# BEYOND THE NUMBERS

CREW LEADER GUIDE

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# BEYOND THE NUMBERS

SERIES OVERVIEW

Every year people spend billions of dollars on financial consultants, workbooks and seminars, trying to learn the secrets of how to increase their wealth and secure that nest egg. But often, the reason people don't find financial success and fulfillment is because they are starting in the wrong place. They are building their house on a foundation that is cracked, crumbling and will not last.

This 6-part series is not about money saving tips... it's not a get rich quick scheme.... We're not offering stock market tips, advice on starting a small business, budgeting strategies or ways to avoid paying taxes. As a church, we offer many free practical financial resources on budgeting, investing, saving and even writing wills and living trusts....but this small group series goes beyond that.

This series is all about building a biblical foundation for finances and helping each of us to see money and finances through the lens of the word of God. I believe starting with Gods word might just be the smartest financial decision you've ever made.

And you will know the truth, and the truth will set you free.

**JOHN 8:32** 

## START HERE

SET THE TONE WITH PRAYER

Begin your time together with prayer. Invite the Holy Spirit to come and speak to each person.

Lord Jesus Christ, the glorious Father, may give you the Spirit of wisdom and revelation, so that you may know him better.

**EPHESIANS 1:17** 

#### **PREPARATION**

The purpose of this guide is to equip and prepare you as the Crew Leader to lead your crew in discussion about the topic of finances. Review the video and guide prior to your crew so that you can be prepared to answer questions and lead the discussion. Consider your "audience" and tailor the content to best fit your crew.

#### **RESOURCES**

The Blessed Life

**ROBERT MORRIS** 

I was Broke Now I'm Not

JOE SANGL

Oxen

JOE SANGL

# THE FOUNDATION OF SUCCESS

**▶** WATCH

LESSON ONE THE FOUNDATION OF SUCCESS

#### **CREW DISCUSSION**

#### **FIVE FINANCIAL FOCUSES**

If you've ever been to a financial professional seminar, or read a financial book, you'll usually find that in all of them there is a focus on five main things:

1. Earning How much money is coming in....Your income.2. Spending How money is going out and where it's going.

**3. Saving** How much of your money is being put away for emergencies.

**4. Investing** How much of your money is being invested for future (retirement & increase)

**5. Giving** How much of your money is going towards charitable causes.

These five areas are very important, (we will address each of them in a certain way throughout the series). It's a mistake to start with the numbers, we need to go beyond the numbers. A better place to begin is by looking at how God and the bible views money, which is where we're going to start.

When you realign your view of money, possessions & finance to a Godly view, it will change your life. But not only your life and your future, it will change the life of your children and future generations. The foundation of good financial success isn't found in a budget...it's found in the Bible. Applying Gods word to your life. A lot of the blessing God has in store for you comes through relearning the truth and putting away the lies of the world.

# LESSON ONE THE FOUNDATION OF SUCCESS

#### FIRST LIE: THE LIE OF OWNERSHIP

The earth is the Lord's, and everything in it, the world, and all who live in it.

#### **PSALM 24:1**

For all the animals of the forest are mine, and I own the cattle on a thousand hills.

#### **PSALM 50:10**

One of the core lies we have been led to believe is that we own what we have. But the bible says that the earth is the lords and everything in it...even the people who live in the world. That includes your house, your car, your money, your family and yes, even us. We belong to God.

God isn't just the creator of the world we live in, as we read in the very first verse of the bible, He is also the owner and final authority over everything He has created.

This truth can be very difficult truth for many people to swallow. It's humbling...even for Christians. Most Christians have no issue with worshiping Christ as Savior and Messiah, But finances are another issue. This is a constant battle that every person has to wrestle with... giving ownership of my life over to God...or keeping it.

Really think about that: If God owns everything... That includes your talent, skills, money and possessions, your family, spouse, children and God even owns your time. If all of that belongs to God, Isn't it then up to him to determine how I steward or manage those areas?

#### SECOND LIE: THE LIE OF SOURCE

This is the question we all need to come face to face with...Who or what is my source? Where does my security come from, where does provision come from, where does joy, hope, peace come from.

Most people believe the lie that you are your own source...or you create the source. I earned this, I worked for what I have... I provide my own happiness, peace and joy. My bank account the source of my security, My skill is the source of my confidence.

But who gave you the skill to have a job? Who gives you breath so that you can stay alive? The Truth is, from scripture we know that God is our source. God is the source of provision, food, rest, joy, peace, security, salvation... and everything good comes from above. By saying we are our own source, we are essentially declaring ourselves God, and if we are our own God, we are our own source and the owners of ourselves.

