



BALANCED Part 2
Reading the Fine Print
Creekside's LifeGroup Study
March 17th, 2019

STUDY INTRODUCTION

What does it mean to be balanced in the realm of our personal finances? And why talk about our personal finances in church? Because our attitudes and practices with our finances are a reflection of our relationship with God. So instead of guessing – guessing about what God says about money and guessing where our money actually goes – let's open up the books and take the necessary steps to become balanced.

ICEBREAKER

What is the least amount of money you've ever made in a job? Think way back to examples of when you were a teen or first starting out. Who in your group made the least amount of money?

MEMORY VERSE:

"But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand." 1
Chronicles 29:14

FOUR FINANCIAL PICTURES

Below are four financial pictures that might describe a person's financial position. Have a look at each picture and consider which might best describe you.

1. **EMERGENCY:** An emergency financial picture is one where there is inadequate income to meet your current financial obligations.
2. **PAYCHEQUE TO PAYCHEQUE:** In this situation, there is enough income to meet financial obligations, but if one paycheque is lost or there is an unexpected expense, you will be in an emergency situation.
3. **GOOD FINANCIAL SHAPE:** In this situation, there is adequate income to meet financial obligations as well as savings to cover future expenses for at least 3 months should your income source disappear.
4. **GOD HONOURING LIFESTYLE:** In this situation, you have arranged your financial life to honour God. We'll talk more about this lifestyle in this and future studies.

VIDEO:

Watch online: Balanced 2 – Reading the Fine Print. <https://www.anthology.study/balanced>

STUDY:

Many people are facing financial challenges. In Canada in 2019 many are living paycheque to paycheque and more than ever are struggling with debt. Many have little or no savings, inadequate income, and no plans for their financial future. Surveys reveal that more than half of all divorces are a result of financial tension in the home. Others are financially sound, but suffocating materialism has robbed them of their spiritual vitality. They are not spending their resources in eternally significant ways. Fortunately, the Bible has the answers to these financial difficulties – it contains more than 2,350 verses dealing with money and possessions. In fact, Jesus had more to say about money than almost any other subject. Financial matters are addressed throughout Scripture for both spiritual and practical reasons.

Sourced in part from Crown Financial Ministries Canada

Our objective in this study is to answer this question – What would it look like for me to HONOUR GOD with my finances?

READ: 1 Chronicles 29:10-14

- What key words or phrases do you see in these verses that honour God?
- How might you rephrase parts of this prayer to make it something you might pray to honour God?

A key part of honouring God with our finances is to understand and live in the realities of God's part and my part in my finances.

GOD'S PART IN MY FINANCES

1. Everything BELONGS to God. He is the Owner.

READ: David's prayer in 1 Chronicles 29:10-14.

- What words does David use to affirm this truth that everything belongs to God?

READ: Psalm 24:1 "The earth is the Lord's and all it contains."

- How does this perspective help shape how you see your possessions?

2. Everything COMES from God. He is the Sovereign One.

READ: 1 Chronicles 29:11 and Daniel 4:34.

- What do these Scriptures tell us about how God is in control?

READ: Romans 8:28

Romans 8:28 says that God causes "all things" to work together for good. This includes our finances! God is able to take even our greatest challenges and bring good from them. How does this verse speak to you about God's part in your financial life?

3. Everything is DISTRIBUTED by God. He is our Provider.

READ: Matthew 6:33

- How might you apply to this passage to the context of your finances?

READ: Philippians 4:12-13

- In what ways can you identify with Paul's statements?
- How is contentment connected to honouring God?

MY PART IN MY FINANCES

My responsibility is to be a faithful STEWARD or manager of what God has given me.

READ: Luke 16:1-15

In this parable, Jesus teaches that as His followers we should use our resources shrewdly in preparation for eternity. While the shrewd manager in Jesus' parable was focused on getting ahead in the world, we are to focus on investing our money in ways that will benefit God's kingdom. (vs. 9). "Here's the lesson:" Jesus says, "Use your worldly resources to benefit others and make friends. Then, when your possessions are gone, they will welcome you to an eternal home." NLT Just as the manager's friends in Jesus' parable would give him security, the friends we win for the Kingdom will warmly welcome us for eternity.

- As a group, see if you can come up with 2 or 3 practical examples of what it might look like to be a good manager in our day of the financial resources God has given us.
- What does it mean to have an eternal perspective on our finances rather than a worldly perspective?
- How does this parable help you to see what it means to honour God with your finances?

PRACTICAL ASSIGNMENT

For this week, work on putting together a spending plan. Read the article, "What is Budgeting? What is a Budget?" on My Money Coach. As you are able, begin working on a spending plan.

<https://www.mymoneycoach.ca/budgeting/what-is-a-budget-planning-forecasting>