



March 20 & 21: It's About Excellence

Overview

We've been hearing about companies receiving a bailout, but we're going to receive something better than a bailout. We're going BEYOND to follow God's plan for money management. We will learn how God wants to prosper you ... we'll learn how to get out of debt ... and who caused your financial problems. But, we will also discover how to solve those problems and how to excel when it comes to finances.

Goals of the study guide:

- To understand that God is not just concerned with how much money we give, but about how we earn it, how we spend it, how we invest it and our attitude toward it.
- To see that we are responsible for the wealth we have been given. We are to be faithful stewards of all God's blessings.

Key points:

- Just as with other parts of our spiritual life, we are to grow and develop in our understanding of how we handle our finances.
- Money is not evil in itself. The love of money that leads to a wrong use of it is where we have problems.
- A right perspective on money will help us to be faithful stewards of all that God has given us.



Take a second look ... Sermon Summary

The book of *Proverbs* has much to say about our attitude toward money. It is obvious, in reading this counsel, that God is not just concerned about how much we give, He is concerned about how we earn it, how we spend it, how we invest it and our attitude toward it.

2 Corinthians 8:7, But just as you excel in everything—in faith, in speech, in knowledge, in complete earnestness and in your love for us—see that you also excel in this grace of giving.

1. Money can be a blessing from God.

Money is neutral. It's not evil, it's not righteous. It's kind of like fire: fire can warm up your house, or it can burn down your house. Money can be a blessing or a curse.

Proverbs mentions four positive sources of money:

- Money is often the result of *hard work*. *Proverbs 10:4*
- Money is sometimes the reward of *talent*. *Proverbs 22:29*
- Money is sometimes the result of *generosity*. *Proverbs 22:9*
- Money can be received through an *inheritance*. *Proverbs 13:22*

2. Money can be a temptation from Satan.

Money can be used in a wrong way, or it can be used in a right way. The Bible does not say, "Money is the root of all evil." It says, "The love of money is the root of all evil." A wrong love of money leads to a wrong use of money.

- *Pride*. *Proverbs 18:11*
- It gives a false sense of *security*. *Proverbs 11:28*
- *Ruined relationships*. *Proverbs 14:20*
- *Hoarding*. *Proverbs 11:26*
- *Wastefulness*. *Proverbs 21:20*
- *Worry*. *Proverbs 13:8*

3. Money can provide an opportunity for *faithfulness*.

1 Corinthians 4:2, *Now it is required that those who have been given a trust must prove faithful.*

- Maintain a proper *perspective*. *Proverbs 30:7-9*
- Budget your money *carefully*. *Proverbs 13:18*
- Give your money *generously*. *Proverbs 11:25*
- Loan *reluctantly*. *Proverbs 11:15*
- Eliminate unreasonable *debt*. *Proverbs 22:7*
- Plan your estate *wisely*. *Proverbs 13:22*

God has not entrusted us with wealth to indulge ourselves but to be wise stewards. So be faithful in the way you handle your money.

One day you can anticipate the Lord saying to you the words recorded in *Matthew 25:23*, *Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!*



Take it to the source ... Bible Study

Introductory question: What is the most valuable possession or item that you have been asked to look after for someone? How did you feel about the responsibility? How did you handle it?

Opening thought:

Being asked to look after something for somebody is both a responsibility and an honor. Use this question to help your group start thinking about the responsibility that God has given each one of us in regard to our finances and the gifts He has given us.

Read 2 Corinthians 8:7.

1. How can being generous in your giving show the grace of God in your life?
2. Have you ever thought that you can excel in different aspects of your spiritual life? How does that fit into your idea of spiritual growth?
3. Paul includes giving with faith, speech, knowledge, earnestness and love for others. How can you make giving a part of your regular spiritual life—something more than just dropping a check in the offering?
4. What are some practical things your small group or your family could do to excel in the grace of giving?

Key points:

- Grace is God's free gift to us. God's grace overflows to others in a variety of ways, including the giving of gifts. As we experience more of God's grace, we are anxious to be more generous to others.
- Opportunities to give to others are something we should be looking for all of the time. As we grow in our spiritual life, we will become more sensitive to the needs of others and how we can help meet those needs.

Read Proverbs 30:7-9; 22:1; 8:10; 3:13-15.

1. What kind of a perspective does each of these verses display in regards to money?
2. How important is a godly perspective when it comes to money? How can a misguided value system affect the decisions you make about money? About any area of your life?
3. How will a right perspective on money help you to live a peaceful and contented life?
4. Does your perspective regarding money need to be altered in any way? What is the first practical step you need to take toward making those changes?

The value of perspective:

- The author, A.W. Tozer, said, "In order to act rightly, we must first think rightly." We've got to get our perspective right, so we can make the choices that are going to be pleasing and honoring to God.
- Our perspective determines how we see the world and how we act in our part of the world. *Romans 12:2* tells us that we are transformed as we allow God to renew our minds. This has to reach into every part of our lives, including our money.

Read 1 Corinthians 4:2 and Matthew 25:14-30.

1. Do you consider yourself a faithful steward of the things God has given you—finances, talents, experience, etc? Why or why not?
2. How would you apply this parable in *Matthew 25* to opportunities that you have had in your own life?
3. What can you do now to multiply the talents you have been given?
4. Do you live your life with the hope of hearing Jesus say, "Well done, good and faithful servant?" How would that perspective alter the decisions and choices that you make on a daily basis?

Key points:

- Everything we have is a gift from God, and we are asked to faithfully take care of those things.
- Opportunities to give to others are something we should be looking for all of the time. As we grow in our spiritual life, we will become more sensitive to the needs of others and how we can help meet those needs.
- Discussing the idea of having a final evaluation before God might help you group understand the importance of making the most of the time, talents and finances that we have been given. Knowing that we could get a "Well done, good and faithful servant" from Jesus should alter the way we make our decisions and utilize the gifts God has given us.



Take it home ... Practical Applications

1. Make a commitment to yourself, your family and your God that you will start being a good and faithful steward. Begin with your next paycheck.
2. Set some goals. Decide on some short and long term goals for responsibly using the finances and the gifts God has given you.
3. Give thanks to God for His grace and His work in your life as you are able to meet those goals.

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All Bible references are from the New International Version unless otherwise stated.

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