

# **A WORD ABOUT MONEY**

## **A BIBLICAL PERSPECTIVE ON MONEY AND ITS USE**

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**FOR**

**THE MINNESOTA SOUTH DISTRICT**

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## INTRODUCTION

**PURPOSE** This study is designed to look at the role of money in our society and church from a decidedly Biblical perspective. It is hoped that it will help participants re-think their ideas about money and the priorities they place upon it in their lives.

**STYLE** This study has been developed for use in small groups of between six and twelve people and led by someone from within the group. Spiritual growth and increased knowledge will take place through the discussions generated by the study. The answers for the discussion questions may be humorous, outrageous and thought provoking. There is always at least one correct answer, but sometimes more than one. Suggestions have been made for opening and closing prayers. These suggestions have been designed to enable participants to offer a prayer with either considerable or minimal editorial license.

**LEADERSHIP** The leader may be the same person throughout the study, or the leadership role may be shared within the group. It is recommended that the study not be led by members of the clergy. Whoever the leader is, the most important thing for the leader to remember is to be an active listener and ensure that all participants have equal opportunity to contribute. Each participant must have the opportunity to respond in some manner to each question. It is not necessary for all participants to agree all of the time. Because small groups tend to become somewhat intimate concerning the information participants share, some Group Guidelines are offered on the following page and should be discussed at the first session.

**TIME FRAME** Each lesson is designed to last between sixty and ninety minutes. It is up to the group to decide the duration.

Two sample timetables are:

Open/Introduction	15 minutes
Bible Base	30 minutes
Further Study/Close	15 minutes

OR

Open/Introduction	20 minutes
Bible Base	45 minutes
Further Study/Close	20 minutes

It is suggested that time be allowed for additional personal sharing and refreshments.

**HOMEWORK** Homework for participants is not really necessary, but discussion will be enhanced if participants review the material before each session. Thorough preparation, however, is necessary for the person leading the session.

## GROUP GUIDELINES

- ANONYMITY:** We protect the identity of all group members.
- CONFIDENTIALITY:** We never discuss anything that is said or done in this group outside this group without the permission of those involved.
- OTHER-FOCUS:** We are here to work on ourselves, not on others. We share our own experience, insights and feelings.
- GIVING ADVICE:** We guard against offending one another; If someone offends us, we work it out *directly* with her or him.
- CROSS-TALK:** We avoid cross-talk and seek to give each person our undivided attention.
- DEPENDENCY:** When we are uncomfortable with anything in this group, we deal with it ourselves instead of expecting others to rescue us.
- OUTSIDE ISSUES:** We avoid discussions and debates about controversial topics and outside issues.
- LIFESTYLE ISSUES:** We act toward others in keeping with Biblical beliefs and principles.
- DROPPING OUT:** If we want to leave the group prematurely, we will discuss our reasons with the group.
- PREACHING:** We do not preach at members of this group.

## THE SOURCE OF MONEY

### OPEN

Leader: Open this session with a prayer that asks for the Lord's presence with your group and guidance in your discussion.

### INTRODUCTION

Leader: Ask all participants to take some currency or coins out of their pockets, purses or wallets. Examine the coins and try to determine where they were minted. Examine the currency and discuss the locations of the Federal Reserve Banks shown on each bill.

Ask each participant to try to determine where they received the coins or the currency that they are now examining.

- Bank
- Change from grocery store
- Change from another type of store
- Change from fast food restaurant
- Allowance from spouse, parents, children
- Lottery winnings
- Sale of controlled substance
- Other

### BIBLE BASE

Leader: Ask volunteers to take turns reading Matthew 25:14-30.

14 "Again, it will be like a man going on a journey, who called his servants and entrusted his property to them. 15 To one he gave five talents of money, to another two talents, and to another one talent, each according to his ability. Then he went on his journey. 16 The man who had received the five talents went at once and put his money to work and gained five more. 17 So also, the one with two talents gained two more. 18 But the man who had received one talent went off, dug a hole in the ground and hid his master's money.

19 "After a long time the master of those servants returned and settled accounts with them. 20 The man who had received the five talents brought the other five. 'Master,' he said, 'you entrusted me with five talents. See, I have gained five more.'

