are a Steward.

Start with the verse that resets everything, Psalm 24:1. "The earth is the Lord's, and the fulness thereof." Everything. The earth and everything in it. That includes the building you sit in, the money in your account, the skills in your hands, the years in front of you. If that is true, and it is, then you have never once in your life owned anything. You have only ever managed it.

The Bible has a word for that. A steward. A steward is a manager who runs another person's household and assets, makes real decisions, carries real responsibility, but never forgets whose name is on the deed. And here is why this is good news, not bad news. The weight of ownership is crushing. If it is all yours, then the success, the survival, and the outcome are all on you. But if you are the manager and God is the owner, then the pressure of the final result was never yours to carry. Your job is not to own the outcome. Your job is to be faithful with the assignment. That is a lighter and a higher way to live.

Reflect: If you truly believed your business belonged to God and you were simply the manager, what one decision would you make differently this week?

Notes:

Principle 2: God Expects a Return, Not a Museum.

Stewardship means God expects growth. He is not looking for a curator who keeps everything dusted and untouched. He is looking for a manager who takes what He gave and makes it grow. This is where it gets practical, and a little uncomfortable.

In the parable we will study, the servant who gets in trouble did not steal anything, did not waste anything, and did not lose anything. He simply played it safe. He buried what he was given and handed it back exactly as he received it, and the master called him wicked and lazy. Sit with that. The one thing God condemns in that story is not failure. It is fear that refuses to act. Burying your talent and calling it caution is not humility. It is disobedience wearing a polite mask. Faith does not bury what it was given. Faith takes a calculated risk and puts it to work, because the One who gave it can be trusted with the result.

Reflect: Where in your business are you "burying" out of fear and calling it being careful? What would faithful deployment look like instead?

Notes:

Principle 3: God Gives Unequal Starts on Purpose. You Answer for Your Portion.

Here is a word somebody reading this needs. In the parable, the master gives one servant five units of capital, another two, and another one. Different amounts, on purpose. God does not deal everyone the same hand, and that is not unfair, it is by design.

The freedom in it is this. The servant with two was held to the same standard as the servant with five, not "did you match the other person," but "were you faithful with what I gave you." You will never give an account for the talent God gave somebody else. You will give an account for yours. So stop measuring your portion against your neighbor's and start asking the only question that matters: am I putting my portion to work? Comparison is a thief. The person with the smallest start who is faithful hears the exact same "well done" as the person with the largest.

Reflect: Where do you waste energy comparing your portion to someone else's? What changes when you accept that you answer only for your own?

Notes:

Principle 4: Everything Is on the Books. Money, Skills, Time, Network, Influence.

Widen the definition of "talent" before we close this section. We hear that word and think money, but the master's capital is a picture of everything God entrusts. Your money, yes. But also your skills, the things you are good at. Your time, the hours you will never get back. Your relationships, the network of people who know and trust you. Your platform, whatever influence and reach you have, however small it feels.

All of it is on the books. All of it is capital the Owner expects you to deploy, not bury. This matters because many people say "I do not have money to invest" and never realize they are sitting on a skill they have never offered, an email list they have never served, an hour a day they waste, or a relationship they have never honored. You may have more entrusted capital than you think. The question is not whether you were given something. The question is what you are doing with all of it.

Reflect: List your five talents in your mind now, money, skills, time, network, influence. Which one are you burying most while telling yourself you have nothing to work with?

Notes:

The Story: The Parable of the Talents (Matthew 25:14 to 30)

Read the passage slowly. This is one of the last things Jesus taught before the cross, which tells you how much weight He put on it. A man going on a journey calls his servants and entrusts his property to them, five talents to one, two to another, one to a third, “to every man according to his several ability” (v.15), and then he leaves.

Watch what happens. The master hands over real assets and real authority and then goes away. He does not hover. A talent was an enormous sum, years of wages. He is trusting these servants with a fortune and the freedom to act, which is exactly how God operates with you. The first two servants “went and traded” and doubled what they were given, and to both the master says the same words: “Well done, thou good and faithful servant... I will make thee ruler over many things” (v.21, v.23). Same praise for different amounts, because faithfulness, not size, is the measure. And notice the reward for good stewardship is more stewardship.

Then look hard at the third servant. “I was afraid, and went and hid thy talent in the earth” (v.25). Fear is the root of it. He protected the asset instead of deploying it, and he was proud of returning it intact. But the master calls him “wicked and slothful” (v.26) and takes the talent away. God did not condemn him for losing money. He condemned him for risking nothing out of fear. Verse 29 states the law of stewardship out loud: what you put to work grows and gets multiplied, and what you bury gets taken. That is not cruelty. It is woven into how God runs His world.

Reflect: The third servant did not lose or waste anything, he simply played it safe, and he was the one condemned. Is that a comfort or a challenge to you right now, and why?

Notes:

Put It Into Practice

1. Take an honest inventory. List your five talents: the money you manage, the skills you have, the time you control, the network of people who trust you, and whatever influence or platform you carry. Beside each one, name one specific way you are currently burying it. “I am sitting on my email list and never offering them anything” is useful. “I could do more” is not.

2. This week's assignment. Take the most-buried talent you identified and take one concrete step this week to put it to work. Not a plan, a step. Make the call, send the offer, book the hour, reach out to the person, post the thing. Then write down what you did and what happened.

The buried talent I will deploy:

The one step I took and what happened:

Go Deeper (Optional)

- **Read:** *The Treasure Principle* by Randy Alcorn.
 - **Listen:** the *EntreLeadership Podcast*.
 - **Study:** Psalm 24:1; Matthew 25:14 to 30; Luke 16:10; 1 Corinthians 4:2.
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Close in Prayer

"Father, everything I have is Yours, on loan, for Your purposes. Forgive me for the times I have buried what You gave me and called my fear by nicer names. Give me courage to deploy what is in my hands, peace to leave the results with You, and the joy of hearing 'well done' on the day the books are opened. Make me faithful with the little today, and trust me with more as I prove faithful. In Jesus' name, Amen."

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