

DOLLARS & SENSE

FAMILY STUDY PLAN

Part 1: The Heart of the Matter

Based on Matthew 6:19-24 • 2 Corinthians 9:6-8 • Proverbs 3:9

FAMILY BIG IDEA

Money is not simply about what is in our hands - it reveals what is happening in our hearts. Jesus teaches us that our treasure points to what we value, what we trust, and what we serve. God wants money to remain a tool in our hands while He alone remains Lord of our hearts.

READ TOGETHER

Primary Scripture: Matthew 6:19-24

Supporting Scriptures: 2 Corinthians 9:6-8 and Proverbs 3:9

Before reading, ask everyone to listen for three words or ideas: **treasure, heart, and master.**

TALK ABOUT IT

1. According to Jesus, what connection is there between our treasure and our heart?
2. What are some good things money can do when it stays in its proper place?
3. What could it look like for money to begin "mastering" a person?
4. Why do you think generosity helps break the grip of greed?
5. What is the difference between trusting money and trusting our Heavenly Father?

FOUR TRUTHS TO REMEMBER

1. Your money reveals what you value.	What we prioritize financially often exposes what matters most to us.
2. Money makes a terrible master.	Having money is not the problem. The danger begins when money has our heart.
3. Generosity breaks the grip of greed.	Giving reminds us that money is a resource entrusted to us, not our ruler.
4. Our Father is our true security.	Our confidence is ultimately in God - our provider, source, and sustainer.

PUT IT INTO PRACTICE

A Family Obedience Challenge

1. THE TREASURE CHECK

As a family, name three things you spend money on regularly. Talk about what those choices reveal about your priorities. This is not about guilt; it is about allowing Jesus to examine the direction of your heart.

2. THE GENEROSITY CHALLENGE

Choose one act of generosity to do together this week. You might bless a person in need, support ministry, provide a meal, give toward missions, or quietly meet a need without expecting anything in return.

3. THE SECURITY CONVERSATION

Each person finishes this sentence: "I am sometimes tempted to feel secure when I have _____. " Then discuss how trusting the Father changes the way we think about provision.

FAMILY DECLARATION

Money is a tool in our hands, but it will not be master over our hearts. We will honor God with what He places in our hands, live generously, and trust our Heavenly Father as our source and security.

PRAY TOGETHER

Father, thank You for every way You provide for our family. Search our hearts and show us where money, possessions, or fear have competed for our trust. Teach us to honor You with what You place in our hands. Form generosity in us, free us from greed, and help us remember that You - not our finances - are our source and security. May our treasure reveal a heart that belongs fully to You. In Jesus' name, amen.

THIS WEEK'S MEMORY VERSE

"For where your treasure is, there your heart will be also." - Matthew 6:21