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# The King's Wallet

Week 1 | WHAT GOD OWNS

## PRAYER

Heavenly Father, thank You that You are the source of every good gift. Thank You for entrusting us with time, talent, and treasure—not as owners, but as stewards of Your Kingdom. As we open Your Word today, help us to see everything we “own” through Your eyes. Shape our hearts to reflect Your heart of generosity, purpose, and faithfulness. Holy Spirit, lead our discussion, challenge our mindsets, and stir up vision within us. In Jesus’ name, Amen.

## OPENING QUESTION (OPTIONAL)

“What’s one item you’ve owned that you’ve had to be especially careful with because it belonged to someone else?”

(Follow-up: How did being responsible for something that wasn’t yours change how you treated it?)

## WORD

“For it will be like a man going on a journey, who called his servants and entrusted to them his property. To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. He who had received the five talents went at once and traded with them, and he made five talents more. So also he who had the two talents made two talents more. But he who had received the one talent went and dug in the ground and hid his master’s money. Now after a long time the master of those servants came and settled accounts with them. And he who had received the five talents came forward, bringing five talents more, saying, ‘Master, you delivered to me five talents; here, I have made five talents more.’ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’ And he also who had the two talents came forward, saying, ‘Master, you delivered to me two talents; here, I have made two talents more.’ His master said to him, ‘Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.’

He also who had received the one talent came forward, saying, ‘Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.’ But his master answered him, ‘You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed?

Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. So take the talent from him and give it to him who has the ten talents. For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.”

- **Matthew 25:14–30 (ESV)**

### Psalm 24:1

“The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.”

### Haggai 2:8

“The silver is mine, and the gold is mine, declares the Lord of hosts.”

### 1 Corinthians 4:2

“Moreover, it is required of stewards that they be found faithful.”

### Closing Prayer

Lord, thank You for trusting us with Your resources. Everything we have is Yours - our finances, time, gifts, and even the breath in our lungs. Help us to be found faithful in the small things. Teach us to budget, plan, give, and sow with eternity in mind. We repent of any fear, laziness, or selfishness in our stewardship. May we bring joy to your heart as we multiply what you’ve entrusted to us. In Jesus’ name, Amen.

## REFLECTION

### 1. God Owns, We Steward

All creation, wealth, and ability belong to the Lord. We are not owners—we are entrusted to manage what belongs to Him for His purposes.

### 2. Faithful Stewardship Multiplies

The faithful servants in the parable doubled what they were given. The one who maintained out of fear was rebuked. God expects fruitfulness, not just safety.

### 3. Stewardship Requires Planning and Vision

Faithful stewardship involves diligence, foresight, and alignment with the Master’s desires. It’s not just about saving or spending—it’s about investing in the Kingdom.

## LIFE APPLICATION

“Are you guarding God’s money, or growing it?”

This week, take time to assess your heart and habits around money and possessions prayerfully.

Ask:

- Am I clinging to what I have, or releasing it for Kingdom purposes?
- Do I plan my giving, or only give when asked?
- What would it look like to begin budgeting with eternity in mind?

## DISCUSSION QUESTIONS

1. What part of the Parable of the Talents stood out to you and why?
2. How does knowing that everything belongs to God affect how you view your finances, time, or gifts?
3. Why do you think the third servant buried the talent? What fears or beliefs might we also carry that stop us from investing for God’s glory?
4. What’s one area in your life (money, time, skill) where God may be calling you to shift from maintenance to multiplication?
5. What does faithful stewardship look like practically in your life right now?

Practical Step:

- Start or revise a Kingdom Budget: list your income, expenses, giving, saving, and investing—now align it with your Kingdom values.
- If you’ve never done so, commit a portion of your income to give intentionally—start with what you have and build your faith over time.