Note: The following message will be shared by Reverend Caleb Kim this Sunday, August 16, 2026, at 10:00 a.m. for the congregation of St. Andrew's, Fenelon Falls, and our community on Zoom.

Title: Transforming How I See and Use Money
How God Changes Us - Part 7 (Financial Health)

In our sermon series, "Transformed: How God Changes Us," we have been looking at seven different dimensions of our lives. So far, we have explored our spiritual, physical, mental, emotional, and relational health. Today, I want us to focus on the transformation of our financial health.

In our Gospel reading for today, we meet a rich master and his financial manager. For reasons unknown, the manager was accused of wasting the rich man's resources. So the master asked his manager to provide a full accounting of his management before he was fired. As we heard this story, the manager—fully aware that his time was short—called in all of the master's debtors and significantly reduced their financial obligations. The main reason the manager did this was to prepare for his future. He thought he would be welcomed into the homes of those debtors after he lost his job as the steward. Surprisingly, when the manager reported what he had done, the master commended how the accused manager handled the situation. The master praised the manager's actions as wise and thoughtful management. Through this parable, Jesus teaches His disciples about sacred stewardship and helps us use our resources in a godly manner.

Please understand this: Jesus was not endorsing or rewarding the dishonest manager's previous actions. The dishonest manager should have admitted his wrongdoings, repented of his failures, and reconciled his shortcomings before his master. Rather, Jesus highlighted the manager's final action and evaluated his foresight as shrewdness. In just a moment, I want us to look at why the master praised the dishonest manager for acting so shrewdly, and what that means for us.

It may surprise many of us that Jesus actually talks more about money and possessions than almost any other practical topic in the Gospels. When Jesus teaches through parables—like the one we hear today—He frequently speaks on financial management because money has the power to influence our lives for either good or bad. Many of us spend so much of our time thinking about money and working for it. But have we spent an equal amount of time learning how to handle and use our money from God's perspective? When we learn how to manage our resources properly through God's wisdom, it helps us cultivate a truly healthy financial life.

So this morning, I want us to examine a few divine principles of stewardship that we can learn from the manager's shrewd attitude and the master's commentary. I believe these biblical foundations will inspire us to use our resources wisely—no matter how much or how little we have. This godly administration will transform our minds regarding financial matters, keeping us from being conformed to the patterns of this world.

First, the shrewd manager was fully aware that he was a steward, not an owner. When his master called him to give an account of his management, he was suddenly confronted with the reality of his position: he was merely an administrator of his master's property. For some time, he had been treating the master's possessions as his own and wasting them. But the realization at the time that he owned nothing forced him to wake up and begin managing those possessions with care.

Like the manager in this parable, every day we need to remember that we are stewards—managers, not owners—of everything we have. Every dollar in our bank account ultimately belongs to God. Not only our money, but also our time, our talents, our energy, and even our minds and hearts belong to God, because every blessing we enjoy has been entrusted to us by Him. The entire universe belongs to Him. God is the Creator, the Giver, and the Lord of our lives.

We may not always realize it, but what we call "our possessions" are actually on loan from God. Whether we live eighty, ninety, or a hundred years by God's grace, everything we enjoy during our lifetime is a divine loan from our Good Shepherd. We did not own these resources before we were born, and we will not take them with us when we die. God simply allows us to manage and enjoy them while we are here.

Spiritually speaking, every single one of us works for the Kingdom of God. He has placed specific resources, talents, and opportunities in our lives under our care. Without God, we would have nothing; we would not even draw our next breath. Like the people of Israel, however, we can easily forget this truth and say to ourselves, “My power and the strength of my hands have produced this wealth for me” (Deuteronomy 8:17). But we must remember the warning that follows: “Remember the Lord your God, for it is He who gives you the ability to produce wealth” (Deuteronomy 8:18).

Friends, we should not fall into the trap of believing that everything we have is solely the product of our own hard work. Please understand this: I am not ignoring or disrespecting all the efforts and time many of us have put into supporting our loved ones over the years. That diligent attitude toward our work should be recognized and appreciated. At the same time, I am asking us to think about these questions: Who gave us our skills, our strength, our passion, and our intelligence? Who provided the food on our tables, the clothes on our backs, and the relationships we cherish? Everything comes from the Lord. It is all a gift born out of His love for us. Recognizing that everything belongs to God and is on loan to us is the first and foundational principle of biblical financial management.

