

Small Group Discussion Guide

Series: Life. Money. Legacy.

Sermon Title: The Rhythm of Trust

1. Icebreaker (Hook)

When you go on a road trip or vacation, what is the one "non-negotiable" item or snack you always budget for or buy first, no matter what?

Think back to the sermon's opening thought: "Most of us don't have a giving problem, we have a priority problem." Without getting overly personal yet, why is it so easy for our financial priorities to drift away from where we actually want them to be?

2. Unpacking the Tension (Look)

The Gap: Research shows that 77% of churchgoers believe tithing is a biblical command for today, yet only 21% actually practice it. The sermon highlighted three common barriers:

Confusion about what the Bible actually says.

Fear and daily anxiety over not having enough.

The "Someday" Myth (thinking we will give more once we make more, even though data shows higher earners are actually more likely to be "Keepers" than "Givers").

Discussion Questions:

Which of these three barriers (confusion, fear, or waiting until "someday") resonates most with your own journey or mindset around money?

Read this quote from the sermon aloud: "Most people don't withhold from God because they hate the church; they withhold because Visa, Ford Motor Credit, and the boat lender already claimed their 'firstfruits.'" How does financing a lifestyle on credit turn generosity into an impossibility rather than a joy?

3. Digging Into Scripture (Book)

Rhythm 1: Firstfruits (A Step of Faith)

Read Proverbs 3:9–10 (Have someone read this aloud in their preferred translation).

In an agricultural society, giving the "firstfruits" meant handing over the very first crops of the season before knowing if the rest of the harvest would survive drought, pests, or storms. Why does giving God

our first require so much more faith than giving Him our leftovers?

What does giving God the "first" of your finances—or even your time and energy—look like practically in a modern paycheck-to-paycheck or monthly-billing world?

Rhythm 2: The Tithe (A Training Ground for Trust)

Read Genesis 14:18–20, Matthew 23:23, and 1 Corinthians 16:2

Many people view the tithe (a tenth, or 10%) strictly as an outdated Old Testament law. Looking at Abram giving a tenth to Melchizedek long before the Law was written (Genesis 14), and Jesus affirming tithing while calling out Pharisees for neglecting justice and mercy (Matthew 23:23), how does that shift your perspective on whether tithing is an obligation or a timeless principle?

The sermon noted: "Regular giving is like physical exercise—it strengthens the muscle of faith in a way that nothing else can." How have you seen consistent generosity strengthen someone's faith (either yours or someone you admire)?

The Invitation to Test God

Read Malachi 3:8–10

This is the only place in Scripture where God explicitly tells His people to "test" Him. How do we separate this passage from a shallow "prosperity gospel" (giving just to get rich) and see it for what it truly is: an invitation to discover that God is trustworthy?

Reflect on this statement: "God doesn't ask for 10% to impoverish you; He asks for 10% to free you. The other 90% goes so much further when it's not carrying the weight of your anxiety." What does it look like for 90% of your income to carry less anxiety than 100%?

4. Next Steps & Application (Took)

Depending on where you are in your journey with generosity, consider which of these three challenges applies to you this week:

Start the 90-Day Challenge: If you have never consistently tithed, commit to giving 10% of your income to your local church for the next 90 days as an experiment in trusting God.

Diagnose Resentment: If you already tithe, do you do it out of joy or obligation? If there is resentment, ask God to reveal what is underneath it (fear, pride, control, or disbelief).

Align as a Household: If you are married, sit down with your spouse this week to discuss what your family's rhythm of giving looks like, framing it as an act of shared worship rather than a budget line item.

Group Question: Which of those three next steps feels most relevant to where you are right now, and what is one practical thing you need to adjust in your budget or mindset to take that step?

5. Prayer

Spend a few minutes praying together as a group. Ask God to replace financial fear and the pressure of hustle with peace, wisdom, and a deep confidence that He is our ultimate provider.