

Finances



“More Than Making Ends Meet”

Ed Blankenship and Mark Heeren

*"No one can serve two masters. 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 both God and Money."*
Matthew 6:24

God knows we all need money to live in the world today. Sometimes it is difficult to keep it in its proper place and focus our energy on serving God!

Money...how we get it and what we do with it...deserves our careful consideration, but should it hold a place in our hearts?

There are over 2,000 verses on money in the Bible! Jesus said that it takes the place of God in many people's lives. How about in yours? In this seven-week study we will learn who is the ultimate source of all we have? How do we keep money from becoming our god? What are we supposed to do with the money we have? How can money become a tool in our lives instead of the focus? Why does money cause so much stress?

In this study you will learn to build on good principles of money management and solid Biblical stewardship. You will look at ways to save, spend, and give wisely, and discuss budgeting, debt, credit cards, and retirement planning. This study will encourage you in your personal devotional life as well, providing tips on effective prayer, group accountability, and a plan to encourage Bible reading and journaling.

So go ahead, learn how to manage your money instead of letting it manage you. Don't let money become your god!



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Finances

More Than Making Ends Meet...

A Spiritual Journey

Dedication

To Doug Thrash, who has led Financial Peace University ministry at Stafford Crossing Community Church for several years, and has helped many get a sound financial footing.

To Harv Oslund, now with the Lord. He truly exemplified the Scripture's "hilarious giver", and taught many others to do the same.

To Vern Heeren, who has modeled a lifestyle of contentment and generosity, faithfully serving the Lord, his family and "the least of these."

We thank the Lord for men like you and others who share God's principles on finances.

Some Studies in The Transformation Series

- *Reflections* – Spending Time With God
- *Excavations* – Digging Deep Into God's Word
- *Meditations* – Becoming a Person After God's Own Heart
- *Directions* – Moving Others Towards Christ
- *Acts* – Reaching the World for Christ
- *2 Timothy* – Multiply Your Ministry
- *Marriage & Family* – Living & Leaving a Legacy

A 3-month journal: *Life's Log Book – My Time With God*

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Table of Contents

	Page
Intro to the Bible and Prayer	6
Purpose of this Study and Suggested Use	7
For the Small Group Leader	8
Week 1 - Introduction to Finances	10
Personal Time With God	
Practice Having a Quiet Time	
Week 2 - The Source of All Possessions	17
Saving	
Week 3 - God Entrusts It To Us	23
Getting Out of Debt and the Use of Credit Cards	
Setting Goals	
Week 4 - Stewardship	31
Budgeting	
Week 5 – Giving (Part 1)	40
Who's Rich?	
Week 6 – Giving (Part 2)	48
Spending Wisely	
Week 7 - Contentment	52
Retirement	
Summary of Key Principles	
Continuing On	
Quiet Time Journal	62
Prayer Pages	78
New Testament Reading Chart	80
My Goals Page	81
Verses to Memorize	82

Intro to the Bible and Prayer

The Bible speaks almost more about money than almost any other subject! And that's because, if we don't watch it, it can take the place of God in our heart. Jesus says you can't serve two masters, God and money. This study will help you learn how to think properly about your money and how to manage it, rather than it managing you! We'll look into the Bible for wisdom about our money, and we'll also pray, that we will use our money properly.

The Bible actually consists of numerous individual "books". The table of contents in your Bible should be used to help you locate the individual "books" of the Bible. Note that some book titles are very similar, such as the book of John, the book of 1 John, the book of 2 John, and finally the book of 3 John. If a particular verse you are looking up doesn't make sense in regards to the question, you may be in the wrong Bible book! The references to Bible passages in this study are in the traditional manner - by book, chapter, and verse. So John 3:16 refers to the book of John in the Bible, chapter 3, the 16th verse.

It is helpful to have a separate Bible for Bible study in addition to the paperback Bible or New Testament used for your Quiet Time. Bibles are available in any book, department, or discount store. There are major differences in the language used by different versions of the Bible sold today. Some versions (e.g. the King James Version) were translated in the 1600s and use old English. Others use modern English. Make sure you use a Bible you can fully understand for your study as well as your Quiet Time.

It is important for every Christian to read their Bible regularly. The New Testament is an excellent place to start reading. Use the chart near the back of this study to keep track of your reading in the New Testament. This chart lists every book of the New Testament and every chapter number. Put an "X" through the chapter numbers as you read them.

Many Christians use prayer lists to be more consistent in their prayer life. In the back you will find several prayer pages that have a column for specific prayer requests and another for God's answers. Remember that God can answer in 3 ways – Yes, No, or Wait. If he answers No or Wait, he is not trying to be mean, but knows that this isn't either the best thing or not the right time! Keep praying, be specific, and be consistent in your prayers and God will bless you with many wonderful answers to prayer! (Colossians 4:2)

Purpose of this Study and Suggested Use

Most Christians never study the Word of God. Yet the Bible is the most wonderful book there is! Jesus, when tempted by Satan said that it is to be what we live by. But how can we if we don't know it. Jeremiah 15:16 says, "Thy words were found and I did eat them, and they words became to me the joy and delight of my heart." Only as we get into the Word does it become real to us. Deuteronomy 29:29 says, "The secret things belong to the Lord our God, but the things that are revealed belong to us and to our children forever, that we may do them." That is the purpose of Bible study, to help unlock those secrets.

The studies in this guide are intended to help in your finances. To learn how to be a responsible steward of God's money that He has entrusted to you. You will be asked to do some homework, reading some verses, writing down answers to questions, developing a budget, and learning about giving and saving. We want to not only learn about finances, but also put the Bible into practice in our lives, particularly in regards to our finances. Look on this as a way to change your life to become more like Christ! That's the goal here, not head-knowledge!

In this study we also will have a daily Quiet Time with God and share thoughts from those times with God during our group time each week. We also have a Goals page which allows us to tailor the study to meet our own needs. The purpose of this is to include some accountability which we all need, to insure that the concepts we learn are also the concepts we practice.

The purpose behind all this is not to fill out blanks on a sheet, nor is it even to achieve certain goals, but to study His Word weekly and to meet with God on a daily basis as often as we can. When we do that, He will change our lives. That is my prayer for you as you begin this journey into His Word!

For the Small Group Leader

Thanks for leading this study in your small group! Prayer is the number one thing you need to do for the group, praying for individuals as God leads you to pray. Also, spend time with them outside of the study so you get to know them better. But also set the pace, doing your study ahead of time. This is also important as far as the Quiet Time is concerned. In week 1 you will share what having a Quiet Time has meant to you. Even if you have one regularly, we encourage you to do the practice Quiet Time in week 1 ahead of time and use the Journal Pages for 2 weeks to personally see the benefits of the approach used here before you teach it in your group.

When leading the studies go through it question by question, initially asking individuals to read the question and the verse. Then get several answers before going on to the next question and repeating the process. After a week or two, expect most everyone to have done their homework and so only read a question or the Scripture in rare instances to emphasize a point. Most of the time, just get several answers. Don't forget that you are a member of the group too and should share occasionally.

Each week, there is material that is to be read. It is best if this is read aloud by group members (rather than by the leader), going around the room and letting each person read a paragraph aloud, in sequence. This allows even the quiet person to hear his or her voice in the group and participate.

Each week group members will be sharing something they have written down on their Journal. This is not to be rushed. In week 1, during the practice session have everyone share as time permits. In subsequent weeks, ask for volunteers, and encourage them in what they have written down. Try to allow for all to share, including yourself, even going first at times. Note that it is recommended that members choose their own book in the Bible to read rather than assigning specific devotional readings. This allows for better sharing.

Encourage members to get a paperback New Testament or Bible for their Quiet Times so they will feel free to mark in it. They will want a different Bible for their Bible study and should also be encouraged to get some Bible reference books.

The Goals Page is meant to be a measure of accountability to help encourage members to develop a Budget and have regular Quiet Times. Allow time for people to share their accomplished goals and get them initialed off weekly. As the leader you may want to add a note of encouragement!

This is a study on finances, and requires group members to create a budget and various plans regarding saving, giving, and debt. This is needed to apply the lessons. However, be careful **NOT** to ask about people's incomes, or the amount of their giving, savings, or debt. That is between them and God.

Finances are important, and you want them to understand that God owns it all and entrusts it to us as His stewards. What we do with our finances will have eternal consequences. May our treasure be stored up in heaven and not on earth! Thanks for your part in them learning this!

WEEK 1

Get acquainted

Open in prayer

Read the material on Introduction to Finances

Leader share about his or her Quiet Time

Read the material on Personal Time With God

Practice having a Quiet Time

Share practice Quiet Time writings

Discuss assignment for next week

Close in Prayer

Introduction to Finances

The Bible speaks almost more about money than any other subject! And that's because, if we don't watch it, it can take the place of God in our heart. Jesus says you can't serve two masters, God and money (Matthew 6:24). Few things in this life give more insight into a person's character than the way he or she spends their money. Their checkbook ledger or credit card statement can tell you much more than their Facebook profile. This study will help you learn how to think properly about your money and how to manage it, rather than it managing you! We'll look into the Bible for wisdom about our money, and we'll also pray, that we will use our money properly.