This truth brings profound comfort to our daily lives. When we embrace our role as stewards rather than owners, our anxiety drops dramatically. Since God is ultimately the Owner and Provider, we do not need to carry the burden of primary control in our management. Since God is the real Caretaker over our possessions, He will look after them on our behalf. As the Apostle Paul reminds us: instead of being anxious about anything, in every situation, through prayer and petition with thanksgiving, we can present our requests to God, and the peace of God, which transcends all understanding, will guard our hearts and minds in Christ Jesus (Philippians 4:6–7). What a comforting promise we have been given!

The truth that everything belongs to God also gives us a sacred reminder: He often uses money to test our hearts. Finances are one of God's primary tools for revealing what we truly love most in life. As Jesus clearly states in our Gospel: “No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money” (Luke 16: 13).

Do we notice that Jesus uses the word cannot? He does not say we should not; He says we cannot. It is an impossibility. Jesus directly compares money to God because He understands its power in our daily lives. It is so easy to believe that money can solve every problem or buy happiness. That is why, in reality, money as a competing god can influence many of us, including myself, and capture our hearts. As people in divine management, we need to admit that we often struggle to keep God first. We also need to rededicate ourselves to make Him our primary devotion while placing every worry into His mighty and merciful hands.

Secondly, the shrewd manager demonstrated remarkable foresight by preparing for his future. He recognized that his time as a manager was coming to an end, so he resolved to use his remaining time wisely rather than squandering the final opportunities he had been given. To secure his future, he made a plan to gain favor so that he would be welcomed into the debtors' homes after losing his job. He asked all of his master’s debtors to meet him and significantly reduced what they owed.

From a strictly legal point of view, canceling debts without the master’s prior approval was an improper act. Yet, by lowering those debts, the manager used his position to help people in need and build future relationships for himself. That is precisely why Jesus highlights this aspect of the parable, revealing a deeper purpose for our earthly wealth: “I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings” (Luke 16:9).

When we reflect carefully on this passage, we see God's intended order: we are called to love people and use money to express that love. The tragic problem in our modern society is that so many people get this completely backward. When people start loving money, they inevitably end up using people to get more of it. As followers of Christ, we are called to align our finances with God's purposes.

Some people mistakenly believe the Bible teaches that it is wrong to be wealthy. They might even quote a phrase that is not actually in Scripture, claiming, "Money is the root of all evil." But that is not what the Word of God says. In 1 Timothy 6:10, Paul writes: “For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

Do we see that the danger lies in the love of money—using wealth for reckless, selfish spending without any higher purpose? We need to guard ourselves against spending our resources on things that add no true value to our lives or the lives of others. One of the challenges we may face as our income grows is the temptation to spend selfishly. The more we have, the easier it becomes to justify indulgence, saying to ourselves, "I've earned this. I can afford it, so why not?" But we need to remember this truth: Just because we can afford something does not mean we should buy it. God calls us to use our resources to serve Him and bless others. In doing so, our generosity stores up an eternal reward in heaven.

As I mentioned earlier, there are more promises in the Bible related to giving than almost any other practical topic. It is truly incredible what God promises to those who discover the joy of generous living. Why does God place such a high priority on our giving? Because God Himself is a giver! If we want to reflect His character and grow into His likeness, we must learn to give as He gives. No matter how much material wealth we accumulate, we are never truly free until we experience the joy of generosity.

Funeral homes often purchase special burial suits for those who have passed away. Do we know what is unique about a burial suit? It has no pockets! We don't need pockets in the grave because we cannot take a single penny with us. Andrew Carnegie was born into a poor Scottish family before immigrating to America. He became one of the most successful people in the steel industry and was also known as a great philanthropist. Before he died, he requested that his hands be placed outside his coffin during the funeral. He wanted everyone who passed by to see his open, empty hands—a visual statement that despite all his wealth, he could take nothing with him.

In life, there are fundamentally two kinds of people: takers and givers. Every one of us falls into one of these two groups. It is worth noting that the words miser, miserly, and miserable all share the same root origin. When we live miserly, holding tightly to what we have without helping others, we end up living in misery. But generosity leads to profound joy. In Acts 20:35, Jesus echoes this truth: "It is more blessed to give than to receive."

Giving feels good because God created us to find and experience joy in sharing our time, energy, and financial resources. The people who consistently practice this sacred principle toward those around them are often the happiest people on earth. In God's kingdom economy—much like planting seeds—the more generously we sow, the more abundantly we reap. Every act of generosity deepens our relationship with God and brings us happiness that material possessions can never buy.

Our time on this earth is brief, even if God grants us a century of life. But we will spend eternity in the presence of God. Where do we want to build our largest account? There is no greater or more enduring investment than the kingdom of God.

Thirdly, the shrewd manager administered his master's resources carefully. Before his time as a manager was completed, he did not act carelessly or give out blanket pardons to all the debtors. Instead, he called them in one by one, thoroughly examined what each person owed, and made calculated, appropriate adjustments for each specific debt. His management was thoughtful and organized.

