



A FREE BIBLE STUDY

Stewardship: Faithful Management of What God Has Entrusted

A 4-Day Study on Stewardship, Custody, & Bitcoin

THE BIBLICAL BITCOINER

GOD · FAMILY · BITCOIN

Before You Begin

Money is not a secular topic. Scripture addresses it more than almost any other subject, and for good reason. How we earn, save, spend, and steward reveals what we actually believe about God, provision, and eternity. This 4-day study explores a simple conviction: **Bitcoin is not just a financial asset. It is a training ground for faithful stewardship**, the patience to hold, the diligence to guard, and the personal responsibility to manage well what God has entrusted to you.

Whether you are a lifelong Christian curious about Bitcoin, a Bitcoiner exploring what Scripture says about money, or somewhere in between, this study is for you. You do not need to be a theologian or a technical expert. You need an open Bible, an honest heart, and the willingness to have your assumptions challenged with what God has to say.

EACH DAY FOLLOWS A SIMPLE FORMAT

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| 1 Theme
The core idea of the day | 4 Questions
2 focused questions to engage honestly with the text, write your answers if you can! |
| 2 Devotional
A short reading connecting Scripture to a Bitcoin concept | 5 Reflect & Apply
A personal prompt to examine your own life and take one concrete, actionable step |
| 3 Scriptures to Read
Open your Bible and listen to what God has to say | 6 Prayer
A closing prayer to bring the day's truth before God |

Give each day 15–30 minutes. Go slowly. Reflect deeply on each question and think critically before answering. The most important posture you can bring to these four days is humility and the willingness to let Scripture transform your thinking. The goal isn't to turn you into a Bitcoin maximalist. It's to turn you into a more faithful steward. Scripture is the authority. Bitcoin is simply the lens. If at any point the two seem to conflict, **trust the Bible**.

DISCLAIMER

This is not financial advice. It is a discipleship resource designed to help you think biblically about money in the 21st century. What you do with that thinking is between you and God.

Let's begin.

The Parable of the Talents

Multiplying What Belongs to the Master

THEME

God entrusts us with the resources He provides and expects us to actively multiply them for His glory rather than burying them in fear or laziness. Bitcoin rewards those who steward it productively through long-term holding, secure custody, and value-building use instead of hiding it away.

DEVOTIONAL

Jesus' Parable of the Talents shows a master who entrusts varying amounts of wealth to his servants before a long journey. Two servants put the money to work and doubled it, earning the commendation "Well done, good and faithful servant." The third servant, driven by fear, buried his talent in the ground and returned only what he was given, provoking the master's anger, and even what he had was taken from him.

In our day, many treat money in similar ways: they leave it in bank accounts that slowly lose value due to inflation or avoid sound money altogether out of fear of the unknown. Bitcoin was built for exactly this: a tool that is verifiable, portable, and designed to resist the inflation that quietly erodes savings.

The beauty of Bitcoin is that it can be a savings vehicle that outlives the one who built it. Stewardship was never meant to end with you. The Bible endorses passing down your savings to generations far after you. This is much harder with fiat money, because purchasing power erodes over time. But with hard money, it's possible by building one faithful deposit at a time rather than relying on one lucky windfall. Humans are only catching up with the financial wisdom God provided us through His Word long ago. Proverbs 13:11 described what investors now call dollar-cost averaging, buying steadily over time instead of chasing one big win, long before anyone gave it a name. Meanwhile, people who win the lottery somehow find a way to lose it all. A steward who thinks generationally saves differently than one who is only thinking about themselves.

Saving regularly in Bitcoin, holding your own keys, and using it as a foundation for long-term wealth building mirrors the faithful servants who put their master's resources to productive work. True stewardship is not passive. It is faithful multiplication, with generosity as the goal and God's glory as the motive.

