



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

The Parable of the Unjust Steward
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Sunday Sermon, July 26, 2026

The Parable of the Unjust Steward

(Or other Bibles have labels as: The Parable of the Dishonest Manager)

Luke 16:1-13

1 He also said to His disciples: "There was **a certain rich man** who had a steward, and an accusation was brought to him that this man was wasting his goods.

2 So he called him and said to him, 'What is this I hear about you? Give an account of your stewardship, for you can no longer be steward.'

3 "Then the steward said within himself, 'What shall I do? For **my master** is taking the stewardship away from me. I cannot dig; I am ashamed to beg.

4 I have resolved what to do, that when I am put out of the stewardship, they may receive me into their houses.'

5 "So he called every one of **his master's debtors** to him, and said to the first, 'How much do you owe **my master**?'

6 And he said, 'A hundred measures of oil.' So he said to him, 'Take your bill, and sit down quickly and write fifty.'

7 Then he said to another, 'And how much do you owe?' So he said, 'A hundred measures of wheat.' And he said to him, 'Take your bill, and write eighty.'

8 So **the master** commended the unjust steward because he had dealt shrewdly. For the sons of this world are more shrewd in their generation than the sons of light.

9 "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.

10 He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.

11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

12 And if you have not been faithful in what is another man's, who will give you what is your own?

13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

HE DEALT SHREWDLY



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

In verse 8 The master referred to is the rich man who had put this steward in charge of his matters.

Vs 8 "So the master commended the unjust steward because he had dealt shrewdly...."

unjust = morally wrong

The Lord Jesus referred to the steward as an unjust steward clearly telling us that what he did was wrong.

shrewdly = wisely, prudently, being Sensible, thoughtful, discerning, acting with practical wisdom, showing foresight and strategic thinking. Someone who plans ahead and acts wisely. It refers to practical intelligence rather than moral goodness.

The same word is used in a positive sense in other places in Scripture:

Matthew 7:24 "the wise man who built his house on the rock."

Matthew 10:16 "Be wise as serpents and harmless as doves."

Matthew 25:2-9 the wise virgins who prepared extra oil.

The master – the rich man in this illustration - admired and commended his shrewdness (clever planning), not his dishonesty.

JESUS' MAIN POINT

Vs 8: "...For the sons of this world are more shrewd in their generation than the sons of light."

Sons of this world - the people of the world, who don't care about God who live only for temporal purposes. They are "shrewd in their generation" that is they often know how to leverage earthly systems to their advantage. They plan carefully, invest wisely, prepare for retirement, build relationships, seize opportunities, think strategically, etc.

Sons of light - Believers, who know God, who are divinely empowered by the Spirit, who have God's truth - yet are not "shrewd in their generation" that is in their life on earth, in managing earthly possessions and leverage this for eternal good.

The Lord Jesus is pointing to how shrewdly the people of this world handle their matters, especially concerning earthly possessions and money. This does not mean, the "sons of light", believers cannot do this as well. In reality, the "sons of light" are



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

empowered by God with the Word and the Holy Spirit and hence be able to handle earthly matters wisely and with honesty, with wisdom and integrity!

THE INTENT OF THIS STEWARDSHIP PARABLE

Instruct the sons of light (God's people) on how to use earthly possessions/money from a Kingdom perspective.

"...UNRIGHTEOUS MAMMON.." (VS 9,11,13)

Money is not the goal. Money is a tool for God's kingdom, and we must know how best to use it.

The word "mammon" comes from the Aramaic word *māmônā'* which simply refers to wealth, money, possessions, property and material resources. So "mammon" simply refers to earthly wealth. "mammon" as used in this context is not the name of a demon or a god.

We know that money in itself is neutral. However, Jesus calls it "unrighteous" because money is essentially a "thing" representing and part of this fallen sinful world system. And because of this thing "money", many are led into unrighteousness – making money an idol, doing evil things in order to gain more of it, etc.

Most of us would have heard this statement: "Money is an excellent servant but a terrible master."

In this parable the Lord Jesus is giving us the "sons of light" instruction on how to handle this thing, this "unrighteous mammon" wisely. He is teaching us how to use this for eternal purposes, as good stewards of God's Kingdom.

USE MONEY TO BUILD FRIENDSHIPS

9 "And I say to you, make friends for yourselves by unrighteous mammon, that when you fail, they may receive you into an everlasting home.

"....they may receive you into an everlasting home."

Can be understood in two ways:



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

First, in the immediate given context, we understand it in terms of friendships. True friendships are like "continuous dwelling places" or "eternal homes". There's no place like home. There's no home like true friendship and genuine relationship. So, when we "fail" or face hardships, true friends will receive us into their homes.

Second, another way to understand this, staying consistent with Scripture, is that as believers our generosity towards other people ensures that we store treasures in heaven. So, even if we "fail" here on earth, there are eternal treasures we have already stored up.

Given the context, the first understanding on friendships being eternal homes, is the literal and correct way to understand what Jesus is instructing us to do.

We know that money cannot buy an "eternal home", a place in heaven - so the idea that money will ensure us a place in heaven is not consistent with the rest of Scripture.