There are 7 lessons in this study.

1. Introduction to Finances and Personal Time with God
2. God Owns It All
3. God Entrusts It to Us
4. Stewardship
5. Giving (Part 1)
6. Giving (Part 2)
7. Contentment

In addition to the lessons there are also some exercises and short articles to help you apply the lessons and give guidance on specific

areas. These will help you get started in your finances, but you should also consider training like *Financial Peace University*. Neither of us are financial counselors and you should not use the information we give in this study as your sole financial help. You should get your own Financial Advisor for that. But we do believe that the Bible has the best financial advice available and it will give you a solid foundation upon which to build. God and His Word are the ultimate foundation to build upon and so we will continue this first lesson with learning how to spend time with Him. **May you find this study on Finances not only helping in the handling of your money, but also strengthening your walk with the Lord.**

Personal Time With God

Properly handling our money is a key to long-term happiness in our life. But another discipline which is also foundational is personal time with God. God wants us to grow in our knowledge and love for Him each day. But how does a believer do this? The answer is simple - "Draw near to God and He will draw near to you." James 4:8a. "Drawing near to God" involves daily meeting Him, talking with Him, and He with you. As we do this, we begin to build a deeper and deeper relationship with Him, the most important relationship of all.

One key habit that can help build this deeper relationship with God is having a daily "quiet time", or a daily "devotional" as it is sometimes called. This is a time of Bible reading and prayer where you quiet your heart before God and listen to Him through His Word and then also commune (or talk) with Him in prayer. It doesn't have to be long, maybe just 5 to 10 minutes at first, but it is a time you will soon find grows and means more and more to you each day!

WHY HAVE A DAILY QUIET TIME?

First, God desires to meet with you daily! He died on the cross to make that a possibility. Each and every day, He is interested in your life, and having a daily quiet time is a wonderful way to commune with Christ.

Secondly, you need a daily quiet time. By doing so, you will get to know Jesus better. It will enrich your day. God will use it for cleansing and to guide you in everyday decisions. It will help in all areas of your life.

Third, it will give you something to share with others. A passage you read today may be just what someone else needs to hear. Keeping a journal is an excellent way to have those thoughts from God available to you for others' needs.

HOW TO HAVE A DAILY QUIET TIME.

While there are many ways to have a quiet time with God, here is one that can often work best to get you started.

1. Find a quiet place, apart from distractions, where you can be alone. Many find the morning to be the best time.
2. Pray, telling God you love Him, and ask for wisdom and for Him to speak to your heart. Thank Him, and confess any sin you know of.
3. Read a passage in the Bible. Start with a chapter, perhaps in the New Testament, particularly if the quiet time is a new concept. As you read, underline verses that stand out to you. Many people prefer a paperback Bible for their quiet time so they feel "more free" to underline.
4. When completed reading, go back and review the verses you underlined. Pick one underlined verse that impresses you. Fill out a journal entry on it. For the appropriate day, write down in a journal what you read in the Bible, what verse stood out to you the most, what that verse said (paraphrase it or put down what it said verbatim), how it impressed you, and your response. Here's an example:
◊ **Monday:** Date: 12/4/09 What I read: Phillipians 1 Best Verse: 25
What it said: Paul lived so he can help others grow and experience the joy of salvation.
How it impressed me: He was focused on helping people grow more mature in their faith.
My response: Lord, help me (and use me) to help others grow and experience You daily!
5. After completing your journal entry, talk to God in prayer about this verse, how it impacts you, and how you want to respond as a result of it. Then go on to pray about other items from your daily prayer list(s).

Practice Having a Quiet Time

Read and mark the passage that corresponds with your birthday, then fill out the practice journal entry that follows:

Birthday is January 1 – March 31

Psalms 1 - 1. Blessed is the man who does not walk in the counsel of the wicked or stand in the way of sinners or sit in the seat of mockers. 2. But his delight is in the law of the LORD, and on his law he meditates day and night. 3. He is like a tree planted by streams of water, which yields its fruit in season and whose leaf does not wither. Whatever he does prospers. 4. Not so the wicked! They are like chaff that the wind blows away. 5. Therefore the wicked will not stand in the judgment, nor sinners in the assembly of the righteous. 6. For the LORD watches over the way of the righteous, but the way of the wicked will perish. (NIV)

Birthday is April 1 – June 30

Psalms 23 - 1. The LORD is my shepherd, I shall not be in want. 2. He makes me lie down in green pastures, he leads me beside quiet waters, 3. he restores my soul. He guides me in paths of righteousness for his name's sake. 4. Even though I walk through the valley of the shadow of death, I will fear no evil, for you are with me; your rod and your staff, they comfort me. 5. You prepare a table before me in the presence of my enemies. You anoint my head with oil; my cup overflows. 6. Surely goodness and love will follow me all the days of my life, and I will dwell in the house of the LORD forever. (NIV)

Practice Journal Entry

◊ **Today:** Date: _____ What I read: _____ Best Verse: _____

What it said: _____

How it impressed me: _____

My response: _____

Read and mark the passage that corresponds with your birthday, then fill out the sample journal entry that follows:

Birthday is July 1 – September 30

1 Thessalonians 1

1. Paul, Silas and Timothy, To the church of the Thessalonians in God the Father and the Lord Jesus Christ: Grace and peace to you. 2. We always thank God for all of you, mentioning you in our prayers. 3. We continually remember before our God and Father your work produced by faith, your labor prompted by love, and your endurance inspired by hope in our Lord Jesus Christ. 4. For we know, brothers loved by God, that he has chosen you, 5. because our gospel came to you not simply with words, but also with power, with the Holy Spirit and with deep conviction. You know how we lived among you for your sake. 6. You became imitators of us and of the Lord; in spite of severe suffering, you welcomed the message with the joy given by the Holy Spirit. 7. And so you became a model to all the believers in Macedonia and Achaia. 8. The Lord's message rang out from you not only in Macedonia and Achaia--your faith in God has become known everywhere. Therefore we do not need to say anything about it, 9. for they themselves report what kind of reception you gave us. They tell how you turned to God from idols to serve the living and true God, 10. and to wait for his Son from heaven, whom he raised from the dead--Jesus, who rescues us from the coming wrath. (NIV)

Practice Journal Entry

◊ **Today:** Date: _____ What I read: _____ Best Verse: _____

What it said: _____

How it impressed me: _____

My response: _____

Read and mark the passage that corresponds with your birthday, then fill out the sample journal entry that follows:

Birthday is October 1 – December 31

1 John 1

1. That which was from the beginning, which we have heard, which we have seen with our eyes, which we have looked at and our hands have touched--this we proclaim concerning the Word of life. 2. The life appeared; we have seen it and testify to it, and we proclaim to you the eternal life, which was with the Father and has appeared to us. 3. We proclaim to you what we have seen and heard, so that you also may have fellowship with us. And our fellowship is with the Father and with his Son, Jesus Christ. 4. We write this to make our joy complete. 5. This is the message we have heard from him and declare to you: God is light; in him there is no darkness at all. 6. If we claim to have fellowship with him yet walk in the darkness, we lie and do not live by the truth. 7. But if we walk in the light, as he is in the light, we have fellowship with one another, and the blood of Jesus, his Son, purifies us from all sin. 8. If we claim to be without sin, we deceive ourselves and the truth is not in us. 9. If we confess our sins, he is faithful and just and will forgive us our sins and purify us from all unrighteousness. 10. If we claim we have not sinned, we make him out to be a liar and his word has no place in our lives. (NIV)

Practice Journal Entry

◊ **Today:** Date: _____ What I read: _____ Best Verse: _____

What it said: _____

How it impressed me: _____

My response: _____

One Final, Yet Most Important Word Before We Begin...

This is a guide on our Finances using the Bible. Jesus says in John 5:39-40, "You diligently study the Scriptures because you think that by them you possess eternal life. These are the Scriptures that testify about me, yet you refuse to come to me to have life". So we don't want to just study the written Word without first knowing the Living Word! So have you realized that God has a wonderful plan for your life, but that we are all separated from God and His plan because of our sin? Have you been convicted of that sin and are you willing with God's help to turn from it? Do you believe that Jesus died on the cross to pay the penalty from those things and to give you the gift of eternal life? Have you asked Him to come into your life, take away your sins, and give you the gift of eternal life? Turning your life over to Christ is the only way to really understand His Word, because only then do you know the author.