A life lived declaring that you are your own source and owner of what you have is a life in rebellion to God. You are choosing to forfeit the blessing and wisdom of God when you reject that God is the owner & Source. That is why the foundation of financial stability and blessing is to have the right view that God is the Owner & Source. This accurate view allows us to live in so much more freedom.

Therefore I tell you, 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? "And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. Yet I tell you that not even Solomon in all his splendor was dressed like one of these. If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? 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 6:25-33**

A life spent believing that You are the owner and source is a life filled with fear, worry and anxiety. Because I can always lose my financial security, lose my peace, lose what I have....lose what I've built or earned. But, If God is the owner and supplier of all my needs, then why do I need to worry? This biblical view is the foundation of future financial success.

#### **DISCUSSION QUESTIONS**

- 1. In what ways has the lie of ownership invaded our culture today?
- 2. In what ways does the idea that God is the source of all good things change the way you think about needs?
- 3. In light of what we've learned today, what needs to change in the way you approach money?

LESSON TWO

## THE PRINCIPLE OF PRIORITIES

**► WATCH** 

LESSON TWO THE PRINCIPLE OF PRIORITIES

#### **CREW DISCUSSION**

Anyone who has ever paid bills knows that it's all about priorities. We're faced with a series of ongoing decisions about what is most urgent and what our priorities are this month. God knows these struggles and he made sure that we would have wise guidance in this his word.

Now this is what the Lord Almighty says: "Give careful thought to your ways. 6 You have planted much, but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.

**HAGGAI 1:5-6** 

#### CAREFUL THOUGHT TO OUR WAYS

The prophet Haggai said this as a response to peoples refusal to build the house of God. They were using resources that were meant for God for themselves and building their own houses instead. Their priorities were off, The first and the best of what resources they had were going to the wrong place.

The main question of this episode is this: Who gets your first and our best... and who gets the leftovers?

So often today, whatever is most urgent gets our first and our best. And whatever isn't urgent or screaming for our attention gets our leftovers...if there is anything left.

But this is a way of living that isn't biblically wise and will have negative consequences. The bible states over and over that God deserves our first and our best.... of everything. God desires our first and our best. He demands our first and our best. And He deserves our first and our best. God doesn't want our leftovers, actually He can't accept our leftovers.

#### **CAIN & ABEL: FIRST FRUITS**

In the course of time Cain brought some of the fruits of the soil as an offering to the Lord. And Abel also brought an offering—fat portions from some of the first-born of his flock. The Lord looked with favor on Abel and his offering, but on Cain and his offering he did not look with favor. So Cain was very angry, and his face was downcast.

#### **GENESIS 4:3-5**

At first reading of this passage, we can almost see God as being unfair in this story. After all, both Cain and Abel brought an offering to God...both sacrificially gave something of value to honor God. But God looked with favor on one offering, but on the other God did not look with favor. Why? How can this be fair?

On closer inspection we see that Abel brought an offering of first fruits... the first and the best of his flock.

But that Cain brought an offering of leftovers of some of the fruits he had collected over the course of time. The offerings may look similar on the surface at first glance, but on a deeper level they could not be more opposite. God will gladly accept the first and the best, because that is who He is and that is what He deserves. But God cannot and will not accept an offering that is anything outside of our first and best. Not even second best.

Not only was Cain wrong in what he gave, but also in how he gave it. This wrong motivation for giving is exposed when Cain gets angry when God rejects his offering.

It's important to keep in mind that this happened 2500 years before the law was given to Moses on Mount Sinai. The principle of first fruits is a principle that runs from the beginning of time until the end of time... It's timeless.

The reason God rejected Cain and his offering is simple and profound: someone received Cains first and best. Cain did have fruit and plants that were his best and were the first picked, the ripest, sweetest and most desirable. Most likely it was Cain who kept the best for himself. By doing this, Cain was essentially saying that he was his own god and committed idolatry.

It is sobering to think that when we refuse to bring God the first and best in our own lives... we are essentially saying that something other than God is more deserving of the first and best. Over and over in scripture God repeats this command to bring the tithe or the first tenth of your increase to Him. God commanded this and also warned of what would happen if the people disobeyed Him.

You shall not delay to make offerings from the fullness of your harvest and from the outflow of your presses.

#### **EXODUS 22:29**

Bring the best of the first fruits of your soil to the house of the LORD your God.

#### **EXODUS 23:19**

When you enter the land that I am giving you and you reap its harvest, you shall bring the sheaf of the first fruits of your harvest to the priest.

