SMITH FOR CHRIST

TEACHING THE WORD · WATCHING THE TIMES

REFLECTION JOURNAL · FIVE DAYS

Luke

Chapter 16

You Cannot Serve God and Wealth

MEMORY VERSE · LUKE 16:13

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

THIS JOURNAL BELONGS TO _____

BEFORE YOU BEGIN

This week in Luke 16

This week Jesus talks about money — what it is for, what it does to the heart, and how long the choices we make with it last. Everything we have is on loan from God, and He is asking us to be faithful with the little we hold so He can trust us with the true riches.

How to use this journal

1. Each day, read the passage slowly — out loud if you can.
2. Answer the **Observe** question from the text before you write what it means.
3. Write honestly on the **Reflect** questions. No one grades this.
4. Do the **Respond** step today, not someday. Say the memory verse.
5. Bring this journal to the group. The last page is for the table.

The full Deep Dive, the O·I·A study and the slides for this chapter are on the Luke study page.

WHERE I AM AS I START THIS CHAPTER

What is going on in my life right now that I want to bring to God this week?

DAY 1 OF 5

Give an Accounting

READ · LUKE 16:1–8

OBSERVE — WHAT DOES IT SAY?

What was the manager accused of, what did his master tell him, and what did he do with the debtors' bills (16:1–7)?

REFLECT

The master said, "Give an accounting of your management, for you can no longer be manager" (16:2). If God asked you for that account today — your money, your time, your body — what would be hardest to explain?

REFLECT

Jesus said "the sons of this age are more shrewd" than the sons of light (16:8). Where do you plan ahead carefully for this life but drift when it comes to eternity?

RESPOND — TODAY

Sit down today with your bank statement or your calendar and ask God honestly, "Is this how You would manage what is Yours?"

☐ READ IT ☐ PRAYED IT ☐ SAID THE MEMORY VERSE (LUKE 16:13)

DAY 2 OF 5

Faithful in a Very Little Thing

READ · LUKE 16:9–13

OBSERVE — WHAT DOES IT SAY?

What does Jesus say about being faithful "in a very little thing," and what two masters does He say no one can serve (16:10, 13)?

REFLECT

Jesus calls money "a very little thing" and "that which is another's" (16:10, 12). How would your spending or worrying change if you really believed your money is a small thing that belongs to God?

REFLECT

"No servant can serve two masters" (16:13). What does your worry, your envy or your spending show about which master has been giving the orders lately?

RESPOND — TODAY

Do one small, faithful thing today that no one will see — pay back a small debt, keep a small promise, or give quietly to someone in need.

☐ READ IT ☐ PRAYED IT ☐ SAID THE MEMORY VERSE (LUKE 16:13)

DAY 3 OF 5

God Knows Your Hearts

READ · LUKE 16:14–18

OBSERVE — WHAT DOES IT SAY?

How does Luke describe the Pharisees, how did they react to Jesus, and what does Jesus say God sees (16:14–15)?

REFLECT

The Pharisees "justify yourselves in the sight of men, but God knows your hearts" (16:15). Where do you work harder at looking good to people than at being right with God?

REFLECT

Jesus said "that which is highly esteemed among men is detestable in the sight of God" (16:15). What is something the world around you applauds that you have started to see God's way?

RESPOND — TODAY

Ask God today, "Search my heart about money," and write down the first thing He brings to mind.

☐ READ IT ☐ PRAYED IT ☐ SAID THE MEMORY VERSE (LUKE 16:13)

DAY 4 OF 5

The Man at the Gate

READ · LUKE 16:19–26

OBSERVE — WHAT DOES IT SAY?

What were the rich man and Lazarus like in life, what happened to each when they died, and what did Abraham say lies between them (16:19–26)?

REFLECT

Lazarus was laid at the rich man's gate every day, hungry and covered with sores (16:20–21). Who is lying at your "gate" — the person you pass every day without really seeing?

REFLECT

Abraham said, "between us and you there is a great chasm fixed" (16:26). How does knowing that our choices in this life become permanent change the way you want to live this week?

RESPOND — TODAY

Do something today with your hands or your money for one person who cannot pay you back (see 14:13–14).

☐ READ IT ☐ PRAYED IT ☐ SAID THE MEMORY VERSE (LUKE 16:13)

DAY 5 OF 5

Moses and the Prophets

READ · LUKE 16:27–31

OBSERVE — WHAT DOES IT SAY?

What did the rich man ask Abraham to do for his five brothers, and what was Abraham's answer (16:27–31)?

REFLECT

The rich man thought a messenger from the dead would make his brothers repent, but Abraham said, "They have Moses and the Prophets; let them hear them" (16:29). Where have you been waiting for a sign from God instead of obeying what His Word already says?

REFLECT

"they will not be persuaded even if someone rises from the dead" (16:31). Jesus did rise. What would it look like for you to let that settle your doubts and move you to act?

RESPOND — TODAY

Pray by name for one family member who is far from God, and look for a chance this week to point him to Jesus and His Word.

☐ READ IT ☐ PRAYED IT ☐ SAID THE MEMORY VERSE (LUKE 16:13)

WHEN THE GROUP MEETS

Questions for the table

FOR THE GROUP · 1

The manager used what was in his hands to prepare for what was coming (16:4, 9). What is one practical way our group could use money or time together for something that will last forever?

FOR THE GROUP · 2

Jesus says faithfulness in little things shows faithfulness in much (16:10). Where did unfaithfulness in small things start the slide for you in the past, and what guardrails help you now?

FOR THE GROUP · 3

The rich man ignored Lazarus at his gate and later begged for his brothers (16:20, 27–28). Who are the "brothers" in our lives we need to warn and invite while there is still time?

MY PRAYER

Lord, everything I have is Yours and I cannot serve You and money both, so today I hand back to You…

CUT OUT · CARRY IT · LUKE 16:13

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