



Session Three

LEADER'S GUIDE

Financial Trust

OPENING

1. *Who, if anyone, would you trust to manage your money?*

BIBLE STUDY

Read Matthew 25:14-30

1. *Who does the money belong to? What lesson about our own money does Jesus want us to draw from this point?*

This question reminds us of the lesson from session one. There's no doubt that in this story the money belongs to the master. The lesson is that our money is given to us by God and He expects us to use it with that in mind.

2. *What does the master expect the servants to do with the money? What does the master want to learn about his servants? What lessons can you draw from this point about what God expects of us and what God wants to learn about us through the way we handle money?*

The expectation is that the money would be invested to make a profit for the master. The master gave his servants a small test to see if they would be good managers of his money. He wanted to find out if they could be trusted with even greater opportunities in the future. There are many possible lessons that can be learned. One is that God expects us to use our money to serve His purposes. The money is not to be used for our own self-interest but God's. Another lesson is that God is using money as a test of our trustworthiness. Will we be faithful with the wealth God entrusted to us and manage it according to His desires?

3. *What happens to the servants as a result of how they handled the money entrusted to them? Why is the master so harsh with the last servant? What lessons can you learn from this point that applies to your own handling of money?*

The first two servants, who handled the master's money wisely, did very well for themselves. Because they proved themselves faithful, they were affirmed and rewarded with bigger and better opportunities. They also learned that they could trust the master. They were invited to share the master's happiness. On the other hand, the final servant didn't use the money in the way the master expected of him. As a result, he is harshly rebuked. What was entrusted to him is taken away and he is thrown out. In contrast to sharing the master's happiness, he experiences "weeping and gnashing of teeth."

There is much that can be learned from these results. Encourage your group to share all of their thoughts on what can be learned and applied to their own situations. Obviously it is

better to prove yourself trustworthy in the handling of money by using it in the ways God expects. Further, we learn that God is trustworthy. Hoarding our wealth, using it selfishly and failing to be generous reveals a lack of trust in God's ability to provide for us. Like the final servant, we are afraid. We are afraid that we will be left destitute if we handle wealth as God has taught us to. However, through our faithful handling of money we discover that God will be faithful in providing for us. Once we learn how to be trustworthy in small things, and learn the lesson that we can count on God, He will say, "Now you are ready for bigger and better things." The result is that we will find ourselves doing greater things for God, experiencing more of God's power and more of His great joy. Please note that the promise is not that we will gain greater wealth but that we will be used to make a greater difference in this world ("I will put you in charge of many things").

However, the warning is that if we do not use the money God entrusts to us to serve His purposes we will lose the richness of experiencing God's presence – His power, love, peace, and joy – in our lives. We might have all the physical things that are supposed to provide happiness but we forget that things only provide momentary pleasures. The result is that we keep on spending so that the string of momentary pleasures doesn't end, instead of sharing the happiness that can only come from God. This is a case of gaining the world yet losing our souls.

4. *We saw in the last session that money can be a destructive tool in our life. How can money also be a tool God uses in positive ways to shape our life?*

What we have just learned from this parable is that money is not just something negative that threatens our relationship with God. God wants to use money to shape us by teaching us faith and trust. When we use money to accomplish God's desires we are exercising faith because it goes against the logic of the world. Instead of striving to get more we strive to give more. How will we ever get ahead if we are giving more? It's an act of faith where our character is tested and strengthened. By being faithful we put our trust in God over money and get to experience the power of God at work. Through the way we handle our money God prepares us for serving Him in more powerful ways because we have learned we can trust Him. God also shapes our perspective and the way we understand money and its purpose. We begin to understand that the goal of life is not to be rich but to share the master's happiness.

Read Luke 16:10-11

5. *What do these verses say about how God uses money as a spiritual tool?*

In these verses, the theme is once again about trust. Jesus uses a simple analogy. It should be obvious that if a person is dishonest with little things then you cannot trust them with big things, but if they are trustworthy in the little things you will then trust them with bigger things. Then Jesus says, it's the same with money. To God, how we handle our money is a little thing that God uses as a way for us to prove ourselves and be prepared to be entrusted with "true riches." We tend to look at money as if it were the biggest thing in our lives. Jesus is saying that it is just a small thing, a tool He uses to ready us for the big things – the true riches. Jesus is not specific about what these true riches are. We see them as the riches of receiving and experiencing His life. It is experiencing a peace, joy and love that people spend billions of dollars a year to try to buy but never succeed. It is becoming significant and experiencing the power of God working through you to change lives sometimes miraculously. Are you beginning to see that there is far more at stake in the way you manage your money than just increasing your wealth and preparing for retirement?

