

Session 11

Finances

Welcome and Prayer

Ask for a volunteer to open the session with prayer.

Sharing

Invite the group to share any insights, questions or revelations from the daily reflections from the prior week.

Introduction of Session Focus

Money and possessions are one of the most referenced topics in the Bible. The most likely reason for this is, next to the devil himself, money is the greatest tempter. As the Apostle Paul warned his young charge Timothy, “For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.” (1 Timothy 6:10) The love of money can erode our trust in God. Money itself isn’t evil; it is simply a tool that can be used for good or ill. We can use it to feed our families, care for the poor, and in support of the Gospel. On the other hand, obsession with money can erode our trust in God. The hoarding of money can impede our generosity and the frivolous use of money can drown us in debt and worry.

Over the next two weeks, we will be focusing on the topic of personal finance and investigating how our attitude toward money impacts our attitude toward God.

Time in the Word

Scripture reading —Matthew 6:19-24

[Jesus taught,] “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, ²⁰but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also. ²²The eye is the lamp of the body. So, if your eye is healthy, your whole body will be full of light, ²³but if your eye is bad, your whole body will be full of darkness. If then the light in you is darkness, how great is the darkness! ²⁴No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

Large Group Discussion

1. Read through the Scripture passage a second time and highlight any words or phrases that stand out for you.

2. Why do you think these particular words and phrases caught your attention?

3. How would you describe your relationship with money and possessions?

4. How can debt cause us to be slaves, as in “slaves to debt”?

5. Do you tend to be a spender or a saver? What drives your spending or saving habits?

6. Have concerns over money ever negatively impacted your life or faith?

Small Group Breakout sessions

Gather in groups of two or three.

Discipling Conversations:

Have each person share how things are going in the area of finance in their lives.

Do you worry about finances? Do you find it easy to discuss finances with family? Are you a joyful giver? Do you pray before making big financial decisions? Do you tithe? How is giving an expression of worship?

Allow your discipling conversations to arise naturally out of the sharing. Try to follow the flow of discipling conversations.

Where are you now? (Current Reality)

Where do you want to be? (Vision)

Does your vision reflect your beliefs, values & priorities? (Alignment)

How do you plan to accomplish your vision? (Action Plan)

What resources will you need?

How can I hold you accountable?

Set a time for your small group to meet and reflect on the daily devotions for between the sessions.

Large group wrap-up

Have participants share any closing thoughts, questions, insights or observations that arose from the break-out groups.

Reminder

1. Continue to do the daily devotions and journal their insights and questions.
2. They should set a time during the second week of devotions to meet with one or two others for a discipleship guiding session.

Next session: "Health and Wellness."

Close in prayer.

Helpful Resources

The Total Money Makeover by Dave Ramsey

Devotions: Week Fourteen & Fifteen

Weekday 1 – Thursday

Scripture reading — Luke 21:1-4

As Jesus looked up, he saw the rich putting their gifts into the temple treasury. ²He also saw a poor widow put in two very small copper coins. ³"Truly I tell you," he said, "this poor widow has put in more than all the others. ⁴All these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.

2. What is going on in your life that connects with that word or phrase?

3. Do you suppose the widow in the story worried about money?

4. Why do you think she gave the last two coins she had to the offering?

5. Does the thought of giving everything you have to the Lord scare you? Why or why not?

7. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

What has caused you to think deeper?

Weekday 2 – Friday

Scripture reading — Matthew 6:25-34

[Jesus said,] “Therefore I tell you, do not be anxious about your life, what you will eat or what you will drink, nor about your body, what you will put on. Is not life more than food, and the body more than clothing? ²⁶Look at the birds of the air: they neither sow nor reap nor gather into barns, and yet your heavenly Father feeds them. Are you not of more value than they? ²⁷And which of you by being anxious can add a single hour to his span of life? ²⁸And why are you anxious about clothing? Consider the lilies of the field, how they grow: they neither toil nor spin, ²⁹yet I tell you, even Solomon in all his glory was not arrayed like one of these. ³⁰But if God so clothes the grass of the

field, which today is alive and tomorrow is thrown into the oven, will he not much more clothe you, O you of little faith? ³¹Therefore do not be anxious, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' ³²For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. ³³But seek first the kingdom of God and his righteousness, and all these things will be added to you. ³⁴Therefore do not be anxious about tomorrow, for tomorrow will be anxious for itself. Sufficient for the day is its own trouble."