Assignment for next week

1. Get a paperback Bible or New Testament in a version you prefer and begin reading in it daily wherever you like. You have just read an entire chapter of one of the books of the Bible during our practice time. You may want to continue in the same book by reading the next chapter in that book. The book of John is also a good place to start if the Bible is new to you. (Note that the Bible actually consists of numerous individual "books". Use the table of contents in your Bible or New Testament to find a particular "book".) Each day, underline what stands out to you, pick one underlined verse and complete a journal record. Be ready to share at least one journal entry next week.
2. Complete as much of the Bible study as you can for next week. This will allow you to share more during the discussion next week. You will also gain more from the lesson. You will want to have a good leather or hard-back Bible available for your Bible Study.

WEEK 2

Get further acquainted and then Open in prayer

Time for Group Members to share from their Quiet Time

Complete “The Source of All Possessions”

Discuss the Saving article and Developing a Savings Plan

Discuss assignment for next week

Close in Prayer

THE SOURCE OF ALL POSSESSIONS

Many people think everything they have is theirs. But is it really? Where did all this come from and who owns it all? Let's find out!

God Owns It All

1. Many people feel or believe that the things they have are theirs. Contrary to that, what does the Bible say in Exodus 19:5?

2. But surely we can take credit for the things we've accumulated, can't we? See Deuteronomy 8:18. Why or why not?

3. So how much does God really have? See Haggai 2:8 and Psalm 50:10.

Everything we have is from God. Even the ability to earn money.

God's Most Valued Possession

4. And of all that God has, what do you think He values most? See John 3:16 and Deuteronomy 7:6.

5. How does that make you feel, being so highly valued by God?

6. When we value someone we want to spend time with them. What does Revelation 3:20 say we should do to spend time with Him?

7. How can you “open the door” of your heart and life (and your possessions) to Him?

Of all that God has He values us most. As a result, we need to open up our heart and turn our life over to Him.

The Part Money (and God) Should Have in Our Life

8. Money and possessions can sometimes (often?) keep us from God. What does Jesus say about this in Mark 10:23-25?

9. What else does God say in Mark 10:26-27?

10. Our salvation is also from God as Ephesians 2:8-9 says, “For it is by grace you have been saved, through faith--and this not from yourselves, it is the gift of God--not by works, so that no one can boast.” What does Ephesians 2:10 then say about us and what God wants from us as His workmanship? (Also Galatians 6:9-10)

11. Finally, what should we remember about all that we have? See James 1:17.

Yes, God owns it all, and He wants us to not let our money come before Him in our lives. He is most important!

SAVING

For some people, saving seems to come naturally. If you're not one of those, it can be a challenging thing to set aside a portion of your income and leave it alone. We understand that there are many reasons people have a hard time saving, but here are some thoughts that might help make it easier, or at least give you a place to start. First, let's agree that saving is a good idea! It is a good habit that will improve your financial situation as soon as you begin. Yes, saving is a habit, and one that you can develop no matter what your cash flow looks like.

If you've had trouble being consistent as a saver, whether due to a lack of cash flow or of discipline, know that you can change your situation with God's help. It may not happen in a day or a week, but you can start right now to make positive changes. Let's reflect on some of the benefits of saving.

Serenity (peace of mind). We all know the stress of being hit with an unexpected expense when the money isn't there to deal with it. When there is cash available, though, we can avoid much of that stress (and unnecessary debt too). Our trust should be in the Lord and not in our savings, of course, but wisdom tells us to plan ahead (Proverbs 6:6-8).

Flexibility (room to maneuver). When we put aside part of our income, it creates a buffer that frees us to do things we might not otherwise be able to. For example, we might take advantage of a sale on new tires without borrowing, or respond to another's need by blessing them with a bag of groceries or a tank of gas.

Capacity (ability to act). You may have goals for yourself or your family that would be all but impossible to achieve without adequate financing. Maybe there's a place you would like to visit

one day, or perhaps there's a major purchase you'd like to make. People with modest incomes have done amazing things by consistently saving just a little bit out of *every* paycheck.

So, if saving is such a good idea, why doesn't everyone do it? We've already acknowledged that saving can be difficult though few would dispute the benefits. Let's focus on some practical actions you can take to get moving in the right direction. For many people, regular expenses seem to eat up all available income and there isn't anything left to save. If this is your situation, you need to look for ways to reduce your expenses. A detailed budget is the first step. The budgeting exercise in week four is a good example of how to identify expenses and get an idea of whether your current cash flow is positive or negative. If your finances are so tight that you can save little or nothing, then you need to be deliberate about making positive changes. There is help! Consider asking a responsible Christian leader (such as your pastor) to recommend a Christian financial counselor. Many churches offer programs to help people learn to manage their finances, eliminate debt, and live a healthy and joyful financial lifestyle.

If you have a positive cash flow but haven't been disciplined about saving, you might be interested in this story of how a young child developed the saving habit. When I (Mark) was only about six years old, I asked my mother for some empty cans from the kitchen. I'm sure she must have wondered what I had in mind, but she found a few cans for me. I labeled one can "Tithe" (for my giving), another "Savings" and another "Spending Money." Whenever any money came my way, I divided it up like this:

- 10% in the tithe can to put in the offering on Sunday
- 40% in the savings can (looking forward to something special, like a new toy for myself or to buy Christmas gifts for my family)
- 50% in the spending can for things I wanted or needed right away

Saving 40% isn't feasible for most, but the habit of putting some portion in a savings account monthly (which is far better than a can!) will help you more than you can imagine in the long run.

The habit I developed as a young boy stuck with me through my teen years and into adulthood. Appreciating the value of money in the bank made me less vulnerable to impulse purchases because I didn't want to dip into that savings account unless I really needed to.

If you haven't started the habit of saving, let us encourage you to set up an automatic draft (or transfer) from your main checking account (the one where your paycheck is deposited) to a savings account monthly. There are different types of savings accounts with different benefits and fees. We recommend that you compare several options, including credit unions if you qualify. Look for an account that will let you make deposits and a few withdrawals without incurring fees. Many require a minimum balance to avoid monthly service charges. Charges and fees are to be avoided since they can cancel out the interest you earn and eat away at your balance. Once you have a savings account, the automatic monthly draft allows you to grow your savings without even thinking about it. We recommend that you work toward a goal of saving between five and ten percent of your monthly income. As you watch your savings grow, you might notice your attitude toward saving beginning to change. The simple act of establishing a reserve begins a "domino effect" that can reverse patterns of credit card debt and move you toward financial freedom. If you are already saving regularly, congratulations! You have established a positive habit that will help improve your financial health in big ways.

Set savings goals for yourself and reward yourself when you achieve one. For example, when you reach a balance of \$1000, you might want to treat yourself to a dinner out, or a new pair of shoes you need. Then, get started on your next goal! Here are a few practical suggestions for savings goals: (1) start with an emergency fund of at least \$1000; then (2) identify some major expenses you expect to have in the future and estimate what you need to save for each; and (3) increase your emergency fund as God would lead. Two important questions to talk about (whether

in your group or as a couple) are “What constitutes an emergency?” and “How much savings is enough?”

SAVINGS PLAN: (PRIVATE – Only share if you want.)

Write down how much you will save monthly. Work towards building a \$1,000 initial Emergency Fund first! You eventually may decide this should be even more. (Just don’t let your Emergency Fund become what you trust in, instead of God.) Then also list some other specific items you should save for, that are important to you now.

Assignment for next week

1. Continue your Bible reading and marking in your daily Quiet Time. Continue to record your daily journal entries and come prepared to share at least one entry from your journal next week.
2. Complete the lesson for next week. You will get much more out of the lesson and be able to share with those in your group.
3. Finish your Savings Plan and start on an Emergency Fund if you don’t have one.

WEEK 3

Open in prayer

Time for Members to share from their Quiet Time Journal

Discuss the Lesson

Discuss the article on Debt, Credit Cards, and a Debt Plan

Read the material on Setting Goals

Discuss assignment for next week

Close in Prayer

GOD ENTRUSTS IT TO US

We saw last lesson that everything belongs to God. He made it all. This week we'll see that He gives (or entrusts) it to us, and expects us to use it wisely. (Note: Some answers are given in this lesson.)

God Entrusts Everything to Us

1. What non-financial things has God given us?

Genesis 1:28-30

Psalm 90:10

1 Corinthians 12:7-11 Gifts of the Spirit.

Philippians 4:13

James 1:5 Wisdom, if we ask for it.

Which of the above are most important to you? List several and share with those in your group.

2. What part does God play in our finances and wealth?

Deuteronomy 8:16-18

1 Chronicles 29:12

Hosea 2:8 He gives us food and money.

3. Does God always give wealth?

1 Samuel 2:7 No, He also sends poverty.

Proverbs 22:2

Yes, God give us many things - our life, our health, our possessions, wisdom and strength - everything, really. He gives us the power to be successful and the ability to gain wealth. Finally, God makes both the rich and the poor. We'll see that His plan is for the rich to help the poor.

God Blesses Righteousness

4. While some have wealth and others don't, what are some principles (promises/conditions) we should strive and pray for?

Genesis 26:12-13

Psalm 25:12-13 Fear God and follow His Word and be prosperous.

Psalm 112:1-3

Proverbs 10:22 The blessing of the Lord brings wealth.