That is precisely why Jesus introduces a fundamental kingdom principle regarding stewardship: "Whoever can be trusted with very little can also be trusted with much… And if you have not been trustworthy with someone else's property, who will give you property of your own?" (Luke 16:10–12).

We learn that God does not simply pour out His blessings unconditionally. In a godly way, He tests us first to see if we are responsible. If we cannot handle small things faithfully, He will not entrust us with greater things. God uses our management of worldly wealth as a test to see if we can be trusted with true spiritual riches. Once again, finances are one of God's favorite tools for testing our hearts. God is not merely listening to what we say or what we claim to value; He looks at how we actually live. If we want to know what we truly love most, all we have to do is look at our calendars and our bank statements. The way we spend our time and our money reveals our true priorities to God.

I would like to say again that biblical stewardship means recognizing that God owns everything, using our resources for His purposes, and actively making the most of what He has placed in our hands. To manage our finances wisely, we must be intentional. We need a plan for our money and a plan for our spending. Interestingly enough, many of us spend 12 to 16 years in school learning how to make money, but not many of us, myself included, have ever spent even six weeks learning how to manage it properly from a biblical perspective.

The reality is that it is far easier to get into debt than it is to get out of it. And the root problem is not always that we do not earn enough. How many of us have said or heard someone say, "I just don't know where all my money goes!"? If we do not know where our money is going, it is a clear sign that we are not tracking our resources. Someone once joked, "Money used to talk; now it just slips away quietly!" That is why it is so important for us to know where we stand financially.

To manage our finances wisely, we need to track them carefully. We need to know where our money comes from and where it goes. The first practical step is establishing a budget. What is a budget? A budget is simply planned spending—it is telling our money where we want it to go, rather than sitting back and wondering where it went. When we stick to a thoughtful budget, we exercise diligence over what God has entrusted to us, demonstrating that we take our role as His stewards seriously.

Along with planned spending, wise stewardship requires that we learn to save money faithfully. But the biblical purpose of saving differs significantly from the world's mindset. The world tells us to reserve money for security—to build up large enough savings so that we can feel self-sufficient. But the Word of God reminds us that there is no absolute security in material things. No matter how much wealth someone accumulates, it can disappear in an instant. True security is not found in a bank account or an investment portfolio. True security is the assurance that our heavenly Father will provide for all our needs and care for us.

One of the practical ways to build the habit of saving is by learning to live with a margin—spending less than we earn. To do this, we must embrace the biblical concept of contentment. Without contentment, we will constantly spend everything we make, chasing after things that can never satisfy us. We often fall into the "when/then" temptation: "When I get that promotion, when I buy that car, or when I move into that house, then I will be happy." But divine contentment reminds us that joy is a choice rooted in faith, not a byproduct of our circumstances. True happiness comes not from acquiring more, but from gratefully appreciating what our heavenly Father has already provided.

Friends, one day, every single one of us will stand before God and give an account of our stewardship. If we are faithful with a little, God can trust us with more. It does not matter whether we have been given much or little; what matters is our faithful administration. So let us ask ourselves today: Do we have a clear picture of our financial resources? Do we have a plan for our spending and saving? Are we cultivating a heart of contentment with what God has given us?

To conclude, if we want to walk in wisdom and experience God's blessing, we must align our lives with these divine principles of money management. God calls us to remember every day that everything we have and enjoy belongs to Him. Because God is the ultimate Owner, He is also our faithful Provider and Protector. God invites us to use every resource He has placed in our hands to fulfill His purposes: serving Him faithfully and showing genuine love to our neighbors. God asks us to be good stewards even with small things so that He can trust us with greater spiritual responsibility.

Once again, we need to remember that one day, we will give an account to the Lord for how we lived our lives and what we did with what we were given. We also need to remember that biblical stewardship is about far more than just money. As I stated at the beginning of this message, it includes everything God has entrusted to us. The question we need to ask ourselves is, "What will we do with all that God has given us?" We have a daily choice: we can use these blessings for our own comfort and pride, or we can deploy them for the glory of His name. That choice will make an eternal difference—in our own lives, in the lives of those around us, and in the building of God's kingdom on earth as it is in heaven. When we manage our resources wisely under His lordship, He will bless our efforts, multiply our impact in these areas, and lead us into a healthy, everlasting financial transformation on our daily journey of faith. Amen!

Note: In the preparation of this sermon, material from the sermons "Living a Generous Life" and "Transforming How I See & Use Money" by Pastor Rick Warren was adapted, with Luke 16:1–15 as the primary Scripture text.