



FAITH & MONEY

LIFE GROUP
DISCUSSION GUIDE

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01.

MONEY & OUR HEART



In the first session of our Money & Faith series we are discussing money and the control that it has over our hearts. Before commencing this discussion section, please take some time to listen to Ps Chee’s message if you haven’t already.

God tells us that our hearts will be connected to our treasure, and so what we value the highest in the “real world” will help us know what we value the highest in the spiritual world. Our money is a great signpost that points to what we value the most.

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

Matthew 6:19-21 (ESV)

If you were to look at your monthly bank statement, what are things that clearly hold a high value to you? (Keep in mind, spending and saving money is not wrong!)

We are also told in Scripture that serving two masters is impossible, and that money often strives to be our master.

“No 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.”

Matthew 6:24 (ESV)

This simple illustration helps point out who is the master of our heart:

When we think about:	God the Master says...	Money the master says..
Giving	Share with the poor because you will always have enough.	Hold onto it because you don't have enough. Wait till you have more.
Resources (time, money, life)	Serve God now and He will provide for your needs.	Wait until you have more, then serve God with what you have.
Integrity	Be honest and upright	Get money at any cost. Cheat if necessary, as long as no one knows and it doesn't hurt anyone.

Looking at the above illustration, share with your group whether you find yourself easily on one side or the other. Has there been easier or harder seasons to keep God as Master?

The late Tim Keller said, “Your treasury is where you find it easiest to place (spend or save) your money. It’s effortless to put your money towards that which is your real god no matter what you say you believe. What things do you find easiest to spend money on?”

Somehow, how loose or tight our purse strings get rarely depends on our financial situation, but very often on what we are spending our money on. Where do you find it easiest to place your treasure? Are you able to 'overspend' on mortgage repayments but cannot bear the thought of having a family dinner out? Are you easily able to buy those new shoes or hand bag or phone, but can't find the space to support a Global mission partner?

We mostly pursue money because of what money can bring into our lives. Sometimes this is healthy, sometimes this is unhealthy. This can look like comfort, security for the future, education, status, control, freedom, and new experiences. But we often seek money to secure these things because we are not certain there is any other way for us to get them.

What can money bring to your life that you struggle to believe God can control? Or in other words, what are things that you believe you need to control because you struggle to believe that God can provide it?

Discussion Questions

- Have a look at your bank statement or financial apps. Where and how are you using your money? Many banks provide categorised data on our expenses, giving us valuable insights. Just as these insights are valuable to the banks, they can also reveal to us what we truly treasure. What insights does your expenses give you about what you treasure?
- Think about instances in your life where both God and money have been your Masters at different times. If you're comfortable, share with the group how this impacted you.
- The late Tim Keller said, "Your treasury is where you find it easiest to place (spend or save) your money'. It's effortless to put your money towards that which is your real god no matter what you say you believe." What things do you find easiest to spend money on?

Prayer:

- Commit to the Lord an area which you've identified in your life where money is your master (we all have them!). Ask the Holy Spirit to transform your heart in that area and guide you in making God the ultimate Master of your money.
- Ask God to reveal to you your treasures. What does storing up "treasures in heaven" look like for you? What steps can you take to realign your heart towards God in the area of money?
- Father, how does the way I approach money reveal the idols in my heart? What do you want me to surrender before you today?

02.

MONEY & OUR SKILLS

In the second session of our Money & Faith series we are discussing money and how we can be equipped to use God's money well. Before commencing this discussion section, please take some time to listen to Ps Chee's message with Damien Phua if you haven't already.

One of the first things we should have settled is "Who's money is it?" Our church's answer is this:

God is the owner. God is the provider. I am a steward.

- **God Is The Owner** - Psalms 24: 1-2, 1 Corinthians 10:26 - For the earth is the Lord's, and everything that is in it
- **God Is The Provider** - Matthew 6:31-33 - So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' For the pagans run after all these things, and your heavenly Father knows that you need them.
- **I Am A Steward** - Genesis 2:15 - The Lord God took the man and put him in the Garden of Eden to work it and take care of it.