5. The Bible even says that the wicked too can get wealth (Job 21:7-13; Psalm 73:3 and 12; Jeremiah 12:1-2). What are some principles that are true regarding handling and making money?

Ecclesiastes 2:24-25

Luke 16:11-12

6. What else is true about our wealth (including money)?

Job 1:21

Proverbs 27:24 Our wealth doesn't last forever.

Proverbs 23:5

Do you ever feel like your money “flies away”?

Why do you think this is so?

God gives us principles to help us regarding obtaining wealth. He tells us we should live a godly life. We should fear (trust) God. We will receive a bountiful harvest (results) from our work. We should also be trustworthy. Wealth is fleeting, however, and can be here today, gone tomorrow.

The Problem and the Solution

7. What is the problem with money or wealth?

Proverbs 22:7

1 Timothy 3:3 We shouldn't be a lover of money.

1 Timothy 6:10

Hebrews 13:5 Be free of the love of money. Be content with what you have. Money can make us want more.

8. Why can money be such an issue in our lives? Matthew 6:24

9. What would be some evidence that you love money?

10. What would be some evidence that you love God?

11. An Old Testament king was very rich and thought he had gotten all his wealth. What did he eventually realize, however?

Daniel 4:28-37

12. Skim the Parable of the Talents (Matthew 25:14-30). The man (representing God) entrusts each of his servants with different amounts. Then he goes away. When he comes back who does he commend – those who made something with what they had, or those who didn't make anything?

What do you think this verse implies about how we should view our money and wealth?

We must be careful that our money (wealth) doesn't take first place in our life. Jesus is very clear. You can't serve (or love) both money and Him. In fact, we mustn't love money at all. We should praise God for the wealth He has blessed us with and not allow it to distract us from Him. Having wealth should cause us to praise God more, not less! He's just loaning it to us!

Getting Out of Debt and the Use of Credit Cards

The borrower is a servant to the lender (Proverbs 22:7). You should definitely get out of debt if you are in debt. Being in debt is spending money that God hasn't given you yet. Our American culture, however, promotes debt as a way of life. Just about anyone can get credit and use it to increase their standard of living to a level their income cannot support. In fact, a quick internet search will tell you that nearly half of all American families spend more than they earn each year. According to "The Survey of Consumer Payment Choice" conducted in January, 2010 by the Federal Reserve Bank of Boston, the average American household owes \$15,788 in credit card debt alone. Add mortgages, automobile and other consumer loans, and it isn't hard to understand why so many people have trouble making ends meet. We need to break away from the "you can have whatever you desire" mentality and develop a new way of thinking.

If you are in debt, you will want to pay them off as soon as possible. Don't just pay the minimum amounts on your credit cards as it will take many years to pay them off at that rate, even if you stop using them. Look at the table on your credit card bill(s) to see how many years it will take to pay off at the minimum payment level. Then look below that for what payment level is required to pay it off in 36 months. See how much money you can save if you pay them off earlier than with the minimum amount! And the payment amount isn't that much bigger each month.

Here are three basic approaches to paying off debt: **1)** Pay the amounts required to get out of debt in 36 months (three years) on each of your accounts. This gets you out of debt in three years. If an account doesn't show you this amount, contact them regarding this option. **2)** Pay off as much as you can on the account with the highest interest rate first. This cuts the total amount you will end up paying. **3)** Pay as much as you can on the smallest account first. That way you will see progress as accounts start getting closed. (Use whichever approach you feel you could best follow.) **Using any strategy you must always pay AT LEAST the minimum amounts each month on ALL of your accounts.** Also, cut up your credit cards if you go into debt. Only have credit cards if you can pay off the balances monthly in full.

DEBT PLAN: List your debt. (PRIVATE – Don't share details)

Account	Amount Owe ("Principal")	Interest Rate (%)	Minimum Payment	36 month Pay Amount

Decide which strategy you'll use to pay them off. If it's the first approach, pay the 36 month amount on all accounts monthly. Otherwise, choose #2 (highest interest rate first) or #3 (smallest account first) and then number the order in which you'll pay them off, (remembering to always pay at least the minimums on each account). Then get started. Follow your plan and you'll be out of debt sooner than you know!

Setting Goals

We set goals in many areas of life. It may be to get a new job, to save for a down payment on a house, to start a family, to lose 10 pounds, to start college, etc. It is often helpful to set goals in the

Christian life as well. During this study we have made it a priority to have daily Quiet Times, to read the Bible, to do Bible study, and regularly attend small group. Hebrews 10:24 says, “And let us consider how to stir up one another to love and good works.” And Proverbs 27:17 says, “Iron sharpens iron and one person sharpens another.” We want to be an encouragement and help to each other. Part of that is to set some goals and help each other achieve them.

In the back of this study there is a page you can use to set spiritual goals for this quarter, semester, or some other period. A Quiet Time goal is already given of 7 consecutive days. Note that it may take several attempts to get 7 days in a row, but that is OK, for as you continue to try and eventually succeed your walk with God will be greatly strengthened. In future journals you may want to increase the number of consecutive days as experience has shown it takes 21 days to form a new habit. So moving up to 14 and eventually 21 consecutive days can help build this habit into your walk with God for a lifetime. Just remember that the ultimate goal is spending time with God, not some legalistic number of days. Another goal that is given is to complete a Budget and begin following it. This will help you use your money wisely. Other goals are to develop a giving and savings plan and a plan for debt.

Another goal you might have would be to read certain books of the New Testament, or even the entire New Testament. It could be to complete all the questions in the Bible study lessons or to memorize a verse from each of the studies. It could also be to pray for a specific person or for something specific to happen. Another goal could be to bring someone to church, or to get involved in a specific ministry. It is sometimes good to set long-term goals, but to begin we recommend setting goals you can achieve in one to three months. This helps make your goals more achievable and help build on success. As Proverbs 13:19 says, “A desire accomplished is sweet to the soul.” During the rest of this study we will be weekly checking each other on our progress towards meeting our goals. And your group leader may also want to see your progress and write a specific note of encouragement about the growth evidenced in your walk with God during this study.

Prayerfully consider what goals you should set and work towards achieving them. Remember, goals are not an end in themselves, but are an aid to help each of us grow to spiritual maturity.

Assignment for next week

1. Continue your Bible reading and marking in your daily Quiet Time. Continue to record your daily journal entries and come prepared to share at least one entry from your journal next week.
2. Work on the lesson for next week. Next week we will not read any of the verses or complete any of the work in class so come prepared to share and join in the discussion. Complete as much of the lesson as you can before next week. Then come prepared to share insights and write down observations from others in your group. Remember, the more you put into your study, the more you will get out of it. As 2 Timothy 2:15 says “Do your best to present yourself to God as one approved, a workman who does not need to be ashamed and who correctly handles the word of truth.”
3. Look over the Goals page in the back of this study and prayerfully consider what goals God would have you set for your Christian life for this quarter or semester. Write down some goals for the next month or so. Come prepared to share next week what you’ve written down.
4. Locate the amounts of all your debts and map out a plan to deal with them if you haven’t already done so. **Note: You will not be asked to share the amounts of your debt, your income or your giving in the group.** Please be sensitive to this.

WEEK 4

Open in prayer

Time for Members to share from their Quiet Time Journal

Share Goals you have set for yourself with your group

Discuss the Lesson

Discuss Budgeting

Discuss assignment for next week

Close in Prayer

STEWARDSHIP

In the last two weeks, we've considered that God is the source and owner of everything and that what we have has been entrusted to us by Him. When He created Adam and Eve and gave them the job of taking care of all creation, they became *managers* of God's world. *Steward* is another term that describes this privileged position of trust that Adam and Eve held. Merriam-Webster defines *stewardship* as "the conducting, supervising, or managing of something; especially: the careful and responsible management of something entrusted to one's care [as in the] *stewardship* of natural resources."

1. According to Genesis 1:26, what did God intend for human beings?
2. After God created humans, what instructions did He give? (Genesis 1:28)
3. Read Genesis 2:8-17. What kind of a life do you think God had in mind for Adam?

God wanted Adam to live richly, enjoying the bounty of creation. The job of tending the garden and watching over it was both a responsibility and a blessing. It would give Adam fulfillment and, at the same time, give God enjoyment to see Adam's needs well met. God has given each of us the same responsibility to tend to the resources he has entrusted to us. He gives us those resources not only to provide for our needs, but also as a way for us to serve Him as stewards.

4. What types of things are you a steward of?

5. What areas of stewardship are addressed in the following verses?

Genesis 1:28

Psalm 90:12

Romans 13:6-7

Ephesians 5:15-16

1 Timothy 3:4-5

6. How do you think paying taxes is related to stewardship?

7. What character traits of good stewards can you identify in these verses?

Luke 12:42

1 Corinthians 4:2

1 Corinthians 10:31

1 Peter 4:10-11

8. Read the parable of the talents in Matthew 25:14-30. Who was the master pleased with and why?

There are some similarities between this parable and Adam's experience in Genesis. First, the master provides resources for the servant. The servant is expected to manage the resources on behalf of the master, and must give an account of his management at some point. This holds true for each of us as well. Let's look closer at a few key principles.

