

May 5, 2019



Choose This Day
To be a Good Steward

SERMON SUMMARY

¹⁰ “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. ¹¹ *So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?* ¹² And if you have not been trustworthy with someone else’s property, who will give you property of your own?

¹³ “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

Luke 16:10-13

Finances is the reason cited for 54% of divorces today. 64% of couples have disagreements on money. Money is talked about than any other topic in the Bible. God gave us wisdom and instruction for finances because He knew they’d be a cause for strain in relationships, a source of stress in life, and something that would fight against Him for our hearts.

How can we choose to be a good steward of our finances?

- I choose to **keep records** (Proverbs 27:23-24)
 - Keep records, or your money will just disappear
 - What I own
 - What I owe
 - What I earn
 - Where does it go
 - Ignorance of your financial condition + easy credit = disaster
 - Your yearnings will always exceed your earnings
- I choose to **budget** (Proverbs 21:5)
 - When we budget, we tell our money where we want it to go, including saving for large purchases in the future
 - Financial freedom isn’t determined by how much money you make
- I choose to **save** (Proverbs 21:20, 6:6-8)

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- Foolish people don't save for the future; we are not guaranteed to have what we have today tomorrow
- I choose to **tithe** (Malachi 3:6-12, 1 Corinthians 16:2, 2 Corinthians 9:6-12, Proverbs 3:9)
 - Tithing is a command given by God
 - When we tithe, we are showing:
 - We have a heart of gratitude
 - We are making God a priority
 - That we have faith in God, trust Him, and desire to obey Him
- I choose to be **content** (Ecclesiastes 6:9)
 - Being content with what you have is a choice. Are you ruled by your yearnings that exceed your earnings, or are you content knowing that your heavenly Father knows what you need and supplies them?

The root of all our financial problems is unbelief. (Job 31:24-28)

Most people

1. Earn it
2. Enjoy it (present)
3. Repay it (past)
4. Save it (future)
5. Give it (eternal)

God blesses

- Earn it
- Tithe it (God, I trust you)
- Save it
- Repay it
- Enjoy it

DISCUSSION

Reminders for small group leaders:

- We want everyone to interact with God's Word. Please have Bibles available for students who don't have one. We have a limited amount of Bibles available at church, so remind your people to bring theirs if they have one. **Be sure to open up your Bibles together during small group!**
- Set aside a time to **pray** for each other during every POD. Try not to rush through this time as it's good to have people pray for each other.
- Regularly **recap** how your POD is doing with your co-leaders. Are you meeting your goals? How can you help your people grow in relationship with God and with each other? Is there anyone in your POD who needs encouragement, prayer, or a meeting with one of you this week?
- The teaching happened on Sunday at church. **The purpose of small groups is to ask two questions:** 1) *What is God saying to me in His Word?*, 2) *What is He asking me to do in response?*
- Your role is to help everyone answer these two questions so that God can do His work of transforming hearts and lives.

RECAP with your co-leader/REFLECT by yourself

- *What stood out to you/encouraged you/challenged you, etc from the message?*
- *What is the learning point and/or action point you want the people in your small group to leave with?*

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- *How would you summarize the sermon in one or two sentences?*

QUESTIONS

Choose (if any) questions that would be good for your group to discuss, or make up your own!

Getting to know you

- Think about your childhood. What did you learn about money as you watched your parent(s) handle their finances?
 - Have their habits or views rubbed off on you? Or did you see what they did and now refuse to copy their habits?
- If you're married or been in a serious dating relationship – have finances been a source of conflict or “discussion”? Who's the spender and who's the saver?

Into the Bible

Before we can get into *how* we should be a good steward of our finances, we need to talk about *why* we should steward our money well.

- **Read Deuteronomy 8:11-20.** Moses reminds the people of how God led them out of the wilderness and proved His faithfulness to them, including providing for them.
 - **Look at verses 17-18.** Do you view the money that you have as something you obtained by your own power, or something that God has provided for you?
- *Important point about the Greek word for **steward**: the word means “house + manager” (Luke 12:41-28) → We are not the owner of all that we have, but the manager. God owns all and has authority to determine how we use the resources He's asked us to manage. A manager cannot tell the owner what to do with his money.*
 - Do you view yourself as the owner or the manager of your money?

Application

- **Read Malachi 3:8-12, Proverbs 3:9, and Leviticus 27:30-33.** Did you know God commands His people to give a tithe, or 10% firstfruits back to Him through the church? Do you treat this as a suggestion or a command? Why?
 - When we don't tithe, unbelief in God is what has taken root in our hearts. What things are we not believing about God? (Read the passages too!)
 - *He is not enough (Hebrews 13:5)*
 - *Being rich will give us financial freedom (1 Timothy 6:6-10)*
 - *As our Father, He doesn't know what we need (Matthew 6:9)*
 - *He won't provide what we need (Philippians 4:19)*
 - *Etc*
 - Pastor Don said that when we tithe, our bank accounts will have 10% less in them. What does giving a percentage back to God communicate about what we believe about God (even if that means having less money in our bank accounts)?
 - *Obeying Him is a priority*
 - *We are grateful for what He's given us*
 - *We trust Him to provide for us*
 - *Etc*

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- Think about the 5 ways that we can steward our finances well (keep records, budget, save, tithe, be content).
 - Do you currently have habits of doing these things? How have they helped you experience less stress from finances?
 - What prevents you from implementing these wise habits? *For example:*
 - *Impulse buying*
 - *Envy, comparing to others*
 - *Lack of discipline or self-control*
 - *Finding worth or happiness in things*
 - *Not knowing how to implement them in the first place*
 - *"I hate budgets, rules, constraints"*
 - How does doing these 5 things show that we're stewarding (managing) our money well?
- On Sunday, Pastor Don said, "Financial freedom isn't determined by how much money you make." Do you agree or disagree with this statement? Why?
- Consider having each person complete the PDF found on the "Sermons" page to evaluate their spending for the month of April and plan for budgeting for May sometime this week for application. Afterwards, consider the question, "What do your spending habits say about your priorities?"

PRAY

- Thank God for being our heavenly Father who knows and provides what we need
- Ask the Holy Spirit to reveal ways that we aren't stewarding our money well
- Ask God for the grace and wisdom to implement these ways to steward your money well

ANNOUNCEMENTS

College

As of Sunday, May 5, there are **ONLY 68 spots at Sprummer left!** Sign up at osuepic.com before Friday, May 10 for the early bird price of \$109 and a free long-sleeve shirt. At midnight on May 10, the price increases to \$139. May 24-27 at Camp Tapawingo.

We're back at MU13 for Epic! **Blane** will be speaking on how to think about sex in a Biblical way. See you at 7:30pm!

Baptisms will be happening on Sunday, June 2. If you want to get baptized, talk to Elena or Bryan.

Senior Adults

The next **senior adult lunch** will on May 9 at Roger's Restaurant in Albany. Meet there at 12:30pm.

The **Senior Adult Road Trip** is coming up September 2-6 (60 years or older)! This year they are going to southern & central Oregon. There are only 20 spots, so sign up and pay your \$100 deposit by June 2. The

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total cost is \$375, which includes transportation, four nights' lodging, breakfast each morning, and all admission fees.

All church

If you want to serve at **Stone Soup**, meet at First Christian Church on Tuesday, May 7 at 3pm (food prep) and/or 5pm (serving).

Baptisms will be happening on Sunday, June 2. If you want to get baptized, contact the church office at andrea@grantavebc.org.