

# If Money Talked

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## FLIP THE SCRIPT

### Lesson Points:

**1. There are essentially five things you can do with money:**

1. SPEND IT.
2. REPAY DEBT.
3. PAY TAXES.
4. SAVE IT.
5. GIVE IT.

**2. Most of us do those five things in that order (i.e., "me-first living with some leftover giving").**

**FOR WHERE YOUR TREASURE IS, THERE YOUR HEART WILL BE ALSO.**

--Matthew 6:21

**3. What you spend your money on reveals what you care about most.**

BUT SEEK FIRST HIS KINGDOM AND HIS RIGHTEOUSNESS, AND ALL THESE THINGS WILL BE GIVEN TO YOU AS WELL. --Matthew 6:33

**4. Jesus invites us to REPRIORITIZE.**

1. GIVE FIRST.
2. SAVE SECOND.
3. LIVE ON THE REST.

*Pay attention to the tension. Why am I resisting this?*

### Group Discussion:

1. Pastor Watson used a new car as an example of the principle that "what gets our money gets our attention." What's one example of something that got your money and consequently got your attention?
2. In our culture, "me-first living with some leftover giving" is the typical way to handle money. How is that similar to or different from what was modeled for you growing up?
3. In the lesson, Pastor Watson said, "There are essentially five things you can do with money."
  - ▶ Spend it. (Me)
  - ▶ Repay debt. (Me)

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- ▶ Pay taxes. (Me)
- ▶ Save it. (Me)
- ▶ Give it. (God and others)

- a. On your own, review your expenses from last month. Estimate which five expenses claimed the biggest chunks of your income last month. Now describe each expense using the “five things you can do with your money.”
  - b. As a group, discuss whether it's realistic for one of your five biggest expenses to fit the Give it (God and others) category.
4. Giving can either be **reactive** (after being asked) or **proactive** (before or without being asked). Read a few examples of each below.

## REACTIVE

- Contributing to a fund raiser after a natural disaster
- Chipping in when someone you know experiences a hardship
- Giving after being asked in person on the street

## PROACTIVE

- Donating to a nonprofit by running their 5K every year
  - Sponsoring a child or missionary overseas
  - Giving regularly to your church
- a. As a group, talk about which type of giving you lean toward and why.
  - b. Are you considering any changes? If so, what?
  - c. Share the story of a powerful moment of generosity you've experienced (as the giver or receiver).
5. When you think about giving away a percentage of your money (and doing it first), what tensions begin to surface? If you feel comfortable doing so, share with the group.
- What if I need that money one day?
  - That money belongs to me. I worked hard for it.
  - It will take me longer to save (for a house, car, retirement. etc.).
  - It will take me longer to pay off my debt.
  - I might not have enough to give some away. I have bills to pay.
  - Other members of my family won't be on board with this.
  - Can I give later (e.g., after I get that promotion or pay off my student loan)?
6. Before Jesus said to "seek first his kingdom and his righteousness," he addressed the tension we might feel about flipping our financial priorities. Read his words in Matthew 6:25-29, 33-34. What part of the passage most resonates with you.

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7. In the lesson, Pastor Watson said, "The best way for God to take possession of your heart is to allow him to take possession of how you manage your money."
  - a. What (if anything) scares you about following God's advice about money?
  - b. How would you fill in this prayer?

*God, I want you to have my heart. But, honestly, I'm scared that if I give you control of my money...*

## ***What's your relationship status with money?***

### **LIVING THE DREAM**

The merits of saving aren't up for debate. Appropriately preparing for your future is a way of loving others by sparing them undue burden. You know this, and your financial plan probably reflects that. Yet there's a tension to manage when it comes to saving—one you may not have considered before.

It's possible to save so much that your financial safety net supplants your need for God. You can achieve a level of financial independence that allows you to buy your way out of almost anything. You can hoard for a rainy day that never comes.

So, what's the right amount to save? Jesus didn't give us a percentage, but he gave us a mechanism for figuring it out ourselves. He told us to give first. When you experience the fun and satisfaction of channeling God's blessings to others, stockpiling them for yourself becomes less appealing. Giving is the safeguard against hoarding, which may be the most dangerous financial mistake you aren't protected from.

### **GOING STEADY**

It can be hard to admit, but most of us feel more generous than we actually are. When it's a worthy cause, we contribute. When we're asked to give, we do. So, we conclude that we're generous. But if we're honest, much of our generosity is left up to chance, swayed by how often we're asked or how much we have left over. That's Giving 1.0.

Are you ready for Giving 2.0?

Giving 2.0 is picking a percentage and proactively giving it away—without waiting to be asked or to be moved by a touching story. Rather than occasionally responding out of guilt that you have enough to spare, Giving 2.0 acknowledges that God owns the money you're managing and it's not all meant for you. If you try it—if you take a premeditated approach to generosity—you'll probably be surprised at how much more money you give away. And you may be even more surprised by this: You will not miss it. Try it and see.

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## IT'S COMPLICATED

The financial script we each follow is basically the same. We make choices that can somewhat alter our paths, but we eventually settle into more or less the same rhythm of income in, expenses out. So, if you handle money the typical way, you'll have plenty of company. Many people carry debt. Many people procrastinate about saving. Many people outsource money matters to their spouse. Nothing's wrong with doing it this way. Everyone else does.

Are you willing to try Jesus' way instead?

The truth is (and this is hard to admit), your answer reveals how much you trust God. The way you handle money right now probably feels fine. So doing it another way takes trust that it will be better. Do you trust that giving money to others will be more satisfying than spending it on yourself? Do you trust that reengaging with your money might be a matter of faith more than finances? Jesus' way might not be easier, but you may find out it's better than the status quo.

## ON THE ROCKS

We are bombarded daily with messages that tell us to be dissatisfied with our current circumstances—that it's time to upgrade, that we're falling behind, that everyone else already has one.

Discontentment is our default, which makes it nearly impossible to rationalize giving away money. How can I afford to give away my money when I don't have enough to begin with? How about trying a smaller step first?

Instead of being in an environment where you're constantly aware of what you don't have, place yourself in an environment where you become aware of how much you really do have. Tune out or log off, and then find a place where you're the one with plenty. You'll find out that discontentment disappears when you see what others need. And it will make flipping your financial priorities (which may feel impossible now) a step you're willing—even wanting to take.

### My Give, Save, Live Commitment