Take stock of the resources that have been entrusted to you. Some people have more than others, but how much you have is less important than how you use it. Each of us has been given something – God doesn't leave anyone out. Take a moment to think about what you have and thank God for it. Remember, this principle applies to more than just money and possessions. You have certain talents and abilities that are part of what makes you unique. There's nobody else in the world the same as you!

9. What gifts, talents or abilities do you recognize in yourself?

Choose to use your resources as God would want you to. Notice that good stewardship isn't as simple as saving what you have. The servant in the parable with one bag of gold made sure not to lose any of it, but his master did not commend him for this. In fact, the two

servants who were commended used their gold to produce an increase. They couldn't have done that by hoarding it away.

10. How are you using the gifts, talents and abilities you listed above?

11. What other ways do you think God wants you to use them?

Be faithful to God. Remember that we are managing God's resources. Realizing that what we have is really His can take a lot of pressure off of us. After all, He has plenty and isn't relying on our performance to be taken care of. In fact, He's the one taking care of us! All we have to do is be faithful to Him. It isn't about making money or accumulating possessions. It is about handling His resources for His purposes and for His glory. In the end, we want to hear Him say, "Well done, good and faithful servant!"

BUDGETING

Every couple, and every single person, needs a budget. A budget is your financial plan for your money. Instead of having your money control you, a budget helps you control your money! Most Americans will have over two million dollars pass through their hands during their lifetime. But the majority will have little to show for it but debt. Having a budget allows you to utilize that money as God intended, not just let it slip through your fingers. Following a budget makes sure that you will have enough for all your planned expenses as well as have funds available for emergencies. The size of your budget depends on your income. If you make a lot you will have a big budget. If you make little you

will have a small budget. But in both cases you will have enough for all your needs (see God's promise in Philippians 4:19).

Start by figuring out how much you take home. Sum up all your take home income for a month or for four weeks. That's your "Monthly Take-Home Income." (Note that if you get paid weekly or bi-weekly, some months you'll get an extra paycheck. Think of that as an unexpected bonus!) To simplify, let's just call it Monthly Income. Take this Monthly Income and write it on the Budget Chart that follows.

Now think of your overall budget as having three basic components: 1) Some money for others, including God's work, 2) Some money for your future, and 3) Some money for your needs now. The key is to determine ahead of time what those amounts should be and then stick to them.

Start with giving. We have an entire lesson on that, but here are a few things to keep in mind. The Bible does talk about giving a tithe (10%) of our income (Malachi 3:10). But the Bible also says that each person should make up their own mind how much to give (2 Corinthians 9:6-7) so the amount you give is between you and God. And verse six suggests that God blesses us depending on how much we give. Finally, we should want to give even above and beyond that amount, as there are many needs both inside and outside the Body of Christ (Galatians 6:9-10). Yes, God will use your money, but he doesn't want it. He wants your heart! Don't let your wallet (the amount you give) come between you and God. 10% is a good place to start, but if you don't feel right about that, start with some % and stick with it, increasing it as you see God bless. Work your way up to 10%. Then go beyond 10%. Remember, Jesus gave all for us. Learn the real joy of giving. The amount you give is strictly yours, but we'll recommend 10% or more for this category.

Then save for the future. You'll first need an emergency fund. Start with \$1,000 to \$2,000, but go beyond that as God leads. Financial experts recommend the equivalent of several months of

income in an emergency fund. Once you have an emergency fund you'll want to consider saving for college, cars, whatever your future needs might be. You'll also want to include a special kind of saving for the future -- retirement planning. This kind of saving is usually very long term and most experts recommend that retirement savings be invested (specific recommendations vary and would depend on your individual situation). We would encourage you to start immediately on retirement planning if you haven't already done so. If you're working and earning income, it isn't too early! There is another article on Retirement, but again experts say you should invest 10% or more of your income toward retirement. Your employer may add to this. So, the amount that you'll need for saving and investing for your future is from 10-20%.

You want to then live on the rest of your Income. That will be about 70-80%. However, many people spend too much and end up in debt. If you are in debt, you'll have to pay it off and live on less. With a little discipline, you can do it! (Philippians 4:13, 19). We recommend paying more than the minimums on your accounts and paying them off early. Paying a sizeable amount each month above the minimum will save you thousands. Make a game seeing how much you can save in other discretionary areas, such as eating out, entertainment, trips, phones, cable, gifts, parties, clothes.

With your remaining funds, this should be allocated to several categories in a budget such as Housing, Utilities, Food, Transportation, Medical, Personal, etc. Then there are individual accounts under that. Below we list several standard sub-categories and give some recommended ranges (as percentages) for the major categories. Also include paying your children for work performed instead of allowances (taking out the trash, washing dishes, etc.) Have them give part of the money they earn to church or others and also to save a portion for bigger things/presents (gifts for others). They will learn that money comes from work rather than a handout, and start practicing good stewardship as well. Finally, don't forget insurance. Include health insurance if you don't have it at work. And experts also recommend getting about ten (10) times the amount of your annual salary in term life insurance. That

much is particularly important when you are first getting your family started. Term insurance is extremely affordable and is a must for providing for your family. (Note that term life insurance is different from whole life insurance. Whole life includes a savings feature and is much more expensive than term insurance. That is why financial experts recommend term vice whole life, so that people will actually get enough life insurance.)

Plan what works best for you. Set up a plan and then stick with it for a month. Then track your spending, revise your plan as needed and follow it for the second month, etc. Eventually you'll get something that works well for you. Some people use envelopes for certain categories, putting cash in each envelope weekly or monthly. Once you have spent all the money in that envelope that is it for that category. Use that approach if necessary. Categories that may need this are Food, Personal, and Fun/Vacations. Also, if you have trouble overspending in certain stores only use cash there and stay out of them as much as possible. Use your head! We'll take several weeks to complete the Budget below, but start now.

My/Our Budget (Recommended Percentages) – Monthly Income _____

	PLAN	ACTUAL	REVISED
Give to Others (10%+)			
Church	_____	_____	_____
Other	_____	_____	_____
Save/Invest in My/Our Future (10-20%)			
Emergencies	_____	_____	_____
Invest (Retire)	_____	_____	_____
Other	_____	_____	_____
Live on the Rest (70-80%)			
Debt (5-10% if Debt)	_____	_____	_____
Housing (25-30%)			
Mortgage/Rent	_____	_____	_____
Insurance	_____	_____	_____
Other	_____	_____	_____

Utilities (5-10%)

Electric	_____	_____	_____
Gas	_____	_____	_____
Water	_____	_____	_____
Trash	_____	_____	_____
Phone(s)	_____	_____	_____
Cable/Internet	_____	_____	_____

Food (10-15%)

Groceries	_____	_____	_____
Eat Out	_____	_____	_____

Transportation (10-15%)

Car Payments	_____	_____	_____
Gas/Oil	_____	_____	_____
Maintenance	_____	_____	_____
Repairs	_____	_____	_____
Replacement	_____	_____	_____
Other	_____	_____	_____

Medical/Health (5-10%)

Insurance*	_____	_____	_____
Doctors	_____	_____	_____
Medicine	_____	_____	_____

Personal (5-10%)

Term Insurance	_____	_____	_____
Child Care	_____	_____	_____
Gifts/Parties	_____	_____	_____
Clothes	_____	_____	_____
Grooming	_____	_____	_____
Miscellaneous	_____	_____	_____
Other	_____	_____	_____

Fun/Vacation (5-10%) _____**TOTAL EXPENSES** _____

(Should be equal to or less than your monthly income.)

*Obtain health insurance at work if possible as it is much cheaper.

**Note: Don't share the details of your budget
within your group.**

ASSIGNMENT FOR NEXT WEEK

1. Continue your Bible reading and marking in your daily Quiet Time. Continue to record your daily journal entries and come prepared to share at least one entry from your journal next week. Continue marking the New Testament chapters that you've read on the New Testament Reading Chart if you like.
2. Complete the lesson for next week.
3. Pray over and work on your budget this week. Then begin tracking your expenditures.
4. Work towards achieving one of your goals in the next few weeks. Come prepared to share next week what you've seen God do in your life.

WEEK 5

Open in prayer

Time for Members to share from their Quiet Time Journal

Share progress on your Goals, particularly your Budget

Discuss the Lesson and “Who’s Rich?”

Discuss assignment for next week

Close in Prayer

GIVING (Part 1)

Nothing shows our heart for God like our giving. The amount we give, our attitudes in giving, how we give, who we give to, all plays a part. This lesson covers all these aspects of giving, forcing us to look at our motives, and at ourself! (Note: Some answers are given.)

