

SMALL GROUP DISCUSSION GUIDE

My Money & Me – Three Questions from an Awkward Conversation

Matthew 19:16–26

Pastor Chad Gilligan - November 16, 2025

1. Am I living my life according to the Bible? (Matthew 19:16–19)

Scriptures referenced in this point: 2 Timothy 3:15–17; Hebrews 4:12; Matthew 16:24–26

Discussion Questions:

- What stands out to you about the rich young ruler's question, "What do I still lack?"
- How have you experienced Scripture correcting, guiding, or encouraging you recently?
- Why do you think someone can "have everything" and still feel like something is missing?

Follow-Up Prompt:

- Where is God asking you to return to His Word for direction, conviction, or next steps this week?

2. Is there anything that keeps me from Jesus? (Matthew 19:20–24)

Scriptures referenced in this point: Matthew 13:20–22; Matthew 6:33; Matthew 7:13–14

Discussion Questions:

- What are some common things - good or bad - that can quietly take first place in someone's life?
- Jesus asked the young man to surrender everything. What might that look like for us today?
- Which warning do you identify with more: the warning to the young or the warning to the wealthy?

Follow-Up Prompt:

- Is there anything God may be asking you to loosen your grip on so you can follow Him more fully?

3. Do I have an unhealthy relationship with money? (Matthew 19:23–26)

Scriptures referenced in this point: Proverbs 10:4; Proverbs 13:11; Proverbs 21:20; Proverbs 22:7; Philippians 4:19; Proverbs 15:27; Proverbs 23:4–5; Proverbs 17:1; Proverbs 11:24–25; Proverbs 3:9–10; Matthew 6:24; Proverbs 11:28

Five Tests of My Relationship With Money

a. The Stress Test - Is money a major source of stress in my life?

- Work hard.
- Save strategically.
- Be careful with credit.
- Trust God.

Discussion Questions:

- Which of these four areas - work, saving, credit, trusting God - is the hardest for you?
- How have you seen financial stress affect spiritual life or relationships?

Follow-Up Prompt:

- What is one practical financial adjustment you could make this week?

b. The People Test - Is money a source of conflict in my relationships?

- Where your treasure is, your heart will follow.
- Greed brings damage.
- Wealth can consume us.
- Peace is better than abundance with strife.

Discussion Questions:

- Why do finances so often create tension in relationships?
- What does it look like for money to “consume” someone?
- How does generosity or simplicity bring peace?

Follow-Up Prompt:

- Is there a conversation about money you need to approach with humility or clarity?

c. The Generosity Test—Is it difficult for me to be generous?

- Generosity is key to God’s kind of prosperity.

Discussion Questions:

- Why is generosity often difficult even when we know it’s good?
- When have you seen generosity bring joy, refreshment, or provision?

Follow-Up Prompt:

- What step of generosity is God inviting you into?

d. The Stewardship Test - Do I practice Biblical stewardship principles?

- Honor God with the firstfruits.

Discussion Questions:

- What does “firstfruits” look like in a modern context?
- How does giving shape our trust in God?

Follow-Up Prompt:

- Where can you invite God more deeply into your financial decisions?

e. The God Test—Is God first in my life?

- You cannot serve both God and money.
- Those who trust in riches will fall; the righteous thrive like a green leaf.
- With God, all things are possible.

Discussion Questions:

- How can someone tell which “master” they’re actually serving?
- What helps keep money in its proper place as a tool rather than a master?
- How have you seen God change a heart—or your own—in the area of finances?

Follow-Up Prompt:

- What is one way you can intentionally put God first this week?

Key Takeaways

- Jesus asks for full surrender - not because He takes, but because He gives life.
- Anything can become an obstacle to following Jesus if we hold it too tightly.
- Money reveals the true condition of the heart more than almost anything else.
- God alone can change our hearts and free us from misplaced trust.

Reflection

- Where did the Holy Spirit put His finger in your heart today - Scripture, surrender, or stewardship?
- Which of the three big questions feels most relevant to you right now?

Prayer

“Lord, thank You for speaking through Your Word. Search my heart and show me where I need to surrender, trust, or obey You more fully. Help me to put You first in every area, especially the area of money. Teach me to be generous, diligent, and faithful in all You’ve given me. Change my heart where it needs to change, and lead me on the narrow road that brings life. In Jesus’ name, amen.”