21 "His master replied, '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!'

22 "The man with the two talents also came. 'Master,' he said, 'you entrusted me with two talents; see, I have gained two more.'

23 "His master replied, '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!'

24 "Then the man who had received the one talent came. 'Master,' he said, 'I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. 25 So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.'

26 "His master replied, 'You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? 27 Well then, you should have put my money on deposit with the bankers so that when I returned I would have received it back with interest.'

28 "'Take the talent from him and give it to the one who has the ten talents. 29 For everyone who has will be given more, and he will have an abundance. Whoever does not have, even what he has will be taken from him. 30 And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.'"

## **DISCUSS**

1. Who does the "Master" in the parable represent?
  - President
  - State Governor
  - Your employer
  - God
  - Spouse
  - Church treasurer
2. What does the talent in the parable represent?
  - Physical and mental abilities
  - A gift
  - Salary
  - An investment
  - Property
  - The sum of all your material possessions
3. What are material possessions?
  - House or property
  - Automobiles, boats, motor homes
  - Employment
  - Money, investments, pensions
  - Family, relatives
  - Intelligence
  - Other
4. Where do these talents come from?

- You earn them
  - They come accidentally or coincidentally
  - God gives them only to Christians
  - Only non-Christians have them
  - God gives them to all people equally
  - God gives them to people according to His good and gracious will
5. Why was the one talent taken away from the Third Servant?
    - He was irresponsible
    - He was afraid of his master
    - He was disrespectful
    - He didn't like his master
    - He didn't understand his master
    - He couldn't be trusted
    - He never really possessed it in the first place
  6. Why was the one talent given to the one who had ten?
    - The master was unfair
    - The first servant was greedy
    - The third servant didn't want it
    - The third servant would continue to waste it
    - God rewards those who use what He gives them
    - The first servant would do a better job with it
  7. Why was the third servant punished so severely?
    - He deserved it
    - The master was just plain cruel
    - He rejected the master's gift
    - He didn't respect his master
  8. Where do you see yourself in this parable? Why?
    - The master
    - The first servant
    - The second servant
    - The third servant
  9. What would Jesus say the source of money is?

## **FOR FURTHER STUDY**

Leader: Ask someone to read Hebrews 3:1-4.

1 Therefore, holy brothers, who share in the heavenly calling, fix your thoughts on Jesus, the apostle and high priest whom we confess. 2 He was faithful to the one who appointed him, just as Moses was faithful in all God's house. 3 Jesus has been found worthy of a greater honor than Moses, just as the builder of a house has greater honor than the house itself. 4 For every house is built by someone, but God is the builder of everything.

## **DISCUSS**

1. What would the writer to the Hebrews suggest is the source of money?
2. God is the source of salvation. Jesus, God's son, exercised great faithfulness in the pursuit of salvation a task entrusted to him by God. Does Jesus example suggest how faithful you ought to be in managing the material blessings and money God has entrusted to you? If so, how?
2. Jesus received honor for his faithfulness. Do you think God will honor you for your faithfulness? If so, How?

## **CLOSE**

Leader: Ask someone to close this session with a prayer that thanks God for all the money and material blessings he has bestowed and asks for the Holy Spirit's guidance in the management of those blessings.



## THE NEUTRALITY OF MONEY

### OPEN

Leader: Open this session with a prayer that thanks Jesus for all material blessings such as money and ask for guidance as you study God's Word together.

### INTRODUCTION

Leader: Ask participants again to take some currency out of their purses or pockets. Explain that money is neither good or evil by itself. It becomes either good or evil according to the heart of the person that is using.

Ask participants to discuss the various ways to use the money they are holding and determine the merits of its use.

- Buy groceries
- Buy a lottery ticket
- Give to church
- Buy alcohol
- Give to charity
- Deposit in a bank
- Go out to eat
- Hide it in a mattress
- Pay household bills
- Pay for an abortion
- Other

### BIBLE BASE

Leader: Ask volunteers to take turns reading Matthew 19:16-30

16 Now a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?"

17 "Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, obey the commandments."

18 "Which ones?" the man inquired.

