

KINGDOM TREASURE

# Session Maps

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*A one-page argument map for each of the 12 sessions — the arc, the So/Now, and the Kingdom Principle, at a glance.*

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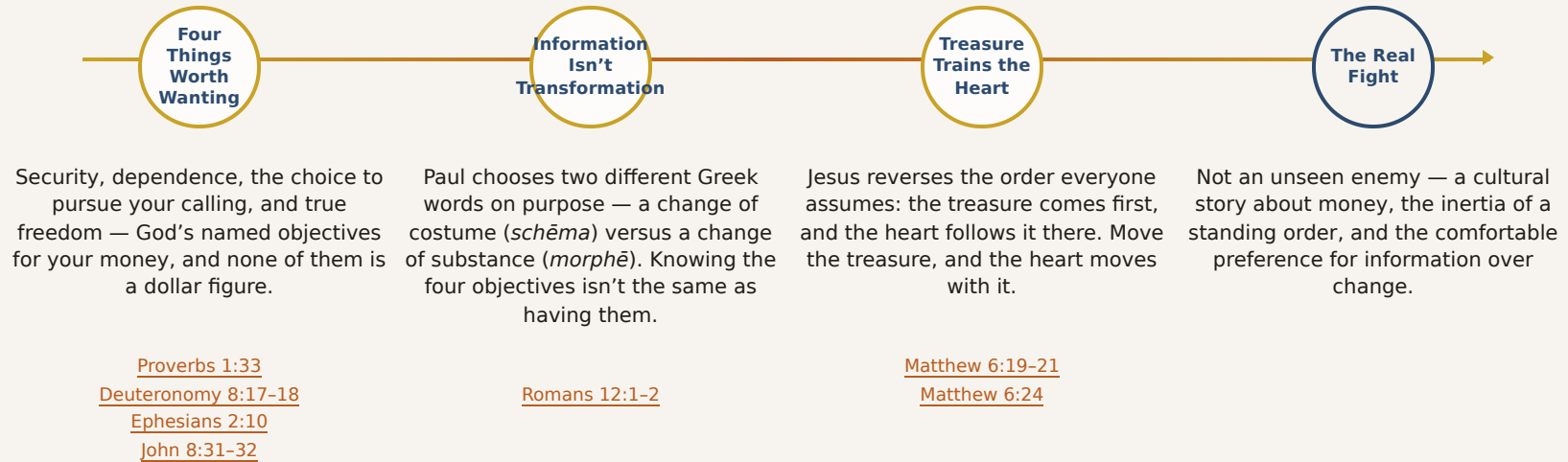
The Parable of the Talents' two faithful servants, and why burying margin out of fear is its own kind of unfaithfulness.

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What actually keeps a transformed heart from quietly drifting back — a year from now, and for the rest of your life.

## Fighting for Your Breakthrough

*Why doesn't wanting something enough ever seem to be enough?*



### SO · NOW

#### SO

Financial freedom is a heart condition, not a financial position — every objective above describes an inward state, not a number.

#### NOW

Pull last month's statements and calendar side by side and run the Treasure Audit.

