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A Journey in

APRIL 2008

B E P S M A L L G R O U P L E A D E R ' S G U I D E

THE RADAR 1

HOW DO I RELATE TO MY MONEY? 2-9



THE RADAR

Helping keep your small group on the same frequency!



Branching Out
Bearing Fruit

In this time of seeking God through our Branching- Bearing Fruit campaign, we will all (Journey in the Word & Small Groups) study together

How Do I Relate to My Money?

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“I will plant a shoot; it will produce branches and bear fruit and become a splendid cedar.”

Ezekiel 17:23



How do I relate to money?

For Journey in The Word & Small Group: April 6-12

Branching Out— Bearing Fruit

Key Concept: Money & the Heart

- ◆ Lets be honest. With bills to pay, mortgages to meet, kids to educate, let alone the enticements of living in materialistic culture, it is difficult to properly relate to money. On many occasions, we all know what we should do or not do with our money, but often lack the spiritual resources in that moment to do or not do it. The goal of this lesson is to learn how our wealth in Christ changes the way we relate to our physical resources. The central application question is then ...

“ how does God change my heart and change how I relate to money?

Read 2 Corinthians 8: 1-9

☞ Analysis

- ◆ Vs 1-5 Describe the attitude if the Macedonian churches in giving their financial gifts.
- ◆ Vs 6-7 What is Paul urging the church in Corinth to do?
- ◆ Vs 8-9 What is the basis of the Corinthian church’s giving?

☞ Interpretation

In verse 8, Paul says basically: “Every call to give to the needs of others is not a command but a test of your love and faith.” Then immediately, in verse 9, he explains what he means. *“For you know the grace of our Lord Jesus Christ, who became poor so you could become rich.”* The word ‘know’ here does not refer just to cognitive information but also to an experiential grasp of what Christ has done for you. If you know Christ’s grace--if you have thought through the implications of it and experienced it--you *will* be radically generous givers.

☞ Application

Paul teaches elsewhere (Romans 7-8, Galatians 5) that our heart is a battle ground. These battles of status, significance, safety & satisfaction often show themselves in how we relate to our money.

- ◆ Again, the central application question is then “ how does God change my heart and

How do I relate to money?

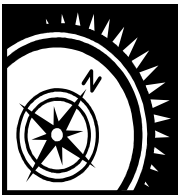


For Journey in The Word & Small Group: April 6-12

change how I relate to money?

- ◆ *Status* is the way we think of others view us. We are often concerned by what others think. How does money lead us into this temptation? How does the Gospel provide an answer to status?
- ◆ We too often seek *safety* in money. Maybe not in so many words, but we often think, “Oh! If only I had enough money, I could control my life’s situation and destiny.” What’s wrong with this thinking? How does the Gospel provide an answer to our sense of *safety*? So what about savings & retirement funds? How do we distinguish between good stewardship and fear?
- ◆ *Significance & satisfaction* is the way you view your own value & happiness. How do you know when a purchase or a desired purchase is a sin? How does the Gospel provide an answer to our sense of *significance & satisfaction that we are often guilty of seeking in money*?

In conclusion, the wealth that I have in Christ’s love reorients my heart and desires. It frees me from seeking my status, significance, safety & satisfaction in money. I find that much of the things my hearts seeks in money are already mind in Christ.



How do I relate to money?

For Journey in The Word & Small Group: April 13-19

Branching Out— Bearing Fruit

Key Concept: Money & Giving

In this lesson, the objective is to learn the context, the guidelines & dynamic of radical giving as a response to the Cross.

Read each point and stop & discuss.

Context: A community for radical giving.

