

MONEY MANAGEMENT

Money is a powerful tool and our character can be revealed through how we go about addressing our financial picture. It's true that building wealth can be a very good thing; it allows us to provide for our families, live our lifestyle, and create avenues through which we can give and bless others. However, we can become trapped when we succumb to the pitfalls of obsessing and over-prioritizing our money. It will lead to stress, tension in relationships, and decreased focus on the things that contribute to our spiritual growth. Thankfully, God has provided us instruction in His word to inform us on how we can position our finances to live in freedom and drive purpose behind the money he blesses us with, no matter how great or small the sum.

Understand your cash flow, establish priorities

Read Luke 5:28-29

Discuss: In context, Jesus is using an analogy about being one of his disciples. How can we also apply this verse when it comes to the money we make? What would be a modern example of us "building a tower without estimating?" (credit card debt, impulse purchases, wanton spending)

Create and follow a budget

Read Proverbs 27:23-27

Discuss: What would "knowing our flock" look like today? What does the author say are the consequences of good planning and awareness of wealth?

Saving

Read 1 Cor. 16:2; Prov. 21:5, 20

Discuss: What are the consequences of not saving?
What do you think of the significance of the word “diligent” used in some translations in Prov 21:5? (implies consistency and discipline)

Giving/Tithing

Read Deuteronomy 16:17; 1 Corinthians 13:3; 2 Corinthians 9:7

Discuss: What do the verses say about the attitude of our hearts when we give?
Do you feel you are giving to the Lord proportional to how he has blessed you personally?
What’s keeping us from giving to Lord adequately?

Commit to intentionality

Read Proverbs 10:4; 14:23; 12:11

Discuss: What are the results of hard work?
Why is it important to set goals that stretch us but are attainable?

Read Philippians 4:6; 1 Peter 5:6-8

Discuss: How can we be sure to reduce/eliminate stress about money?

Read Psalms 127:1-2; Luke 16:10-13; Heb. 12:11, 13:6

Discuss: Where does true financial peace come from?
What does Jesus say about how we should go about building wealth?
Why is it important to stay disciplined with our finances?

Read Tim 6:17-19

Discuss: What does building wealth create the opportunity to do for God’s glory?