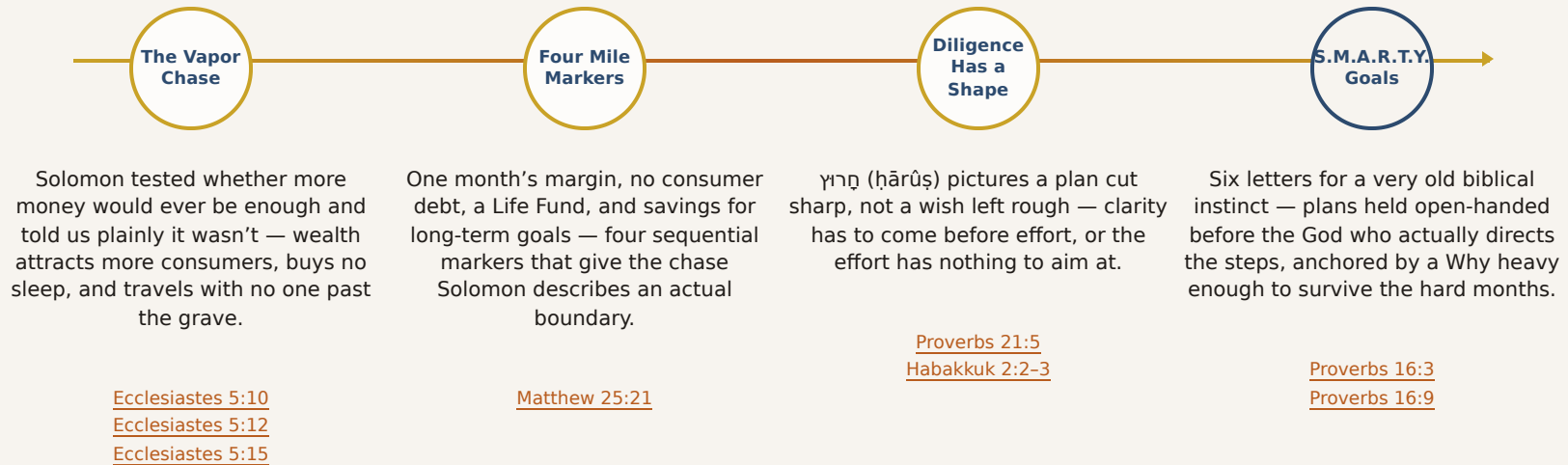
*The Experience, above*

#### KINGDOM PRINCIPLE

*Financial Freedom is a heart condition, not a financial position.*

## Setting Your Mile Markers

*How would you know you'd arrived?*



### SO • NOW

#### SO

A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep.

#### NOW

Fill in the Mile Markers table, then run your nearest one through S.M.A.R.T.Y. in full sentences.

*The Experience, above*

#### KINGDOM PRINCIPLE

*A goal that never touches paper is a wish wearing a deadline it doesn't intend to keep — write it down, cut it sharp, and hold it open-handed before the One who actually directs your steps.*

## The Steward's Portion

*Whose money is this, actually?*



Four separate, unqualified claims: God owns the treasure, the world it comes from, your ability to earn it, and the life you're using to do it.

Haggai 2:8  
Psalm 24:1  
Deuteronomy 8:17-18  
Genesis 2:7

οἰκονόμος (oikonomos) names a trusted manager holding real, delegated authority — not the owner, not a bystander. Authority and accountability rise together.

Luke 12:42-48

Jesus' parable of the unjust steward: money is a tool for Kingdom purposes, a test of faithfulness, and a testimony of a steward's heart.

Luke 16:1-13  
Colossians 3:5

Earning names the mechanism, not the ownership — the ability behind the effort was itself given.

1 Chronicles 29:14

### SO • NOW

#### SO

Every spending decision is a spiritual decision — you are a trusted manager, not an owner, of everything currently in your hands.

#### NOW

Pick one asset you call "mine" and run the Title Transfer: name it, acknowledge whose it is, and answer Tool, Test, Testimony about it.  
*The Experience, above*

### KINGDOM PRINCIPLE

*Every spending decision is a spiritual decision.*

## Every Dollar, Every Day

*If someone asked you right now what you spent last month on eating out, could you answer without guessing?*



The first of four questions this course runs on. Wealth requires ongoing attention, not a one-time inventory — small leaks sink stewards long before dramatic collapses do.

Proverbs 27:23-24

Most spending runs on autopilot, not decision. Relying on the Lord was never Scripture's word for sitting still and hoping instead of looking.

Psalm 27:14

πιστός (pistos, “found faithful”) measures a checkable track record, not a good intention. Faithful in a very little is the same skill as faithful in much.

1 Corinthians 4:2

Luke 16:10

Anxiety comes from not knowing the numbers, not from knowing them. Tracking drains an existing dread; it doesn't manufacture a new one.

