

# If Money Talked

## MEANINGFUL MONEY

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### Lesson Points:

Luke 12:16-21

- ▶ The mistake the rich man made was embracing the consumption assumption (i.e., he thought the extra was all for him).
- ▶ Money is a tool that can add meaning to your life.
- ▶ To what ends do you want your life to be a means? What do you want people to celebrate about you when you're gone? What do you want people to line up and thank you for in the end?
- ▶ If you'd like to change where your heart is, change where your money is going.
  - Give from a *grateful* heart.
  - Give from a *broken* heart.

### Group Discussion:

1. What's your tendency when it comes to extra stuff you no longer need?
  - I hang on to everything. You never know when you might need it again.
  - I hang onto it for a while, but I am disciplined about regularly taking inventory and giving stuff away.
  - I give it away right away. If I haven't used it recently. It's out the door.
2. In the lesson, Pastor Watson said that God views money as a tool we should use to make our lives meaningful. What do you think about that idea?
3. Who have you seen be a good example of leveraging their money to make their life meaningful? (You may or may not know them personally.) Talk about what they did. Can you think of anyone who has been a bad example-who had money but didn't use it in a meaningful way?
4. "Where your treasure is, there your heart will be also" is a principle that works both ways. You can change where your heart is by changing where your money goes. Andy suggested doing that by giving from a grateful heart and giving from a broken heart. On your own, spend a few minutes thinking about what that might look like for you.
  - **What are you grateful for?** What organizations are currently serving your family well? What are you glad your kids are part of? What are you proud to be a member of? Who served your family in a time of crisis? Who made a difference in your life when you were younger?
  - **What breaks your heart?** What stories make you emotional? What injustice makes you angry? What problem do you wish you could magically solve? What cause have you always

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been passionate about? What have you experienced that you wish you could save anyone else from experiencing?

5. As a group, discuss these questions:

- What's something you're grateful for or brokenhearted about? If you're willing to share, what (if anything) has kept you from directing your money to the organizations and causes you just wrote down?

6. To figure out how to use your money to make your life meaningful, it may be helpful to think about one of the questions Pastor Watson offered in the lesson: *What do you want people to celebrate about you when you're gone?*

- Let's put a twist on that question: What do you want your money to celebrate about you when you're gone? Write a sentence or two describing what you'd like your money to say. Here are a few options to get you started:

- You recognized that I belong to God, and you were merely managing me for a while.
- You got your financial situation in good shape so you could say yes when you felt called to do things.
- You gave me for decades to an organization you were grateful for, even though they didn't ask.
- You responsibly managed me and tracked every expense even when you didn't need to.
- You put me where your (broken) heart was and gave generously.
- You flipped the script from “*me-first living with some leftover giving*” to giving first. saving second and living on the rest.

7. As a group, discuss these questions:

- If you began viewing money as a tool for doing something meaningful with your life, what's the first change you would make? What (if any) hesitation do you have about making that change?

We've looked at four pieces of advice money might give us if money talked. Which one resonated with you most? Where will you begin—what change (big or small) will you make in how you view or manage your money?

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If money talked, it would say:	So, consider this next step:
<i>"I can add meaning to your life, but I'm not the meaning of life."</i>	Rethink the assumptions about money that may be hurting more than helping you.
<i>"The moment you think you own me, I actually own you."</i>	Figure out where the money you're managing for God is being sent and spent.
<i>"My direction reveals your ultimate affection."</i>	Make God and others your priority by giving first, saving second, and living on the rest.
<i>"What you choose to do with me speaks volumes about who and whose you are."</i>	Leverage your money to do something meaningful.

## What's your relationship status with money?

### LIVING THE DREAM

- Answer Jesus' question.

In the parable about the rich man who stored up his extra grain, Jesus posed a question worth applying to your financial plan: Then who will get what you have prepared for your-self? What's your long-term plan for the money you're making and saving right now?

- Share your perspective.

Most likely, you are very generous with your money. Can you be just as generous with your view of money? It may be uncomfortable to be seen being generous, but if others are able to see your example, they may be inspired to follow it.

- Harness the right peer pressure.

If the gravitational pull for all of us is toward the consumption assumption, who will help you remember that your extra is not yours?

- Give your dollars purpose.

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You won't face a shortage of opportunities to give, save, or spend. But which ones match your personal passions? And if you manage money with a spouse, are their passions represented in your financial plans?

## GOING STEADY

- Become a planned percentage giver.

You can intend to be more generous for years—even decades. Don't let another season of life pass without turning your intention into action. Sort out the details and get started.

- Invest in relationships.

Money fills its proper role—as a tool—when you use it to enrich your relationships. Take your mom on the trip she's been dreaming of for years. Make memories at a concert with your son. You won't get a higher return on any other investment.

- Adjust your standard of living.

You'll know you're giving the right percentage first and saving the right percentage second when you occasionally have to adjust your financial plans to stay within the percentage you've decided to live on. Think of this as a financial guardrail protecting you from the consumption assumption.

- Set your North Star.

Whose example inspires you to give, save, or spend differently? Learn everything you can from or about them.

## IT'S COMPLICATED

- Pay down your debt.

There are many methods you can use to become debt-free. The one you choose isn't important. What's important is that you pick one and get started. Find a list of resources on the web.

- Get involved.

If your spouse handles the money in your family, take a step to become more engaged. It may help to ask yourself: If they were suddenly unable to manage our finances, what would I need to know?

- Continue to track and tweak.

Continue tracking where you spend your money. Then review expenses once a month and adjust future spending if any categories are out of line.

- Invite someone else in.

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Many people (and couples) manage their money just like you. But seeing someone who does it differently—or someone who faced a challenge because they didn't—may convince you to try another way. Who has made different choices than you? Invite them to chat.

## ON THE ROCKS

- Stop incurring new debt.

You can't get out of debt if you keep going into debt. Be brave and cut up your credit cards to stop the outflow.

- Continue to spy on your money.

The habit of tracking your expenses (not even budgeting, just tracking) will make you more likely to spend wisely.

- Fight discontentment.

Spend time in a place that makes you aware of how much you have. And leave spaces (including digital ones) that trap you in comparison and discontentment.

- Find a guide.

Financial success stories almost always include a mentor, friend, or cheerleader that offered support. Find someone ready to help.

### My Give, Save, Live Commitment