Read 1 Timothy 6:17-19

6. *What do these verses teach us about being rich? About how God wants us to use the wealth He has entrusted to us? About the reasons for investing our wealth in these ways?*

First, these verses warn us to not be arrogant or put our hope in wealth because wealth is uncertain. It is very easy to pin all of our hopes on wealth. “If I just had _____ dollars I’d be okay,” we often say. And when we have money, it is easy to be arrogant. We flaunt our money and have a false belief that we’re secure. But neither our wealth nor our life is secure. Jobs come and go. Stock markets go up and down. Disasters occur. So, don’t be arrogant and put your wealth first. Instead, put God first and trust Him and not money to richly provide for you and your enjoyment. When you put God first, then you will use your wealth to be rich in good deeds and generous. God does not define being rich in terms of dollars. To God, the richest people are the ones who are the most generous. Paul’s reason for giving this instruction echoes Jesus’ teaching in the Sermon on the Mount to “store up for yourselves treasure in heaven” Matt. 6:20. This gives a whole new meaning to saving for retirement. It is prudent to save for the few short years you’ll spend in retirement, but are you putting more focus on saving for your few short years of retirement on earth than you are investing in your eternal life? Paul urges us to “take hold of,” in other words, to invest in the life that is truly life. God wants us to use physical money to accomplish His supernatural purposes.

7. *How closely do these verses describe you and the way you handle money?*

This question’s purpose is to connect these verses with our own lives so that this study is not just a theoretical exercise. The description of being arrogant or putting our hope in wealth may hit home for some of your group members. That description is probably more true of us than we want to admit. The description of being rich in good deeds may fit others in your group. Or, some may say that these verses really don’t describe them and their use of money. This is an important realization as well. It helps people realize that while they don’t see themselves negatively as being arrogant, which is good, they also cannot say they are being rich in good deeds. They have just discovered an area where God wants them to grow.

Read 2 Corinthians 9:10-13

8. *What do these verses teach us about what God wants us to do with the wealth He has given us? What do these verses say the result will be when we obey this teaching?*

These verses teach us clearly that God’s provides us with wealth so that we can be generous. God wants us to be generous and He has provided us with the resources to be generous. It is a lot easier to be generous with someone else’s money. It’s when we think it is our money that we have trouble being generous. But there is a promise in these verses that if we are generous God will provide for us. Once again we see that God will use money to teach us to trust Him. The exciting thing is to see what God does through our faithful generosity. Our generosity does more than meet physical needs, it has a spiritual impact. God uses it to transform lives. Our generosity reveals the authenticity of our faith (it “accompanies your confession”) and becomes a witness that helps others believe in God and praise Him. Our generosity helps others experience God as real and it helps them respond with thanksgiving.

APPLICATION

1. *From your study of this session, how can God use money as a way to shape you into the kind of person He created you to be?*

The purpose of this question is to get people to think through and summarize the lesson(s) they have learned in this session. Hopefully by now it is obvious that God does more than use money to provide for our needs. God uses money as a spiritual tool to teach us to trust Him and prove to ourselves that we can trust Him. Through our faithful use of money we gain trust, confidence, and God's peace and joy as we become less possessive of the wealth that belongs to God. We also are shaped to gain more of God's generous nature. Finally, we are shaped to take on bigger opportunities to serve God and by so doing we get to experience His power working through us to change the lives around us.

2. *Now that you know how God wants to use money as a tool to shape your life, what specific actions do you need to take in regards to how you handle your wealth in order to be trustworthy before God? Here are some questions to help you think about what you need to do to apply what you have learned.*

- *Do you need to be more generous?*
- *How will you do this?*
- *To whom will you be generous towards?*
- *Do you need to reduce your spending on yourself in order to invest more in others? It is not wrong to spend for your enjoyment. But it is wrong to overspend on your enjoyment.*
- *In what ways can you stretch yourself in order to experience God do something special through your faithful use of money?*

These questions ask you to commit to specific concrete actions in order to experience God's transforming work in your life by applying the lessons of this study. Push people to be concrete and specific.

PRAYER

Take prayer requests from the group including financial needs and commitments. Pray that God will help you begin to see money as a tool He will use to do great things in your life and through your life.