#### **LEVITICUS 23:9**

A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the Lord; it is holy to the Lord.

#### **LEVITICUS 27:30**

From your first batch of dough you shall present a loaf as a donation; you shall present it just as you present a donation from the threshing floor. Throughout your generations you shall give to the Lord a donation from the first of your batch of dough.

#### **NUMBERS 15:20-21**

We obligate ourselves to bring the first fruits of our ground and the first fruits of all fruit of every tree, year by year, to the house of the Lord;

#### **NEHEMIAH 10:35**

As soon as the command was spread abroad, the people of Israel gave in abundance the first fruits of grain, wine, oil, honey, and of all the produce of the field. And they brought in abundantly the tithe of everything.

#### 2 CHRONICLES 31:5

LESSON TWO THE PRINCIPLE OF PRIORITIES

Honoring God with the first and best of all we have is important to God. The tithe was always brought out of joy & honor to God, never grudgingly, with a negative attitude or by force or coercion.

Now you may think, what does the principle of first fruits have to do with my finances. I'm just looking to put together a budget, or pay off school loans or get out of credit card debt... Here is where all of this makes sense and applies to your situation...when we look at how God responds.

Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

#### **PROVERBS 3:9-10**

The best of all first fruits of any kind, and every sacrifice of any kind from all your sacrifices, shall be the priest's; also you shall give to the priest the first of your ground meal, to cause a blessing to rest on your house.

#### **EZEKIEL 44:30**

God desires for us to bring to Him the first fruits...but also God promises to bless those who put him first. Remember this: The point of honoring God with first fruits isn't so that you'll be blessed in return. The point of honoring God is because you love God and want to honor him.

Think about that for your own life. Are you honoring God with the first and best of your increase? Is the first and best going to pay the mortgage or is it going directly back to the source? What is the spirit you carry when you bring to God what is His, is it a spirit of joy or a spirit of hesitancy and fear?

#### **DISCUSSION QUESTIONS**

- 1. Who gets the first and best of your money, time, energy and focus? Is it God or something else?
- 2. What does it look like in our budgets and calendars to prioritize God first, above all else?
- 3. What does God promise will happen if we choose to put him first above everything else?

LESSON THREE

## MONEY IS A TEST

#### **INTRO**

We've all taken tests. It could be a math test, an I.Q. Test, A driving test, College Finals, Nursing Test, S.A.T Tests...etc. Most of these tests we are familiar with are a measure of our brain: measuring knowledge & skills. But there are also tests in life that are used not to measure your brain....but to measure your heart.

In many ways, money is the ultimate test of your heart.



LESSON THREE MONEY IS A TEST

#### **CREW DISCUSSION**

#### THE NUMBER TEN

Throughout Scripture, the number ten is often associated with a test, here are a few examples:

- God brought 10 Plagues to Egypt as a test.
- God gave 10 Commandments to Moses as a test of obedience.
- Daniel setup a test for 10 Days to live as an Israelite within the Babylonian culture.
- The phrase "God said" is found 10 times in Genesis Ch 1. His words are a test of Obedience to follow him.
- Noah was the 10th Generation from Adam and he was greatly tested in his obedience.
- Abraham was the 10th Generation from Noah and he would also be tested in his obedience with Issac.

LESSON THREE SUCCESSFULLY SINGLENESS

- God promised Abraham in Gen 18:32 He would not destroy Sodom if 10 righteous men could be found there.

But perhaps the most famous of these examples of tests related to the number 10 is the tithe. The word tithe means 10 or tenth and the tithe or first fruits principle is a test of faith and obedience.

#### GOD DOESN'T NEED YOUR MONEY

Remember, God is infinitely wealthy and doesn't need your money. He already owns everything. God wants something far more valuable than money, He wants your heart and the tithe is the ultimate of Gods tests for ultimate control of your heart.

The tithe is a test that sadly most people will fail. Even most Christians will fail this. Statistics show that only 5% of people who claim to be Christ followers actually give God the first 10%.

Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

#### **MATTHEW 6:19-21**

## YOUR TREASURE, FOLLOWS WHEREVER YOUR HEART GOES FIRST

So logically, if God has your heart and your wallet, your budget should reflect that. But if your wallet and budget don't reflect that....then does God really have your heart? One final interesting point about the test of the tithe is that the test goes both ways.

Will a mere mortal rob God? Yet you rob me. "But you ask, 'How are we robbing you?' "In tithes and offerings. You are under a curse—your whole nation—because you are robbing me. Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

#### **MALACHI 3:8-10**

God is testing us when it comes to money and possessions, but he also allows us to test him. Test God in this area... see if he will not live up to his promise to be faithful and pour out blessing. I believe God the father has so much he wants to give to His children, if only they could be trusted with it.

