

Money answers everything, except one.

Points To Ponder:

1. Everybody likes money. What is it about money that's so appealing?
2. Money is connected to the physical, emotional, and spiritual realms of your life.
 - *Physical: light bills, food bills, credit bills, expenses for living etc.
 - *Emotional: No one enjoys being broke. (Story of finding money in your pocket)
 - *Spiritual: Money is tied to your faith and trusting God.
3. Tithing and generosity has always been God's plan for the church.
4. With everything money can do for you, it cannot redeem eternity for you. (Proverbs 11:4)

Misperceptions about money:

1. God doesn't care about your money.
 - *God does care about how you handle money.
 - *Jesus even paid taxes. (Matthew 17:27)

Why do we often separate God and money? God = good Money = bad Why do you think so many Christians abuse money?

2. Poverty is spiritual and godly.
 - *If poverty were godly every poor person would be godly.
 - *Stinginess is connected to poverty. Hence, poverty can't be from God. (Proverbs 11:24)
3. The only thing a church wants is your money.
 - *In truth, every business wants your money - WalMart, Target, Grocery Store, etc.

Does it bother you that churches ask for money? Why / Why not?

4. Giving to God will get you out of debt.
 - *Giving in an offering at church, or to an evangelist on TV doesn't help your credit score.
 - *Giving releases God's blessings to you. Giving is different than money management.

On a scale of 1-10:	Seldom										Always
I am a giver!	1	2	3	4	5	6	7	8	9	10	
I manage my money well:	1	2	3	4	5	6	7	8	9	10	
I am bothered by church offerings	1	2	3	4	5	6	7	8	9	10	
I always look for ways to give	1	2	3	4	5	6	7	8	9	10	

SCRIPTURAL TRUTHS ABOUT MONEY

1. Money is connected to your faith. (1 Timothy 6:10)

- *The love of money is the root of all kinds of evil.
- *Money can cause you to wander from the faith.
- *Money can pierce your soul with sorrow.

**Have you ever had a need connected to money effect your faith? How did you respond?
Has the lack of money ever affected you emotionally? Explain**

2. How you handle money is a trust issue between you and God as your resource. (Proverbs 11:28)

- *Money can be your master. (Matthew 6:24)
- *You cannot serve God and money.
- *Abraham refused to be wealthy apart from God's blessing. (Genesis 14:23)

3. Money isn't just currency. Money is a resource of exchange.

- *Money is used to buy one thing from the ownership of another and bring it into your own possession.
- *This exchange is called redemption. You exchange cash and receive an item in return.
- *This is why God used the term redemption when He purchased us. (1 Peter 1:18)
- *God bought us. He paid a price. He redeemed us. He owns us. (1 Corinthians 6:20)

4. If you don't handle you money right you become the master and God is the slave.

- *When you are the resource for yourself and you leave God out of the picture, you become the master and God becomes your slave.

***The story of Judas Iscariot:** Judas trading out the Messiah for 30 pieces of silver. This amount becomes much more clear when you understand the 30 pieces of silver. (Matthew 26:15) In the book of Exodus 21:32 we find an interesting verse to clarify the 30 pieces of silver. *"But if an ox gores a slave, the animal's owner must pay the slave's owner 30 pieces of silver and the ox stoned."* Let's break this down and how it applies to us today.

THE OX: The chief priest in Matthew 26 (They would gore Jesus at the cross)

THE SLAVE: Jesus (The chief priest's paid 30 pieces of silver, the slave's price to Judas Iscariot)

THE MASTER: Judas (He was the 'owner' who received the 30 pieces of silver for Jesus.)

What is the analogy for us? When we trust our own resources rather than God's - when we are stingy and cling to the potential of money in our hand - then we are acting as Master over our own lives and relegating Jesus to the position of a slave. When you become a giver you are stating that God is your resource and Master and you are His slave. He will provide for you.

PRACTICAL STEPS TO CREATING A MONEY PLAN

1. BE PROACTIVE

Your credit score and bank account balance isn't God's fault or the devil's. If God could get you out of debt He would. You have to take ownership over your spending habits and get a plan of action. Just being a giver and a tither doesn't increase your credit score.

Do you have a plan for your financial future beyond next month?

2. HAVE A WAITING PERIOD BEFORE EMOTIONAL PURCHASES

Establishing a waiting period (say 15 to 30 days) will save you from foolish and regretful spending. Spending can be an addictive behavior.

Have you ever been addicted to spending?

Do you ever purchase things emotionally only later to regret the purchase?

Do you buy things you can't afford?

3. PAY CASH AT ALL COST

Some things may be difficult to pay cash for: a house, or a car. But overall, it's a great habit to get into by paying cash. Cash is a much more tangible way to see the amount of money you spend. When you use credit cards, you must be wise about it. Credit only enhances emotional spending.

Do you have credit card debt for emotional spending?

What would have to change for you to pay cash for everything?

Do you purchase a lot on credit?

4. DOWNSIZE YOUR LIFE

Don't be afraid to sell off the things that are frivolous if it will help eliminate debt. Get rid of your poverty mentality. There may be a lot you want. But don't buy if you can't pay cash for it. A poverty mentality always feels the need to buy something to feel valuable. You can't downsize your life if you feel entitled to go on a spending spree every time you are emotional.

Are there things you can sell now?

Would you say you have a poverty mentality?

5. START GIVING NOW

Don't bargain with God to bless you and then you will start giving. Give now. Giving breaks many habits of spending. Increase your life to give not to just live.

Do you wait until you can afford it before you give?

How can you give even when you can't afford to give?

6. SET A VISION FOR YOUR FINANCIAL FUTURE

Many live broke because they live paycheck to paycheck. They never get a plan for spending and saving. If you don't have a goal for your financial future you will never reach it. Make a plan and stick to it.

Do you have a financial plan in place for this year?

How much would you like to have in savings by the end of the year?