Jesus replied, "'Do not murder, do not commit adultery, do not steal, do not give false testimony, 19 honor your father and mother,' and 'love your neighbor as yourself.'"

20 "All these I have kept," the young man said. "What do I still lack?"

21 Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

- 22 When the young man heard this, he went away sad, because he had great wealth.
- 23 Then Jesus said to his disciples, "I tell you the truth, it is hard for a rich man to enter the kingdom of heaven. 24 Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich man to enter the kingdom of God."
- 25 When his disciples heard this, they were greatly astonished and asked, "Who then can be saved?"
- 26 Jesus looked at them and said, "With man this is impossible, but with God all things are possible."
- 27 Peter answered him, "We have left everything to follow you! What then will there be for us?"
- 28 Jesus said to them, "I tell you the truth, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. 29 And everyone who has left houses or brothers or sisters or father or mother or children or fields for my sake will receive a hundred times as much and will inherit eternal life. 30 But many who are first will be last, and many who are last will be first."

## DISCUSS

1. Why did the man ask the question of Jesus, "...what good thing must I do to get eternal life?"
  - He was testing Jesus
  - He thought that he was as good as Jesus
  - He thought Jesus had discovered the good thing and obtained it
  - He wanted to buy it
  - He didn't know how to get it
2. Jesus told him to obey the commandments. Why?
  - By keeping the commandments he could get eternal life
  - Jesus knew the man couldn't keep the commandments
  - Jesus didn't want the man to get eternal life
  - Jesus meant that the way to eternal life is contained in God's Word
3. The man said that he had kept the commandments. Why?
  - He really had kept them
  - He didn't think they were important
  - He didn't think he was a sinner
  - He was a Pharisee
4. Why did Jesus tell him to sell his possessions, give to the poor and follow Jesus?

- Money is evil
- Money keeps people from getting eternal life
- Jesus didn't want him to have any money
- Jesus wanted the money for himself
- The man had only kept the commandments outwardly
- Money was more important to him than Jesus
- Jesus was demanding true repentance and faith

5. Why is it difficult for a rich person to enter eternal life?

- Money is evil
- Jesus only loves poor people
- Rich people depend on money more than on Jesus
- Jesus wants rich people to give their money to the church
- Rich people won't be content in heaven

6. Why were the disciples shocked at Jesus' answer?

- They felt sad for the rich man
- They were concerned for all the people that would ultimately be lost
- They wanted to be rich
- They believed they had to do something to be saved
- They were really concerned about themselves

7. Peter said that they left all they had to follow Jesus. Why did they do that?

- They didn't want to work
- They didn't care about their families
- They believed that Jesus would take care of them
- They followed Jesus' command, because they loved him

8. How do you think Jesus will reward people today for giving things up for him?

- He won't reward them at all
- He will give them eternal salvation
- He will give them good health
- He will protect their families
- He will give them wealth
- He will make sure they have a job
- He will help them only if they help themselves

9. How do you think Jesus feels about money?

- It is good
- It is evil
- It is neutral

## **FOR FURTHER STUDY**

Leader: Ask someone to read Philippians 4:10-13.

10 I rejoice greatly in the Lord that at last you have renewed your concern for me. Indeed, you have been concerned, but you had no opportunity to show it. 11 I am not saying this because I am in need, for I have learned to be content whatever the circumstances. 12 I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. 13 I can do everything through him who gives me strength.

## **DISCUSS**

1. What is the source of Paul's contentment?
2. Would it be easier for you to be content if you were in need or if you had plenty?
3. What role does rejoicing play in your life? Do you think it could help you become more content?
4. Can you decide whether Paul thinks money is good or evil?

## **CLOSE**

Leader: Ask someone to close with a prayer that asks the Lord to remind participants to remember to rejoice and to give them contentment.

## THE LOVE OF MONEY

### OPEN

Leader: Open this session with a prayer that asks The Holy Spirit's presence during your study to help participants to focus on their complete dependence on Jesus for all that they need

### INTRODUCTION

Leader: Ask participants to recall the Civil War of the United States of America. Remind them that confederate soldiers, at the conclusion of the war, were required to sign a oath of loyalty to the United States promising never to take up arms against the Union for the rest of their lives.