They share their table with all, but not their bed with all. They are poor and make many rich; they are short of everything and yet have plenty of things." (Letter to Diognetus, c.100-150 A.D.) Unlike their neighbors Christians were promiscuous with their money, not their bodies. They shared their possessions in a proportion and with a joy that the surrounding materialistic culture had never seen. This radical generosity began immediately after the resurrection when *"selling their possessions and goods, they gave to anyone as he had need (Acts 2:45)they did not consider that any of their possessions were their own (Acts 4:32.)*

☞ *What are the dangers in thinking the Church is an impersonal institution instead a body of real live people in the way we give?*

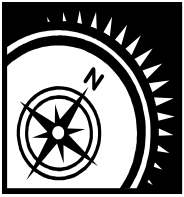
Few people think they are materialistic, but many are self-deceived. How can we guard against it? The final guideline for giving is this: *"Exhort one another daily that you are not hardened by the deceitfulness of sin."* (Heb 3:13) We must share our income and spending patterns with at least *some* other Christians. You should discuss together 'lifestyle' choices such as recreation, children's activities, travel, etc. Without such discussion and accountability you won't be able to be sure you are self-deceived.

☞ *How does sharing with each other affect the way you relate to your money?*

Guidelines: the tithe, surplus & sacrifice

☞ *The tithe.* The Old Testament called believers to tithe--give 10% of their income.

The New Testament nowhere explicitly requires tithing. But in Mt 23:23 Jesus castigates the Pharisees for not being willing to go beyond the tithe when their community has needs. This means the while the church cannot require members to



How do I relate to money?

For Journey in The Word & Small Group: April 13-19

give any particular amount of money, Jesus assumes his followers will go beyond the tithe in giving. This is only reasonable. Since we have greater privileges, joy, knowledge, and power than our ancestors in the faith, how could we be expected to be *less* generous with our possessions? So the tithe is a minimum rule of thumb for Christians who want to give in a gospel way to the church, the poor, and others.

☞ *Most agree that we fund the operations of the Church by giving. What many disagree is on how much each person is to give. The only real measuring stick whether we are faithful givers or not is God's plain view of our heart. Why is this more stringent than a required minimum percentage of our income?*

☞ **Surplus-and-sacrifice.** a) Surplus. Jesus warns against 'storing up' beyond what you truly need (Lk 12:21). While there can never be a firm line between 'necessities' and 'luxuries,' it is sufficient to know that most middle class people in the U.S. should continually be pushing the percentage of their giving further and further beyond a tithe. b) Sacrifice. There may be seasons of life in which you cannot tithe and still meet your other obligations. But more basic than tithing is the guideline of sacrifice. Paul tells us of a church who gave "even beyond their abilities" (2 Cor 8:3.) Their giving entailed sacrifices in their daily life-style (how much they spent on clothes, travel, home, etc.) If we have tithed and it doesn't 'cut in' to the way we actually live, we need to give more. But if we have *not* tithed yet our giving *does* 'cut in' to our daily life-style, our consciences can be at rest.

☞ *The call to sacrifice raises the bar of giving. This kind of giving is the kind of giving that Jesus gave. It is giving that affects the way we actually live every day. How does this type of giving expose what we really treasure?*

Dynamics: Treasure

Jesus said that your treasure goes where your heart is (Mt. 6:21.) You always give most effortlessly to that which is your real salvation, your hope, your meaning in life. If Jesus is the one who saves you, your money flows out easily into his work and the lives of people. If your real hope is in your appearance, status, or comfort, your giving will flow more easily into those items and symbols, and 'giving' will seem very difficult. Generosity is a test of the heart.

How do I relate to money?

For Journey in The Word & Small Group: April 20-26



Branching Out— Bearing Fruit

Key Concept: Money & Spending

Just as our heart is exposed in the way we give, it is also exposed in the way spend and find pleasure in money.

Read Mark 10:17-30.

∞ Analysis

- ◆ Summarize Jesus' interaction with the rich man. Summarize Jesus' interaction with his disciples.

