



It's All His: Five Truths About Money

MAIN THING

Where our treasure is, there our hearts are as well

SCRIPTURE

Psalms 24:1, Psalm 50:10-12, Proverbs 23:5, Proverbs 21:20, Matthew 21:33-41, Matthew 5:19-21, Matthew 6:31-34

ICEBREAKER

The worst purchase I ever made was

OPENING THOUGHT

The headline just this week reads: "Americans are currently beset by record levels of debt, and their financial burden could increase further thanks to rising interest rates, inflationary prices and the looming end of the student loan moratorium. Total household debt climbed to a new high in the second quarter of 2023, reaching \$17.06 trillion, with credit card debt exceeding \$1 trillion, according to the Federal Reserve Bank of New York. As interest rates stay high, costs continue to rise for expenses like housing and cars, and student loan payments resume, the amount of debt may rise, according to economists who spoke to the Daily Caller News."

To say that we need God's wisdom when it comes to finances is an understatement. We've tried things our way, and in the words of Dr Phil, "How's that working out for you?" We need an entirely new relationship with money and finances, not just a few tricks and tips. An entirely new approach to it, or we are hopelessly done.

DISCUSSION QUESTIONS

1. What was the one thing that you heard this past Sunday that stuck out to you? Why did it resonate with you like it did?
2. The sermon identified five truths about money: 1) It's All His, 2) If you don't have a plan for your money, someone else will, 3) We are managers, not owners, 4) What we believe is most important in life gets our money, and 5) The 10-10-80 plan has a 100% success rate. Which of these was your favorite? Which of these was your least favorite? Why?
3. What is idolatry? How does our use of money show the idols we have in our lives?

LIFE APPLICATION

Jesus said very clearly that what we spend money on, rather than what we SAY, is what we truly value. The things that get our two most limited resources- time and money- are the things that we believe are essential. If you look at your bank statement and your calendar, you will see very clearly what is of utmost importance to you. Far too many Christians acknowledge Jesus with their words, but their bank statements and calendars tell a very different story.

Remember that an idol is a good thing that is in its wrong place in your life. A car is a good thing, but if you love it more than God, it's an idol. Your church is a good thing. But if you love it more than God, it's an idol. So is your family. So is your job. So are your hobbies and pastimes and friendships. If they are in their wrong place in your life, they have become idols and it's time to take them down a notch. Our use of money truly shows us what we have made into idols.

CHALLENGE

Dream for a second- let's say that all of the personal debt in our church disappeared. No one had any mortgages, credit card, student loan, car loans, etc. The church was debt-free. How much money do you estimate would be freed up? What are some things the church, and individual Christians, could and should do with all those newfound resources? In other words- what could we all do for God's kingdom if we were debt-free?