Ask participants to discuss the things or the people to which they are loyal.

- Parents
- Children
- Spouse
- Government
- Employer
- Money
- God
- Friends
- Themselves
- Possessions
- Other

### BIBLE BASE

Leader: Ask volunteers to take turns reading Luke 12:13-21.

13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

14 Jesus replied, "Man, who appointed me a judge or an arbiter between you?" 15 Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of possessions."

And he told them this parable: "The ground of a certain rich man produced a good crop. 17 He thought to himself, 'What shall I do? I have no place to store my crops.'

18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my grain and my goods. 19 And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat drink and be merry.'"

20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

21 "This is how it will be with anyone who stores up things for himself but is not rich toward God."

## **DISCUSS**

1. Why did the man ask for Jesus' help with his inheritance?
  - His brother was cheating him
  - He believed in Jesus as his Lord and Savior
  - He felt Jesus had the authority to judge
  - He was greedy
  - He was honoring Jesus
2. Jesus' reply was indignant. Why?
  - The man was actually dishonoring him
  - The affair was no concern of his
  - He didn't really have authority in this area
  - His work was on a higher level than petty disputes
  - He would not interfere with secular authorities
  - He didn't know how to settle the dispute
3. What did Jesus mean when He referred to a man's or a person's life?
  - A life style
  - Consciousness
  - Career or profession
  - Breath
  - Essence of being
  - Soul
  - Other
4. Why do you think that the rich man had such a good crop?
  - He had the best land
  - It was a good year for rainfall
  - He over worked his farm hands
  - He was blessed
  - He worked hard
  - He used extra fertilizer
  - He used the best seed
5. Did the rich man do anything wrong or illegal to gain his wealth or crops?
6. Notice how often the rich man used the pronouns "I" or "me." Why do you think he did that?

- He was humble
- He was grateful to God for blessing him
- He was greedy
- His possessions were the most important things in his life
- His possessions were his retirement plan

7. What do you think about the man's decision to take life easy?

- It was sensible
- He deserved it
- He was tired after a busy year
- He was content
- He didn't need to work any more
- He over looked the fact that his life was dependent upon God

8. Why was the man called a fool?

- He didn't love God
- He forgot to thank God for his possessions
- He loved his possessions more than God
- He was too dependent upon his possessions

9. How can you be rich towards God?

- Give all your money to the church
- Stop earning money
- Stop saving money
- Concentrate only on spiritual blessings
- Don't let money become more important than God
- Remember that money is a blessing from God
- Make God the most important person in your life

## FOR FURTHER STUDY

Leader: Ask someone to 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 People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men 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.

## DISCUSS

1. What is the great gain of godliness and contentment?
2. Whether people attain great wealth or not, Paul says that those whose intent in life is to gain wealth will fall into temptation. What sort of temptations do you think people

will encounter?

3. What do you think is the greatest danger of the love of money?

### **CLOSE**

Leader: Ask someone to close with a prayer that asks the Lord's help to avoid the love of money and help people to focus on godliness and for contentment with the blessings God gives you.



## THE USE OF MONEY

### OPEN

Leader: open this session with a prayer that thanks Jesus For the opportunity to gather together to study his Word again this week and to guide your discussion in directions that are pleasing to him.

### INTRODUCTION

Leader: Ask participants to consider the importance of budgeting money. State, local and federal governments struggle annually to set and vote budgets into law. Corporations show the importance of budgets with their emphasis on the "bottom line." Even churches, whether on the local, regional or national level, adopt, and not without great discussion, annual budgets. Many families also budget their household incomes.

Ask participants to develop a budget for their family income by determining what percentage of their income they would designate for the categories listed.

- \_\_\_\_\_ Housing
- \_\_\_\_\_ Clothing
- \_\_\_\_\_ Food
- \_\_\_\_\_ Automobile
- \_\_\_\_\_ Insurance
- \_\_\_\_\_ Vacation
- \_\_\_\_\_ Entertainment
- \_\_\_\_\_ Lottery tickets
- \_\_\_\_\_ Medical expenses
- \_\_\_\_\_ Home maintenance
- \_\_\_\_\_ Church offerings
- \_\_\_\_\_ Taxes
- \_\_\_\_\_ Social Security
- \_\_\_\_\_ Other

### BIBLE BASE

Leader: Ask someone to read Matthew 6:19-24.