SCRIPTURES TO READ

Matthew 25:14-30



1 Peter 4:10



Proverbs 13:11



Proverbs 13:22



Haggai 1:6

QUESTIONS

1. What does the contrast between the faithful and unfaithful servants reveal about God's expectations for the resources He entrusts to us? What parallels can you draw from Haggai to the inflationary monetary system of today?
2. In what ways does Bitcoin reflect the productive stewardship modeled by the servants who multiplied their talents?

REFLECT & APPLY

The master in the parable didn't ask for perfection. He asked for faithful effort with what was given. The servant who buried his talent wasn't punished for making a bad investment; he was punished for making no investment at all. Look honestly at the resources God has placed in your hands right now: are you actively putting them to work? Or has "fear of the unknown" or "comfort of the familiar" caused you to bury them in the ground? Bitcoin is one tool for faithful multiplication, but the posture matters more than the instrument. Choose one specific step this week to move from passive to active stewardship: setting up a regular Bitcoin savings plan, starting one for your children, or simply having an honest conversation with someone you trust about how you are managing what God has given you.

✦ PRAYER ✦

Lord, You are the Master who entrusts us with resources for Your purposes. Forgive me for times I have been passive and fearful when You have called me to be faithful and multiply. Thank You for Bitcoin as a tool that enables faithful multiplication and preservation of value. Help me to steward my money with diligence and wisdom, multiplying it for Your glory and to serve others. May I one day hear, "Well done, good and faithful servant." In Jesus' name, Amen.

Private Keys and Personal Accountability

The Steward Who Knows What He Holds

THEME

Biblical stewardship requires personal knowledge and responsibility over what has been entrusted. The Bitcoin community's emphasis on self-custody calls believers to reject third-party risk and actively guard the gifts God has given them.

DEVOTIONAL

Knowing why you should take responsibility is one thing. Actually doing it is another. Scripture is full of people who understood God's design in principle but outsourced their stewardship in practice, and paid dearly for it.

The version of stewardship most people have today is more reactive; it only shows up when something breaks. It checks the balance after the fraud alert. It reads the fine print after the account gets frozen. It asks questions only after the damage is done. Scripture describes a different posture entirely, a steward who stays close to what he holds on the ordinary days, not just the difficult ones. That kind of attentiveness looks unremarkable from the outside. No one tells stories about the shepherd who simply counted his flock again on a Tuesday. But it is exactly that unremarkable habit, repeated over years, that separates the steward who is ready when trouble comes from the one who is caught off guard by it.

Entrusting everything to others without oversight often leads to loss, mismanagement, or theft. In the financial world, reliance on banks and custodians has repeatedly exposed people to inflation, freezes, seizures, and counterparty failure. History is full of examples of God's people suffering because they placed unconditional trust in human institutions. Naboth lost his family's vineyard when a king and a rigged court decided it should be taken. God's people in Egypt watched their labor be extracted by Pharaoh's centralized power. The Israelites repeatedly suffered when they outsourced their governance to kings who abused that trust. The pattern is ancient: concentrated human authority over resources leads to exploitation.

A faithful steward does not relinquish responsibility. He stays informed, stays vigilant, and stays personally accountable for what the Master has placed in his hands. Bitcoin was built to restore personal accountability: the private key grants sole control over your wealth. Holding your own keys and verifying the network yourself is modern stewardship in action. It forces diligence, protects against debasement, and aligns with the biblical call to know and guard what belongs to the Master, ultimately God. Self-custody is not paranoia. It is one practical way of taking seriously the responsibility the Lord has entrusted to us.

SCRIPTURES TO READ

Proverbs 27:23-24

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Luke 12:42-48

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1 Corinthians 4:2

+

Psalms 24:1

+

Proverbs 21:20

QUESTIONS

1. How do these verses emphasize personal knowledge, diligence, and accountability in stewardship?
2. Bitcoin's private key system puts full responsibility and power in the holder's hands. How does practicing self-custody and personally verifying your own transactions reflect the biblical requirement to "know the condition" of what God has entrusted?