BE FAITHFUL AND HONEST IN LITTLE THINGS

10 He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much.

The immediate context is handling money. Be faithful and honest in handling small amounts of money, and you can be entrusted with a lot more.

Example: APC in early days - money

This also applies and can be extended to all other areas. In everything, be faithful in little, and you can be entrusted with much more.

Do not despise the day of small beginnings.

Zechariah 4:10

For who has despised the day of small things?...

The context is that thought Zerubbabel is starting out small, God who sees all things ("seven eyes"), sees the completed Temple building and announces that Zerubbabel will also lay the finishing stone (capstone) on top of the Temple.

BE FAITHFUL IN MONEY



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

11 Therefore if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches?

Be faithful in how you handle money.

There is a connection in stewardship with money, and being entrusted with things of the Kingdom – the “true riches”, which could represent God’s gifts, calling, anointing, ministry, blessings, etc.

If you are a good steward of material wealth and money, you can be entrusted with eternal Kingdom responsibilities and resources.

We could also say that faithfulness with money reveals our spiritual maturity.

BE FAITHFUL IN WHAT IS ANOTHER PERSONS'

12 And if you have not been faithful in what is another man's, who will give you what is your own?

This dishonest steward was wasting and misusing what belonged to his master. In contrast, the Lord Jesus is instructing us to be honest and faithful in what belongs to someone else – and then we can be entrusted with what is our own.

This especially means a lot to us who work/serve in companies/organizations where we are responsible for something that is not our own. How well do we handle the resources, the responsibilities, and the opportunities entrusted to us?

Example – serving in other churches before starting APC

BE FAITHFUL TO GOD - YOU CANNOT SERVE TWO MASTERS

13 "No servant can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

Our loyalty to God must be unquestionable – and we must live this out in practical ways.

God and God alone is our Master. Money is our servant – a tool we use for good.

Matthew 6:19-24



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

19 "Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal;

20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal.

21 For where your treasure is, there your heart will be also.

22 "The lamp of the body is the eye. If therefore your eye is good, your whole body will be full of light.

23 But if your eye is bad, your whole body will be full of darkness. If therefore the light that is in you is darkness, how great is that darkness!

24 "No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon.

Jesus instructs us to lay up treasures in heaven.

He teaches us that where we put our treasure is an indicator of where our heart really is.

And then he talks about our “eye” – our vision, what we see, our focus.

If our eye is good – we see, focus, envision good things – this fills our being with light, and we can walk in the light without stumbling.

If our eye is bad – we focus on bad things, we see evil, or even have no vision – this leaves us walking in darkness.

So, what we “focus on” fix our gaze on, determines whether we walk in the light or in darkness.

And here again, the Lord Jesus emphasizes that we cannot serve God and money.

So, we need to guard our HEART and our VISION, when handling money. Our heart and vision (focus) must be on God. This will ensure we serve God and master money.

1 Timothy 6:6-10,17-19

6 Now godliness with contentment is great gain.

7 For we brought nothing into this world, and it is certain we can carry nothing out.

8 And having food and clothing, with these we shall be content.

9 But those who desire to be rich fall into temptation and a snare, and into many foolish and harmful lusts which drown men in destruction and perdition.

10 For the love of money is a root of all kinds of evil, for which some have strayed from the faith in their greediness, and pierced themselves through with many sorrows.



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

17 Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy.

18 Let them do good, that they be rich in good works, ready to give, willing to share,

19 storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

When God blesses us we respond by being kind and generous.

Philippians 4:17-19

17 Not that I seek the gift, but I seek the fruit that abounds to your account.

18 Indeed I have all and abound. I am full, having received from Epaphroditus the things sent from you, a sweet-smelling aroma, an acceptable sacrifice, well pleasing to God.

19 And my God shall supply all your need according to His riches in glory by Christ Jesus.

Both these passages reveal to us that our generosity here on earth, causes fruit that is eternal.

KINGDOM LAWS OF STEWARDSHIP

#1: To whom much is given, much will be required (Luke 12:48)

#2: Everyone who has, more will be given, and he will have abundance; but from him who does not have, even what he has will be taken away. (Matthew 25:29)

#3, So the last will be first, and the first last. For many are called, but few chosen. (Matthew 20:16)

#4 Be a wise steward in earthly matters and earthly resources, especially money.

Be honest and faithful in stewarding money by staying faithful to God, blessing people, being honest and faithful in little things, in handling what belongs to others well, and use this same degree of stewardship when handling eternal things (Luke 16:9-13).

SUMMARY

Use money to build friendships.

Be faithful and honest in little things.

Be faithful in money.

Be faithful in what is another persons'.



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
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Be faithful to God - you cannot serve two masters.

GOSPEL AND SALVATION CALL

SUPERNATURAL MINISTRY TIME

Minister as the Spirit leads



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Stewardship Parables (Part-4)
Sunday Sermon, July 26, 2026**

There is a simple guide for use in Life Group discussions. Our objective is to focus on the application of the Sunday sermon - how each one is becoming a doer of the Word and building their life on God's Holy Word. The Life Group meeting would normally last for 1.5 to 2 hours. Each Life Group would have up to 12-15 people.

