



# onechurch

## bigIdea



Sticky notes are one of man's greatest inventions. They allow us to capture thoughts and jot down important details. On a 3-inch by 3-inch yellow sheet of paper, you have a convenient, tangible, visible reminder of what needs to get done. But one of the sticky notes' greatest functions is their ability to remind us of things that slip our minds. The heart behind this study is to remind ourselves of a very important truth regarding our finances—that everything we own belongs to God.

You are about to embark on a four-week challenge where you will learn practical ways to go from simply managing your finances, to being great stewards of everything God gives you. We live in a culture where an increasingly larger portion of what we have is being spent on things that have no impact on God's purposes. Great stewardship requires being in a position where everything we have is at His disposal. Over the coming weeks, you will be challenged to take the call of stewardship seriously. This study will provide you with tools to begin taking tangible steps toward living, not only the life you want, but the life God wants for you. The key to becoming a great steward does not reside in information, but in application.

**BIG IDEA:** Everything belongs to God. Everything comes from God. Everything is dispersed by God.

### DISCUSSION QUESTIONS

1. Do you agree or disagree with the following statement: "My money matters are private, it's nobody's business!" Why do you agree or disagree?
2. *Read 1 Chronicles 29:1-9.* How does David's use of money become a model for loyalty? To what 3 things is David most loyal?
3. To what top priorities are the people loyal (29:6-9)? Do their hearts follow their money? Or vice-versa? Why?
4. As Solomon is still 'young and inexperienced', where is David placing His faith (and gifts):
  - a. Bricks & mortar
  - b. People
  - c. Worship
  - d. Education
  - e. Or \_\_\_\_\_?
5. How does David's fund-raising strategy rate against all of the financial appeals you receive?
6. If outside auditors were to look over your bank account, what would they conclude about your top loyalties? Your top priorities? How would you like to change that?
7. *Read 1 Chronicles 29:10-20.* As David nears retirement, what three things are upmost on his mind? What fears may lurk behind those priorities?
8. What is David's view of how a nation prospers? Of who leads a nation?
9. By what gesture, rare today, do the people respond to David's prayer?

Our culture says we are **OWNERS**, the Bible says we are **STEWARDS**. Here are the key differences:

**OWNER:** My material resources belong exclusively to me.

**STEWARD:** My resources belong to God, who is the owner of all things (Ps. 24:1). He has temporarily entrusted these resources to me. The concept of private property is valid in both paradigms. Since God has entrusted these resources to me and not to you, you do not have the right to make me use them the way you choose.

**OWNER:** I may use my resources however I wish.



**STEWARD:** I should use God's resources to advance his priorities.

**OWNER:** I am not accountable to anyone else for how I use my resources.

**STEWARD:** I will give an account to God for how I use His resources.

10. How do you view yourself—as an **OWNER** or a **STEWARD**?
11. Why do you think the chief official changed the Israelite's names? You can pick more than one:

## MOVING FORWARD

First, take out a sticky note and write on it, in bold letters, “**God’s.**” Now stick it on your wallet. This will serve as a reminder of whom it belongs to and that everything in it has been entrusted to you. The point of this exercise is not to make you feel guilty, but rather to make you aware of whose money you are spending. It positions you to give an account to Him for where your money goes, and when you see where it goes you’ll know why your heart is in the condition it is in.

Second, you are not going to make a budget, guess at a budget, or even wish you were on a budget. All you will do is track what you spend— *everything*! If you use a check to pay your utilities, write it down. If you use a few dollars for a cup of coffee, write it down. Did you make a trip to Target? Write that down too! Don’t forget to record it. The application we’ve provided on the next page is not the only way to track your expenses. You might already be utilizing financial software (like Quicken<sup>®</sup> or Mint.com) or other methods of tracking your expenses (checkbook ledger or a Microsoft Excel spreadsheet).

**This exercise is critical!** In the coming weeks, you will be using this information to put together a *Truth in Spending* worksheet and then a *Stewardship Plan*. Instead of guessing at numbers, you will be using the real amounts you are currently spending, so make sure you keep your receipts and record every transaction! **We aren’t as concerned with “how” you track your expenses, but rather that you do it in the first place.**

## CHANGING YOUR MIND

*“For where your treasure is, there your heart will be also.”* Matthew 6:21



# ASSIGNMENT INSTRUCTIONS: TRACK IT!

**STEP 1:** In the first column of the *Track It!* worksheet **enter the date of the expense.**

**STEP 2:** In the next column **enter the name of the merchant, vendor or business** (i.e. Progress Energy or Wal-Mart).

**STEP 3:** In the third column **enter the amount of the purchase or bill.**

**STEP 4:** Use the fourth column to **categorize each expense.** Please use the categories listed below as a reference. This will help you with the application step coming next week. If you have expenses you are unsure of how to categorize, use "Other Miscellaneous."

## CATEGORIES

### GIVING:

TITHES/OFFERING  
OTHER NON-PROFIT

### SAVINGS:

EMERGENCY FUND  
GENERAL SAVINGS  
OTHER SAVINGS/FUNDS

### HOME EXPENSES:

MORTGAGE/RENT  
TAXES  
POWER  
GAS/OIL/FUEL  
WATER/SEWER  
TRASH  
CABLE  
INTERNET  
HOME PHONE  
CELL PHONE  
FURNISHINGS  
APPLIANCES  
IMPROVEMENTS  
MAINTENANCE  
LAWN/GARDEN  
OTHER HOUSEHOLD (HOA, ETC.)

### TRANSPORTATION:

AUTO LOAN PAYMENTS  
GAS

SERVICE/REPAIRS/TIRES  
TAXES

LICENSE/REGISTRATION  
CAR REPLACEMENT  
OTHER TRANSPORTATION

### DAILY LIVING:

GROCERIES  
DINING/EATING OUT  
PERSONAL SUPPLIES  
HAIR/NAIL/PERSONAL CARE  
CLOTHING  
LAUNDRY/DRY CLEANING  
ENTERTAINMENT  
BABYSITTING/CHILD CARE  
DIAPERS/FORMULA  
PET CARE  
GYM/CLUB MEMBERSHIP  
NEWSPAPER/MAGAZINES  
MISC. DUES

### MEDICAL:

DOCTOR  
DENTIST  
VISION/EYE CARE  
PRESCRIPTIONS

### EDUCATION:

TUITION/FEES  
BOOKS & SUPPLIES

OTHER EDUCATION EXPENSES

### INSURANCE:

HOME/HAZARD (IF NOT ESCROWED)  
WIND & HAIL  
FLOOD  
RENTERS INSURANCE  
AUTO  
UMBRELLA  
LIFE INSURANCE  
DISABILITY  
HEALTH (NON-PAYROLL DEDUCTED)  
OTHER INSURANCE

### LOAN PAYMENTS:

CREDIT CARD  
CREDIT LINE  
STUDENT LOAN  
OTHER INSTALLMENT LOANS  
DEBT REPAYMENT

### MISCELLANEOUS:

GIFTS (BIRTHDAYS, CHRISTMAS, ETC.)  
ALIMONY  
CHILD SUPPORT  
VACATION EXPENSES  
OTHER MISCELLANEOUS