### SO · NOW

#### SO

A steward who doesn't know what's coming and going isn't managing anything — he's guessing.

#### NOW

Choose your tracking tool and record every dollar you spend today, before bed.

*The Experience, above*

### KINGDOM PRINCIPLE

*A steward who doesn't know what's coming and going isn't managing anything — he's guessing.*

## Give, Save, Live on the Rest

*When your income goes up, what's the first thing that grows — your giving, or your lifestyle?*



Firstfruits means giving off the top, before you know what the rest of the month requires — trust, not leftover arithmetic.

[Proverbs 3:9](#)

The order itself matters more than any single percentage. Reverse it, and giving quietly becomes optional.

[Proverbs 21:20](#)

αὐτάρκεια (autarkeia, “contentment”) is received from God, not manufactured — the desire to be rich is a moving finish line no income closes.

[1 Timothy 6:6–10](#)

[Ecclesiastes 5:10](#)

[1 Timothy 6:17–19](#)

The honest test isn't the purchase — it's the feeling underneath it: provision, or relief from an anxiety that will simply relocate.

### SO • NOW

#### SO

Give, Save, Live on the Rest

#### NOW

Write your give and save percentages down before your next paycheck arrives.

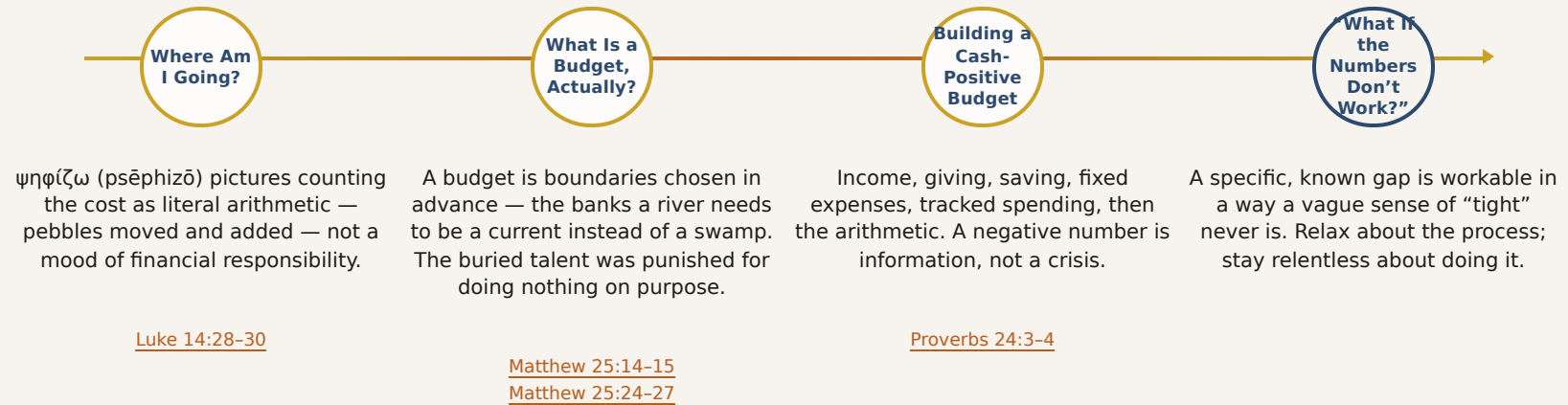
*The Experience, above*

### KINGDOM PRINCIPLE

*Give, Save, Live on the Rest*

## Building Margin

*If your income stopped today, how many decisions would you already have made — and how many would you be making in a panic?*



### SO • NOW

#### SO

A budget isn't a cage on your freedom. It's the plan that makes freedom possible to actually live inside.

#### NOW

Build one full month on paper — income, giving, saving, expenses — and do the final subtraction.

*The Experience, above*

### KINGDOM PRINCIPLE

*A budget isn't a cage on your freedom. It's the plan that makes freedom possible to actually live inside.*

## The Prison of Debt

*If your income stopped today, is there a payment plan out there that would still own a piece of your tomorrow?*

### What Does Scripture Actually Say?

עֶבֶד ('ēḇēḏ, “servant”) in Proverbs 22:7 isn’t a metaphor stretched for effect — Nehemiah 5 records it happening literally, to real families.

