

# growing further

## Becoming Master of My Financial Future

Money Matters

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Jesus said in Matthew 6:21 that wherever a man's treasure is, that is where his heart will be. What we treasure as human beings determines what we live for. If we put God and accomplishing his purposes in our lives as most important, then we can be the masters of our money. If we do not treasure God above all else, then our treasure will be the things of this world and our money will master us instead. We will become enslaved to our money because money is the means to attain the things of this world that we treasure. Jesus made it very clear that this type of living is a dead end because literally, when we die, that will be the end of everything we lived for. God has a better plan in which this life becomes an opportunity to invest the money God has blessed us with in things that will last forever.

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

**1.** Pastor Rick said that we will be in financial slavery when we do four things, what are they? Of these four, which one do you identify most with? Why do you think these four areas are so destructive to us as Christians?

Answer – The four things are: 1. Worry about making more money, 2. Always trying to protect what I already have, 3. Never satisfied unless I buy more unnecessary stuff, and 4. Tirelessly working while missing out on the purpose of life.

2 Corinthians 4:16-18 (NIV)

Therefore we do not lose heart. Though outwardly we are wasting away, yet inwardly we are being renewed day by day. For our light and momentary troubles are achieving for us an eternal glory that far outweighs them all. So we fix our eyes not on what is seen, but on what is unseen. For what is seen is temporary, but what is unseen is eternal.

2 Corinthians 5:7 (NIV)

We live by faith, not by sight.

**2.** What does Paul say in the 2 Corinthians 4 passage we should not focus on and what we should focus on? What reason does he give for telling us this? What do you think he means when he says that our troubles are achieving an eternal glory that outweighs all? What can we do to make sure our focus is on the eternal and not on the temporary? In the 2 Corinthians 5 passage Paul says that we (should) live by faith and not by sight. What do you think he means by this? Does it take faith to focus on the eternal and not the temporary? Why?

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Matthew 19:27-29 (NIV)

Peter answered him, "We have left everything to follow you! What then will there be for us?" Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life.

**3.** What does it mean to invest? Is an investment the same as a sacrifice? How are they different? What is Jesus' response to Peter's statement? If what Jesus says is true, do Christians ever really sacrifice in order to serve Christ? Last week we spoke of the Law of the Harvest, do you think this passage demonstrates that law? What percentage of return on investment does Jesus promise to those who follow him? Would this be considered a good investment? According to Jesus, when do we receive the return on our investment?

Answer – A sacrifice is something you give up without any promise of return. An investment is a temporary sacrifice made in order to get a promised greater return in the future. In those terms, we never really sacrifice as Christians because God has promised a huge return on any temporary sacrifice we make for him.

**4.** Pastor Rick said in his sermon that the number one reason that Americans do not give faithfully to the church is that we are never content with what we have. Do you think this is a good characterization of Americans in general? Why do you think Americans struggle with being content with what we have? What sin is involved with always wanting more than you have? Do you think the advertising we see on television contributes to this problem? How?

2 Corinthians 8:9 (NIV)

For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.

Matthew 20:26-28 (NIV)

Not so with you. Instead, whoever wants to become great among you must be your servant, and whoever wants to be first must be your slave--just as the Son of Man did not come to be served, but to serve, and to give his life as a ransom for many."

**5.** Pastor Rick said that many Christians have a consumer mentality when it comes to the church, what do you think he meant by that? What do the above passages tell us about this type of mentality? Explain in your own words what the 2 Corinthians 8 passage is telling us. Do you think coming to church and looking for others to meet your needs is a characteristic of a mature Christian or a one who is still a child?

Answer – The characteristics of a spiritual child as well as a human child is that everything must be done for them; they are unable to do much for themselves. In both instances, as a child grows up a characteristic they should develop is that they do not need others to do everything for them but they actually begin to do things for themselves and others. A consumer mentality in a Christian is a sign that they have not grown spiritually, they still expect others to meet their needs. A sign of spiritual growth is when we stop being selfish and begin to serve others and give to help others.

## **MAKING IT PRACTICAL (OPTIONAL)**

Below are some practical things you can do to master your financial future.

**Level 1 Challenge:** Think of ways that you can begin to invest in eternity with your time, your talents, and your money. Begin to do those things now.

**Level 2 Challenge:** If you have trouble using your money wisely, find a mature believer that you trust and ask them to hold you accountable for your spending. You will need to be honest with them and tell them everything on which you spend money.

**Level 3 Challenge:** As a group, identify the ways our society encourages us to have a consumer mentality and things we can do to battle that mentality.

