

# Your Eternal Portfolio: Investing Without Dividing or Dodging

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Luke 16:1-18 ▪ May 3, 2026 ▪ Nick Braitto

**Invest in the \_\_\_\_\_.** (vv. 1-9)

**Don't Diversify Your \_\_\_\_\_.** (vv. 10-13)

**Don't Look for \_\_\_\_\_.** (vv. 14-18)

## ***Luke 16:1-18***

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<sup>1</sup> He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. <sup>2</sup> And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' <sup>3</sup> And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. <sup>4</sup> I have decided what to do, so that when I am removed from management, people may receive me into their houses.' <sup>5</sup> So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' <sup>6</sup> He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' <sup>7</sup> Then he said to another, 'And how much do you owe?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.' <sup>8</sup> The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. <sup>9</sup> And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

<sup>10</sup> "One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. <sup>11</sup> If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? <sup>12</sup> And if you have not been faithful in that which is another's, who will give you that which is your own? <sup>13</sup> No servant can serve two masters, for 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 God and money."

<sup>14</sup>The Pharisees, who were lovers of money, heard all these things, and they ridiculed him. <sup>15</sup>And he said to them, “You are those who justify yourselves before men, but God knows your hearts. For what is exalted among men is an abomination in the sight of God. <sup>16</sup>The Law and the Prophets were until John; since then the good news of the kingdom of God is preached, and everyone forces his way into it. <sup>17</sup>But it is easier for heaven and earth to pass away than for one dot of the Law to become void. <sup>18</sup>Everyone who divorces his wife and marries another commits adultery, and he who marries a woman divorced from her husband commits adultery.” (ESV)

## ***Personal Reflection or Group Discussion Questions***

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**Open:** What’s been your experience with financial investing? (For example: Do you enjoy it, avoid it, or feel unsure about it? How much of your time and attention is devoted to it?)

**Read & Discuss:** Luke 16:1-18

1. After being told he’ll lose his job, the manager acts “shrewdly” to secure his future—which his master surprisingly commends him for (vv. 1–8). What do you think Jesus means by “shrewdness” here, and why would that be a good thing for believers? In what ways do you see people in the world pursue their goals with more zeal, creativity, or forward thought than we sometimes pursue the Kingdom?
2. In verse 9, Jesus urges His followers to use worldly wealth in ways that have eternal impact. What does that look like in everyday life? What makes it difficult for us to focus on investing in what lasts rather than in what fades?
3. Jesus speaks about being faithful in “very little” and in “much” (v. 10). Why is it dangerous to assume we will be faithful with “big things” later if we aren’t being faithful with the small things today? What are some of the “little” things God has entrusted to you, and how might you use those for eternal gain?
4. Jesus says, “You cannot serve God and money” (v. 13). What are some subtle ways money can become a master—not just through greed, but through anxiety, comparison, or security-seeking? How can we discern who (or what) we’re truly serving? What are some warning signs that money is mastering us?
5. The Pharisees ridiculed Jesus because they were “lovers of money” (v. 14). How does a love for worldly things lead people to look for “loopholes” in God’s commands? What do you think it means to attempt to “justify yourself before men,” as Jesus said the Pharisees were doing (v. 15)?
6. In verses 16–18, Jesus emphasizes that God’s Law will not fall away, specifically mentioning the sanctity of marriage. Why do you think Jesus uses marriage as an example of a place we shouldn’t look for loopholes? What are some other areas of life where we might look for loopholes in God’s commands?

**Apply:** What is one small thing or resource (time, money, a talent) that you have been treating as your own rather than as something God has entrusted to you to invest? What is one practical, “shrewd” move you can make this week to use that resource for His Kingdom?

**Pray:** Ask God to give us all hearts to see this world rightly, to invest in what is eternal, to serve Him with undivided devotion, and to walk in honest and sincere obedience.