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.
2. What is going on in your life that connects with that word or phrase?
3. Right now, in what area of life are you most anxious?
4. What would it mean for you today to seek first the kingdom of God and his righteousness?
5. Regarding finances, what is a step of faith God is calling you take?
6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

What have you thought about today in this focus area that you are longing for?

Saturday (before worship...preparing)

Saturdays are a day of preparation as we contemplate the coming Sabbath. Look back over the week, consider such questions as:

1. What sins will I lay before the Lord in my confession?
2. What prayers will I lift up?
3. What questions will I be seeking the answers to?
4. What burdens do I need to lay down in order to be fully open to the movement of the Holy Spirit?
5. Who might I invite to journey with me?

Sunday (after worship...pondering)

Sundays are devoted to worship and reflection. We gather together as the Body of Christ to lift our praises to God and receive what only he can give us. Later, reflect on such questions as:

1. What point of the sermon or Sunday School lesson most caught my attention? What exactly touched my heart?

2. Which song, hymn or portion of liturgy most became a prayer or conversation with God?
3. How will making my confession and hearing the absolution affect how I live this week?
4. What strength or comfort did I receive as I participated in worship today?
5. What was the gospel message I heard today and who did I share it with?
6. Who did I speak with that I can remember in prayer this week?

Weekday 3 – Monday

Scripture reading - 1 Timothy 6:6-10

“But godliness with contentment is great gain, ⁷for we brought nothing into the world, and we cannot take anything out of the world. ⁸But if we have food and clothing, with these we will be content. ⁹But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.”

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.

2. What is going on in your life that connects with that word or phrase?

3. What are some of the underlying factors that contribute to discontentment in our culture and personal lives?

4. How would you know if you've reached the proper balance of having enough — just the right amount?

5. What about your current financial situation troubles you? What gives you joy?

6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

What small specific step and active response can you take in the direction God's Word is leading you?

Weekday 4 – Tuesday

Scripture reading - Malachi 3:6-11

“For I the LORD do not change; therefore you, O children of Jacob, are not consumed. ⁷From the days of your fathers you have turned aside from my statutes and have not kept them. Return to me, and I will return to you, says the LORD of hosts. But you say, ‘How shall we return?’ ⁸Will man rob God? Yet you are robbing me. But you say, ‘How have we robbed you?’ In your tithes and contributions. ⁹You are cursed with a curse, for you are robbing me, the whole nation of you. ¹⁰Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the LORD of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need. ¹¹I will rebuke the devourer for you, so that it will not destroy the fruits of your soil, and your vine in the field shall not fail to bear, says the LORD of hosts.”

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.
2. What is going on in your life that connects with that word or phrase?
3. The Bible is clear (here and in Psalm 24:1) that God owns everything, yet our text says that when we withhold the tithe we are stealing from God. What happens to God’s work and our lives when we rob God?
4. What did you learn about giving from your family?
5. God challenges us to put him to the test (whether or not we will trust him to take care of all our needs). What might be holding you back?
6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

How does this passage focus my attention first on Jesus, second on my identity “in Christ,” and third on my participation in the Body of Christ?

How is this passage moving me beyond myself to take a specific small step in the direction of serving my family, church, or neighbor?

Weekday 5 – Wednesday

Scripture reading — 1 Timothy 6:17-19

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. ¹⁸They are to do good, to be rich in good works, to be generous and ready to share, ¹⁹thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life.

