



**Matthew 25 | scripture**  
**Roman Sheremeta | speaker**  
**Two Tests of Stewardship | sermon**

### **A Test of Stewardship**

Matthew 25:14-30, NLT

#### **Test 1: How do you use your finances?**

##### **Make a Plan**

(Proverbs 21:5, NLT) Good planning and hard work lead to prosperity.

Set realistic financial goals for your life:

- What kind of house would you like to have?
- When would you like to pay off your debt?
- When do you want to retire?
- How much do you need at retirement?

##### **Have a Budget**

(Luke 14:28-29, NIV) 28 "Suppose one of you wants to build a tower. Won't you first sit down and estimate the cost to see if you have enough money to complete it? 29 For if you lay the foundation and are not able to finish it, everyone who sees it will ridicule you.

##### **Diversify**

(Ecclesiastes 11:2, NIV) 2 Invest in seven ventures, yes, in eight; you do not know what disaster may come upon the land.

*Diversify your income and your investments:*

1. Checking account
2. Saving account
3. **Investment account**
4. 401k Regular, Roth
5. Individual stocks
6. Real estate
7. Business

##### **Pay Off your Debt**

(Proverbs 22:7, NIV) 7 The rich rule over the poor, and the borrower is slave to the lender.

##### **Tithe and Give Generously**

Bible teaches us to tithe (Matthew 23:23) and to give (Luke 3:11)

- Tithing shows our level of trust/faith in God (Malachi 3:10)



- Giving shows out love towards others (John 3:16)

## **Test 2: How do you use your talents?**

### **You have Enough Talents**

#### **Develop your Talents**

(1 Timothy 4:14-15, NKJV) 14 Do not neglect the gift that is in you, which was given to you by prophecy with the laying on of the hands of the eldership. 15 Meditate on these things; give yourself entirely to them, that your progress may be evident to all.

#### **Use your Talents to Serve Others**

(1 Peter 4:10, NIV) 10 Each of you should use whatever gift you have received to serve others, as faithful stewards of God's grace in its various forms.

### **Missionaries Undercover**