19 "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. 20 But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also."

22 "The eye is the lamp of the body. If your eyes are good, your whole body will be full of light. 23 But if your eyes are bad, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

24 "No one can serve two masters. Either he will hate the one and love the other, or he

will be devoted to the one and despise the other. You cannot serve both God and Money."

## DISCUSS

1. Jesus cautioned Christians about storing up treasures on earth. What does that imply about saving money?

- It is sinful
- It shows lack of trust in God
- It is a responsible use of money
- It is sinful to place your faith and trust in a savings account

2. How could the metaphor of moths or rust be destroying money today?

- Inflation
- Commodities futures trading
- Playing the lottery
- Gambling
- Investing in a mutual fund
- Buying U.S. Savings Bonds
- Hiding money under the mattress
- Credit card interest
- Other

3. In what ways might your money be stolen today?

- In a mugging
- By armed robbery
- Through chain letters
- By telephone solicitation
- By getting paid late
- By giving to a church
- By giving to a charity
- Through automobile repairs
- By relatives
- Other

4. How does one store up treasures in heaven?

- By obeying the commandments
- By giving to the church
- By doing community service work
- By attending worship services
- By telling a child about Jesus
- By visiting someone in prison
- Other

5. What did Jesus mean by saying that your heart will be where your treasure is?

- You can't get to heaven if you have money in the bank
- Liquidate all your assets and give to the church
- Don't cheat on your income tax
- Trust in God to give you money
- Quit your job and trust God to take care of you
- Believe in Jesus for your eternal salvation
- Believe that God has a plan for you in this life
- Don't trust in money to protect your future

6. Why did Jesus say that the lamp of the body is the eye?

- People sometimes have a twinkle in their eye
- Don't wear contact lenses
- The eye sees
- The treasures of the world attempt to attract the eye
- What the eye sees attracts the body and the mind

7. What does it mean that the eyes can be full of either darkness or light?

- You can go blind
- Darkness and light are spiritual qualities
- A dark eye looks at pornography
- An eye filled with light looks at spiritual things
- A dark eye can be full of self-deception that makes bodily and earthly treasures important
- Only associate with blue eyed people

8. How do people try to serve two masters today?

- By not doing what they say
- By deceiving others
- By deceiving themselves
- By getting a part-time job
- By working overtime
- By making money more important than God
- By getting married

9. What is the most important thing that determines the way you use money?

- Your health
- What you need
- Your family
- Your faith
- The Bible
- Current events
- Peer pressure
- Other

## FOR FURTHER STUDY

Leader: Ask someone to read Hebrews 13:1-6.

- 1 Keep on loving each other as brothers. 2 Do not forget to entertain strangers, for by so doing some people have entertained angels without knowing it. 3 Remember those in prison as if you were their fellow prisoners, and those who are mistreated as if you yourselves were suffering.
- 4 Marriage should be honored by all, and the marriage bed be kept pure, for God will judge the adulterer and all the sexually immoral. 5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."
- 6 So we say with confidence, "The Lord is my helper; I will not be afraid. What can man do to me?"

## DISCUSS

1. The writer to the Hebrews places a great deal of emphasis on the exercise of Christian virtues through entertaining strangers and remembering those in prison. Is this a way to store up treasures in heaven? If so, how?
2. Marriage and family are virtuous and instituted by God. Does that mean that a priority for the use of money is to preserve and perpetuate marriage and the family? If so, how?
3. Since Christians have confidence in the Lord and do not need to be afraid, is it proper to set goals for the attainment and use of money? If so, how?

## CLOSE

Leader: Ask someone to close this session with a prayer that thanks the Lord for the opportunity to study his Word and asks the Holy Spirit to direct participants to use money in ways that please the Lord.

## THE WASTE OF MONEY

### OPEN

Leader: Open this session with a prayer that asks that the Holy Spirit to be present during your study so that the thoughts and words of all participants are expressed in a manner that will please the Lord.