LESSON THREE SUCCESSFULLY SINGLENESS

Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much.

#### **LUKE 16:10**

God invented Tithing, not because He needed it. But God invented tithing to help us & teach us. Tithing is for our benefit. We get to trust God. We get to be included in his plans. We have the privilege of not only trusting God, but being trusted by God.

Every paycheck you have a choice... a test before you. What do I do with the first and best of what comes from God?

#### **DISCUSSION QUESTIONS**

- 1. In what ways is money a test in your own life?
- 2. When it comes to this test, are you failing or passing the test?
- 3. What next steps can you take with what you have now, so that God can pour out a greater blessing?

## THE OTHER NINETY PERCENT

#### INTRO

I've heard many stories of people who faithfully tithe, but still struggle with debt and keeping a budget. People who do some things right and correct, but other aspects of their finances are completely off base.

#### **KEY THOUGHT**

God cares about 100% of what we have, not just the first 10%. We honor God by giving back to him the first 10%. But we also honor God by stewarding and taking care of the other 90% well. God desires for us to live wisely and wisely steward everything that he has blessed us with.

**▶** WATCH

LESSON FOUR THE OTHER NINETY PERCENT

#### **CREW DISCUSSION**

#### WHAT IS STEWARDSHIP?

A steward is someone who takes care of and manages something that someone else owns. Adam was the first steward. God placed him in authority over all creation to care for, increase and to multiply.

The LORD God took the man and put him in the Garden of Eden to work it and take care of it.

**GENESIS 2:15** 

#### HONOR OF STEWARDSHIP

In medieval times, the steward was an honored position in the hierarchy of a kingdom. The job of the steward was to oversee the business of the kingdom...especially when the king was away.

In the same way, we are the stewards of Gods Creation and the kingdom of God here on earth. God has entrusted each of us with caring for everything he owns. What an honor and privilege! But we have to remember that God owns it all...everything that we are managing. We will either do a good job of faithfully stewarding and increasing what God entrusts to us...or we won't.

Let's take a look in Matthew where Jesus illustrates this idea for the early church audience.

Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five bags more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money. "After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. 'Master,' he said, 'you entrusted me with five bags of gold. See, I have gained five more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "The man with two bags of gold also came. 'Master,' he said, 'you entrusted me with two bags of gold; see, I have gained two more.' "His master replied, 'Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!' "Then the man who had received one bag of gold came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.' "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. "'So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.

# LESSON FOUR THE OTHER NINETY PERCENT

#### THIS PARABLE IS ABOUT STEWARDSHIP

Each of the servants were entrusted with portions of the wealth of their master...to steward & increase. The master didn't give all his servants all the same amount, He gave to them according to their ability. God is calling each of us to be faithful with whatever he has entrusted to us, whether it is a lot or a little.

The final servant did an evil thing in not stewarding well what the master had given to him. Out of fear, he buried the gold in the ground....This response was a reaction made out of fear and not faith. Faith is the only way that we can please God, A wise steward is a faithful and faith filled person.

Another point in this parable is that the master never asked for the bags of Gold back. Even though they belonged to him; in the end the two faithful servants received what they managed as a gift. The same is true for us...We are not only stewards, but we are also the sons and daughters of God. We are stewards, but we are also the recipients of the Gods inheritance & share in Gods riches in eternity!

### GOOD STEWARDSHIP IS ALWAYS TIED TO MULTIPLICATION

That is the nature of God, he is a multiplier. God takes Faith & Wisdom and he uses that to supernaturally expand his kingdom. God loves to multiply...like a seed being planted in the ground that becomes an oak tree. But if we keep a tight grip on the seed and never plant it in the ground, the seed will die in your hand. God cannot increase and bless what is not offered to Him.

God blesses Good stewardship. God honors those who are faithful with resources. God blesses not just the tithe, or the offering...but also all that which is the stewarded.

Here is a practical application of the idea of stewardship. Take an inventory of what God has given you. What has God blessed you with? ... Your job, your income, your skills, talents, opportunities, time. These things represent the seed that is in your hand. You will either offer it to God, or it will die in your hand?

#### **DISCUSSION QUESTIONS**

- 1. What does it look like practically to live in faith when it comes to your finances versus living in fear?
- 2. How does living as a steward look different than living as an owner?
- 3. What is the seed that God has entrusted to you? What does it look like to plant that seed instead of holding onto it?

