

# **Keep Track**

If we don't keep up with where our money is going, we will find ourselves always playing financial catch up. And while keeping tabs on how much money we spend on ourselves is simply a good idea, followers of Jesus have a greater imperative than mere pragmatism to track our spending. Because what we do with money speaks volumes about *who* and *whose* we are. Systems built to intentionally track our financial lives will allow us to give more generously, leveraging more of our resources in the service of loving the people around us.

## **Discussion**

## **Start Talking**

Have you ever had a time when you just could not seem to get warm? What was going on? How did you finally manage to warm up?

Some of us feel unhealthily guilty when we spend money. Others count on the process of purchasing to provide our brains with a quick hit of dopamine, making us feel secure and relaxed. How do you tend to react to spending?

## **Looking Back**

Did you take any steps over the past week to reorient your priorities in order to give first, rather than as an afterthought?

What (if anything) did you find yourself saying "no" to this week in order to rearrange your financial priorities?

### What About You?

- 1. How have your past experiences with budgeting turned out?
- 2. What do you think is the primary difference between a budget and a plan (what Andy called, "putting GPS coordinates" on your money)?



3. What do you think you would discover about yourself if you were to see a penny-by-penny breakdown of your spending over the past year?

## **Look It Up**

Read the Following Passages: Matthew 25:14 – 30

- 1. If the master in this parable is looking for a material return on his investment, what kinds of returns do you think God is seeking with the resources he has entrusted us to manage?
- 2. With this definition in mind, why do you think the master was so angry at the servant who failed to procure a return in the parable? Isn't this anger kind of shocking and contrary to how we like to think of God?
- 3. Many of us may have been raised in religious traditions that focused on tithing—giving 10% of what we "own" to God. But what does the revelation that we are not actually owners, but only *managers* of our resources mean for the concept of "tithing?"

## **Putting It All Together**

- 1. What 2-3 steps will you take this week to begin to live more responsibly, purposefully, and generously with the money and resources entrusted to you?
- 2. What system will you set up to keep track of where your master's money goes? How will you alert yourself to when you are losing track?
- 3. Is there someone in your life you can trust to check in on your long-term progress when it comes to keeping track of where your money is going and making adjustments based upon what you find?
- 4. In addition to a local church and non-profits, what opportunities to give can you identify in your community?