REFLECT & APPLY

Most of us have never stopped to ask how much of what we call our money we actually control. It sits in accounts we trust, managed by institutions we assume are acting in our interest, and for most of our lives, nothing happens to challenge that assumption. But comfortable assumptions are not the same as faithful stewardship. This week, take one concrete step toward greater personal accountability over your finances: research what Bitcoin self-custody actually means and what it would take to practice it, look into how your bank uses your deposits, or simply calculate how much of your wealth is genuinely under your direct control. Stewardship is not passive. It requires that you know what you hold and that you take personal responsibility for it.

♦ PRAYER ♦

Father, everything belongs to You, and I am merely a steward. Forgive me for surrendering responsibility over what You've given me. Thank You for Bitcoin as a tool that empowers personal accountability and protection of value. Grant me the diligence and courage to hold my own keys, know the condition of my resources, and manage them faithfully before You. Help me protect and grow what is Yours. Amen.

Overcoming Fear

From Burying to Bold HODLing

THEME

Fear often leads God's people to hide or misuse what He entrusts instead of stewarding it courageously. Bitcoin encourages bold, long-term conviction in the face of volatility and criticism, mirroring the faithful who trusted their master's character.

DEVOTIONAL

The third servant in the Parable of the Talents buried his coin because he feared the master's harshness. His fear produced inaction and ultimately judgment. Many today fear Bitcoin's volatility, regulatory noise, or societal pushback and choose to keep wealth in "safe" but eroding paper money. Bitcoin rewards those willing to endure short-term storms with long-term faith in its fixed supply and decentralized nature. Holding firm through drawdowns trains the heart in patience and conviction, qualities essential to biblical stewardship. God calls us to wise risk-taking under His sovereignty, not paralyzed inaction.

Consider the disciples on the stormy sea who were paralyzed by the waves while Jesus slept in the boat. Their fear was understandable, but it was also faithless. Jesus didn't rebuke the storm first; He rebuked their fear.

There is a popular chart many in the Bitcoin space reference. The Fear and Greed Index tracks market sentiment on a scale from extreme fear to extreme greed, and it tends to tell the same story again and again: the crowd is most afraid when prices are lowest and most confident when prices are highest. It is a humbling picture of how easily fear takes the wheel, even in people who consider themselves rational. The disciples did not have a chart, but they had the same problem, a boat full of grown men letting the waves define reality until the One who was actually in charge got up. A steward who understands this pattern learns to notice fear when it arrives, name it honestly, and refuse to let it make the decisions.

Bitcoin will have storms. There will be 50% drawdowns, hostile headlines, and moments where selling feels like the only rational move. But the believer who understands what Bitcoin actually is, a form of money with a fixed supply that no one can manipulate, has the same anchor in the storm that the disciples lacked: knowledge of who is in the boat. Fear evaporates when conviction is rooted in truth rather than price.

SCRIPTURES TO READ

Matthew 25:24-28



Mark 4:35-41



2 Timothy 1:7



Proverbs 22:3



Hebrews 11:1

QUESTIONS

1. What drove the third servant to bury his talent, and what was the result? How does fear similarly prevent many from embracing sound money today?
2. How does Bitcoin's volatility test and build the kind of patient, convicted stewardship described in these passages?

REFLECT & APPLY

Fear in financial decisions rarely announces itself as fear. It disguises itself as caution, common sense, or waiting for a better time. Sit with that honestly this week: have you made decisions about Bitcoin, or money in general, that were more about avoiding discomfort than pursuing wisdom? The disciples didn't lack information. They lacked conviction rooted in who was in the boat with them. In the same way, conviction comes from understanding Bitcoin's design, not watching its price. Choose one step this week to deepen that understanding: read a foundational resource like the Bitcoin whitepaper, revisit the fundamentals during a dip instead of reacting to it on socials, or commit to a regular savings plan and hold it regardless of what the headlines say.