## TRICKS, TRAPS & GENEROSITY

**▶** WATCH

LESSON FIVE TRICKS, TRAPS & GENEROSITY

#### **CREW DISCUSSION**

#### **GET RICH QUICK SCHEMES**

We have all heard of pyramid schemes, get rich quick schemes, money wiring schemes... all trick people into giving away money. All these schemes have something in common... they all play upon our desires to get rich.

The Bible warns about this: Paul wrote to warn Timothy, a young pastor and leader in the early church.

Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

#### 1 TIMOTHY 6:9-10

Paul urged Timothy to be on guard against the tricks and traps related to the pursuit of wealth. He rightfully describes how an incorrect view of money can cause people to wander away from God.

#### **ASK YOURSELF...**

What is your deep desire and motivation? Are you motivated to become wealthy? If you are motivated to become wealthy... why? what is the purpose of this? What is your end goal? Keep in mind...There is nothing wrong with having a desire to gain wealth... the trap lies in the motivation. Do you only want wealth to glorify yourself? to get to a place where you don't need God?

#### INVESTING IN THE FUTURE

When it comes to what we invest in. An eternal investment is always better than a temporary investment. Everything of this world will pass away...the house, the car, the toys, the account, the status... It's not going to last. Instead, a wise way to view wealth is to gain wealth with eternity in mind because eternal investments last for eternity. How can what I have been blessed with be used for eternal purposes... to expand the kingdom of God.

#### **ASK YOURSELF...**

Do you dream of being rich or do you dream of being Generous? There is a big difference between working hard to get rich in order to further help others & bless others, versus working hard to get rich just so that blessing can end with you. The truth is... the blessings God pours out on us and entrusts to us should never end with us.

#### **WORKING HARD & EARNING WEALTH**

There is nothing wrong with wanting to work hard and earn more. The real questions we need to be thinking about are: What is money to me and why do I want it? Is money your security or do you trust in God for your protection? Is money your peace or does God give you peace? Is money your hope? Does your future look bright only if you're rich at some point?

For people who depend on their wealth to be the very thing you sought to gain will become a trap that will always let you down...and steal your freedom. Ironically we can easily become a slave to money by either having a lot of it or if we feel we don't have enough.

### IT'S HARD TO BE GENEROUS IF WE ARE NEVER CONTENT WITH WHAT WE HAVE.

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.

PHILIPPIANS 4:12-13

#### **HIGHS & LOWS**

Paul experienced all the highs and lows in life, being wealthy, poor, popular, hated, and loved. Yet through all of that, Paul realized that true, lasting contentment and fulfillment was only found in pursuit of Christ. Paul learned how to become generous because he learned to be content with what he had.

Paul also gives some helpful urging to how we should all walk in our richness God has already provided.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

#### 1 TIMOTHY 6:17-18

The antidote for the poison that is greed and a love of money is generosity... being generous & willing to share. Generosity is a continual declaration that you value God and people over money and possession. A life of Generosity and contentment is the byproduct and sign of a heart that is in right relationship with God.

This whole message comes down to what is in your heart, not your bank account. When your heart is right about money, it becomes easier to live open handed & generous. When you know that God is the source of all you have, it becomes less scary to give it away.

There is a trap and bondage found in having a heart simply desiring to acquire more and more. But there is freedom, peace and true joy found in desiring to give more and more and choose to live open handed.

#### **DISCUSSION QUESTIONS**

- 1. What are some examples of money traps within your own life and in the lives of people you know?
- 2. How would you describe your overall outlook on money? What is money to you?
- 3. What does it look like in your own life to be intentional about investing in eternal things?

# FINANCIAL PANEL FROM PROVERBS

#### **FIVE QUESTIONS**

- 1. Proverbs 13:22 A good man leaves an inheritance to his children's children. (Legacy)
- 2. Proverbs 3:27 Do not withhold good from those to whom it is due, when it is in your power to act. (Generosity)
- 3.Proverbs 18:11 The wealth of the rich is their fortified city; they imagine it a wall too high to scale. (Pride)
- 4. Proverbs 13:11 Dishonest money dwindles away, but whoever gathers money little by little makes it grow.
- 5. Pr overbs11:25 A generous person will prosper; whoever refreshes others will be refreshed. (Blessing)

**▶** WATCH

LESSON SIX FINANCIAL PANEL

#### **CREW DISCUSSION**

- 1. What practical steps can you make today to leave an inheritance to your children's children?
- 2. In what ways are you depending on money where you should be depending on God?
- 3. What are some practical ways that you can be generous this week in your everyday life?