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.

2. What is going on in your life that connects with that word or phrase?

3. In light of the above Scripture, define what it means for a Christian to be rich?

4. What obligations come with riches?

5. Read verse 19 again. What is the treasure that you may take hold of which is truly life?

6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Reflecting on this week.

Reflecting on the Scriptures this week, what theme do you see developing?

Review any action steps you have felt led to take.

Begin to write a one or two sentence statement for this week's focus area. Try to have it reflect what the verses this week have taught you about who Christ Jesus is, and his invitation to follow him in this area of life.

Weekday 6 – Thursday

Scripture reading — 2 Corinthians 9:6-15

The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. ⁷Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. ⁹As it is written, “He has distributed freely, he has given to the poor; his righteousness endures forever.” ¹⁰He who supplies seed to the sower and bread for food will supply and multiply your seed for sowing and increase the harvest of your righteousness. ¹¹You will be enriched in every way to be generous in every way, which through us will produce thanksgiving to God. ¹²For the ministry of this service is not only supplying the needs of the saints but is also overflowing in many thanksgivings to God. ¹³By their approval of this service, they will glorify God because of your submission that comes from your confession of the Gospel of Christ, and the generosity of your contribution for them and for all others, ¹⁴while they long for you and pray for you, because of the surpassing grace of God upon you. ¹⁵Thanks be to God for his inexpressible gift!

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.
2. What is going on in your life that connects with that word or phrase?
3. Take time right now to list some of the many things God has supplied you with? Then, write a prayer of thanks.
4. Where have you seen God provide your needs in some unexpected way?
5. “Sowing” is an investment in the future. In what areas of life are you sowing sparingly? Bountifully? What impact is each having on you and your family?

6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

What has caused you to think deeper?

Weekday 7 – Friday

Scripture reading — Luke 12:13-21

Someone in the crowd said to [Jesus], “Teacher, tell my brother to divide the inheritance with me.”¹⁴ But he said to him, “Man, who made me a judge or arbitrator over you?”¹⁵ And he said to them, “Take care, and be on your guard against all covetousness, for one’s life does not consist in the abundance of his possessions.”¹⁶ And he told them a parable, saying, “The land of a rich man produced plentifully,¹⁷ and he thought to himself, What shall I do, for I have nowhere to store my crops?”¹⁸ And he said, ‘I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.’¹⁹ And I will say to my soul, “Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.”²⁰ But God said to him, Fool! This night your soul is required of you, and the things you have prepared, whose will they be?’²¹ So is the one who lays up treasure for himself and is not rich toward God.”

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.

2. What is going on in your life that connects with that word or phrase?

3. When have money issues been a source of tension in your home?

4. Jesus says, "Life does not consist in the abundance of possessions." What do you think are the values or treasures God would have you aim for?

5. How is God calling me to be rich toward him?

6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

What have you thought about today in this focus area that you are longing for?

Saturday (before worship...preparing)

Saturdays are a day of preparation as we contemplate the coming Sabbath. Look back over the week, consider such questions as:

1. What sins will I lay before the Lord in my confession?

2. What prayers will I lift up?

3. What questions will I be seeking the answers to?

4. What burdens do I need to lay down in order to be fully open to the movement of the Holy Spirit?

5. Who might I invite to journey with me?

Sunday (after worship...pondering)

Sundays are devoted to worship and reflection. We gather together as the Body of Christ to lift our praises to God and receive what only he can give us. Later, reflect on such questions as:

