Course 2, Session 3 Student Notes: Pricing with Worth

Do Not Bury the Gift

Big Idea: Chronically underpricing is not humility, it is poor stewardship of the gift God put in you, and it usually serves you and your customer poorly.

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. This session touches a nerve, the fear that keeps good people charging too little, so read it gently and honestly. By the end you will reprice one offer based on worth and practice naming that price out loud. Take about 30 minutes, and end in prayer.

Open in Prayer

Before you begin, pray this simple prayer, or your own: “Father, You are no cheapener of good gifts. Help me to value rightly what You have placed in me, and to price it with honesty and courage. Amen.”

The Scripture for This Session

Read these slowly, out loud if you can:

- **Luke 10:7**, “And in the same house remain, eating and drinking such things as they give: for the labourer is worthy of his hire.”
- **1 Timothy 5:18**, “For the scripture saith… The labourer is worthy of his reward.”
- **Matthew 20:14 to 15**, “Take that thine is, and go thy way: I will give unto this last, even as unto thee. Is it not lawful for me to do what I will with mine own?”
- **Matthew 20:1 to 16** (the workers in the vineyard, which we study below).

Reflect: Why did you set your prices where they are, really? Look past the practical reasons for the honest one underneath. Is any of it fear?

The Big Picture

Have you ever discovered that someone doing the very same work as you was charging two or three times your price, and getting it? Sit with how that felt. For most of us there is a flash of surprise, then a quieter question: why am I charging so little? And when we dig for the real answer, it is usually not a careful business calculation. It is some version of fear. The fear of rejection. The fear of hearing no. The fear of being seen as too much. This session is about that fear, and about the good gift it keeps buried.

In Course 1 we learned that you are a steward, a manager, of talents God entrusted to you, and that the one posture the master condemned was burying the talent out of fear. Last session we stacked value high and honest and anchored the price to the cost of the problem. Now we deal with what still stops sincere people from actually charging what the gift is worth. Because here is the surprising thing: chronic underpricing usually hurts everyone involved, you, your mission, and even your customer. Over this session we will look at four truths about pricing with worth, and then study a landowner in a vineyard who paid by worth, not just by the clock, and kept every word he gave.

Principle 1: Underpricing Is Often Fear Dressed as Humility.

Let us name something gently but directly. A great many sincere, faithful people chronically underprice their work, and they call it humility. They say, “I just want to serve, I do not want to be greedy,” and it sounds godly. But often it is not humility at all. Often it is fear wearing spiritual clothing, the fear of rejection, the fear of being told no, the fear of being seen as too much. Naming that honestly is the first step to freedom, because you cannot fix a problem you keep calling a virtue.

Here is the hard truth underneath it. Undervaluing the gift God gave you is not a virtue. It is poor stewardship of that gift. Go back to Course 1. You are a manager of talents God entrusted to you, and pricing your work at almost nothing is a way of burying the talent, exactly like the fearful servant who hid his in the ground. It feels safe, and it even feels noble, but it limits the good you can do, it starves the mission you are called to fund, and it quietly tells the world that the gift is not worth much. Real humility does not bury the gift. It stewards it faithfully, and part of faithful stewardship is charging fairly for genuine value.

Reflect: Be honest with yourself, is your current pricing driven by wisdom, or by a fear you have been calling humility? What is that fear specifically afraid of?

Notes:

Principle 2: Price the Outcome, Not the Hours.

Here is the principle that reorders everything: price for transformation and value, not for the hours it takes you. The hour is simply the wrong unit. Think about what an hourly mindset actually does to you. If you became twice as skilled and could deliver the very same result in half the time, pricing by the hour would pay you less for being better. That is backwards, and it punishes exactly the mastery you have worked to build. The customer is not buying your hours. They are buying the outcome, the transformation we talked about in Session 1.

So price the worth of that outcome to the customer, not the time it costs you to produce it. What is the result actually worth to their life or their business? A quick fix that took you twenty minutes but saves them twenty thousand dollars is not a twenty-minute price. It is a twenty-thousand-dollar-problem price. This is not about squeezing anyone. It is about measuring value by the right ruler. When you price the outcome instead of the clock, your years of skill finally count in your favor instead of against you, and the customer pays for what they truly came to receive.

Reflect: Where are you pricing by the hour when you should be pricing by the worth of the outcome to your customer? What is one offer where mastery lets you deliver fast, and how has that quietly cost you?

Notes:

Principle 3: Underpricing Hurts the Customer Too.

Here is what most people never realize about charging too little: it does not only hurt you. Underpricing attracts the wrong customers. Bargain hunters are often the most demanding and the least committed, and they can drain a business dry. Meanwhile, the price you charge quietly signals the value of what you offer. Set it too low and people unconsciously assume the work must be low value, and the very people you most want to serve pass you right by, on their way to someone who charges like they believe in what they do.

There is more. Raising your price is often raising the quality and the commitment, both yours and theirs. People value what they pay for. A customer who pays a real price shows up, does the work, and gets the result. A customer who pays nothing often drifts, skips the calls, and never applies what you gave them. So a fair price is not only fair to you, it actually serves the customer, because it pulls them into the level of commitment that produces their transformation. And remember your giving covenant from Course 1: you cannot give what you did not earn. Every dollar you underprice yourself is a dollar that never flows to the mission, the generosity, and the people you were meant to bless. Healthy pricing is not selfish. It is what funds your ability to be generous.

