

Balanced

Week 2: Reading The Fine Print

August 23rd, 2020

OPENING PRAYER

Have someone in the group invite God's Holy Spirit into our presence. Pray for your encounter with God's Word. Ask God to open your heart and mind to some new understanding and especially to a new way of life.

SMALL GROUP GUIDELINES

~Safe Group	~Silence	~Sharing
~Confidentiality	~No Cross Talk	~Self-Aware
~Listen	~No Fixing	~"I" Statements
~Pause	~No Rescuing	~Handle Conflict Biblically

INTRODUCTION

In the last session, we discussed the need to open up the books and take a sobering look at our finances. If you were already in the habit of tracking your expenses, then the application from the previous session should have been easy. But if you rarely track your spending, doing so might have been eye opening.

This week, let's get to the heart of what shapes our financial decision-making. Let's remind ourselves of what we often forget as we try to balance our ledger sheets. ***"What are you trying to accomplish with your money?"***

What are some of your financial goals?

Is your goal to provide for your family? Is your goal to make as much money as you can? Is your goal to save as much money as you can? Is your goal to give as much money as you can? Is your goal to be financially free?

All of these are honorable goals. Why wouldn't we want to provide for our families? Why wouldn't we want to make money or give money or save

money? All of these make sense. Yet, do they provide a holistic compass for how you should make your financial decisions? Should these goals shape your financial practices? Or should there be something larger...a bigger idea...a more comprehensive goal that influences every financial decision you make? What is the **one thing** that should drive our personal finances?

The Bible makes it clear what that **one thing**, that one objective, that one goal, should be.

1 Chronicles 29:10-14

For David, everything in life was about God. He believed everything belonged to God, and everything came from God.

Quite simply, David saw himself as a steward. A steward is a person who has been entrusted with someone else's resources. We often entrust our financial investments to money managers. The principle is the same. The goal of the steward is to grow the owner's assets, not for personal profit of the money manager, but for the benefit of the owner.

When you begin to view yourself as a steward, you will begin to view the money and the possessions that God has entrusted you with from a different perspective. You will begin to see them as resources through which you can honor God.

Our objective should be to live with our hands open before God believing we should honor him with everything we have (since everything we have comes from him in the first place).

PRACTICAL APPLICATION

Complete the Financial Overview

When someone loans you something, you usually take good care of it. Are you aware of what God has "loaned" you? Do you have a clear picture of your financial situation? The Financial Overview Worksheet has been designed to help you determine exactly what God has entrusted to you. As you work through it, know that you don't have to be accurate down to the penny; rather, estimate the amount of each asset and liability.

Continue to Track Spending

This week you will continue to write down your purchases. Eventually, you will come back to these, put them in categories, and then use them to analyze your monthly spending.

WEEKLY GROUP DISCUSSION:

Let's examine a biblical perspective for our finances. The first step is to understand that honoring God should be our goal. The second step is to determine ways we can honor God with our finances. You'll be able to see how you've done so far by completing the financial Overview and continuing to track your spending in the Practical Application.

DISCUSSION STARTER

What did you learn this past week as you tracked your spending? Any surprises? What was helpful about completing the Financial Overview?

DISCUSSION QUESTIONS:

- **Up to this point, what has been your goal regarding money? What has been the main influence on your financial decisions?**
- **What does it mean to "honor God" with your life on a day-to-day basis as it relates to your finances?**
- **In 1 Chronicles 29, David seems to understand that God was the source of all of the resources available to him. What is the difference between *stewardship* and *ownership*? Why is it hard to see yourself as a steward rather than an owner?**
- **How would it change your financial decisions to see yourself as a steward of God's gifts and resources?**

- **How have people used their money and “stuff” to make an eternal impact on your life?**
- **How can you use the money and “stuff” God has given you as tools to make an eternal impact on others?**

PRAYER REQUESTS:

Pray for one another, for those that might be absent and for prayer requests.