### INTRODUCTION

Leader: Sharer with participants the following information taken from the 1994 Federal Appropriations Bill of the United States Government:

- \$120,000,000 for a single federal court house in Phoenix, Arizona
- \$38,700,000 for road construction in Alabama via the Appalachian Regional Commission
- \$34,645,000 for research on the screw worm that has been eradicated from the United States
- \$1,600,000 for "congestion mitigation project" in Syracuse, New York
- \$683,000 for fish laboratory repair in Charleston, South Carolina
- \$600,000 for easing fish migration up the Sacramento River in California

These are just a few examples of waste on the government level. Ask participants to discuss ways they may have wasted money on a personal level

- Lavish home furnishings
- Expensive jewelry
- Luxury car or yacht
- Summer home
- Country Club membership
- Credit card interest
- Tobacco
- Alcohol
- Over eating
- Excessive entertainment
- Over indulging in hobbies
- Other

### BIBLE BASE

Leader: Ask volunteers to take turns reading Luke 16:1-12.

1 Jesus told his disciples: "There was a rich man whose manager was accused of wasting his possessions. 2 So he called him in and asked him, 'What is this I hear about you? Give an account of your management, because you cannot be manager any longer.'

- 3 "The manager said to himself, 'What shall I do now? My master is taking away my job. I'm not strong enough to dig, and I'm ashamed to beg-- 4 I know what I'll do so that, when I lose my job here, people will welcome me into their houses.'
- 5 "So he called in each one of his master's debtors. He asked the first, 'How much do you owe my master?'
- 6 "'Eight hundred gallons of olive oil,' he replied. The manager told him, 'Take your bill, sit down quickly and make it four hundred.'
- 7 "Then he asked the second, 'And how much do you owe?' 'A thousand bushels of wheat,' he replied. He told him, 'Take your bill and make it eight hundred.'
- 8 "The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.
- 9 "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?

## **DISCUSS**

1. Why do you think the manager was wasting the rich man's possessions?
  - He was lazy
  - He was incompetent
  - He was keeping things for himself
  - He was simply careless
  - He didn't think it would matter
  - He thought no one would notice
  
2. Why didn't the manager defend himself against the accusation?
  - He was afraid of the rich man
  - His feelings were hurt
  - He didn't think it would do any good
  - He was guilty
  - The rich man wouldn't listen

3. What do think about the manager's decision to provide for the future?
  - He was clever
  - He had no choice
  - He reinforced his dishonesty
  - He had no conscience
  - He needed to get even with the rich man for firing him
  
4. Why do you think the debtors cooperated with the manager?
  - They thought the manager was simply doing them a favor
  - They knew a good deal when they saw it
  - They were friends with the manager
  - They didn't like the rich man
  - The rich man had over charged them in the first place
  - They were just as dishonest as the manager
  - It was a good opportunity to save money
  
5. When the rich man found out about what the manager had done, why do you think he commended him?
  - He liked the manager
  - He had become rich the same way
  - He had hoped the manager would do what he did
  - He didn't care about the loss of money
  - He recognized himself in the action of the manager
  - He was a shrewd business man and he appreciated shrewdness in others
  
6. Who are the "people of this world" today?
  - Used car dealers
  - Street vendors
  - The homeless
  - Big business
  - Big government
  - Non-churched people in business
  - Christian business people
  - Non-Christians
  
6. How should Christians deal with the "people of this world?"
  - They should simply trust them
  - They should be afraid of them
  - They should avoid them
  - They should watch them carefully
  - They should persecute them
  - They should try to put them out of business
  - They should try to become like them

7. Why do think Jesus tells Christians to use worldly wealth to gain friends?

- He wants them to buy friends
- He wants them to act like the manager in the parable
- He wants them to use money to help disadvantaged Christians
- He wants them to be wealthy
- He doesn't want them to be lonely

8. When is earthly wealth gone?

- During a recession
- When someone is out of work
- When a person goes bankrupt
- When the Christian dies
- At the end of the world
- After a person spends it all

9. Why did Jesus give such a strong warning about wasting earthly wealth?

- We need to manage it well to get to heaven
- He doesn't really trust us
- Because it will run out some day
- Because it is a gift from him
- It is a test
- We are not free to do with it as we please
- Other

## FOR FURTHER STUDY

Leader: Ask someone to read James 4:1-6.