God Gives to Us

1. What do we first need to keep in mind when we consider giving?

John 3:16

2. How should that impact our lives? 2 Corinthians 9:15

Spend a few moments in prayer in your group thanking God for Jesus.

3. What else do the Scriptures say about how God gives to us?

Philippians 4:19

Romans 8:32

We should give because God first gave to us. He gave His Son and He gives us all we need every single day.

We Should Give Our Heart to Him

4. What can “grab” our heart?

1 John 2:15-16

Matthew 6:24

Money can grab our heart. You can't serve two masters, God and money.

Also, what's important to remember about money? Ecclesiastes 5:10

5. What does God want from us instead? Luke 14:33

6. What do we need to keep in mind when we give?

Matthew 25:42-45

When we give, who are we really giving to?

7. What is most important to give? 2 Corinthians 8:5

8. How did the Christians in Macedonia display this attitude?

2 Corinthians 8:1-4

God doesn't want our money, He wants our heart! Our money can get in the way between us and God. When we give sacrificially we truly show Him that we love Him! Why? Because we're actually giving to Him too!

How Should We Give?

9. What should be our attitude when we give?

1 Corinthians 13:3 Give out of love. Otherwise it means nothing.

2 Corinthians 8:7-9

2 Corinthians 9:6-7

10. How much should we give?

2 Corinthians 8:11-12

Mark 12:41-44

The widow gave all she had.

Malachi 3:10 Give 10% of your income (called a “tithe”) to His house and see Him bless you.

2 Corinthians 9:6-11

11. What are some specifics in how to give?

1 Corinthians 16:2

Proverbs 3:9-10 Give Him the “first fruits” of all you get.
Honor God with what you have.

2 Corinthians 8:10-15

Matthew 6:2-4 Give in secret. Don’t tell others.

12. Even if we can’t go to an overseas mission field directly, what can we do? Philippians 4:16

God wants us to give. He tells us how best to do it. We need to be willing to give all, to give a tenth, to give proportionally to what we make or have. Yet we must also do what we can do cheerfully, eagerly, and in love. It’s between you and God how much you give, but you should do it systematically, make it a priority, eagerly, and in secret. Don’t make a show of it.

Who's Rich?

The book of James in the Bible talks several times about the rich versus the poor. Many other passages in the Scripture also talk about the rich. We all know the rich should help the poor. But who is really rich? Of course there's Bill Gates. And then there's also Warren Buffet. And don't forget Oprah Winfrey and Michael Bloomberg among others. All those are billionaires and they are certainly rich. But did you know that you may also be considered rich? Yes, it's true. The average American is in the top 5% of the wealthiest people in the world! I just looked it up. The International Monetary Fund in 2009 lists the United States as the sixth highest per capita income in the world at \$46,443. Qatar, an Arab emirate oil-rich nation is the highest with \$87,717. On the flip side, the poorest country is Zimbabwe with an annual average income of only \$9.00. Next to the bottom is the Democratic Republic of Congo with an annual income of \$334. Slightly better than that is Liberia at \$379. That's \$1.00 per day! I personally don't know how you can survive on that. In reality, unfortunately many of them die! Richard Stearns, President of World Vision U.S., tells in his book, *The Hole in Our Gospel*, that 26,500 children die each day of preventable causes due to poverty. That's 10 million kids in a year dead due to not having enough money!

We are truly blessed in this country. In fact if you compare us with people in other countries you'll find that not only does the average American make over 5,000 times what a Zimbabwean makes, he makes 35 times what a person in Haiti makes (\$1,340), seven times what the Chinese do, and even three times what the average Russian makes.

But you may be thinking you're not average. Below is an approximate table of world income distribution. Find your income by looking for the number of people in your household, then go down until you find the number corresponding closest to your annual income (from all sources) and then read across to find out approximately how many people in the world are poorer than you.

For example, for a family of four making around \$55,000 annually there are at least 80% of the people in the world who are poorer.

If your income (\$ Thousands) is MORE than amount below						Then...
Based on the Number of People in Household						The % of People in the World that are "Poorer"
1	2	3	4	5	6	
\$87.7	\$175.4	\$263.1	\$350.8	\$438.5	\$526.2	99%
\$46.4	\$92.8	\$139.2	\$185.6	\$232.0	\$278.4	95%
\$33.7	\$67.5	\$101.2	\$135.0	\$168.7	\$202.5	90%
\$23.6	\$47.2	\$70.8	\$94.4	\$118.0	\$141.6	85%
\$13.7	\$27.4	\$41.0	\$54.7	\$68.4	\$82.1	80%
\$8.7	\$17.4	\$26.2	\$34.9	\$43.6	\$52.3	70%
\$7.0	\$14.0	\$20.9	\$27.9	\$34.9	\$41.9	60%
\$6.6	\$13.2	\$19.7	\$26.3	\$32.9	\$39.5	50%
\$4.1	\$8.2	\$12.4	\$16.5	\$20.6	\$24.7	40%
\$3.2	\$6.3	\$9.5	\$12.6	\$15.8	\$18.9	30%
\$2.9	\$5.9	\$8.8	\$11.7	\$14.7	\$17.6	20%
\$1.5	\$3.1	\$4.6	\$6.2	\$7.7	\$9.3	10%
\$1.2	\$2.4	\$3.6	\$4.8	\$6.0	\$7.2	5%
\$0.4	\$0.8	\$1.1	\$1.5	\$1.9	\$2.3	1%

Source: Based on International Monetary Fund 2009 Per Capita Income Data

It's a real blessing to have such opportunity. But it's also a real responsibility. Jesus said to the rich young man to sell all he had and give to the poor and have treasures in heaven. If I have extra, shouldn't I too help others? Yes! There are people abroad that need help as well as people here in the States that need our help. The point is there are some who are rich, or at least richer, and those who are poor, or at least poorer. You are either in one group or another, but there is always someone poorer than you. Does what the Bible says about the rich apply to us? Sounds like it to me. The real question then becomes, "What will we do about it?" Francis Chan, the author of *Crazy Love*, sold his house, down-sized into a much smaller house, and gave the excess cash away. His family says they like not having as much to take care of now. Wow, that's liberating! Another way, is to learn to live on less than your income and give some of it away. I know of Christians who give way beyond 10% of their income (20%, 30%, 40%, 50%) to God's work. And I've never seen happier people! Their giving includes missionaries, the poor, and of course, their church. Unfortunately, many Christians don't give very much at all. They

see what's left over at the end of the month and then give that, instead of praying, making a budget, and giving what God would have them give. It's fun seeing God work as we give! (Malachi 3:10) He will open the windows of heaven for you! Pray that God would show you what He would have you do in this area. Let Him touch your heart!

And as a result of our income we also have many time-saving conveniences (washers, microwaves, cars, mega-markets, etc.) that allow us to get more done in less time, giving us additional free time outside of work. Most of the world does not have those things or that luxury of free time. You could say we are rich in time as well. Many Christians unfortunately use that free time simply to watch TV. But there are prayers that need to be prayed, people with needs to be helped, others that need to hear about Christ, and still others that could use a listening ear. Even family members often get short-shrift to the TV! So use a good chunk of your spare time as a ministry to others, not just for yourself. And when you read in the Scripture about the rich, don't just assume that isn't you. Remember how God has blessed you and increased your time and money so that you can help others!

Pray and ask God what He might have you do in this area. Write it here: _____

Assignment for next week

1. Continue your Bible reading and marking in your daily Quiet Time. Continue to record your daily journal entries and come prepared to share at least one entry from your journal next week. Continue marking the New Testament chapters that you've read on the New Testament Reading Chart if you like.
2. Complete the lesson for next week.
3. There are some prayer pages in the back of this guide. You can add some prayer requests to the prayer pages. Use these to help

you be more specific and consistent in your prayers. Pray these requests AFTER you have responded back to God about what he has impressed on your heart during your Quiet Time.

4. Work towards achieving one of your goals in the next few weeks. Finish your Budget if you haven't done so. It is key to your financial future! Come prepared to share next week what you've seen God do in your life.

WEEK 6

Open in prayer

Time for Members to share from their Quiet Time Journal

Share progress on your Goals

Discuss the Lesson

Discuss Spending Wisely

Discuss assignment for next week and then Close in Prayer

GIVING (Part 2)

We saw last week that God first gave to us. He gave His Son and He gives us all we need every single day. He doesn't want our money, He wants our heart! Our money can get in the way between us and God. When we give sacrificially we truly show Him that we love Him! Why? Because we're actually giving to Him too! God wants us to give. He tells us how best to do it. We need to be willing to give all, to give a tenth, to give proportionally to what we make or have. Yet we must also do what we can do cheerfully, eagerly, and in love. It's between you and God how much you give, but you should do it systematically, make it a priority, do it eagerly, and in secret. In Part 2 we'll learn who we should give to and some additional reasons why we should give. (Note: Some answers are given.)

Who Should We Give To?

