Course 5, Session 1 Student Notes: Know Your Numbers

The First Act of Faithful Stewardship

Big Idea: You cannot steward what you do not measure. The first act of money management is simply knowing what is coming in, what is going out, and what is left over.

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, and if you can, bring your real income and spending totals from the last month.

Open in Prayer

Before you begin, pray this simple prayer, or your own: "Father, You see everything clearly and love us anyway. Give me the courage to look honestly at my numbers, and the grace to steward well what You have entrusted to me. Take away my fear of what I might find. Amen."

The Scripture for This Session

Read these slowly, out loud if you can:

- **Proverbs 27:23**, "Be thou diligent to know the state of thy flocks, and look well to thy herds."
- **Proverbs 27:24**, "For riches are not for ever: and doth the crown endure to every generation?"
- **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."
- **Luke 16:11**, "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"

Reflect: Right now, without checking, how much money came in last month, and how much went out? Do you know it cold, or would you be guessing?

The Big Picture

Here is a surprise to start with. Most money problems are not math problems. They are attention problems. People do not lose control of their money because the arithmetic got too hard. They lose control because they stopped looking. The numbers drifted quietly in the dark, month after month, until one day the drift became a crisis that felt like it came out of nowhere. It did not come out of nowhere. It came out of not looking.

This is why the first discipline of money is not budgeting, it is not investing, it is not even giving. It is simply knowing. We are opening Course 5, the practical money engine. You have learned to create value, to market it honestly, and to sell it with integrity. Now money is actually moving, in and out, and money that moves without being watched tends to wander off. Everything else in this course sits on top of the one habit we build tonight. Read the four truths below, write your notes, and answer the reflections. We start where all good stewardship starts, with honest attention.

Principle 1: Know Three Numbers Always.

Here is the whole of it, and it is beautifully simple. There are three numbers you always need to know. Money in. Money out. And what is left. That is it. Income, expenses, and the difference between them. If you know those three numbers, for your household and for your ministry or business, you have already left most people behind, because most people are guessing at all three.

You cannot steward what you do not measure. If you cannot see it, you cannot manage it, you cannot improve it, and you certainly cannot give it away on purpose. The good news is that this is not complicated. You do not need to be an accountant. You need to know what came in, what went out, and what is left, and you need to know it honestly rather than by hopeful guess.

Reflect: Of the three numbers, money in, money out, and what is left, which one are you least sure of right now, and why?

Notes:

Principle 2: Look on a Rhythm, Because Riches Are Not Forever.

Listen to how the Bible frames this. Proverbs 27:23 says, “Be thou diligent to know the state of thy flocks, and look well to thy herds.” In a world before spreadsheets, your wealth was your animals, and the command was plain: know the condition of what you have, and look at it closely and regularly. The next verse gives the reason: “For riches are not for ever.” Wealth is not automatic and it is not permanent. It requires attention.

The word diligent matters. This is not a casual glance, it is deliberate, repeated attention. The good herdsman walks among the animals, counts them, checks their health, notices the one that is limping before it becomes the one that is dying. The herdsman who assumes the flock is fine because it was fine last year is the herdsman who wakes up poor. So set a fixed rhythm, a weekly or monthly time when you sit down and look, not only when there is a fire. A rhythm catches drift early, while a panic response only shows up after the damage is done. Sam Walton, who built Walmart into the largest retailer in the world, was famous, almost obsessive, about knowing his numbers, holding a legendary Saturday morning meeting each week where leaders reviewed the previous week's figures in detail so problems were caught early instead of discovered late.

Reflect: What would a fixed weekly or monthly money review actually look like in your life, and when have you last looked at your money on a set rhythm?

Notes:

Principle 3: Honest Books Are a Spiritual Discipline.

Now hear Jesus raise the stakes in Luke 16:10, "He that is faithful in that which is least is faithful also in much." God is not waiting for you to handle millions before He cares how you handle money. He is watching how you handle what is in your hand right now. And the very next verse ties it to something eternal, "If therefore ye have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?"

Knowing your numbers is not just smart, it is spiritual. Honest books are a form of faithfulness. Sloppy books, avoided books, books you are afraid to open, those are a form of unfaithfulness with what God has entrusted to you. The systems you build with small money are the exact systems you will run with large money, so faithfulness is not a size, it is a habit formed now. The way you tend the little you have today is the way you will tend the much God may trust you with tomorrow.