When this understanding is in place, all our actions flow from it. Being a good steward is so much more than just giving your 10% to the church. It is being a person of integrity with how you view God’s money and how you use God’s money. A person of integrity understands the principles, not just the rules.

Have there been times when you have been challenged about whether you view yourself as an owner or a steward of God’s money? What has helped you move from owner to steward?

Here is a simple and helpful balanced theology of poverty, prosperity and stewardship:

	Poverty Mindset	Prosperity Mindset	Stewardship Mindset
Money is:	Evil	A right	A responsibility
Godly people are:	Poor	Wealthy	Faithful
Ungodly people are:	Wealthy	Poor	Unfruitful
I work to:	Meet only my most basic needs	Become rich	Serve my Lord Jesus Christ
I give:	Because I must	To get	Because I love God
My spending is:	Without gratitude to God	Carefree and wasteful	Prayerful and responsible

Discussion Questions

- Where would you rank your beliefs in each section? Why?
- Do you think that earning money through diligent hard work is a Godly act?

Read: *Proverbs 6:6-8, Proverbs 14:23, Proverbs 16:26, Proverbs 21:5, Proverbs 23:4-5.*

- Does the Bible place more emphasis on the amount of money we make, or does the Bible place emphasis on the work that we do for money? What advice would you pass down to your children based on your answer?

Read the following passage from *2 Corinthians 9:10-12*

“For God is the one who provides seed for the farmer and then bread to eat. In the same way, he will provide and increase your resources and then produce a great harvest of generosity in you. Yes, you will be enriched in every way so that you can always be generous. And when we take your gifts to those who need them, they will thank God. So two good things will result from this ministry of giving—the needs of the believers in Jerusalem will be met, and they will joyfully express their thanks to God.

- Without trying to sound too fancy or too insightful, what is the most basic learning we get from this passage about God’s promises and our actions? Do you believe what it says about God? Do you do what the Bible tells you to do?
- Follow this up by reading *1 John 3:17-18*. What does this tell you about how we should handle our money?

03.

MONEY & GOD'S MISSION



In the third session of our Money & Faith series we are discussing money and how we can be empowered to use God's money to achieve God's mission. Before commencing this discussion section, please take some time to listen to our Sunday message if you haven't already.

Our mission is to love God and our neighbour with the resources He has entrusted to us. God not only transforms our hearts but also equips us with the skills needed to fulfil His mission by loving God and our neighbour with His money.

We can use two broad streams of how we can achieve this. One being *'Faith Sharing Opportunities'* and the second being *'Kingdom Impact'*.

If we have a mind set on using money as a faith sharing opportunity, how would you use the following areas to speak of Jesus to others?

- Helping the poor and needy
- Budgeting
- Teaching children about money
- Estate planning
- Defining wealth

Staying in the faith sharing mindset, read the following passage and share what this would look like if you were speaking about your finances:

Now someone may argue, “Some people have faith; others have good deeds.” But I say, “How can you show me your faith if you don’t have good deeds? I will show you my faith by my good deeds.”

James 2:18 (NLT)

Reasons for giving for kingdom impact can be broken down into four areas:

- Because God gave first (John 3:16, 2 Corinthians 8:9)
- Because through it we worship and honour God (Philippians 4:18)
- Because we are spiritually blessed through giving (Acts 20:35, Philippians 4:17)
- Because we advance His Kingdom (Philippians 4:15-16, 1 Timothy 5:17)

Discussion Questions:

- Do you feel encouragement or burden when you give towards kingdom impact through the church and missions? Why do you think that is?
- Question for members only: Do you feel it is an obligation or a privilege to financially support the health and mission of Clayton Church of Christ? How would you answer the question of “How much should you give?” (a good discussion starting point is found on page 27 of the Money and Faith booklet provided by our church)
- We believe the Bible teaches us to give back to where we largely receive from, if you were to read 1 Corinthians 9:7-11. How would you reword that passage for today’s context and our own church?