∞ Interpretation

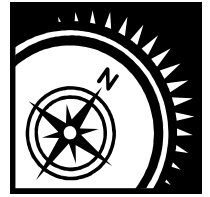
- ◆ Look more closely at vs 24.- 26. The amazing part of this story is not that the rich young ruler opted for his wealth over Jesus. (this happens all of the time!) The fascinating thing is the disciple's reaction to Jesus when He said " How hard it is for the rich man to inherit the kingdom of God." "Who then can be saved?" It was common to equate earthly treasure with spiritual blessing. In a works based religion it would be assumed that the harder you worked the more God gave you. In fact this is works based religion, you earn your God's favor and salvation! In that system of thinking if the rich weren't saved then nobody was! Jesus' reply "With man it is impossible, but not with God. For all things are possible with God" seems out of place, until you understand that it takes a work of God to reorient our "rich young ruler" attitude in order to submit and trust Jesus.

∞ Application

- ◆ Jesus' line of questioning to this man indicates that He may have understood this young man had a love of his wealth. Why do we esteem wealth in our culture?
- ◆ A part of a loving wealth is simply the pleasure in buying things. Why is making a purchase such an exciting emotional experience? There seem to be law of diminishing returns at work when we enjoy spending too much. How do we enjoy the things we have with out them becoming idols in our life?
- ◆ At a basic level, life is easier when we have money. With out it , marriages,

How do I relate to money?

For Journey in The Word & Small Group: April 20-26



Branching Out—Bearing Fruit

families & our personal faith come under attack of stress & despair. Why do you think this is so?

- ◆ How can we as the Body of Christ better minister to people who have experienced financial loss or down turns?
- ◆ We often fall in to the thinking that prosperity is a matter of applying the right spiritual formula, especially when we are experiencing financial difficulties. Why is it dangerous to think that we earn monetary blessings from God through good works or generosity?
- ◆ It is dangerous because we are often only motivated when we think we're going to get something in return? What is wrong with this kind of thinking?

In conclusion, money is never the problem. The problem is the inordinate desire for it. The desire comes from thinking that the pleasures or security it brings will bring us ultimate happiness. Many of us have had difficulties in our marriages, families and personal lives exposed by money situations, only to discover that when the money issues subsided the real problems still remained. This tells us that money is not to blame. While we do have physical needs; our greatest need in for Jesus to change us at a heart level.

How do I relate to money?

For Journey in The Word & Small Group: April 27-May 3



Branching Out— Bearing Fruit

Key Concept: Money & the Kingdom

The kingdom of God is the growing rule of Christ in the hearts of men & culture. God grants to us physical resources out of his grace; both to provide for needs, for us to enjoy and to fund the movement of his Kingdom.

Read Luke 12: 15-34

☞ Analysis

- ◆ What is the primary principle taught in verses 13-21?
- ◆ What is the primary principle taught in verse 22-31?
- ◆ How does verses 32-34 tie together the first two passages?

☞ Interpretation:

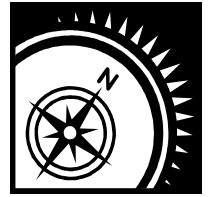
- ◆ Notice that Jesus after addressing the issue of this man's inheritance, speaks to the heart of the one with surplus. He then immediately turns to his disciples and teaches them not to worry in their lack of resources. Jesus said, "Life is more than food and the body more than clothing." If life is more than these, then what is life about according to this passage?
- ◆ Re read vs 21, 31 & 34. We are to treasure Christ & His Kingdom. We treasure Christ because of his great worth and costly gift of the Cross. The kingdom, which is the growing rule of Christ in the hearts and lives of men, women & cultures because this is the mission He has given us.

☞ Application:

- ◆ Besides giving to the Church & missions, how do we use our resources to advance the Kingdom?
- ◆ As a Church, how would you like to see our resources advance the Kingdom?

How do I relate to money?

For Journey in The Word & Small Group: April 27-May 3



In conclusion, Christ reassures us by reminding us that it is God's good pleasure to give us the Kingdom. The joy of our salvation and mission to live for his Kingdom transcends personal possessions. It even redirects our use of private property from personal gain towards the good of others. The joy of God's Kingdom captures our hearts and focuses our giving and spending habits. Giving & spending then become expressions of thanksgiving, worship & Kingdom purpose.