Course 5, Session 6 Student Notes: Multiply Wisely and Escape the Debt Trap

The Capstone of the Kingdom Money System

Big Idea: Be shrewd and faithful with money, multiply what God gives, and stay free of the debt that quietly makes you a servant. Tonight all six gears become one system.

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. This is the last session of Course 5, so bring the notes from your earlier sessions too, because tonight you will pull your numbers, budget, reserve, tax tools, and giving into one page. Bring your questions to the group.

Open in Prayer

Before you begin, pray this simple prayer, or your own: “Father, You are the true owner of everything I have. Make me wise, faithful, and free, so that money serves Your mission through me and never masters my heart. In Jesus’ name, Amen.”

The Scripture for This Session

Read these slowly, out loud if you can:

- **Proverbs 22:7**, “The rich ruleth over the poor, and the borrower is servant to the lender.”
- **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 16:13**, “No servant can serve two masters: for either he will hate the one, and love the other; or else he will hold to the one, and despise the other. Ye cannot serve God and mammon.”
- **Luke 16:1 to 13** (the shrewd manager) and **Matthew 25:14 to 30** (the talents), which we study below.

Reflect: Have you ever felt owned by a payment, a chunk of every dollar already spoken for before you even see it? Where does that show up in your life right now?

The Big Picture

Somewhere along the way a lot of sincere believers picked up a quiet idea that being spiritual means being vague and passive about money. That planning and strategy are somehow worldly, and the holy thing is to just trust God and not think too hard about the numbers. Jesus says the opposite. In the strangest money parable He ever told, He looks at a sharp, forward thinking manager and asks why God's own people are not that intentional for the Kingdom.

This session installs the last gear of your money system, and then bolts the whole engine together. You will learn why God calls His people to be at least as shrewd with money as the world is, why faithfulness with a little is the doorway to more, and how debt quietly moves money from the servant's seat into the master's seat. Read each principle, write your notes, answer the reflection, and then, as the capstone of the whole course, put all six gears on one page you can actually run.

Principle 1: Be Intentional and Wise With Money, Not Passive or Careless.

In Luke 16, Jesus tells a story that sounds at first like He is praising a crook. A manager about to be fired quickly reduces what his master's debtors owe, so they will take care of him later. Then comes the shock in verse 8: the master commended him, because he had acted shrewdly. Jesus is not praising the dishonesty, hold that clearly. What He praises is the foresight, and then He turns it into a mirror: "the children of this world are in their generation wiser than the children of light." The people of the world are often sharper and more strategic about money than God's people are, and that should not be so.

Hear this plainly, because many of us got it backward. Passivity with money is not humility, and it is not faith. It is neglect wearing a spiritual costume. God is not honored by money drifting, leaking, or buried in fear any more than by money wasted in foolishness. Being intentional, planning ahead, watching your numbers, and thinking clearly about your finances is an act of stewardship. Bring wisdom and foresight to your money the way the sharpest person you know would, and offer all of it back to God.

Reflect: Where have you treated being passive or vague about money as if it were the spiritual thing to do? What would foresight look like there instead?

Notes:

Principle 2: Faithfulness With Little Is the Doorway to More.

Right after praising the shrewd manager's foresight, Jesus drives in a guardrail. In Luke 16:10 He says, "He that is faithful in that which is least is faithful also in much." How you handle a little money reveals and forms how you will handle much. God is not waiting for you to manage millions before He watches, He is watching how you steward the little you have right now. The systems you build with small money are the exact systems you will run with large money.

Think of the parable of the talents in Matthew 25. Two servants put their master's money to work and doubled it, and he said, "Well done, thou good and faithful servant." The third one, out of fear, buried his talent in the ground and gave it back exactly as he received it, and he was rebuked, not for losing it, but for doing nothing with it. Faithfulness is active. It puts what God gives to work. Do not bury what He has entrusted to you in fear, and do not waste it in carelessness. Steward the little faithfully, and watch the doorway to more swing open.

Reflect: How are you handling the little you have now, and what does it honestly predict about how you would handle much more?

Notes:

Principle 3: Avoid the Debt Trap. The Borrower Becomes Servant to the Lender.

Proverbs 22:7 says it without a wasted word: "The rich ruleth over the poor, and the borrower is servant to the lender." Debt is not just a number on a statement. It is a chain. Every dollar you owe is a piece of your future freedom that already belongs to someone else. When you are in debt, part of every paycheck is spoken for before you ever touch it, and part of your ability to say yes to God, to give generously, to take a leap of faith, is quietly mortgaged to a lender.