13. What does the Bible say is our first responsibility for giving?

1 Timothy 5:8

14. Inside your church and within Christian ministries who should we give to? Malachi 3:10

1 Corinthians 9:11 and 14

Galatians 6:6

Romans 12:13 To God's people in need.

Matthew 5:42

15. Finally, who else deserves some of our giving?

James 1:27

Luke 3:11

Romans 12:20 Even our enemies.

God wants us first to take care of our own relatives. Then He wants us to give to our church and to those who teach us the Word of God. He also wants us to give to those in Christian ministries who ask us, and to give to the poor, and even to our enemies.

Why We should Give?

16. When we give, what does that do? 2 Corinthians 8:7-9

17. What are some promises to claim as we give?

Luke 6:38

Malachi 3:10

Proverbs 11:24-25

You'll prosper as you give.

Proverbs 22:9

Matthew 19:21

18. Finally, what does Jesus say when we help others through our giving (and serving)?

Acts 20:35 More blessed to give than to receive.

Matthew 25:40

We should give because He first gave to us. It shows our love for Him and it is a blessing to everyone, to the giver and to the one(s) who receive. God will multiply your gift in your life. Remember when you give to others, you're actually giving to the Lord Himself!

MY GIVING PLAN: (PRIVATE – Don't discuss the amounts of your giving.) What would God have you do regarding giving?

SPENDING WISELY

The thing that will help you most to spend less is to have a plan or budget) and stick with it. Also, put off purchases until they are really needed. Get out an amount of cash weekly, then carry cash on you. Spend that amount until you run out, and then stop spending for that week. Plan ahead any unusual purchases you will have for the month. If married, discuss major purchases with your spouse before buying things. Budget spending money for each of you. Shop bargains, look for ways to cut costs, make saving money a game.

Assignment for next week

1. Continue your daily Quiet Time. Come prepared to share.
2. Complete the lesson and read the article on Retirement.
3. Work towards achieving some of your goals in the next week. Come prepared to share next week what you've seen God do in your life. You may also want to ask your group leader to write something on your Goals page. This will be an encouragement to you and to them.
4. Look over the questions on “How Has Your Life Changed?” and think through each of them. Come prepared to share.

WEEK 7

Open in prayer

Time for Members to share from their Quiet Time Journal

Share progress on your Goals

Discuss the Lesson

Discuss Retirement

Discuss How Has Your Life Changed?

Discuss Continuing On and then Close in Prayer

Contentment

Dave Ramsey, personal financial teacher, says that the #1 principle in finances is contentment. If we are content with what we have, we won't buy as much. We'll live on less than what we make, which is good! And if we live on less than we make and don't buy as much, we'll have more available for other things, like saving and giving. This lesson helps us examine this subject of contentment and see how we can truly be content in this world.

The Problem

1. Many people want more and more. But often this only brings unrest. What does God want for our lives?

Philippians 4:6-7

2. What is the problem with wanting more things?

James 4:1-3

Proverbs 15:16

3. Instead, what does Jesus offer?

John 14:27

The more we have the more we want. The more we want the more we fight. We need to realize that little is actually better than a lot and that God's peace really satisfies, not money or things! Stuff only causes inner turmoil.

What do you Love?

4. What does the Bible say we should avoid?

Exodus 20:4-5

5. What can steal our heart?

1 John 2:15-16

6. Why can't we let stuff get in the way?

Matthew 6:24

Our possessions can take the place of God in our life. They become "idols" and take our heart and our time. We can't love God and the things in the world. It's one or the other!

The Lure of Stuff

Jesus himself was tempted by Satan to have lots of "things". Satan offered him everything in the whole world if he would only turn away from God (Matthew 4:1-11). But Jesus knew that only God should have first place in our heart (Matthew

6:33). He also knew that we shouldn't covet anything (Ex 20:17). Do you? Look at your house – your closets, your basement, and your garage. Isn't there really more there already than what you need or can use? Yet we still buy more clothes, more tools, more electronics, and more "toys". Remember, except for hopefully your house, all things you own will eventually end up in a junk yard that you will own. While it's not wrong to buy something for yourself occasionally, reflect on the following verse. Philippians 4:19 basically calls us to ask, "What do you need that you currently don't have?" The answer is, "We already have, Lord, what we need." I think most of us would have to agree if we really thought about it. We already have what we need. Think about that the next time you want something.

Being Satisfied

7. What does God say as to how we should feel about what we have?

Hebrews 13:5

Luke 3:14

8. It's not easy being content, however. What do we have to do?

Philippians 4:11-13

How do you think we can "learn" contentment?

9. What's a good prayer to pray regarding this? Psalm 107:9

Contentment is what we need. Peace, if you'll call it that. But contentment doesn't come easy. We aren't born that way. We have to learn how to be content. Every time you want to go out and shop but then are willing to settle for what you currently have, you're learning to be content. Ask God to show you that a little is better than a lot!

Satisfaction Versus Contentment

Sometimes we hear the words 'satisfaction' and 'contentment' used interchangeably. There is a subtle difference in meaning that I think is worth mentioning. Think again about your financial situation, what you have, what you don't have, someone who has more than you do. If you are truly content, these things don't bother you, but it doesn't mean you are satisfied. We'll never be fully satisfied until we get to heaven. John D. Rockefeller said, "I made many millions, but they have brought me no happiness." And Henry Ford said, "I was happier when doing a mechanics job." You have goals and you are moving forward to improve your situation. That's fine. But being content allows you to pursue your goals without feeling like something is wrong with you until you achieve them. Basically, being content is trusting God to supply your needs and recognizing that fulfillment comes from Him and not from material things. If you look at life this way, you won't be vulnerable to a lot of things that drain money from the budgets of so many people. Again, be content and satisfied!

Being Smart – The Future

10. What do we need to realize now in our life?

Matthew 6:19-20

11. How do we do this?

Luke 6:38

Matthew 25:35-40

12. We need to also think about our own future and our kids.
What do these verses say we should consider?

Proverbs 6:6-8

Proverbs 13:22

Spending less than what you make and contentment go hand in hand. We already have enough, really, if we think about it. Instead we need to store up treasures in heaven. We do that by helping others. We also need to provide for our later years when we can't work. Even the ant stores up for the lean times. So don't spend it all now. Live on less and be content! (Philippians 4:13)

RETIREMENT – HOW MUCH DO YOU NEED?

We all plan to retire someday, although the Bible doesn't speak specifically about stopping work. Jesus expects all Christians to be productive members of society. Our philosophy is to work as long as you can at the job you've been doing, then retire and do something else productive with your spare time. That might be volunteering, or working at a part time or at-home internet job if you need the extra income. Senior citizens have a lot to give and it's a sin to waste all that experience.

Experts say you will need approximately 60-80% of your pre-retirement income in retirement. This assumes your mortgage will be paid off among other things, although your medical bills will likely increase. We may have heard that we need a massive nest

egg in our golden years, but this is true only if no other income is available. For every \$10,000 in annual retirement income you'd need about \$200,000 if it was totally from investments! But needing this much is likely unnecessary, as there are several possibilities for income. In the United States one source is Social Security. Every working person pays into it all their life. While the money paid in has been spent by the government we believe that Social Security will be available in some form, but likely providing less income than currently forecasted. We think it is likely that it will provide in the future about one-half to two-thirds of what is stated on the annual statements we currently receive in the U.S. Even this would be a sizeable amount each month! Look at your statements and see for yourself what the government is now forecasting you would get.

Also, most employers still provide some sort of pension, either a defined benefit plan or a 401(k) defined contribution plan. Many of these match dollar for dollar what you contribute which is a great deal. Definitely you should participate in such a plan! Talk with your employer to see what your company plan provides, then start contributing at least 10% to it each payday. Finally, many individuals end up with an inheritance from their parents. If not, a Reverse Mortgage is a possibility. With this you get to live in your home, but receive monthly (or a lump-sum) payments from a lender such as a bank. You may want to look into this. If you have children you may also be saving for college. 529 plans are worth considering for them. But focus on investing for your retirement first, then save for college as your budget allows. If you have to choose, choose retirement. There are numerous assistance programs for prospective college students—but there are no such programs for seniors.

Since retirement is years away for most folks and you can expect to live 10 to 20 years or more in retirement, it is essential you invest your retirement savings to gain a return that is at least equivalent to inflation. 401(k)s, 403(b)s, and Roth IRAs are great retirement vehicles to use, and you will have to determine how much (if any) risk you are willing to take. The biggest problem,

however, for most people is waiting to begin. The earlier you start the better off you'll be. Contrarily, the longer you wait to start the harder it will ultimately become. The tables below show you what percent of your income you will replace for different returns above inflation by contributing either 10% or 15% of your income annually during your working years beginning at different ages. The colors indicate our assessment assuming you will have some additional income available from the other sources available.

Here's an example: If you invest 10% of your income during your working years use the first table. Assuming you get 3% above inflation, and start at age 20 you should be able to provide 59% of your pre-retirement income after you retire from your investments alone. If you wait until you are 40 to start, however, you'll only be able to replace 25%. (The colors indicate how safe each position is, but remember that with God we're always safe.) The second table gives the results for contributing 15% of your pre-retirement income.