Reflect: How does knowing your small numbers shape your character? Where might avoiding them be a quiet form of unfaithfulness?

Notes:

Principle 4: The Numbers Are Not Your Judge, They Are Your Friend.

Let me name the thing that keeps people from looking, because for many of us it is not laziness, it is fear. You are scared of what the numbers will say. You suspect it is bad, so you avoid it, and the avoidance makes it worse, and the worse it gets the more you avoid it. That cycle can break tonight.

Here is the truth: the numbers are not your judge, they are your friend. They cannot condemn you. They can only inform you. And you cannot fix a single thing you refuse to see. Avoidance feels like peace, but it is really just fear wearing a disguise, and fear is a poor manager of anything. The bravest, most faithful thing a struggling steward can do is open the books and look at the real numbers, out loud, in the light. The One who sees everything clearly is inviting you to see your own life clearly too, and to trust Him with what you find.

Reflect: Where have you been avoiding an honest look at your numbers, and what would change if you believed the numbers were a friend God gave you rather than a judge to fear?

Notes:

The Story: Know the State of Your Flocks (Proverbs 27:23 to 27)

Read a few verses past the famous ones, because the reward is written right into the text. Verse 23 gives the command, be diligent to know the state of your flocks and look well to your herds. Verse 24 gives the reason, riches are not for ever, and the crown does not automatically endure to every generation. Then verses 25 to 27 describe the payoff of that diligence: the hay appears, the tender grass shows itself, the lambs provide clothing, the goats provide the price of a field, and there is enough goats' milk for your food, the food of your household, and the maintenance of your servants.

Watch how the whole picture works. First, the command is to know, not to guess, not to assume, not to hope. Stewardship begins with looking closely at what is actually there. Second, the reason is that wealth is fragile, nothing runs on autopilot, and attention is the price of keeping what you have. Third, the reward flows directly from the diligence. The passage promises provision, clothing, income, and food, to the one who looks well to his herds, which means diligence today funds generosity tomorrow. Fourth, notice the scope of who benefits, the whole household and even the servants. Good stewardship never stops at yourself. When you know your numbers and manage them well, the blessing reaches the people who depend on you, and sloppy stewardship puts everyone downstream of you at risk.

Reflect: The reward of the herdsman's diligence reached his whole household. Who depends on how well you steward your numbers, and how does that change the weight of this habit?

Notes:

Put It Into Practice

1. Write your three real numbers. As honestly as you can, fill these in for last month. Rough real numbers beat perfect guesses. If you truly do not know, write down the three places you will go this week to find the real figures.

Last month, money in:

Money out:

What is left (the difference):

2. Choose your place and set your rhythm. Name the one simple place you will record every dollar from now on, a free budgeting app, a basic spreadsheet, or even a paper ledger. One place, not five. Then write the exact day and time of your weekly money review. Not "sometime," but "Sunday at 8 pm."

The one place I will record every dollar from now on:

My fixed weekly money review time is:

3. This week's assignment. Record every dollar in and out for seven days, no exceptions, even the small ones. Hold your first weekly review at the time you set. Write one thing you learned about your own money that you did not know before you started looking.

What I learned when I finally looked:

Go Deeper (Optional)

- **Read:** *Business by the Book* by Larry Burkett.
- **Listen:** the *B.O.S.S. Moves Podcast* by Dr. Myron Golden.
- **Consider:** *Financial Intelligence* by Karen Berman and Joe Knight, written for people who are not accountants, which teaches you to read and actually understand the basic numbers of any organization in plain language. It arrives by business logic at what Proverbs taught long ago: the leader who knows the true condition of the numbers is the one who can steward well.
- **Study:** Proverbs 27:23 to 27; Luke 16:10 to 12; Matthew 25:14 to 30.

Close in Prayer

"Father, thank You that You see me clearly and love me completely. Teach me to look at my numbers the way a good shepherd looks at his flock, with honest attention and faithful care. Take away my fear of what I might find, and give me the diligence to know the state of what You have entrusted to me. Make me faithful in the little, so You can trust me with much, all for Your glory and Your mission. Keep money in its place as a tool in Your hands. In Jesus' name, Amen."

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