

Discussion Guide



Ice Breaker: Share some of the things you were taught about money growing up, then follow up with what you wish you'd have known or been taught. If you're a parent, did you teach your kids that lesson?

1. Read Luke 16:10-13. How does our responsibility relate to our ability to be blessed by God? How would you rate your faithfulness? Share your process of ensuring that you are always serving God and not money. How has that worked for you? What changes might you need to make to keep God first?
2. Pastor Tom talked about keeping good records (Prov. 27:23-24a), budgeting (Prov. 21:5) and saving (Prov. 21:20a) as being 3 of God's principles for financial freedom. Review these passages and discuss how you have applied them, or ways that you could begin applying them in your personal finances.
3. He rounds out the top 5 with generosity (Prov. 3:9-10) and contentment (Ecclesiastes 6:9b). Review these passages and discuss the value of tithing, understanding where our resources come from and what choosing contentment looks like in the real world.
4. The message ended with these three challenges: "Do I really believe God knows more about how to handle money than me?" "Am I going to do what He says with it or not?" "Whatever I trust for my security is my god." What are some of the things God is saying to you, next steps He is challenging you to take, as you hear these statements? What are you going to do about them? How can your group help you follow through with your commitments to honor God with your finances?

Personal Guide

Day 1: Read Psalm 6

Day 2: Read Psalm 7

Day 3: Read Psalm 8

Day 4: Read Psalm 9

Day 5: Read Psalm 10

do your
DOLLARS
make-sense?



**MESSAGE NOTES & SMALL GROUP
DISCUSSION // PERSONAL GUIDES**

"The Ultimate Financial Planner"

November 4, 2018



“The Ultimate Financial Planner”
[Tom Lundeen, Senior Pastor]

MESSAGE NOTES

There are probably fewer topics that have more spiritual and practical implications for our lives, marriages, families, culture, and nation than how we _____ money and how money _____ us.

- _____% of Americans are in debt.
- _____% of millennials spend more on coffee than a retirement plan.
- Almost _____% of couples argue about money (and _____% believe their spouse overspends in some way).
- Arguments about money is by far the top predictor of _____.
- Infidelity and _____ issues easily top reasons for divorce.

Jesus made it clear that how we handle money has _____ implications (note Luke 16:11).

- There are more than _____ verses on money, wealth, and possessions.
- Approximately 15% of Jesus’ preaching and _____ of 39 parables are about finances...(note Matthew 6:19-21)

What are God’s principles for financial f_____?

1. Keep Good _____ (note Proverbs 27:23-24a)

Often money doesn’t _____...it tends to slip away _____ and doesn’t give a forwarding address.

Note Proverbs 23:23

Ignorance of financial condition + easy credit = _____.

2. _____

A budget is simply planned _____; it helps you tell your money where to go instead of _____ where it went.

Note Proverbs 21:5

Your _____ will always exceed your earnings.

Financial freedom is determined by how much you _____.

Note Proverbs 21:20b (God’s _____ test)

If you want to control your debt, you’ve got to nip in the _____. (Warren)

3. _____ (note Proverbs 21:20a)

- Average American has less than \$ _____ in savings.
- 57% of Americans have less than \$ _____ in savings.
- Note Proverbs 6:6-8 and Proverbs 13:11

4. _____ (note Proverbs 3:9-10)

Important principle for all of life (not just money) = whatever you want God to bless in your life, _____.

_____ (10%) - Note Malachi 3:10

Practicing generosity:

- Reminds us that _____ is God’s so we give with gratitude.
- Helps us make God our first _____.
- Is a declaration of _____.

There is a difference between giving to charity...and tithing.

Tithing is an act of _____ (note I Corinthians 16:2).

God wants us to learn to _____ Him and be more like Him (note John 3:16).

5. C _____ (note Ecclesiastes 6:9b)

We can be so _____ on getting more that we don’t enjoy what we have.

