

GUARD RAILS

GUARDRAILS, PART 2: MONEY MATTERS

Guardrails keep vehicles from straying into dangerous or off-limit areas. We need personal guardrails so we don't stray into areas of life that can harm us or the people we love. When it comes to our finances, it's easy to cross the line into the danger zone. That's why it's essential to establish guardrails against greed.

BIG IDEA: A guardrail against greed is give, save, live.

DISCUSSION QUESTIONS

Contrary to popular opinion, God does not want something from you, he wants something for you. And nowhere is that more true than with your finances. Then why are we so insistent on separating our faith and our finances? What kinds of guardrails need to go up in order to protect us from financial disaster?

1. Why do you think *money and sex* are the two most disregarded topics from the Bible?
2. On a typical day, how often do you think about money?
3. What kind of guardrails do you currently have in place to protect you from *greed*?
4. Are you a saver or a spender? In what ways have you benefited from that tendency? In what ways has it created challenges for you?
5. How much do you value generosity toward those in need? Based on your current finances, to what extent are you able to prioritize generosity toward others? In what ways, if any, would you like your current level of generosity to change?
6. During the message, Chris said, "You can be completely out of debt with money in the bank and have driven off the edge financially." Do you agree that you can be financially responsible but still have an unhealthy relationship with money? Why or why not?
7. *With your Bible or YouVersion, read Matthew 6:24.*

"No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money. Matthew 6:24 (NIV)

8. In what ways do you currently "serve money"? How do you think that affects your relationship with God?
9. Do you agree that the biggest competitor for your trust is your stuff?
10. *With your Bible or YouVersion, read Matthew 6:25-27.*

"Do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? Can any one of you by worrying add a single hour to your life?" Matthew 6:25-27 (NIV)

11. Chris said, "Worry is the emotional outburst of unbelief." Do you agree or disagree?
12. Why is it challenging to not worry about money? What increases your worry about money?



13. *With your Bible or YouVersion, read Matthew 6:31–33.*

*So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’
For the pagans run after all these things, and your heavenly Father knows that you need them.
But seek first his kingdom and his righteousness, and all these things will be given to you as well.*

Matthew 6:31-33

14. What obstacles have, in the past or present, prevented you from giving first, saving second, and living off the rest? What would keep you from prioritizing giving moving forward?
15. What steps will you take to incorporate a lifestyle that practices *give, save, live*?
16. What could the local church be capable of if *giving* became a regular practice for everyone?
17. On a scale from 1 to 10, with 1 being, “I’d have to make few changes” and 10 being, “It feels impossible,” how difficult would it be to reprioritize your finances from “live, save, give” to “give, save, live”?
18. What is your best next step toward establishing a guardrail against greed by prioritizing giving? What is one thing you can do this week to begin to take that step? How can this group support you?

MOVING FORWARD

Establish guardrails around greed. The best way to avoid greed and irresponsibility is to give, save, and live in that order. To begin, pick a percentage and give it first to a church you trust and that is making a difference in your life and community. That’s how you guard against greed. That’s how to ensure you have money, but money doesn’t have you.

WHAT WILL YOU DO?

At the end of the day, this is not about dollars and cents; this is about trust. Do you trust God or do you trust your stuff? Putting your trust in your stuff is a reflection of greed—and no one wants to consider himself or herself greedy. The remedy? Learn to *give, save, and live*—in that order. Not only would that protect you from financial disaster, it could change the world!