1 What causes fights and quarrels among you? Don't they come from your desires that battle within you? 2 You want something but don't get it. you kill and covet, but you cannot have what you want. You quarrel and fight. You do not have, because you do not ask God. 3 When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.

4 You adulterous people, don't you know that friendship with the world is hatred toward God? Anyone who chooses to be a friend of the world becomes an enemy of God.

5 Or do you think Scripture says without reason that the spirit he caused to live in us tends toward envy, 6 but he gives us more grace? That is why Scripture says: "God opposes the proud but gives grace to the humble."

## DISCUSS

1. James writes that his audience does not have, because they do not ask. Do you think that Jesus wants Christians to pray for earthly wealth?

2. Do you think that money and how to spend it is one of the chief causes of arguments in



the church and in the family? If so, why?

3. Even though most people would say that their lives would be better if they had more money, why does almost everybody waste money at some time in their lives?

### **CLOSE**

Leader: Ask someone to close this session with a prayer that thanks Jesus for the money he has given participants and help them become more responsible managers of the money that he gives us and to look for ways to avoid wasting it.

## THE GIVING OF MONEY

### OPEN

Leader: Open this session with a prayer that asks the Holy Spirit to be present during your study and help participants to understand the importance of giving money to the Lord.

### INTRODUCTION

Leader: Give each participant an offering envelope to examine. Most congregations personalize their offering envelopes and number them to keep track of the offerings of each family or individual. The reason for this kind of record keeping is two-fold. One is to provide an accurate record for the givers. Two is to monitor giving trends to enable the congregation to set a realistic spending guide or budget. Offering Envelopes are usually provided for each week of the year as well as for special occasions.

Ask participants to share how often they use their offering envelopes.

- Weekly
- Bi-weekly
- Monthly
- Whenever it occurs to them
- Once in a while
- Never
- Other

Ask each participant to share the method they use to determine the amount of money they offer to the Lord.

- Tithe (ten percent of gross income)
- A percentage in addition to the tithe
- A percentage less than the tithe
- Whatever is left after all the bills are paid
- A predetermined "round number"
- Whatever they happen to have with them on Sunday morning
- Other

### BIBLE BASE

Leader: Ask volunteers to read Luke 21:1-4, and Malachi 3:4-12.

Luke 21:

1 As he looked up, Jesus saw the rich putting their gifts into the temple treasury. 2 He also saw a poor widow put in two very small copper coins. 3 "I tell you the truth," he said, "this poor widow has put in more than all the others. 4 all these people gave their gifts out of their wealth; but she out of her poverty put in all she had to live on."

Malachi 3:

7 "Ever since the time of your forefathers you have turned away from my decrees and have not kept them. Return to me and I will return to you," says the LORD Almighty. "But you ask, 'how are we to return?'"

8 "Will a man rob God? Yet you rob me. But you ask, 'How do we rob you?' In tithes and offerings. 9 You are under a curse--the whole nation of you--because you are robbing me. 10 Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this." says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessings that you will not have room enough for it. 11 I will prevent pests from devouring your crops, and the vines in your fields will not cast their fruit," says the LORD Almighty. 12 "Then all the nations will call you blessed, for yours will be a delightful land," says the LORD Almighty.

## DISCUSS

1. What percent of their income do you think the rich put into the temple treasury?
  - 5%
  - 10%
  - 20%
  - 1%
  - None of the above
  - Other
  
2. What percent of her income did the widow put into the temple treasury?
  - 5%
  - 10%
  - 20%
  - 1%
  - 100%
  - None of the above
  - Other
  
3. What did Jesus mean when he said that the widow put more into the temple treasury than all the others?
  - He felt sorry for her
  - He liked her better
  - He didn't like the rich people
  - The rich people didn't really believe in him
  - He was looking at the condition of the hearts of the people
  - He was only interested in percentages
  - Other
  
