

# THE GOSPEL Finances.

August 2, 2015 - Chris Brown

- **Open in prayer.**
- **Introduction.**
  - o American statistics.
    - Seventy percent of Americans are living from paycheck to paycheck—regardless of the amount of the paycheck.
    - On average, Americans are spending \$1.26 for every dollar earned.
    - 1.3 Americans are somewhere in the debt collection process.
  - o It's not an income problem, it's an outgo problem.
  - o It's time to worship the Provider, not the provision.
    - What do you think when you hear these statistics?
    - How does the way you handle your provisions affect the way you love God completely, yourself correctly, and your neighbors compassionately?
  - o Scripture says, "Without a vision, the people perish".
    - How does that affect your finances?
    - At TC we say, "A vision of the future transforms the way you live today". How can that help you handle your finances?
- **Stewardship.**
  - o Read and discuss Psalm 24:1 and 1 Corinthians 4:32.
  - o Discuss his definition of stewardship, "*Managing God's money, God's way, for God's glory*".
    - Discuss the difference in seeing it as God's money instead of your money.
    - How does this definition move you towards living an upward, inward, outward life through your finances?
  - o Discuss the following statement, "*It doesn't help to have great intentions for ministry if you're not positioned for ministry.*"
  - o How does his definition of stewardship bring you hope in the way you handle finances?
  - o Why do you think there are over 2350 verses in Scripture dealing with money and possessions?

## **Five biblical truths that can help you "Manage God's riches God's way for God's glory".**

(REMEMBER: Everyone is in the sanctification process—being transformed day-by-day. Encourage your group to allow the Gospel to transform their finances.)

### **1- Live on a budget.**

- o "*If you aim at nothing, you'll hit it every time.*" –Zig Ziglar
- o "*A budget is telling your money where it should go instead of wondering where it went.*" –John Maxwell.
- o "*Everyone needs to be a'knowing where your money is a'going.*" –Andy Stanley
- o Read and discuss Luke 14:28.
  - Do you give every dollar a destination?
  - How will living on a budget change the way you spend?
  - Go to [www.everydollar.com](http://www.everydollar.com) and discuss.

### **2- Get out of debt (and stay out of debt).**

- o Read and discuss Proverb 22:7.
- o The average American has debt payments for the next six years.
- o Payments seem innocent at first but can chain you in the end.
  - Discuss his example of his hands and arms being in chains.
  - How did that visually help you to see how your debt can keep you from so many things in life?
  - How did you react when he dropped the chains on the floor? Translate that to how it feels to be out of debt.

**3- Cultivate and maintain quality relationships.**

- o Read and discuss 1 Corinthians 15:33.
- o At TC, one of our Five Characteristics is “Connect”. Why is it important to connect with one another when it comes to your finances?
- o What are some practical ways TC provides quality relationships in the area of finances? (HINT: TC groups, Financial Stewardship Team, Transform U: Financial Faithfulness Workshop, September 14 – October 19)
- o Chris suggested a couple of books regarding maintaining quality relationships:
  - “Millionaire Mind” by Tom Stanley
  - “Millionaire Next Door” by Tom Stanley

**4- Save and invest.**

- o Read and discuss Proverbs 21:20. (save)
- o “Earn it and spend it” is foolishness, not faith.
  - How can you break this cycle in your own life?
  - Remember: Financial Steward Team and Financial Faithfulness Workshop
- o Discuss his statement, “We should expect unexpected events”?
  - The average American will have a major setback every ten years.
  - What can you do to start preparing for the unexpected?
- o Read and discuss Proverbs 13:22. (invest)
- o Discuss the power of compound interest, no matter when you begin.
- o What step can you take towards either saving or investing?

**5- Give.**

- o Read and discuss John 3:16.
- o How can you live a generous life through your time, talents and treasures?
- o Discuss his statement, “*Selfish people are the most miserable people*”.
- o Our Value of Generosity states, “*We are committed, by the Spirit’s enabling power, to financial generosity. We cannot outgive our God; therefore, we will teach and live biblical financial stewardship. One day we hope to give away 30% of our income*”.
  - Who helps us to live a financially generous life?
  - Share a story of God’s faithfulness in your life regarding generosity.
  - Thank God for what He’s doing in and through Transformation Church (you and me) in blessing others through our financial giving.
- **Close in prayer.**
  - o Pray for your group to continue to allow the Gospel to transform their finances. (Remember: Sanctification is a process.)
  - o Pray for people to seek help if they need it regarding developing a process for where they are with the five points: Live on a budget, Get out of debt, cultivate and maintain quality relationships, save and invest, and give.
  - o Encourage your group to continue to grow in the Five Characteristics of a Transformer—worship, connect, serve, give, and invite.
  - o Thank God for what He’s done, what He’s doing, and what He’s going to do in and through your group members regarding living a life of generosity.