[Proverbs 22:7](#)  
[Nehemiah 5:1-9](#)  
[Psalm 37:21](#)

### Borrowing for Someone Else

Surety hands over the same authority as ordinary debt, with none of the control — Scripture’s sharpest warning, not its mildest.

[Proverbs 22:26-27](#)  
[Proverbs 6:1-5](#)

### The Full Cost of Debt

Debt steals — margin, security, peace, joy, trust, and eventually your future. A young couple’s stolen future and Ramsey’s own words: one cost, three fronts.

[James 4:13-15](#)

### “Isn’t Some Debt Just Smart?”

Scripture never ranks debt by category — every kind creates the same underlying risk: authority transferred, a future presumed upon.

## SO • NOW

### SO

Debt Steals

### NOW

List every debt you carry, and name what it’s already cost you that a bigger payment can’t buy back.

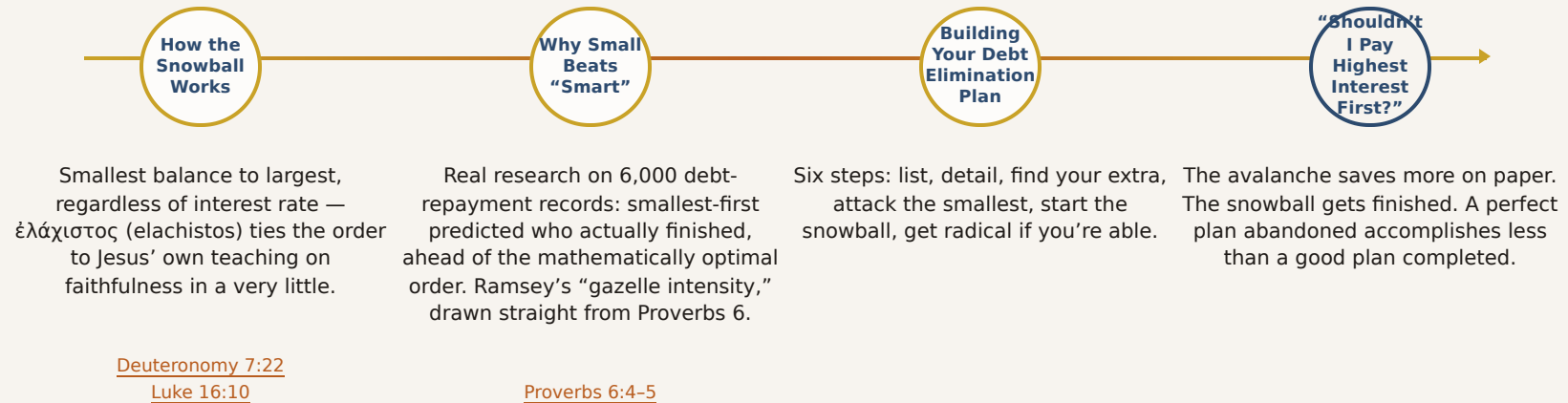
*The Experience, above*

### KINGDOM PRINCIPLE

*Debt Steals*

## The Debt Snowball

*If paying off your smallest debt first, instead of your highest-interest debt, actually got you out of debt faster — would “smart” still mean what you thought it meant?*



### SO • NOW

#### SO

Small, Faithful, and Finished Beats Large, Optimal, and Abandoned

#### NOW

Build your full debt table, ranked smallest to largest, and make this month’s payment on the smallest one.