4. What do you think the widow was going to use to buy food and clothing?

- Money from friends
- Her children would support her
- She would beg
- She trusted God to care for her
- She probably would starve to death

5. Why do you think the widow gave all that she had?

- She was foolish
- She was tempting God
- The amount was so small she felt it was worthless
- She place herself completely in the hands of God
- She was going to sign up for Social Security

6. On a scale of one to ten, how relevant do you think the words from Malachi are today?

1      2      3      4      5      6      7      8      9      10

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Irrelevant

Relevant

7. What does God think of Christians who don't tithe today?

- He doesn't expect them to
- He excuses them
- He exempts them
- He doesn't pay any attention to Christians' giving
- He accuses them of stealing from him

8. God challenged his Old Testament people and promised to reward them. How do you think he rewards Christians today?

- He gives them more money
- He gives them health
- He gives them a new car
- He gives them property
- He makes sure they have a good job
- He ignores them
- He gives them food stamps
- Other

9. Do you think God withholds blessing from Christians who don't tithe or even refuse to tithe?

- Sometimes
- Always
- Never
- God doesn't care about whether Christians give money to Him
- Other

## FOR FURTHER STUDY

Leader: Ask someone to read Hebrews 7:4-10.

- 4 Just think how great he [Melchizedek] was: Even the patriarch Abraham gave him a tenth of the plunder! 5 Now the law requires the descendants of Levi who become priests to collect a tenth from the people--that is, their brothers--even though their brothers are descended from Abraham. 6 This man, however, did not trace his descent from Levi, yet he collected a tenth from Abraham and blessed him who had the promises. 7 And without doubt the lesser person is blessed by the greater. 8 In the one case, the tenth is collected by men who die; but in the other case, by him who is declared to be living. 9 One might even say that Levi, who collects the tenth, paid the tenth through Abraham, 10 because when Melchizedek met Abraham, Levi was still in the body of his ancestor.

## DISCUSS

1. In Genesis 14:20 is the record of Abraham giving one tenth of all he had to Melchizedek. From what the writer to the Hebrews says about that event, who do you think Melchizedek was?
2. To whom do tithes and offerings go?
  - The congregation
  - Regional office
  - National or international church headquarters
  - To the Lord
  - Other
3. If you feel that your offerings are not being used properly, what should you do?
  - Threaten to stop giving
  - Give less
  - Give to another church or ministry
  - Just keep giving and fulfill your responsibility
  - Use the money for a vacation
  - Other

## CLOSE

Leader: Ask someone to close this session with a prayer that asks the Lord to open peoples' hearts to re-examine their giving of money and the reasons why they give, while at the same time thanking the Lord for all the blessings he has given them.

## EVALUATION

We would very much like each participant in *A Word About Money* to give a personal evaluation of the study. Please take a few moments to evaluate this study in the categories listed. Then give your evaluation to your group leader who will in turn forward it to your pastor. All evaluations will be reviewed by the District Finance Committee, so your thoughts are very important.

(This evaluation is based on a scale of 1 through 5. The scale is defined as: 1 = exceptional; 2 = good; 3 = neutral; 4 = fair; 5 = poor. Please circle the number that best indicates your experience during the study.)

Introduction	1	2	3	4	5
Group guidelines	1	2	3	4	5
Timetable used	1	2	3	4	5
Skill and function of group leadership	1	2	3	4	5
Level of participation within the group	1	2	3	4	5
Personal growth from "The Source of Money"	1	2	3	4	5
Personal growth from "The Neutrality of Money"	1	2	3	4	5
Personal growth from "The Love of Money"	1	2	3	4	5
Personal growth from "The Use of Money"	1	2	3	4	5
Personal growth from "The Waste of Money"	1	2	3	4	5
Personal growth from "The Giving Of Money"	1	2	3	4	5
Quality and usefulness of Prayer Suggestions	1	2	3	4	5
Ability of this study to change my view of money	1	2	3	4	5
Overall rating of the study	1	2	3	4	5

Comments:

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Please send Evaluation to:  
District Finance Committee  
Minnesota South District Office  
14301 Grand Avenue South  
Burnsville, Minnesota 55306