



**BALANCED Part 5**  
**Managing Your Expenses**  
**Creekside's LifeGroup Study**  
**April 7<sup>th</sup>, 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.

**ICE BREAKER:**

Remember what it was like to be a kid on a summer day and not have a care in the world? Time seemed to stand still and you were content. Or remember when you were living in your first apartment with second hand furniture and a car with a million kms on it, but you were content? When were you the most content in your life?

**MEMORY VERSE:**

*"But godliness with contentment is great gain."* 1 Timothy 6:5

**VIDEO:** Watch part 5 <https://www.anthology.study/balanced>

**STUDY:**

When we become aware of what we don't have ... we become discontent, and spend accordingly. Yet when we become aware of what others need ... we become content, and give accordingly. Are you aware of what you don't have or are you aware of what others need?

- How would you describe contentment? What does it look like to be content?
- In the video, Andy said, "If your orientation in life is toward more, eventually you will step into a trap." What did he mean by this? See if your group can come up with 3 or 4 examples of this.

*"But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction."*

1 Timothy 6:9

### DISCONTENTMENT – A "CHASING AFTER THE WIND"

King Solomon was a king who lived the good life from a worldly perspective. He had money to burn, servants to cater to his every whim, wine, women and song, yet this king, after chasing after all these things, said these pursuits were meaningless. As a group, read through Ecclesiastes 2:1-11 to see how Solomon experienced discontentment and the results of his quest for more.

READ Ecclesiastes 2:1-11

*"I said to myself, 'Come on, let's try pleasure. Let's look for the "good things" in life.' But I found that this, too, was meaningless. So I said, 'Laughter is silly. What good does it do to seek pleasure?' After much thought, I decided to cheer myself with wine. And while still seeking wisdom, I clutched at foolishness. In this way, I tried to experience the only happiness most people find during their brief life in this world.*

*I also tried to find meaning by building huge homes for myself and by planting beautiful vineyards. I made gardens and parks, filling them with all kinds of fruit trees. I built reservoirs to collect the water and to irrigate my many flourishing groves. I bought slaves, both men and women, and others were born into my household. I also owned large herds and flocks, more than any of the kings who lived in Jerusalem before me. I collected great sums of silver and gold, the treasure of many kings and provinces. I hired wonderful singers, both men and women, and had many beautiful concubines. I had everything a man could desire!*

*So I became greater than all who had lived in Jerusalem before me, and my wisdom never failed me. Anything I wanted, I would take. I denied myself no pleasure, I even found great pleasure in hard work, a reward for all my labours. But as I looked at everything I had worked so hard to accomplish, it was all so meaningless – like chasing the wind. There was nothing really worthwhile anywhere."*

- Take note of all of the "I" statements in this passage. How many attempts to find contentment does Solomon mention here?
- How is Solomon's quest similar to what our culture engages in today in our quest for contentment?
- What do you think about Solomon's conclusion? Why do you think he found all of these quests to be meaningless?

## ENOUGH IS ENOUGH

READ: Proverbs 30:7-9

*“... Give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, ‘Who is the LORD.’ And if I am poor, I may steal and thus insult God’s holy name.”*

- The feeling of discontentment that comes from a desire to improve life for ourselves and our family can be a good thing, but it can get out of hand. How might you know when enough is enough for your lifestyle and acquisition of stuff?
- How might having too much stuff negatively impact your relationship with God?
- Dick Towner teaches a money course called “Good Sense”. In the course he says it is important to drive a stake in the ground lifestyle wise – to determine the level of lifestyle I will reach before I say, “enough”. What benchmarks might you set in place in your life to help determine this?

READ: “Materialism and consumerism endanger us because they promise pleasure to the eye but can never satisfy the heart. Generosity is the best diagnostic tool for greed, and it’s also the best prescription.” Your New Money Mindset p. 149

- What do you think about this idea that generosity is the best prescription for materialism? How have you seen or experienced this?

## PURSUING CONTENTMENT

READ: Philippians 4:11-13

*“... I have learned how to be content with whatever I have. I know how to live on almost nothing or with everything. I have learned the secret of living in every situation, whether it is with a full stomach or empty, with plenty or little. For I can do everything through Christ, who gives me strength.”* NLT

- Paul says, “I have learned ...”. How might God help us learn these lessons?
- Contentment doesn’t come from outward circumstances but from an inward surrender to Christ. Where have you seen this truth lived out?
- In this session’s video, Andy Stanley said, “The more I give my time and money to causes that God stirs in my heart, the more I am likely to be content with what I already have.”

What experience have you had that lends itself to this truth? Ex. A missions trip where you come back and see your stuff differently than you did before you went.

READ: "Sometimes contentment and peace come from managing our expectations."

Your New Money Mindset p. 168

- What next step might you take to pursue contentment?