

CHURCH OF THE HIGHLANDS

Study Guide

Eternity-Focused Finances

Mark Pettus
January 18, 2026

Major Points

- 1 God owns everything we have; stewardship begins with settling the lordship question and recognizing we are managers, not owners.**
Psalm 24:1
- 2 What we have has been entrusted to us by God on purpose and with purpose; our responsibility is to use it to glorify Him.**
1 Peter 4:10-11
- 3 God evaluates our faithfulness, and Jesus confronts the spirit of fear that paralyzes us financially -- He calls us from fear to faithfulness, not condemnation.**
Matthew 25:21
- 4 We are to store up treasures in heaven, not on earth; where our treasure is, there our heart will be -- stewardship impacts eternity.**
Matthew 6:19-21
- 5 Generosity is God's tool for breaking a scarcity mindset; we don't give to get, we give to stay free.**
Acts 20:35

Key Quotes

- “When God is first, everything else finds its proper place, including money.”*
at 3:10
- “Money makes a terrific servant, but a terrible Lord.”*
at 16:43
- “Jesus does not teach on money to condemn, but to call us from that fear to faithfulness.”*
at 22:30
- “The person was the prize. The gift just created the opportunity. What we have was never meant for us. It's meant to go through us to eternity.”*
at 32:47
- “We don't give to get, we give to stay free.”*
at 31:22

Discussion Questions

1. What does it practically look like in your daily life to treat your money as God's rather than your own?
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2. Mark Pettus says money is a heart issue, not just a financial issue. Where do you see the connection between your spending habits and the condition of your heart?
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3. The sermon identifies a 'spirit of fear' that paralyzes people financially. Have you experienced financial fear or shame, and how has it affected your decisions?
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4. How do you distinguish between the calling God has placed on your life and the compensation the world says you should pursue?
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5. What is one area where a scarcity mindset is holding you back from generosity, and what would it look like to take a step of faith this week?
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Word Studies

oikonomos

Greek

A household manager or steward; one entrusted with the administration of another's property. Combines 'oikos' (house) and 'nemo' (to manage). Emphasizes that the steward manages but does not own.

Usage: 10 times in NT

talanton

Greek

A unit of weight and monetary value (roughly 20 years of a laborer's wages). In the Parable of the Talents, it represents anything God entrusts to a person -- money, abilities, opportunities, or influence.

Usage: 14 times in NT

thesauros

Greek

A treasure, storehouse, or deposit of wealth. Jesus uses it in Matthew 6:19-21 to contrast perishable earthly accumulation with imperishable heavenly investment. The English word 'thesaurus' derives from this root.

Usage: 17 times in NT

Cross References

Haggai 1:5-6

God challenges Israel to consider their ways when they earned wages only to put them in a purse with holes -- a vivid picture of misaligned financial priorities.

Luke 16:10-12

Jesus teaches that faithfulness in small financial matters qualifies a person for greater responsibility, directly paralleling the Parable of the Talents' principle of faithfulness producing more.

2 Corinthians 9:6-8

Paul teaches that generous, cheerful giving produces an abundance so that believers always have enough for every good work -- reinforcing the sermon's generosity-over-scarcity principle.

1 Timothy 6:17-19

Paul instructs the rich to be generous and willing to share, storing up treasure for the coming age -- a direct parallel to Matthew 6:19-21 and the sermon's eternal-rewards framework.

Malachi 3:10

God invites Israel to test Him in tithing and promises to open the windows of heaven -- the Old Testament foundation for the first-fruits principle Mark Pettus describes.

Further Reading

- **The Treasure Principle: Unlocking the Secret of Joyful Giving**
by Randy Alcorn
- **Managing God's Money: A Biblical Guide**
by Randy Alcorn
- **The Total Money Makeover: A Proven Plan for Financial Fitness**
by Dave Ramsey

Scripture References

REFERENCE	TYPE	TIME	CONTEXT
Matthew 6:33	Read Aloud	3:00	<i>But seek first his kingdom and his righteousness, ...</i>
Matthew 25:14	Read Aloud	16:00	<i>Again, it will be like a man going on a journey, w...</i>
Psalms 24:1	Read Aloud	17:30	<i>The earth is the Lord's, and everything in it.</i>
Matthew 6:24	Read Aloud	18:50	<i>No one can serve two masters. Either you will hate...</i>
Matthew 25:15	Read Aloud	20:00	<i>To one he gave five bags of gold, to another two b...</i>
1 Peter 4:10-11	Read Aloud	21:00	<i>Each of you should use whatever gift you have rece...</i>
Matthew 25:19	Read Aloud	22:00	<i>After a long time the master of those servants ret...</i>
Matthew 25:21	Read Aloud	25:00	<i>Well done, good and faithful servant! You have bee...</i>
Matthew 6:19-21	Read Aloud	26:00	<i>Do not store up for yourselves treasures on earth,...</i>
John 10:10	Referenced	19:30	<i>I have come that they may have life, and have it t...</i>
Proverbs 3:9-10	Read Aloud	28:50	<i>Honor the Lord with your wealth, with the firstfru...</i>
Acts 20:24	Read Aloud	30:30	<i>However, I consider my life worth nothing to me; m...</i>
Philippians 4:12	Read Aloud	31:40	<i>I know what it is to be in need, and I know what i...</i>
Acts 20:35	Read Aloud	32:30	<i>It is more blessed to give than to receive.</i>
Philippians 4:19	Referenced	32:50	<i>And my God will meet all your needs according to t...</i>