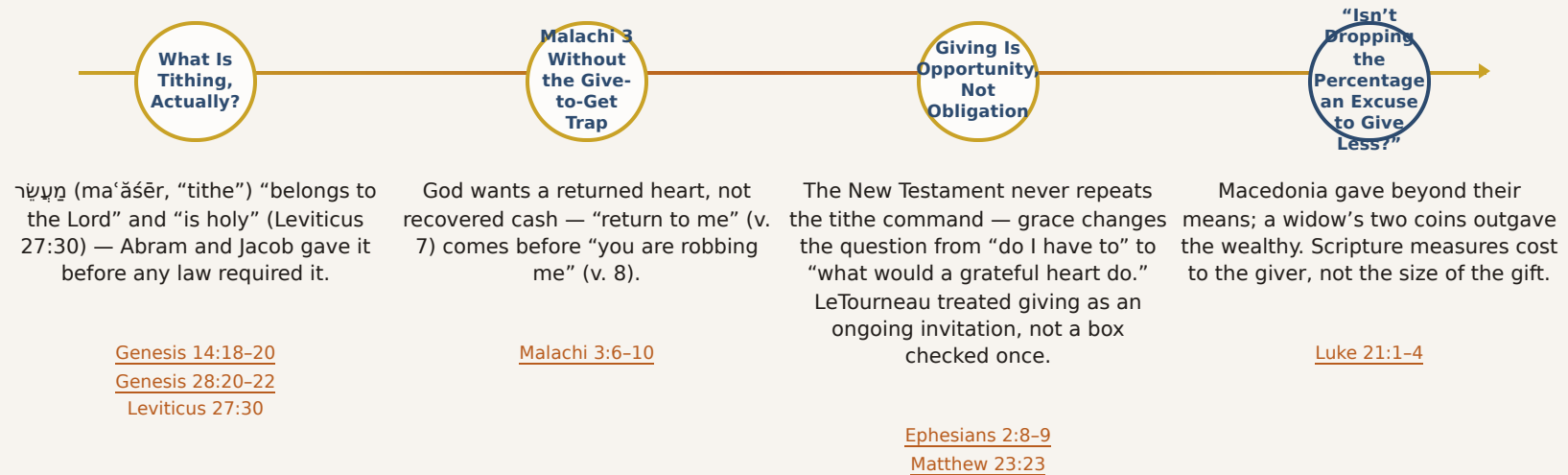
*The Experience, above*

#### KINGDOM PRINCIPLE

*Small, Faithful, and Finished Beats Large, Optimal, and Abandoned*

## Giving Is Opportunity, Not Obligation

*If tithing had never been commanded anywhere in Scripture, would you still give — and what would your honest answer reveal about why you give at all?*



### SO · NOW

#### SO

Tithing Is an Invitation, Not an Obligation

#### NOW

Write your honest giving history, and find your actual giving percentage from last year.

*The Experience, above*

#### KINGDOM PRINCIPLE

*Tithing Is an Invitation, Not an Obligation*

## The Giving Life

*If your generosity depended on remembering to feel like giving on any given Sunday, how many Sundays would it actually happen?*



ἡλάρως (hilaros, “cheerful”) giving is the result of a decision made in advance, not a feeling waited on — Paul’s own definition.

[1 Corinthians 16:2](#)  
[2 Corinthians 9:7](#)

Every steward gives an account for where resources went — the local church as the modern storehouse, plus real diligence for any ministry beyond it.

[1 Corinthians 3:12-15](#)

No fixed percentage — a proportion that reflects what’s been entrusted, free to grow the way Wesley’s did across sixty years.

[2 Corinthians 8:1-5](#)

Jesus measured the widow’s two coins as more than the wealthy’s large gifts — cost to the giver, not size of the gift, is the real standard.

[Luke 21:1-4](#)

### SO • NOW

#### SO

What Isn’t Planned Rarely Gets Given

#### NOW

Build your full giving plan — planned, periodic, purposeful, and proportional — and set up automation if you can.

*The Experience, above*

### KINGDOM PRINCIPLE

*What Isn’t Planned Rarely Gets Given*

## Invest, Don't Bury

*If God has already given you more margin than you had a year ago, what is that margin actually for — and how would you know if you were quietly burying it instead of putting it to work?*

### Two Servants Who Weren't Afraid

ἐργάζομαι (ergazomai, “put to work,” v.16) versus ὀρύσσω (oryssō, “dug,” v.18) — the gap between engagement and burial is what the parable measures.