Scripture does not call debt a sin, but it tells the truth about it plainly. It is a servitude, and God wants His people free. Free to follow, free to give, free to move the moment He says move. That is hard to do with the same energy while you are carrying a chain. So getting out of debt is not mainly about money, it is about obedience. It is about being able to say a full yes to God with your whole life, instead of a yes limited by what you already owe. Name the debt honestly, pick the smallest one first, and attack it one focused step at a time until money works for you instead of you working for the lender.

Reflect: Where has a chain of debt quietly limited your freedom to follow God fully, and what is the first concrete step you could take toward being free of it?

Notes:

Principle 4: You Will Serve Either God or Money. Let Your System Prove Which.

The whole parable in Luke 16 was built to deliver one line, verse 13: "No servant can serve two masters… Ye cannot serve God and mammon." This is the guardrail on all the shrewdness. Be as wise and strategic with money as the cleverest person alive, and never for one second let it climb from the servant's seat into the master's. You will serve one or the other. Jesus makes you choose.

Here is the good news. A money system is exactly how you keep money in the servant's seat on purpose, day after day, instead of hoping your heart stays right. Every gear you have built across this course does that job. Knowing your numbers dethrones the guessing. Budgeting dethrones the impulse. Reserves dethrone the panic. Honest taxes dethrone the fear. Firstfruits giving dethrones the grip money wants on your heart. And escaping debt dethrones the lender. Money is a wonderful servant and a terrible master, and tonight you build the one page that keeps it serving.

Reflect: Where is money still trying to sit in the master's seat of your life, and which gear of your system most helps keep it a servant?

Notes:

The Story: The Shrewd Manager (Luke 16:1 to 13)

Read the passage slowly, because it is one of the most misunderstood stories Jesus told, and its meaning only comes clear when you walk it step by step. A rich man has a manager who is accused of wasting his goods. The master calls him in and effectively puts him on notice that he is done. The manager is about to lose everything, his position, his income, his security. That is the crisis that drives the story.

Watch what the manager does. He is honest with himself, he is not strong enough to dig and too ashamed to beg. So he thinks ahead. While he still has authority, he goes to his master's debtors and reduces what they owe, quickly and decisively, so that afterward they will take him in. He is not frozen, he is not passive, he acts with foresight. Then comes the surprising verse 8: the master commended the unjust manager, because he had done wisely. Read carefully. Jesus calls him "unjust" plainly, so the dishonesty is not what is praised. What is commended is the shrewdness, the foresight, the intentionality, and then Jesus rebukes God's people for being less strategic about money than the world.

Follow the lesson Jesus draws. Use worldly wealth wisely to make friends for eternity, He says, and then the principle in verse 10, faithful in little, faithful in much. And He lands on verse 13, the line the whole parable was built to deliver, you cannot serve God and money. So hold both sides at once, and this is the whole posture of tonight: be as wise and intentional with money as the sharpest person alive, and keep money permanently in the servant's seat, which among other things means getting free of the debt that tries to make it your master. Shrewd and faithful. Strategic and surrendered.

Reflect: The manager saw a crisis coming and acted with foresight instead of freezing. What is one place in your finances where a little foresight now would save you a crisis later?

Notes:

Put It Into Practice

1. Name the chain, and pick the first target. List any debts that are making you a servant, smallest to largest, with the balance and the monthly payment beside each. No shame, just daylight, because you cannot break a chain you will not look at. Then circle the smallest one. That is your first target.

The debt I am targeting first, with its balance and payment:

One concrete first step I will take on it this month:

2. Build your one page Kingdom Money System (the capstone). Using notes from all six sessions, fill in the whole engine on one page: your numbers rhythm, your budget approach, your reserve percentage, your tax tools, your firstfruits giving percentage and destination, and your debt target and freedom step. Then write today's date at the top. This is the day the system started.

My numbers rhythm (when I look, where I track), from Session 1:

My budget approach and my reserve percentage off the top, from Sessions 2 and 3:

My tax tools and records habit, from Session 4:

My firstfruits giving percentage and where it goes, from Session 5:

My debt target and freedom step, from tonight:

Go Deeper (Optional)

- **Read:** *The Richest Man in Babylon* by George Clason, for timeless money principles, and *The Millionaire Next Door* by Thomas Stanley and William Danko, run through a biblical filter, on how ordinary people actually build wealth by living below their means and avoiding debt.
- **Listen:** the *EntreLeadership Podcast*.
- **Study:** Luke 16:1 to 13; Proverbs 22:7; Luke 16:10 to 13; Matthew 25:14 to 30.

Close in Prayer

"Father, You are my only Master and my true provider, and I do not want money or debt sitting on the throne of my life. Make me shrewd and faithful with everything You entrust to me, give me the wisdom to multiply it for Your purposes and the courage to break every chain that holds me. Set me free to follow You without hesitation and to give without fear. Take the one page in my hands and make it a way of life, so that everything I steward points back to You, the true owner of it all. In Jesus' name, Amen."

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