



**YOU ARE
WHAT YOU
LOVE**

LifeGroup Study

2023-11-26

YOU ARE WHAT YOU LOVE

The Love of Money

Leader Notes

OVERVIEW:

Welcome back to our series, You Are What You Love. Today's study is called – The Love of Money. Money can have a powerful draw on our heart. How we think about money shapes our hearts and minds. The love of money can quickly lead us away from the love of God's kingdom. This is why Jesus taught about money more than faith and prayer combined. Eleven out of the 40 parables Jesus taught are entirely or in part focused on money. For example, Jesus taught that no one can serve two masters. We cannot serve God and Money. Rather than allowing our hearts to be pulled toward the love of money, Jesus gives us practices like generosity and giving to grow our love for him. When we are set free from the love of money, we are free to love God with the material goods he has entrusted to us.

ICEBREAKER: If I Had a Million Dollars

There is a song called, If I Had a Million Dollars. The lyrics of the song are about someone who is in love and expresses what they would do for the other person "if I had a million dollars". What about you? What do you think you would do over the next year if you suddenly had a million bucks? 😊 **Share your story with the group!**

STUDY:

“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also”

Matthew 6:19-21 NIV

THE LOVE OF MONEY

Money can have a powerful shaping influence in our lives. Money can shape our hearts in ways that focus us on living for money and serving money.

1. "Whoever loves money never has enough; whoever loves wealth is never satisfied with their income. This too is meaningless." Ecclesiastes 5:10 NIV. **What does this tell us about the shaping power money can have on our heart?**

LEADER NOTES: The love of money can shape our hearts with an insatiable appetite for more. To “love” money is to place it as a higher priority than loving God. When money is on the throne of our hearts, our values get messed up, our relationships with people and with God suffer and we become slaves to money. Solomon, the author of Ecclesiastes, says that loving money is “meaningless”. In the end, the pursuit of money as the top priority in our lives will leave us bankrupt spiritually.

2. "Keep your life free from love of money, and be content with what you have, for he has said, 'I will never leave you nor forsake you.' So we can confidently say, 'The Lord is my helper; I will not fear; what can man do to me?'" Hebrews 13:5-6 NIV

- One of the ways money can shape our hearts is by making us discontent with what we have. **Why is discontentment such a powerful influence on our hearts?**

LEADER NOTES: Discontentment is a powerful draw on our hearts because we naturally compare ourselves to people who have more material things or whose lives seem to somehow be better than ours. In a recent sermon Pete described how the shopping mall, for example, is designed to be a place where we become discontent with what we have. Discontentment shapes our hearts to look to things to fill a void in our lives that only God can meet.

- **How can we keep our life free from the love of money?**

LEADER NOTES: Key to keeping our life free from the love of money is to practice contentment. Paul says, “... be content with what you have.” To be content, Paul says, is to remember that God is with

us. Faith in God is our “secret” to living a life free from the love of money and being content with what we have (see Philippians 4:11-13)

CHOOSING CONTENTMENT OVER MONEY

Key to being free from the love of money is to choose the contentment Jesus offers.

READ: 1 Timothy 6:6-10

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out of it. ⁸ But if we have food and clothing, we will be content with that. ⁹ Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

1 Timothy 6:6-10 NIV

3. In verse 6 we read, “But godliness with contentment is great gain.” **What does this mean? What might it look like for us to practice this?**

LEADER NOTES: In 1 Timothy 6:3-5, Paul had been warning Timothy about false teachers who were contradicting the teaching of Jesus. Paul tells Timothy to be on the watch for these false teachers who may put on a show of godliness in order to become wealthy. As an antidote to this motive to gain money through false teaching, Paul says to Timothy, “But godliness with contentment is great gain.” True wealth (spiritual riches) Paul is saying, is gained when a person pursues godliness and contentment. We experience these things as we follow the teachings of Jesus and find our satisfaction in him.