1. What point of the sermon or Sunday School lesson most caught my attention? What exactly touched my heart?

2. Which song, hymn or portion of liturgy most became a prayer or conversation with God?

3. How will making my confession and hearing the absolution affect how I live this week?

4. What strength or comfort did I receive as I participated in worship today?

5. What was the gospel message I heard today and who did I share it with?

6. Who did I speak with that I can remember in prayer this week?

Weekday 8 – Monday

Scripture reading — Mark 10:17-25

And as he was setting out on his journey, a man ran up and knelt before him and asked him, “Good Teacher, what must I do to inherit eternal life?”¹⁸ And Jesus said to him, “Why do you call me good? No one is good except God alone.¹⁹ You know the commandments: Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.”²⁰ And he said to him, “Teacher, all these I have kept from my youth.”²¹ And Jesus, looking at him, loved him, and said to him, “You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me.”²² Disheartened by the saying, he went away sorrowful, for he had great possessions.²³ And Jesus looked around and said to his disciples, “How difficult it will be for those who have wealth to enter the kingdom of God!”²⁴ And the disciples were amazed at his words. But Jesus said to them again, “Children, how difficult it is to enter the kingdom of God!²⁵ It is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.”

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.

2. What is going on in your life that connects with that word or phrase?

3. Much of our culture has been built on the premise that, the more money and possessions we have, the safer and happier we will be. The holy Scriptures declare that the opposite is true. Both the desire for more possessions and the financial debt we accrue in pursuit of more stuff can hinder our call to discipleship.

Why do you suppose Jesus asked this man to give away all he had?

4. What is hindering your call to follow Jesus? What steps might you begin to take in order to “unburden” yourself?

5. Proverbs 22:7 says, “The rich rules over the poor, and the borrower is the slave of the lender.” Debt can become a burden and source of conflict for faith and family. How do you feel about your level of debt and what is your plan for reducing it?

6. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

What small specific step and active response can you take in the direction God’s Word is leading you?

Weekday 9 – Tuesday

Scripture reading — Luke 12: 32-34

Fear not, little flock, for it is your Father's good pleasure to give you the kingdom. ³³Sell your possessions, and give to the needy. Provide yourselves with moneybags that do not grow old, with a treasure in the heavens that does not fail, where no thief approaches and no moth destroys. ³⁴For where your treasure is, there will your heart be also.

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.
2. What is going on in your life that connects with that word or phrase?
3. It has been said that to find a person's top priorities you simply need to look at how they spend their time and money. Take some time to consider whether or not your personal financial stewardship of time and money reflects your stated priorities in life. Reflect on what comes to mind.
4. We see the action words "sell" and "give" in verse 33. What is cluttering your life that needs to be passed on to others or thrown away?
5. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Record your thoughts from prayer and reflection.

How does this passage focus my attention first on Jesus, second on my identity “in Christ,” and third on my participation in the Body of Christ?

How is this passage moving me beyond myself to take a specific small step in the direction of serving my family, church, or neighbor?

Weekday 10 – Wednesday

Scripture reading —Proverbs 6:6-8; 21:20; 30:7-9

^{6:6-8}Go to the ant, O sluggard; consider her ways, and be wise. ⁷Without having any chief, officer, or ruler, ⁸she prepares her bread in summer and gathers her food in harvest

^{21:20}Precious treasure and oil are in a wise man's dwelling, but a foolish man devours it.

^{30:7}Two things I ask of you; deny them not to me before I die: ⁸Remove far from me falsehood and lying; give me neither poverty nor riches; feed me with the food that is needful for me, ⁹lest I be full and deny you and say, “Who is the Lord?” or lest I be poor and steal and profane the name of my God.

Focus Questions

Record your thoughts from prayer and reflection.

1. Read through the Scripture a second time and highlight the word or phrase that stands out for you.

2. What is going on in your life that connects with that word or phrase?

3. How do you currently split up your financial pie? What percentage goes to giving, retirement, savings, household spending, etc?

4. At the end of these two weeks how do you sense God inviting you to adjust those percentages?

5. Where is the Holy Spirit inviting you to respond this week?

Daily Journal

Reflecting on the Scriptures this week, what theme do you see developing?

Review any action steps you have felt led to take. If you have not yet started, when will you begin?

Review and update the statement you wrote last week. What are several steps you could take to move in the direction God is leading you? To get started, which one do you choose?