

5 Habits for Financial Freedom in 2020

Money Matters Rick Long February 29 - March 1, 2020

Whenever a preacher starts talking about money, people seem to get nervous. Instantly everyone thinks the entire purpose is to increase the dollar amount of money people are giving. The purpose of stewardship at Grace Church has never been about increasing the amount the church gets but instead about how much God is blessing and prospering each individual who by faith gives of his time, talent, and treasure in obedience to God. It is to teach us that we are managers of God's infinite wealth and that we are not the owners of anything; everything we have belongs to God and is on loan to us. It is about being selfless and living based on the Law of the Harvest, which says that a person reaps what they sow.

OPEN YOUR GROUP WITH A PRAYER. THIS IS ONLY A GUIDE – SELECT THE POINTS YOU WANT TO DISUSS.

Galatians 6:7-9 (NIV)

Do not be deceived: God cannot be mocked. A man reaps what he sows. The one who sows to please his sinful nature, from that nature will reap destruction; the one who sows to please the Spirit, from the Spirit will reap eternal life. Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.

2 Corinthians 9:6-8 (NIV)

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things at all times, having all that you need, you will abound in every good work.

1. Pastor Rick spoke about "The Law of the Harvest." Do you know what this law is? What are the three parts of this law? Most of the time this law is spoken about in reference to farmers who grow crops. Explain how these three aspects of this law work in relation to say, planting corn. Do you think that the above verses are applying this law to our giving? Have you ever experienced this law at work with your own giving to God's work? Explain how.

Answer – The three parts of this law are:

- 1. You reap what you sow,
- 2. You reap later than you sow, and
- 3. You reap much more than you sow.



Proverbs 27:23-26 (TLB)

Riches can disappear fast. And the king's crown doesn't stay in his family forever—so watch your business interests closely. Know the state of your flocks and your herds; then there will be lambs' wool enough for clothing and goats' milk enough for food for all your household

2. What financial principle that Pastor told us about is found in the above passage? How would you apply this passage to your life? Have you ever experienced shortages in your life because you had not kept track of your assets and liabilities?

Answer – The principle was: Know your financial condition and start keeping good records.

3. The second principle that Pastor Rick gave us was to plan our spending, giving, and saving wisely. What do you think it means to do these things "wisely"? Give an example of how you used your money wisely and an example of how you used your money unwisely. What is one way that the Bible says is a wise way to use your money that people who are not Christians might say is foolish?

Proverbs 13:11 (ESV)

Wealth gained hastily will dwindle, but whoever gathers little by little will increase it.

4. What financial principle do you think Proverbs 13:11 is revealing? If God promises to provide for my needs, then why should I save my money? Some people believe that saving money displays a lack of faith in God's ability to provide, do you agree with this statement? Why or why not?

Answer – The principle is to save your money over time as opposed to always trying get-rich-quick schemes.

Mark 12:41-44 (NIV)

Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a fraction of a penny. Calling his disciples to him, Jesus said, "I tell you the truth, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything--all she had to live on."

5. Even though the actual amount that the widow gave in the above passage was the smallest amount, Jesus says that she gave more than anyone else did. Why do you think he believed this? What does this teach us about how we should give? Some people say that we should give 10% of our income to the Lord; do you think everyone should give this amount? What factors should we consider when deciding what percentage of our income we should give?

Answer – The Bible never gives us a specific percentage of our income to give. For some people, 10% might be too much at a particular time in their life. For others, they should be giving way beyond 10% because God has blessed them. Probably the main two factors to consider when deciding how much to give is: What am I willing to sacrifice personally in order to give more and how much faith do I actually have that God will meet my needs?



Philippians 4:11-13 (NIV)

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do everything through him who gives me strength.

6. What financial principle does Paul state in the above passage? What does Paul say is the reason that he is able to be content in whatever circumstances? What danger do we face as Christians if we cannot learn this principle? Do you think that this principle means that we cannot have financial goals to better ourselves? How can we balance the ideas being content with what we have and yet wanting to better ourselves financially?

Answer – The financial principle is that we need to be content with what we have. The reason Paul was able to be content was that he could do all things through Christ.

MAKING IT PRACTICAL (OPTIONAL)

Below are some practical things you can do to be faithful in your giving to the Lord.

Level 1 Challenge: Do you give a percentage of your income to the church on a regular basis? If not, take this opportunity to begin to do so.

Level 2 Challenge: If you do give a regular percentage on a regular basis, consider filling out an ACH form so that your giving will happen even when you cannot make it to church on a given weekend.

Level 3 Challenge: In the Old Testament, God spoke to Israel about giving both tithes and free-will offerings. The tithe was a set percentage they were to give; free-will offerings were additional offerings that people gave toward meeting needs. When you have opportunity, give free-will offerings toward meeting additional needs of others. (These should be in addition to your regular percentage that you give, if you take away from your normal giving to give toward other things, that is not a Biblical free-will offering).

Preparing to Lead Your Group

PRAY for insight as you begin to prepare for leading your group. Ask for God's wisdom, that the Holy Spirit will be the teacher and that you will be God's instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.

PONDER YOUR PROGRESS after each session and at the end of a series. Reflect on what went well and what did not. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment.

Using This Sermon Discussion Guide

• Going Further is a tool to aid you in meeting the needs of your group. We have designed it so it can be completed easily within 30-45 minutes. As the discussion leader, you should preview and evaluate the questions based on the needs of your group. Decide in advance what is more important to focus on, should time not allow for the entire lesson.

- Feel free to adapt the format to meet the needs of your group.
- Personal applications are essential for growth and should be included in every discussion. When discussing how they will apply principles, group members may state very general goals such as, "I need to spend more time in prayer." It is important for you to help people make goals that are very specific and commit to specific plans of action by asking, for example, "How are you going to begin?" An example is to get up 25 minutes earlier each morning, spend 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- Your goal as the leader is to bring the group into a stimulating discussion that helps the members recognize their needs for personal life change. Ultimately, as part of your accountability to the group, you want to commit to personal life change.
- Accountability helps us to persevere in our commitments and achieve the blessing of success.

