

This message series is all about **choosing to be purposeful** in the area of our finances. So many of us long to be financially secure, to pay down debt, and to be generous; yet few people take the time to make a Biblical plan for their money. Over the next three weeks we will be encouraging you to take a step of faith and develop a plan for the money that God places in your hands this year. We are not asking you to share all your financial struggles and victories, but we will encourage you to talk to someone. Your Life Group may be a safe place to get help in the area of personal finance.

Sermon Outline:

1. Full is better than empty.

Reasons we don't like talking about money:

- Money is personal
- Money is measured
- 2. There is a **gap** between what we <u>want</u> and what we <u>do</u>.

How do we close the gap?

- 1. Good plan
- 2. Hard work (Proverbs 21:5)

A good plan will require us to close the gap between what we believe and what God says:

What does the Bible teach?

1) It all belongs to God.

- The ownership issue must be settled.
- 1 Chronicles 29:10-14
- 2) **We are stewards** of His resources.
 - We are accountable for how we use all our money.
 - Luke 16:11
- 3) Money comes through hard work and wise investment.
 - Proverbs 14:23; 12:11
 - There are NO SHORTCUTS
 - Proverbs 28:20
 - Debt is DUMB

Do you have a plan to honour God with your finances in 2016?

Suggested Discussion Questions:

- What do you think about the analogy of **living from the** top of the barrel VS scraping the bottom of the barrel?
- Is there an area of your life where you are currently find yourself scraping the bottom of the barrel (spiritual, emotional, relational, financial)?
- Our bank statement has the potential to reveal our values and priorities. Agree or Disagree?
- What would someone learn about you by reviewing your spending? (optional)
- Are you good at developing plans? How good are you at staying on track?
- How does our acknowledgement that God owns everything affect our day to day management of money, possessions and wealth?
- If you hired someone to be CEO of your business and they handled money like you do ... would you fire them? (classic Dave Ramsey)
- Does your current financial plan (if you have one) include a plan for hard work and wise investment?
- What components do you think should be included in a Biblical financial plan?

Additional Reading / Devotions:

- Love of money (Hebrews 13:5, 1 Timothy 6:6-10)
- Storing up treasure in heaven (Luke 12:33-34, Luke 16:9-13)
- Warnings about money (Deut. 8:17-18, 1 John 2:15-17, Matthew 6:24)