✦ PRAYER ✦

Lord, You have not given me a spirit of fear but of power, love, and a sound mind. Forgive me for the times I let fear influence my decisions and kept me from multiplying what You've entrusted to me. When the storms come, in the markets or in my own heart, remind me who is in the boat. Strengthen my faith to stand on what I know is true, Your love and Your sovereignty, even when the headlines say otherwise. Help me hold firm with patience, steward boldly, and trust that You are Lord over every fear and every storm. In Your holy name I pray, Amen.

Faithful in Little

Money as Training for Eternal Riches

THEME

God uses how we handle earthly wealth as preparation and testing for greater eternal responsibilities. Acting as honest digital money, Bitcoin provides a practical training ground for faithfulness in little so we can be entrusted with true riches.

DEVOTIONAL

Jesus taught that faithfulness with worldly wealth determines trustworthiness with true spiritual riches. Our handling of money is a test because it reveals the heart and prepares us for eternity. The current money system tempts us toward short-term thinking and instant gratification. Bitcoin trains our long-term vision, self-control, and independence from broken systems. Every sat saved, every key secured, and every transaction verified becomes training in diligence and integrity.

As stewards, we manage what is temporary to prove ourselves ready for what is eternal. Moses is the clearest biblical picture of this principle. He walked away from the most powerful treasury in the ancient world, and from a royal name, to stand with a people who owned nothing. Scripture says he counted that disgrace as worth more than all of Egypt's riches. What he saw ahead of him wasn't a bigger fortune. It was God Himself, and an inheritance no empire could ever hand out or take away. He gave up what he could count for what he could not yet see.

That is the posture of a faithful steward. In a small but meaningful way, Bitcoin trains this same muscle: the willingness to hold something unpopular, endure short-term pain, and trust in the long-term math. It rewards those who think in decades, not days. And for the steward, that patience rests on trust in God's sovereignty every step of the way. That is exactly the kind of long-term vision that eternal stewardship requires.

But holding well was never the finish line. The patience, the self-control, and the low time preference are all preparation for something beyond the savings themselves. A steward who has learned to hold with confidence is finally free to give with confidence, because his security rests in God and no longer depends on how much he keeps. That is where "faithfulness with little" pays off: not in a bigger number, but in a heart that has stopped needing one.

SCRIPTURES TO READ

Luke 16:10-12



Matthew 6:19-21



1 Timothy 6:17-19



Hebrews 11:24-27



2 Corinthians 4:18

QUESTIONS

1. According to Luke 16, why is faithful management of money a prerequisite for greater trust from God?
2. How can using Bitcoin as a long-term savings tool help believers practice the eternal-minded stewardship described in these verses?

REFLECT & APPLY

Jesus made clear that how you handle earthly wealth is the training ground for eternal responsibility. The habits you are building now around saving, spending, and giving are forming a version of yourself that will either be ready to be trusted with more, or not yet. Take an honest look at your financial habits this week through that lens: not “Am I doing okay with my budget?” but “Am I becoming the kind of person who can be trusted with more?” Commit to one specific act this week that reflects eternal priorities, such as using a portion of your Bitcoin savings for a charitable gift to an organization or the church, or moving things around in your budget to spend less on yourself and more on serving others.

◆ PRAYER ◆

Heavenly Father, help me to be faithful with the temporary resources You have given me. Thank You for Bitcoin as a means to practice wise, long-term stewardship. Teach me to hold what I have with patience and to give with open hands, because my security rests in You and not in what I keep. Help me to fix my eyes on what is unseen, and align my heart with Yours so that I store up eternal treasure and prove myself trustworthy for the true riches to come. May my financial life bring You glory. In Jesus' name, Amen.

THE STUDY IS COMPLETE

Now Go and Steward Faithfully

Over these four days you've traced a single thread through Scripture: God has always expected His people to actively steward what He entrusts to them. From multiplying the talents, to guarding your own keys, to holding with conviction through fear, to training for eternity with what is temporary. Whatever you do, do everything for the glory of God!

Thank you for walking through this study. If these four days shifted how you think about work, money, or faithfulness, don't keep it to yourself. Share it with someone who needs to hear it too!

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