Reflect: Has underpricing ever attracted difficult, uncommitted customers to you, or caused someone to assume your work was low value? How is your low price affecting the mission your income is meant to fund?

Notes:

Principle 4: Name It With Confidence, Keep the Serving Heart.

Here is the practical move. Set the price based on the value of the outcome. Then name it with confidence, plainly, without flinching and without immediately offering a discount to soothe your own nerves. So much value leaks out in that nervous half-second where we blurt “but I can do it for less” before the customer has even responded. Name the price, then be quiet, and let it stand. And once an agreement is made, keep it completely. Pricing with worth is not about squeezing people. It is about honoring the gift, charging fairly for real value, and then delivering everything you promised.

Now, someone is already worried, so let us settle it. Pricing with worth does not mean abandoning the people who genuinely cannot pay. The answer to that concern is not to underprice everyone across the board, which helps no one and starves the mission. The answer is to price your work honestly, and then to give generously and deliberately to those in real need, on purpose, out of strength rather than out of a chronic fear of charging at all. You hold both truths together. The laborer is worthy of his wages, and you serve people who cannot pay, by pricing fairly and giving freely, both on purpose.

Reflect: Where do you apologize for your price or rush to discount it before the customer even answers? And how could you hold together charging fairly and serving those who truly cannot pay, without collapsing into underpricing everyone?

Notes:

The Story: The Workers in the Vineyard (Matthew 20:1 to 16)

Read the parable together. A landowner goes out early in the morning and hires workers for a denarius for the day, the normal fair wage. He goes out again at nine, at noon, at three, and even at five in the afternoon, hiring more workers each time. At the end of the day he pays them all the same, a full denarius, and he starts with the last hired. The ones who worked all day grumble: we bore the heat of the whole day, and you have made these latecomers equal to us. The landowner answers, “Friend, I do thee no wrong: didst not thou agree with me for a penny?… Is it not lawful for me to do what I will with mine own?”

Jesus is teaching about grace and the kingdom of heaven, but sitting inside the parable are two sharp lessons for how we think about pricing and value. First, the value of work is not measured only in hours. The landowner did not pay strictly by time clocked. He set generous terms by his own judgment of worth and need. The hour was not the unit. This cuts directly against the trap of pricing yourself purely by time. Value, not just hours, sets the worth. Second, honor your agreements. The all-day workers agreed to a denarius, and they received exactly that, in full. The owner kept his word completely. What was promised was paid. Pricing with worth includes this quiet integrity: you set a fair price, you name it clearly, the customer agrees, and then both sides honor the agreement.

Now pair the parable with the plain teaching elsewhere. Luke 10:7 says “the labourer is worthy of his hire,” and Paul repeats it in 1 Timothy 5:18, “The labourer is worthy of his reward.” Scripture consistently affirms being fairly paid for value delivered. There is nothing unspiritual about being paid well for good work. The unspiritual thing is dishonesty, not fair pricing. Consider one modern echo. A skilled consultant charges far too little, is overworked, attracts difficult bargain clients, and quietly resents the work. On a mentor's advice she raises her price substantially, pricing the transformation she delivers rather than her hours. Three things happen, again and again, in real businesses. She earns far more while working less. The clients who pay the higher price are more committed and get better results, because they value what they paid for. And the bargain hunters who drained her disappear. The lesson is not "charge more for its own sake." It is that a price set on real worth, named with confidence, serves everyone better, the business, the mission, and even the client, who now shows up and succeeds.

Reflect: The landowner set his terms without apology, "is it not lawful for me to do what I will with mine own?" Does anything in you resist believing "the labourer is worthy of his hire" about your own work? Where did that resistance come from?

Notes:

Put It Into Practice

1. Reprice one offer by worth. Take one offer and set its price based on the value of the outcome to the customer, not the hours it takes you. Write the old price and the new one side by side, and sit with the discomfort you feel. That discomfort is usually the old fear talking, not wisdom.

My offer, its old hours-based price, and its new worth-based price:

2. This week's assignment. Quote that new price to the next qualified prospect, out loud, without flinching and without rushing to discount. Name it, then be quiet. Afterward, write down what it felt like to name your worth with confidence, and note how the prospect actually responded.

What it felt like to name my price without apology, and how they responded:

Go Deeper (Optional)

- **Read:** *Thou Shall Prosper* by Rabbi Daniel Lapin.
- **Listen:** the *Rabbi Daniel Lapin Podcast*, especially episodes on money and the ethics of profit.

- **Study:** Luke 10:7; 1 Timothy 5:18; Matthew 20:1 to 16; and revisit Course 1, Session 3 on stewardship and burying the talent.

Close in Prayer

"Father, You are no cheapener of good gifts, and You are the One who placed real worth in the work of my hands. Forgive me for the times I buried the gift under a price too low and called my fear humility. Teach me to price the outcome, to name my worth with confidence, and to keep every agreement I make. Free me from the grip of the fear of rejection, and give me a heart that charges fairly and gives freely, both on purpose. Let honest pricing fund a generous life. In Jesus' name, Amen."

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