4. READ vs. 7-8 again. **What do these verses teach us about the temporary reality of “stuff”?**

LEADER NOTES: Years ago John Ortberg wrote a book called, “When the Game is Over, It All Goes Back in the Box”. In his book he likens our lives to the game of Monopoly. At the end of the game of Monopoly, he says, all of the houses and hotels and “wealth” you have accumulated goes back in the box. Therefore, don’t put too much stock in what you accumulate in the game! John’s analogy aligns with Paul’s teaching in these verses. One day, everything we accumulate in this life, “goes back in the box”. There is an old saying, “Only one life. It will soon be past. Only what’s done for Christ will last.”

5. READ vs. 9 again. In this verse Paul warns us about the “trap” of wanting to become rich. **Why is this desire a trap?**

LEADER NOTES: The desire to become rich is a trap because it skews our desires and values away from God’s kingdom and toward accumulating material wealth. Paul calls these desires “foolish and harmful” because they lead to destruction. It is important to know our motive for earning money and accumulating wealth. Is my motive to build my kingdom or to build God’s kingdom?

6. In verse 10 Paul says, “For the love of money is the root of all evil.” **What does Paul mean be this?**

LEADER NOTES: This verse has sometimes been misquoted to say, “Money is the root of all evil.” We know this is false. The Bible tells us that *sin* is the root of all evil. Money is a tool that can be used for good or evil. When money controls us, that is when trouble starts. The love of money leads to *evil* – Things like greed, stealing, gambling, extortion, tax evasion, and so on would be examples.

BECOMING RICH IN CHRIST

READ 1 Timothy 6:17-19

¹⁷ Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. ¹⁸ Command them to do good, to be rich in good deeds, and to be generous and willing to share. ¹⁹ In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.

7. READ vs. 17 again. **How can we know if we’re putting our hope in wealth or in God?**

LEADER NOTE: In our culture that is so focused on material wealth, it can be hard to know where we are putting our hope. We can grow our hope in God by remembering that he is our Provider, by trusting in his provision over our own ability to provide for our future.

8. READ vs. 18 again - “Command them to do good, to be rich in good deeds, and to be generous and willing to share.” This is how Paul tells us we can be rich in Christ. **What helps you cultivate these habits?**

LEADER NOTES: There is a saying, “When you get it, you gotta give it.” When we appreciate all that God has given to us, we will naturally want to give to others. God is our ultimate example of generosity. He gave us his Son! Cultivating the habits of good deeds and generosity come from an overflow of God’s work in our lives. When our heart is shaped by this vision of the good life, we will find ways to be generous and give to others.

We live generously toward others when we are grounded in God’s grace toward us.
Brad Hewitt, James Moline Your New Money Mindset

9. Read vs. 19 again. Paul says that as we practice the habits of good deeds and generosity we “lay up treasure ... as a firm foundation for the coming age.” **What does this mean?**

LEADER NOTES: “Treasure” is anything we value that shapes our hearts. If we treasure earthly things like material wealth, our lives will be shaped in a pursuit of that. If we treasure living for Jesus,

our lives will be shaped by loving him and living for him. When we are rich in good deeds and generous toward others, we lay up treasure in heaven. Paul says this builds a firm foundation for us for the coming age – the kingdom of heaven. (also see Matthew 6:19-21)

10. What next step do you sense God calling you to take when it comes to your money? Here are some examples:

Start a budget – track my spending in order to know where my money is going.

Set a giving goal – determine an amount I would like to give to others over the next 12 months.

Pay down debt – calculate what I owe and plan how to pay it off as soon as possible.

Read a book about biblical stewardship – to understand more of how God is leading me in this area.

Book recommends:

Your New Money Mindset – Brad Hewitt and James Moline

Your Money Counts – Howard Dayton

The Total Money Makeover – Dave Ramsey

Online Resources:

Money Map – <https://www.crown.org/money-map-download/>

Budgeting sheets and more <https://compass1.org/tools-for-your-journey/>

Financial training and tools <https://www.ramseysolutions.com/>

PRAYER:

Spend some time thanking God for what he has given you in Jesus. Ask him to guide you to be rich in good deeds and generous toward others.