C onechurch bigldea



"Help me God!" How often have you said these words? Our prayers take on a completely new dimension when we're experiencing hardships or difficulties. And there's nothing wrong with that; God invites us to call out to Him and ask Him for help. But if we're only involving Him when things go bad, we're using Him like a vending machine. He becomes a last resort—a last priority receiving only the leftovers of our attention once we've exhausted every other option.

BIG IDEA: God wants to be first in everything, not left with leftovers.

DISCUSSION QUESTIONS

- 1. Share with the group some of your goals when it comes to money and retirement. (What is your plan when it comes to debt {"I hope to alleviate ? amount of debt in ? months."}At what age do you hope to retire? How much money to you want to live on?)
- 2. Why are those previous questions hard to answer? Do you think most people have developed a plan when it comes to their money?
- 3. Most people aren't aware of how much of their income they are saving/spending, yet everyone lives off a percentage. How easy could it be to end up living off of more than you're actually making? Why does it make sense to choose to live off a percentage of your income? Why not make it your own choice and be intentional about living off of a predetermined amount?
- 4. *Read Colossians 1:15-18.* How many times does the word *first, before, supreme* occur? What do you think the writer is trying to tell us about Jesus?
- 5. There are 5 Options when it comes to Money:
 - 1. Spend
 - 2. Repay debt
 - 3. Pay taxes
 - 4. Save
 - 5. Give

Chris said, "Throughout the entire Bible, the way we *prioritize* our money represents an invitation to God or a cancellation to God." How does the above list provide a system to cancel God working in our lives?

- 6. *Read Malachi 1:6-10.* What is most striking to you in this passage? What was God's complaint against the Israelites? What type of sacrifices should they have brought (Leviticus 22:20-23)? How do we give God leftovers today?
- 7. *Read Malachi 3:7-10.* Why do you think God cares so much about money? What is the cause and effect in this verse? God's people's priorities were upside down.

"Return to me and I will return to you." God is saying to His people, "I would love to move in your direction, but I'm waiting for you to move in mine."

8. Does it matter what percentages you choose to give, save, and live on? Have you heard any helpful suggestions from financial experts? Does the Bible offer any suggestions?



- 9. In the Jewish mind, what is a tithe? Why do you think God chose giving a percentage rather than a set amount?
- 10. In what areas of your life do you hope God would move in your direction? What priorities are you going to have to change for God to move?
- 11. *Read Matthew 6:24, 31-33*. What are some things that you worry about? How can worry be debilitating? What strategies are you using to overcome your worry?
- 12. After reading Matthew 6:25-33, do you believe that worry is sinful? Why? What worries you most about the current state of the economy? What changes have you made to the way you are handling your personal finances?
- 13. What are practical ways we can put God first? How do these practical steps eliminate worry?
- 14. *Read Luke 12:34.* What are some of the "treasures" or possessions in your life currently distracting you from focusing on God? What specific things can you do to remove these distractions?
- 15. What challenges might prevent you from setting apart a portion of your income and practicing "give, save, live"?
- 16. How can you manage the money and possessions that God has given you differently because of this study?

MOVING FORWARD

BE ACCOUNTABLE TO SOMEONE

Your first assignment this week is to **invite at least one close friend into your financial situation** (if you have not already done so). Although this is not as "practically" challenging as previous assignments, it may be the most difficult. *We cannot stress the importance of this step enough!* Having accountability will ensure your success toward becoming a great steward. Do not take this task lightly; choose this person wisely. This individual must be someone whom you not only trust, but who is also financially responsible with his or her own money.

If someone is taking you seriously and is willing to hold you accountable to your word, it requires a willingness on your part to accept responsibility for your own spiritual change. This means taking on a posture of help and transparency. We must fight our natural inclination to hide from others when we are struggling with something. Entering into a relationship where financial accountability and spiritual vulnerability are the priority requires us to be honest and upfront about our struggles.

NOTE: MARRIED COUPLES

If you are married it is imperative that you agree on a separate person or couple to be your accountability partner so that you can tackle this journey together. This person is there to help you manage sticky issues and mediate priority matters. However, if one of you does not agree on who this person is, then you jeopardize the unity that you need in order to be successful.

APPLICATION INSTRUCTIONS: LEVERAGE

Your second assignment this week is to **look for areas to leverage your resources for God's purposes within your community.** God has positioned you in areas where you can make a difference. Your family, friends, neighbors and coworkers may have needs that you can help meet. This makes your pursuit of living generously as a great steward that much more important. How can you come together with others to meet these needs?

STEP 1: Start having conversations inside your community (or small group) about where you can unite together to make an impact. You may know someone you can collectively leverage your resources for. Does someone in your small group need help making ends meet? Is a neighbor struggling with home repairs? Does someone know a single mom struggling with a car repair? Identify an area that you can tackle with others and take steps to be the difference.



You are a part of a larger community (the Church), whose ultimate goal is to make Christ known. Leveraging your resources with one another is one way to do this. As a body we already work to meet the needs of those in our community, but this step will help you experience this personally.

STEP 2: Find the resources to meet the needs you have identified. Discuss with your community (small group) how you can leverage your collective resources to help.

STEP 3: Revisit your *Stewardship Plan*. Look for areas that you may be able to adjust your spending to accommodate how you have decided to make a difference. This is the heart behind your *Stewardship Plan*—to position you to respond to the needs you see around you and the ways that God would have you fulfill His purposes.

CHANGING YOUR MIND

Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need. Matthew 6:33