The truth is things will settle down when we _____ for them to settle down.

Note Hebrews 13:3 and Philippians 4:10-13

Do Your Dollars Make Sense?:

- We have to do all 5.
- We have to do them in God’s order.

What most people do:

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

The order God blesses:

1. Earn it
2. _____ it
3. _____ it
4. _____ it
5. Enjoy it

Do I really believe God knows more about how to _____ money than me?

Am I going to do what He says with it or not?

Whatever I trust for my security is my _____ (note Job 31:24-25, 28).

We have resources available to help you have your dollars start making sense (books; event on Nov. 9th, *Life, Money & Hope* at both campuses; Financial Peace University classes starting at both campuses. Learn more at www.myriversidechurch.com/fpu.)

Tell someone about the next step you took today in your spiritual journey. You can also use the Connect Card to let us know about your commitment, too!



“The Ultimate Financial Planner” [Tom Lundeen, Senior Pastor]

MESSAGE NOTES

There are probably fewer topics that have more spiritual and practical implications for our lives, marriages, families, culture, and nation than how we handle money and how money handles us.

- 80% of Americans are in debt.
- 41% of millennials spend more on coffee than a retirement plan.
- Almost 50% of couples argue about money (and 63% believe their spouse overspends in some way).
- Arguments about money is by far the top predictor of divorce.
- Infidelity and money issues easily top reasons for divorce.

Jesus made it clear that how we handle money has eternal implications (note Luke 16:11).

- There are more than 2,300 verses on money, wealth, and possessions.
- Approximately 15% of Jesus' preaching and 11 of 39 parables are about finances...(note Matthew 6:19-21)

What are God's principles for financial freedom?

1. Keep Good Records (note Proverbs 27:23-24a)

Often money doesn't talk...it tends to slip away quietly and doesn't give a forwarding address.

Note Proverbs 23:23

Ignorance of financial condition + easy credit = disaster.

2. Budgeting

A budget is simply planned spending; it helps you tell your money where to go instead of wondering where it went.

Note Proverbs 21:5

Your yearnings will always exceed your earnings.

Financial freedom is determined by how much you spend.

Note Proverbs 21:20b (God's IQ test)

If you want to control your debt you've got to nip it in the budget. (Warren)

3. Save (note Proverbs 21:20a)

- Average American has less than \$4,000.00 in savings.
- 57% of Americans have less than \$1,000.00 in savings.
- Note Proverbs 6:6-8 and Proverbs 13:11

4. Generosity (note Proverbs 3:9-10)

Important principle for all of life (not just money) = whatever you want God to bless in your life, put Him first.

Tithe (10%) – Note Malachi 3:10

Practicing generosity:

- Reminds us that everything is God's so we give with gratitude.
- Helps us make God our first priority.

- Is a declaration of faith.

There is a difference between giving to charity...and tithing.

Tithing is an act of worship (note 1 Corinthians 16:2).

God wants us to learn to trust Him and be more like Him (note John 3:16).

5. Contentment (note Ecclesiastes 6:9b)

We can be so focused on getting more that we don't enjoy what we have.

The truth is things will settle down when we choose for them to settle down.

Note Hebrews 13:3 and Philippians 4:10-13

Do Your Dollars Make Sense?:

- We have to do all 5.
- We have to do them in God's order.

What most people do:

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

The order God blesses:

1. Earn it
2. Tithe it
3. Save it
4. Repay it
5. Enjoy it

Do I really believe God knows more about how to handle money than me?

Am I going to do what He says with it or not?

Whatever I trust for my security is my god (note Job 31:24-25, 28).

We have resources available to help you have your dollars start making sense (books; event on Nov. 9th, *Life. Work. Hope.* at both campuses; Financial Peace University classes starting at both campuses. To register for this event, go to www.myriversidechurch.com/lmh.

Tell someone about the next step you took today in your spiritual journey. You can also use the Connect Card to let us know about your commitment, too!