Preparation

Life Group Leader: To prepare for the Life Group meeting, you can listen to the Sermon or review the Sunday Sermon notes. Please do not make your life group read through the complete sermon notes during the life group. All you need to do is have individuals read the Scriptures listed below and then open for a time of discussion, sharing and learning using the questions given below. All these are available in the "All Peoples Church Bangalore" mobile App or online at our [sermons page](#). Pray for the Life Group meeting and invite the work and ministry of the Holy Spirit.

Welcome

The Life Group meeting may commence with a time of prayer, worship, and a fun activity.

LISTEN to God's Word

Read the following Scripture references: *Luke 16:1-13; Matthew 6:19-24*

INVESTIGATE God's Word Together



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

Life Group is a discussion-based, participatory meeting with everyone given the opportunity to share their learning. Please discuss a few of these together, giving time for people to share their insights. We encourage each one individually to make notes of their personal learning during the Group discussion.

1, What is Jesus' primary reason in giving us the parable of the unjust steward?

2, Review the key lessons that the Lord Jesus taught us from this parable. Consider real-life situations where we live this out practically.

Use money to build friendships.

Be faithful and honest in little things.

Be faithful in money.

Be faithful in what is another persons'.

Be faithful to God - you cannot serve two masters.

3, What does Matthew 6:19-24 teach us about our heart, and our eye, in serving God, and not money?

Each one can take a few (3 minutes max) to share one or two key insights and how they see themselves applying it to their specific life situations. Encourage each one to participate and share.

FELLOWSHIP by sharing your life and spiritual journey

Each one takes a few (3 minutes max) to share anything from their walk with God, something God has been teaching them, a testimony of answered prayer or a specific challenge that they would like prayer for. Encourage each one to participate and share.

ENCOURAGE each other by praying and ministering to one another

Get into small groups of two or three and take turns to thank God and pray for each other in the light of what was learnt today. Listen to the Holy Spirit. Expect the gifts of the Holy Spirit to flow, bringing healing, releasing miracles, prophecy, etc.

Regroup and pray together for:

1, families to be protected and strengthened

2, a mighty outpouring of God's Holy Spirit on us as a church and through us to bless many others in our city and nation. Nothing but a mighty work of God's Spirit can change our city and nation.

3, for the BUILD TO IMPACT project - for all details to go well as we plan and build our Bible college and church facilities to serve the Lord and people.



The Parable of the Unjust Steward
Stewardship Parables (Part-4)
Sermon Notes, Sermon Outline and Small Group Study Guide

Close by thanking God together.



USEFUL RESOURCES

Watch our online Sunday Church service live stream every Sunday at 10:30am (Indian Time, GMT+5:30). Spirit filled, anointed worship, Word and ministry for healing, miracles, and deliverance.

YOUTUBE: <https://youtube.com/allpeopleschurchbangalore>

WEBSITE: <https://apcwo.org/live>

Our other websites and free resources:

CHURCH: <https://apcwo.org>

FREE SERMONS: <https://apcwo.org/resources/sermons>

FREE BOOKS: <https://apcwo.org/books/english>

DAILY DEVOTIONALS: <https://apcwo.org/resources/daily-devotional>

JESUS CHRIST: <https://examiningjesus.com>

BIBLE COLLEGE: <https://apcbiblecollege.org>

E-LEARNING: <https://apcbiblecollege.org/learn>

WEEKEND SCHOOLS: <https://apcwo.org/ministries/weekend-schools>

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SERMON OUTLINE

In this sermon we examine Jesus' primary reason in giving us the parable of the unjust steward. We highlight key lessons that the Lord Jesus taught us from this parable: Use money to build friendships. Be faithful and honest in little things. Be faithful in money. Be faithful in what is another persons'. Be faithful to God - you cannot serve two masters. We also consider parallel texts including Matthew 6:19-24 that teaches us about guarding our heart, and our eye, so we serve God, and not money. Our heart and vision (focus) must be on God. This will ensure we serve God and master money. This sermon includes free audio (mp3) and video of this powerful, motivational, expository teaching, free printable PDF sermon outlines, sermon notes and small group study guide with discussion questions and presentation slides. All resources (sermon PDF, sermon MP3, sermon video, sermon presentation) are free for use in personal study, small groups, Bible study prayer groups, local churches, conferences, Bible colleges, etc.

KEYWORDS



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Parable of the unjust steward, dishonest manager, god and mammon, christian stewardship, stewardship parables, parables of Jesus, sermons, sermon notes, sermon outline, free sermon notes, free sermon outlines, Bible study resources

REFERENCES/CITATIONS

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Mounce Concise Greek-English Dictionary. Edited by William D. Mounce with Rick D. Bennett, Jr. (1993)

Word Pictures in the New Testament. Archibald Thomas Robertson. Published in 1930-1933; public domain.

Word Studies in the New Testament. Marvin R. Vincent, D.D. (1886).

Free Bible software and AI tools are also used as Bible study aids, from time to time.