

The New International Version is used in these questions.

- 1. What do you feel when you hear Pastor Rick say: "Nothing belongs to you, it all belongs to the Lord"? Read Deuteronomy 8:17,18 In what way is it true that everything we have belongs to the Lord? Why do you think it is so easy for us to spend more money than we have? How was it different for people in the past? Have you ever fallen into the trap of spending more than you made? What happened? If you need help getting out of this trap, you might consider attending Financial Peace University in order to learn a proven method to do so.
- 2. Can money make you happy? Why? Can money make people joyful? What is the difference? If money could produce contentment in life, why are so many wealthy people often miserable and even commit suicide? Why do you think this happens? Read 1 Timothy 6:17. What key idea does this verse tell us about how to view wealth?
- 3. Has having money and possessions, or the lack of them, ever caused you stress? Give an example from your experience. If a person is constantly stressed out about finances, what does that show? How could the lack of finances be an opportunity given to you by God?
- 4. Pastor Rick said that we should not lend our personal money to people but instead give it to then instead. Do you think this is a practical position to take? What would be the benefits of doing so? What are the potential downfalls of loaning your personal money to people you know? Read Psalm 15:5. What was the principal God gave to Israel when it came to loaning money to fellow Israelites? So, is the principle of not loaning your money a command from God or just a wise idea? Read Luke 6:34,35. If you do make personal loans to people, what does Jesus command you to do to prevent your loan from becoming a problem?
- 5. Pastor Rick talked about learning and applying the "Law of the Harvest" in your giving, what is this law? Read 2 Corinthians 9:6-11. What does God say he will do for those who use what they have to bless others? What does it say is the purpose for Him doing this? What does this tell us about who God chooses to bless financially or materially?
- 6. Read 2 Corinthians 8:10-12 and 9:6-11 again. Whatever you decide to do about giving of your finances to God's work, what principles are listed in these passages that should be true of your giving? What does this imply if these principles are not present in your giving? Why?

## Answers

- 1. Everything we have belongs to the Lord because he is the one who gives us the health, intelligence, and ability to create wealth, without Him we would have nothing. He created everything so it is all His. It is so easy now to outspend your income because of credit, which did not exist before the 1900's. If you are in debt and need help to get out, FPU is a great way to begin that journey. Our next one will begin in March.
- 2. Since happiness is an emotion based on how we feel at any moment in time based on our circumstances, then yes, having money can make you happy on a temporary basis. It cannot make you joyful because joy does not depend on your circumstances, it depends on your confidence that God is in control, even when you have no money that He will provide if you trust Him. If money made people joyful and content with life, then the richest people would be the most content people and would never be unhappy or kill themselves. 1 Timothy 6:17 says that no one should put their hope in wealth, because it is fleeting and you will be let down but instead put your hope for a blessed life in God and His provision. Money will not produce good relationships, applying God's word will do that and it is good relationships with others that produce a fruitful and fulfilled life.
- 3. If a person is constantly stressed out about their financial well-being, it is a sign that they have little faith in God's ability to provide for them. A lack of financial stability is an opportunity to grow your faith in God as you put your well-being into His hands and trust in Him to provide for your needs.
- 4. It is not a command found in scripture to not give personal loans to people you know but it is a wise position to take. When you loan money to people, instead of just giving it to them, then your expectation to be repaid will become a problem in your relationship with them if they do not repay you. Many family relationships and friendships are destroyed when loans are made and then not repaid. God told Israel that when they made loans to fellow Israelites to not charge them interest, to not use them as a money-making scheme. Jesus said in Luke 6 that if you do loan money to people, do not expect repayment so that if that is what happens, it will not harm the relationship you have with the person you loaned money to.
- 5. The law of the harvest, which generally applies to growing plants, also applies to the idea of investing money in God's work and how you choose to live your life (Galatians 6:7,8) It states three truths about sowing seeds: you always reap exactly what you sowed; you always reap at a later time than you sowed; and you always reap much more than you sowed. In 2 Corinthians 9, God says he will bless those who use their "stuff" to bless others so that they can then bless even more people. God chooses to bless those financially who he knows will then turn around and use it to help other people.
- 6. Chapter 8 says that you should be willing to give, you should want to. Chapter 9 says that you should give cheerfully, not with any reluctance or because of guilt (compulsion). The implication is that if you cannot give willingly and cheerfully, then you should not give. The reason is that giving is not for God, it is for us and how it changes our view of wealth. God does not need our money, he is doing fine. Most of the things God asks us to do is for our benefit, not his. If you cannot give with the right motives, then giving will have no benefit to you so there is no point in you even giving. God is much more concerned with why you give than if you give.