[Matthew 25:14-21](#)

### Why the Third Servant Really Failed

The master's minimum bar was passive interest — inaction, not modest risk, is what draws condemnation. “Wealth hoarded ... to his own misery” (Ecclesiastes 5:13).

[Matthew 25:24-27](#)

### The Narrow Path Between Two Ditches

Hoarding and endless appetite are the same failure from opposite directions. Paul's ἀποθησαυρίζω (apothēsaurizō) redirects Jesus' own θησαυρίζω (thēsaurizō) toward a lasting foundation.

[Ecclesiastes 5:10-19](#)  
[1 Timothy 6:17-19](#)

### “Isn't Invest and Multiply Just Greed in a Costume?”

The master measures faithfulness, not the final total — both the two- and five-talent servants hear the identical “well done.”

[Matthew 25:21-23](#)

## SO • NOW

### SO

God Didn't Entrust You With Talents So You Could Keep Them Safe. He Entrusted You With Talents So You Could Put Them to Work.

### NOW

Name what's sitting idle in your financial life, and give it a direction from your Mile Marker 4 list.

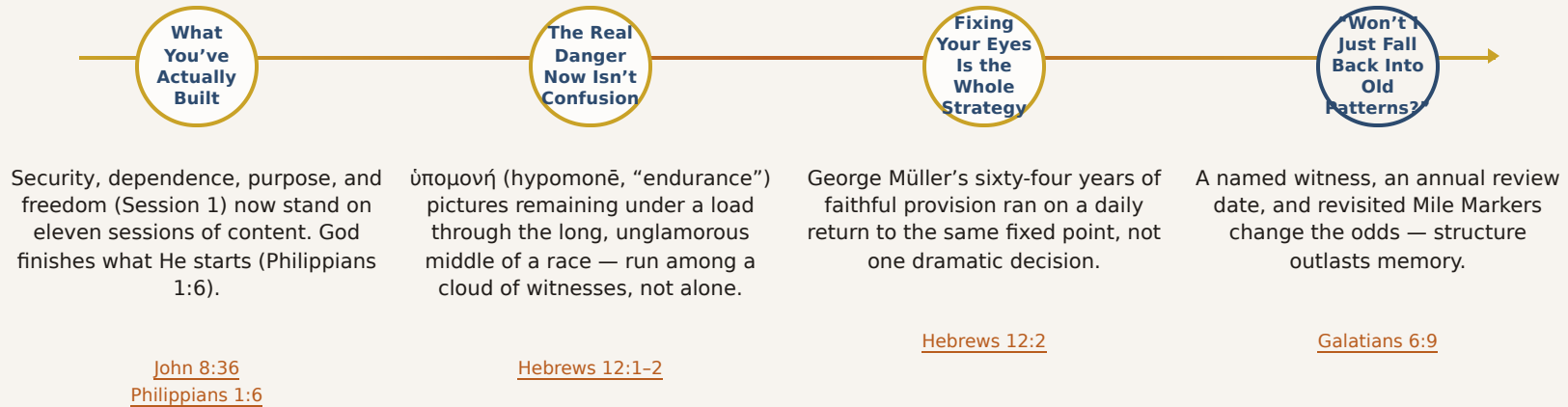
*The Experience, above*

## KINGDOM PRINCIPLE

*God Didn't Entrust You With Talents So You Could Keep Them Safe. He Entrusted You With Talents So You Could Put Them to Work.*

## Staying the Course

*If this were the last thing you ever learned about money, would it be enough to build a whole life on?*



### SO · NOW

#### SO

Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.

#### NOW

Write a letter to yourself one year out, set an annual review date, and name your Hebrews 12 witness.

*The Experience, above*

### KINGDOM PRINCIPLE

*Financial Freedom Isn't a Line You Cross Once. It's a Race You Run for the Rest of Your Life.*