

advise us not to trust money? Have you or someone you know experienced a major loss in your investments, such as the 2008 recession or the 1928 depression? What were some of the impacts from those financial crises? In contrast what can we expect when trusting in God?

Paul doesn't say money itself is bad, in fact it is the love of money that is the root of evil (1 Tim 6:10) What does he advise the rich to do with their wealth in verse 18? How do you think our generosity becomes the foundation of our future treasure? Share with your group how you have been blessed when sharing with others in need.

### **WRAP-UP**

All too often we allow money to become a trap that causes us worry and robs us of the fruitfulness that God desires for our lives. We don't need more stuff to have a quality life, we need more Jesus. If finances has been eroding your trust in God and his provision, determine to take steps that will specifically more you toward financial freedom.

### **Memory Verse**

*"That is why I tell you not to worry about everyday life--whether you have enough food and drink, or enough clothes to wear. Isn't life more than food, and your body more than clothing? Matthew 6:25*

### **PRAYER (20 MIN)**

Ask your group to pray for you regarding one area where you can apply this study in your life: \_\_\_\_\_

Pray for your group members' needs: (see back for more space)

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*Challenge- Take this opportunity to be generous- pick up a Crisis Care Kit at the church office and support the efforts for disaster relief.*

## ***“Financial Margin- Financial Peace”***

*The Grind- week #3*

### **INTRODUCTION**

All our lives we have been taught that more is better, especially in terms of money. If not directly, we certainly see that reinforced in the culture around us. And maybe you think the only link between your faith and your finances is in the collection plate. But there is a fundamental connection between our spiritual lives and how we think about and handle our money. So, if getting our finances in order affects our relationship with Jesus, we need to stop and reflect on just how we view our money.

### **Ice Breaker (Optional—8 min)**

Do you remember your first piggy bank? Can you describe it?

### **STUDY QUESTIONS (45 MIN)**

#### **1. Quality of Life or Standard of Living**

If we are going to understand our relationship with money it might be wise to start with a definition of a few terms. When you think of the term “Standard of Living”, what do you use to measure it? Now consider the term “Quality of Life”. What are the factors you consider necessary for a good quality of life? Are you using the same things to measure both? If you are that would mean more stuff equals a higher quality of life. Look at what Jesus says in Matthew 6 about having “enough” stuff.

In these verses having enough to eat, drink or wear is a source of worry. Jesus points out that God even provides for the needs of the flowers and birds. He also points out that the greater our worries, the less our faith.

*Matthew 6:25-30 NLT - 25 "That is why I tell you not to worry about everyday life--whether you have enough food and drink, or enough clothes to wear. Isn't life more than food, and your body more than clothing? 26 Look at the birds. They don't plant or harvest or store food in barns, for your heavenly Father feeds them. And aren't you far more valuable to him than they are? 27 Can all your worries add a single moment to your life? 28 "And why worry about your clothing? Look at the lilies of the field and how they grow. They don't work or make their clothing, 29 yet Solomon in all his glory was not dressed as beautifully as they are. 30 And if God cares so wonderfully for wildflowers that are here today and thrown into the fire tomorrow, he will certainly care for you. Why do you have so little faith?"*

We might not fear having enough to eat or to wear, but debt, relationships, job security or health might be on your list. What would you say are your top three sources of worry?

*Mark 4:18-19 NLT - 18 The seed that fell among the thorns represents others who hear God's word, 19 but all too quickly the message is crowded out by the worries of this life, the lure of wealth, and the desire for other things, so no fruit is produced.*

In the parable of the sower Jesus lists worries of this life, lure of wealth and desire for things as the thorns which crowded out God's word and produced unfruitfulness. How can being consumed by the worries of this life lead you to the other two on that list? What kind of fruit should be produced by the seed of God's Word. How do the "thorns" prevent fruitfulness?

Are there any areas of your life you need to commit to God's care rather than continuing to be anxious over? Let the group know how to pray for you in those areas.

## 2. Serving Two Masters

*Luke 16:13 NLT - 13 "No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money."*

In the Gospel of Luke, Jesus refers to being faithful and responsible with our money versus being untrustworthy with it. Then He concludes with this statement, "You cannot serve both God and money." Money has the potential to dominate and enslave us, competing with God for our devotion.

Let's recognize that being a good steward of what God entrusts us with can be complicated. Discuss how you might approach making decisions in the following circumstances so that you make decisions that are both responsible and honoring to God. What are the traps that you might fall into in these scenarios?

- I feel God calling me to support a ministry financially, but my income barely meets my bills each month.

- I've been offered a higher paying job with a company that has questionable ethics in their business practices.

- All of my arguments with my spouse revolve around our finances and I'm feeling my contribution to the family budget is inadequate.

## 3. Trusting God or Trusting Money

*1 Timothy 6:17-19 NLT - 17 Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. 18 Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. 19 By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life.*

Paul gave Timothy advice for "the rich in this world". Even if you don't consider yourself "rich", compared to the worldwide average annual income around \$3000, you probably would be. Why does Paul