So if you are late starting, you'll want to invest more. **Starting now is always better than waiting till later.**

1st - Select at right the "return above inflation" you plan to get	0%	1%	2%	3%	4%	5%
2nd - Then saving 10% of your annual income starting at the ages to the left below, you'll be able to withdraw the corresponding % (shown below) of your income annually in retirement						
Start at age 20	26%	33%	44%	59%	80%	110%
Start at 30	21%	25%	31%	39%	50%	64%
Start at 40	16%	18%	21%	25%	30%	35%
Start at 50	11%	12%	13%	14%	16%	18%
Start at 60	6%	6%	6%	6%	7%	7%

Amount of Income You'll Have in Retirement with 10% Annual Investment

See next page for color interpretation.

RETIREMENT OUTLOOK (Colors)	
Sufficient	60-80% or more
Sufficient if...*	40-59%
Possible if...*	20-39%
Difficult	0-19%

Assumes you work until 70, live to 90

*If sufficient other income available, i.e.,
from Social Security, Pension, Inheritance,
Part Time Work, and/or Reverse Mortgage
to bring you up to the 60 to 80% level.

1st - Select at right the "return above inflation" you plan to get	0%	1%	2%	3%	4%	5%
2nd - Then saving 15% of your annual income starting at the ages to the left below, you'll be able to withdraw the corresponding % (shown below) of your income annually in retirement						
Start at age 20	38%	50%	65%	88%	120%	166%
Start at 30	31%	38%	47%	59%	75%	96%
Start at 40	23%	27%	32%	38%	44%	53%
Start at 50	16%	17%	19%	22%	24%	27%
Start at 60	8%	9%	9%	10%	10%	11%

Amount of Income You'll Have in Retirement with 15% Annual Investment

Disclaimer: We are NOT financial experts and these tables are for educational purposes only. While we believe the percentages shown are correct, DO NOT plan your retirement based solely on these charts. Consult a certified financial advisor many years before retirement.

How Has Your Life Changed?

1. Overall, what have you thought of these studies?
2. Since going through these studies how has your life changed?

3. What new habits have you picked up?
4. What new attitudes are beginning to develop in your life?
5. Where would you like to see your Christian life in 1 year? 2?
6. What about your financial life in 1 year? 2?

SUMMARY OF KEY PRINCIPLES

Remember that money can become your master and drive you from God (Matthew 6:24). And it can certainly cause conflicts in relationships, particularly in marriage. Both husband and wife need some spending money of their own and the freedom to use it. But it is also important to have a budget and stick to it. Here are some key money principles to follow:

1. Remember God owns everything	Psalm 24:1
2. God entrusts it to us	Job 1:21
3. We should use it wisely	1 Corinthians 4:2
4. Trust God to provide	Philippians 4:19
5. Be content with what you have	Hebrews 13:5
6. Give away some of it	2 Corinthians 9:6-7
7. Save some of what you make	Proverbs 21:20

Continuing On

We have reached the end of this study, but this really isn't the end, it's only the beginning. The beginning of hopefully a more solid financial future for you and a new and strengthened walk with the Lord. I encourage you to keep following a budget and having a daily Quiet Time in the Word and prayer. And if you continue in a small group, keep sharing what God shows you from your Quiet Times with each other as part of your small group time as well. Also keep setting some spiritual and financial goals for yourself and asking others to check you on the completion of those goals. Don't get discouraged if you have financial setbacks and confess your sins when you talk with Him and don't forget to pray for others. And keep reading and applying the Word of God to your life and to your finances. He wants you to live out your faith. Look for ways to continue to grow in your finances. ***Financial Peace University by Dave Ramsey is one such program you should definitely consider taking.*** (Crown Financial Ministries has an on-line product called, *Crown Money Map* that can also be helpful.) Keep saving, giving, and spending wisely. Be content with what you have. God will bless you as you continue these disciplines and walk with Him throughout your life and be a faithful steward of His!

QUIET TIME JOURNAL (Week 1)

GET STARTED: Pray for guidance. Pick a chapter in a **paperback Bible or New Testament**. (You may want to continue in the Bible book you read for practice in week one.) **Read and underline** what stands out to you. Pick what you consider to be the best verse and fill out the appropriate journal entry. Then talk to God about it. Do this daily. Then as God leads, share what God shows you with others.

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What it said: _____

How it impressed me: _____

My response: _____

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PRAYER PAGES

"Very early in the morning, Jesus got up, went to a solitary place, where He prayed." Mark 1:35

Date/Request

Date/God's Answer

PRAYER PAGES

"Very early in the morning, Jesus got up, went to a solitary place, where He prayed." Mark 1:35

Date/Request

Date/God's Answer

NEW TESTAMENT READING CHART

It is important for every Christian to read their Bible regularly both for encouragement and for guidance. Psalm 119:9 says that a person should guard his (or her) life according to God's Word. But to do so you must be in The Book, not just have it in your house! The New Testament is an excellent place to start. Some people like to keep track of where they read to record their progress. Use the chart below to keep track of your reading in the New Testament. Put an "X" through the chapter numbers as you read them. Our prayer is that this will encourage you to read through the entire New Testament. You should be able to do so in about 9 months if you read 1 chapter daily. 3 chapters a day will get you through the entire Bible in about a year. (A sheet like this listing all the chapters in the Old and New Testaments is found in the back of *Growing Strong in God's Family* by NavPress.)

Matthew	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	20	21	22	23	24	25	26	27	28										
Mark	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
Luke	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	20	21	22	23	24														
John	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	20	21																	
Acts	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	20	21	22	23	24	25	26	27	28										
Romans	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
1 Corinthians	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16			
2 Corinthians	1	2	3	4	5	6	7	8	9	10	11	12	13						
Galatians	1	2	3	4	5	6													
Ephesians	1	2	3	4	5	6													
Philippians	1	2	3	4															
Colossians	1	2	3	4															
1 Thess.	1	2	3	4	5														
2 Thess.	1	2	3																
1 Timothy	1	2	3	4	5	6													
2 Timothy	1	2	3	4															
Titus	1	2	3																
Philemon	1																		
Hebrews	1	2	3	4	5	6	7	8	9	10	11	12	13						
James	1	2	3	4	5														
1 Peter	1	2	3	4	5														
2 Peter	1	2	3																
1 John	1	2	3	4	5														
2 John	1																		
3 John	1																		
Jude	1																		
Revelation	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19
	20	21	22																

My Goals

Set up specific goals in your spiritual life for this study. Two main goals are given, one to have a Quiet Time for 7 consecutive days, the other to set up a Budget and begin following it. Other goals given are to develop a savings and giving plan, and a plan to get out of debt. Set up any others that you like. Then **have someone else in your group initial on the line before each goal as you complete them.** You may also want to show them to your leader and ask for him or her to write about the growth they have seen in your walk with God during this time.

 Have a Quiet Time daily for 7 consecutive days (as shown by 7 consecutive journal entries)

 Make a Budget and begin following it, page 35.

 ***Also set up the following:
A Savings Plan (page 19).
A Plan to Get Out of Debt (page 26).
A Giving Plan (page 49).***

 Pray for _____

 Tell _____ about Christ

 Invite/Bring _____ to church

 Read _____

Other Goals

Leader Comments (Optional)

Verses to Memorize

There are particular verses that you will find that mean so much to you or impact your life in such a significant way that it makes sense to commit them to memory so you can carry them with you everywhere! This page is for you to write down these verses as you find them so you can begin to memorize and put them in your heart and mind. (Some verses on finances are given below.) Learn the verse a phrase at a time, adding phrases until you can say it all from memory. And also learn the address (reference) of the verse as well (e.g., John 3:16) so you can show someone else where it is. I find it helpful to also write the verses out on small cards and carry them with me for review. Research has shown that once you can initially say a verse from memory you will be unable to do so in about an hour. But you will find that it will then take much less time to re-learn it. The same thing then occurs about a day later, a week later, etc., but each time taking less and less time to re-learn. Eventually it will be "in there" for good. I know verses I learned 42 years ago, and it's made such an impact on my life that I'm still learning new ones today. So the key to remembering a verse is not only to memorize it, but also to review. Reviewing with another person is also helpful, and will be an encouragement to them. Think about this, if the Bible is ever banned, the verses we've memorized will be the only ones we'll have. But even now, with Bibles in every book store and home, there are times during the day when we don't have one with us, or it is impractical to pull out our Bibles. So at those times, the verses we've memorized are all that we have at that particular moment. The Holy Spirit will then use the verses you've memorized in your life and help you to be a ministry to others at any time! So memorize key verses. God bless you as you memorize.

Psalm 24:1; Job 1:21; 1 Corinthians 4:2; Philippians 4:19; Hebrews 13:5; 2 Corinthians 9:6-7; Proverbs 21:20