



Discussion Guide

SPENDING MONEY WISELY "Run Straight to the Goal" Part 3 Jeff Wall

"And if you are untrustworthy about [handling] worldly wealth, who will trust you with the true riches of heaven?" Luke 16:11 (NLT)

MONEY IS A TOOL AND A TEST

Money can be a curse or a blessing in our lives. If we deal with it according to the world's standards, it can be a curse. Money is the number one source of stress and the primary cause for divorce. If we follow God's view of money, it is a blessing to us and to others. Jesus knew that we would face problems dealing with money. He talked more about how to handle money during his ministry on earth than about heaven or hell. He wanted us to see that money is both a tool and a test. It is a tool to be used for God and for good. It is a test to determine what roles and responsibilities we will be trusted with in heaven.

This D Group focuses on **four attitudes to eliminate** from our lives and **six goals** the Bible tells us **we must set when dealing with money**.

Open your group with a prayer.

THIS IS ONLY A GUIDE. PICK AND CHOOSE YOUR POINTS.

WHAT NOT TO DO WITH MONEY

1. DON'T LOVE MONEY.

Read Ecclesiastes 5:10. What does this verse say about the attitudes of a person who loves money?

- How can culture affect a person's attitude about money?

According to 1 Timothy 6:10, what does the love of money cause?

- Describe what the love of money would look like.

2. DON'T LIVE FOR MONEY.

In Luke 16:13, what cannot be done?

- Explain why trying to serve two masters is impossible.

What makes a wise man into a fool, according to Ecclesiastes 7:7?

- Discuss how living for money could change a person's attitudes and actions.

3. DON'T TRUST MONEY.

In 1 Timothy 6:17, what does this verse say about trust?

- Name some of the signs in a person's life that can indicate what they are trusting.

Read Job 31:24–25, 28. What do these verses say about finding our trust and security in wealth?

- How does our culture influence the way we feel about wealth? Discuss how our cultural concepts are or compatible or incompatible with God's Word.



4. DON'T HOARD MONEY.

According to Matthew 6:19–20, as Christians where are we to store up treasures?

- Discuss how to store up treasures in heaven.

Don't hoard your goods; spread them around. Be a blessing to others. This could be your last night.
(Ecclesiastes 11:2 MSG) According to this verse, why are we not to hoard goods?

- Describe what hoarding means to you.

Discipleship—As our character becomes more like Christ, our relationship with money will begin to take on God's purpose. What attitudes about money do you struggle with the most? Ask God to lead you in this process and enable you to take small steps out of your comfort zone.

WHERE TO SET GOALS

1. USE 10% TO HONOR GOD.

We should honor God with which part of our income, according to Proverbs 3:9?

- How does giving the first fruits differ from giving God what is left?

What do we learn to do if we follow the Scripture's instructions in Deuteronomy 14:23?

- In what areas of life does God deserve to be included?

Worship—We should pay God first. You give to God and God gives to you—see who wins! If you trust God with your soul, what's keeping you from trusting him with your money? Pray and ask God to help you let go of your reservations. Does anyone in your group have a quick story about God's blessing?

2. USE SOME TO SAVE & INVEST.

What does Proverbs 21:20 say is a foolish thing to do?

- How can wisdom be shown by saving money?

Invest what you have in several different [places], because you don't know what disasters might happen.
(Ecclesiastes 11:2 NCV) How can a person insure a secure future according to Ecclesiastes 11:2?

- In what way will investing keep you from losing resources that God has blessed you with?

Discipleship—Do you ever buy things you don't need? Spending money on wants keeps us from saving and investing. We should pay God, and pay ourselves. Make a plan to tithe 10%, save 10%, and live on the remaining 80%. When focus our goals and they become Godly; manage our time better and see it as the greatest resource we have money management comes easier.

3. USE SOME TO PROVIDE FOR FAMILY NEEDS.

In 1 Timothy 5:8, what kind of person is worse than an unbeliever?

- How does providing for family show God's character?

Fellowship—Giving opens your life to God's blessings. How can providing be a blessing to your family? As you find ways to bless your family, share God's blessing in your life with your small group.

4. USE SOME TO GROW CHARACTER.



What benefits await the righteous as told in Proverbs 10:16?

- Name some of the benefits of living a righteous life.

How should we deal with truth, wisdom, and instruction, according to Proverbs 23:23?

- How can we develop these characteristics?

Discipleship—What will you take with you to heaven? We won't take any worldly goods, so we need to invest in those things that matter for eternity. Work on improving your character. Pray for God to show you how he wants to build your character.

5. USE SOME TO HELP OTHERS.

What three commands are given in 1 Timothy 6:18–19?

- How are doing these things beneficial now and for eternity?

Ministry—Giving is a ministry. How can God use you? When we give, we are blessed and also rewarded. Share with your accountability partner God's leading for your ministry of giving.

This Easter Sunday at the Carlson Center is a Friends Community Church "Bridge Event" and an awesome opportunity for you to invest in loving the valley we are called to reach with the message of God's love. Giving a little extra and serving this Easter is a way to fulfill this next goal→

6. USE SOME TO BRING FRIENDS TO JESUS.

For what does Luke 16:9 say we are to use wealth?

- How can using wealth to gain friends store up treasures for us in heaven?

In 2 Corinthians 9:13, how did the believers in Corinth honor God?

- How can sharing what we have, along with the gospel, honor God and bring our friends into a relationship with God?

Read Matthew 6:32–33. What are we to seek first and what will result if we do this?

- What are some ways we can use our money, time, and talents to help bring people to Jesus?

Mission—The greatest need in the lives of those you work and go to school with is for them to hear the gospel and see the impact on your life. Start praying for and inviting those you know to Easter at the Carlson!

Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to him is essential for growth.

PERSONAL APPLICATION AND COMMITMENT:

The Bible deals with godly stewardship of money from Genesis to Revelation. How we handle money is important to God. Is it important to you? Are you willing to trust God's ways of dealing with your money? Choose one item from the points above, either an attitude to change or a goal to set, as a focus for changing the way you deal with money. Begin making the changes in your life that are required to meet your chosen goal. Find an accountability partner to help you stay on track and to provide support through the process. As God brings blessings into your life from this commitment, share them with your group.

God Bless Your Growth!
Pastor Jeff