

Small Group Discussion Guide

Series: Life. Money. Legacy.

Sermon Title: The Heart Behind the Money

Core Truth: What you do with what you have reveals what you really believe.

Icebreaker: The Board Game Test

- **The Monopoly Dilemma: When you play games like Monopoly, are you the player who saves every dollar, buys up everything immediately, or trades aggressively?**
- **The Saver/Spender Dynamic: In your household or relationships, do you lean more towards being a Saver or a Spender? How does that dynamic play out day-to-day?**

Part 1: The Reality (LOOK)

Money isn't just a financial topic; it's a spiritual thermometer.

Read aloud: *Matthew 6:21 — "For where your treasure is, there your heart will be also."*

1. **The Stress Factor: Research shows that 79% of adults list money as a primary source of stress. Why do you think money has such a tight grip on our emotional and relational peace?**
2. **The Backup Plan: The sermon noted: *"Most of us live as if we're responsible for our own security, and God is just a backup plan."* In what ways do we subtly slip into relying on our bank account rather than God for safety?**

Part 2: The Scriptural Focus (BOOK)

Read Matthew 6:19–24 together.

1. **Security (vv. 19–21): Jesus mentions moths, rust, and thieves. Today, we deal with market volatility, inflation, and digital risks. How does placing our security in earthly wealth create anxiety? What does storing up "treasures in heaven" actually look like in daily life?**
2. **Vision (vv. 22–23): "Where you fix your eyes directs your steps." How does constant exposure to culture (social media, advertisements, status symbols) warp our financial vision?**
3. **Two Masters (v. 24): Jesus says money isn't just currency—it behaves like a competing master. How can a good gift (money) become a bad god? What are the warning signs that money has become a master in our lives?**

Part 3: The Shift — Ownership & Generosity

Read Psalm 24:1, 1 Chronicles 29:14, and Proverbs 3:5–6.

1. **Owner vs. Steward:**
    - **Owner mindset: "I earned this; it's mine to keep or spend."**
    - **Steward mindset: "God owns this; I am managing it for His purpose."**
    - **How does shifting from *owner* to *steward* change how you view your paycheck, your house, or your possessions?**
2. **Generosity as Faith in Action: The sermon noted that *"a tight fist around money is actually a closed hand toward God."* How does giving open our hearts to trust God more deeply?**

Part 4: Application & Taking It Home (TOOK)

This week, commit to putting faith into practice through three practical steps:

- **The Decision Audit: On your next purchase or bill payment, pause and ask yourself: *"Am I making this choice out of trust in God's provision, or out of fear and control?"***
- **The Open Conversation: If married, schedule a judgment-free conversation with your spouse this week to name your financial fears. If single, share with a trusted friend or mentor.**
- **Identify the Grip: Write down one specific area (a goal, a savings threshold, a lifestyle habit) where you are holding tight. Ask the Holy Spirit to help you release control there.**

Leader Closing Prayer

Lord, thank You that You are the Owner of all things and our faithful Provider. Forgive us for the times we treat money as our savior instead of trusting in You. Help us shift our hearts from owners to stewards. Grant us open hands, generous spirits, and a steady trust that You will always supply what we need. In Jesus' name, Amen.