

# **Money Matters**

A curriculum for Missional Communities

## Notes for Leaders

- This curriculum coincides with the Money Matters sermon series.
- Each week's lesson includes resources to read together (Scripture or otherwise), as well as discussion questions. Even in the weeks with a little bulkier reading, the hope for these lessons is that they'll be discussion-heavy - *NOT* content-heavy.
- Each lesson also includes some simple **Big Ideas** - these are not things you necessarily need to read aloud word-for-word, but big picture thoughts to help you lead the lesson out and communicate well.
- **Discussion Questions** have been provided in each lesson. But even beyond these, there will be many times where follow up questions should be asked! (i.e. helping people see how they're not believing the gospel; pressing them to see how the gospel changes a certain belief or aspect of their life; etc.)
- ***This means you need to plan ahead and prepare for these lessons - don't expect to just come in the night of your gathering and look at it for the first time!***
- Much of the discussions come straight from the reading of Scripture. Encourage your MCs to bring and use their Bibles during this series. Unless otherwise noted, Scripture references used will be from the English Standard Version (ESV).
- Specifically for Week 5 (Defeater Beliefs and Tithing), you'll want to review January's Huddle video from Pastor Justin. You don't necessarily need to show the video in your MC (as it doesn't specifically discuss money, possessions, etc. but this lesson is shaped directly by that video.
- Be aware of additional resources available to you and your MC as we walk through this series and curriculum:
  - *A Biblical Guide to Giving*, by Justin Dean
  - *The Money Challenge*, by Art Rainer
  - *Money, Possessions, & Eternity*, by Randy Alcorn
  - *Money: God or Gift*, by Jamie Munson (this is the book we've always given as a gift during Membership Classes)



# Sacred City Church

## Week 1

### Foundation for Gospel Generosity

**Big Ideas:** *Gospel-inspired generosity rests on this bedrock principal... GOD DOES NOT NEED YOUR MONEY. He doesn't need any resources from you. God can create an infinite amount of resources for Himself. In 2 Samuel 7, David starts a discussion with God thinking he needs to do something for God. He ends the passage sitting in awe at the wonder of God's provision. This points forward to the gospel. Salvation is not about us doing something for God, but rather knowing something about who God is and what He has done; sitting overwhelmed and grateful for the provision of God through Jesus. We are not building God a house. God has already built us a house through the work of Jesus.*

*If God needs your money then He is a needy, weak God. True gospel generosity comes from knowing that the most powerful being in the universe bankrupted heaven for us. And true generosity is just a response to the gospel, as David responded in the second part of chapter 7.*

#### Questions before reading text:

- **How do you feel about the topic of money in general? And why?**
  - *Curious, confident, anxious, uncomfortable, etc?*
- **What is your "general experience" with money so far in your life? (i.e. How did your parents handle money growing up? Are you a spender, saver, etc.)**
- **How do you feel about the way Sacred City talks about money? And why?**
  - *Inappropriate/appropriate, nervous, defensive, enthusiastic?*
- **How do you feel when Jesus talks about money (which is a lot)? Why?**
- **Why do you think he talks about money so much?**
- **How is the gospel central to our understanding of money and generosity?**

**Read together:** *2 Samuel 7*

#### Discussion Questions:

- **At the beginning of this passage, how would you characterize David's generosity? Why does he offer to build a house for God?**
  - *"Here I am, living in a house of cedar, while the ark of God remains in a tent."*
  - *Guilt? Or feeling that "God is needy"?*

- **How do you characterize your own emotions toward generosity?**
  - A “don’t give” Christian: My commitment to Christ doesn’t include a radical sharing of my resources.
  - A “tithing” Christian: Legalist approach. Pay your “God tax” dutifully (but maybe begrudgingly).
  - An “always feel guilty” Christian: David’s initial approach.
- **How did God respond to David’s approach to generosity?**
  - First God reminds him of the gospel – God is building David a house, not David building God a house.
  - “I took you from the pasture...and appointed you ruler over my people Israel. I have been with you wherever you have gone, and I have cut off all your enemies from before you...”
- **Why is it important to know that God doesn’t need your money?**
  - Because God doesn’t want a guilt or pity offering. He wants an offering of thanksgiving because of who He is and what He has done.
  - If you believe that God needs your money, then it corrupts your theology and ability to understand the gospel – God would be weak and needy and dependent on man instead of us being dependent on God.
- **When applied to your financial resources, how might the application of the gospel change your views or approach to generosity?**



# Sacred City Church

## Week 2

### Why does money matter so much to God?

*(This week's lesson is borrowed in part from the study guide for Money, Possessions, and Eternity by Randy Alcorn.)*

**Big Ideas:** *What does the Bible say about our money? Why does the Bible devote so much attention to money and possessions?*

*How we relate to money and possessions is the story of our lives. What we need on this journey is a road map to help us understand God's perspective and to teach us to make eternally significant decisions. The key to our use of money and possessions is having a right perspective—an eternal perspective. In this lesson, we'll look at some key Scriptures to help us unlock God's view of our finances and economic goals.*

**Read together the following Scriptures, and discuss as you go:**

**1. Luke 3:7-14.** In this passage, John the Baptist forcefully exhorts a crowd of questioners about how to live—and how to give.

- a. Luke 3:11. **Based on this verse, to whom do our possessions and wealth belong? How does our possession of wealth imply a *responsibility* apart from our own enjoyment?**
- b. Luke 3:12-14. **What special responsibilities do people have who work with money? What is the responsibility of *everyone* who is paid to work?**
- c. Based on Luke 3:7-14, **what can we conclude about the money and possessions with which we've been entrusted? What are the dangers of using them wrongly?**

**2. Luke 19:1-10.** What do we see in the story of Zacchaeus, especially regarding faith and repentance?

- *Zacchaeus shows true repentance and faith by the way he responds - not only in radical giving from now on, but in radically blessing those he's sinned against.*

**3. Matthew 19:16-30.** In this passage, Jesus tells a rich man to take a radical step in regard to his wealth. **What can we conclude about wealth and our willingness to depend on Christ?**

**4. Acts 19:18-20.** In this passage, we see a radical response to ill-gained or inappropriate wealth. **In what situations might new (or mature!) Christians today be prompted to take such steps?**

**5. Acts 2:42-47.** This passage records an example of true community. This is a vision of what God desires and intends our attitude and action would be toward money and possessions. **Is that a picture of our community? If not, why not? What needs to change?**

**6. Acts 4:32-35.** How should our gratefulness to God for our salvation prompt radical generosity far beyond the requirements of Old Testament law (i.e. just tithing)?



# Sacred City Church

## Week 3

### Two Accounts - Two Perspectives - Two Masters

**Big Ideas:** *Jesus always had two kingdoms in mind—two accounts, two perspectives, and two masters. We can store up treasures either on earth or in heaven. What we value most—the temporal or the eternal— will determine what we do with God’s money.*

*First, when talking about money, it’s important to frame up that all Americans are “rich.” Jesus talks about the rich and most people assume He’s talking about Jeff Bezos and Bill Gates. But 95% of the world lives on less than \$50 per day - which means that even working minimum wage in the United States puts you in the top 5% of the world!*

*This explains the biggest pitfall of money - if your eye works, it will take in the light, and by that light you can move through a room and see it clearly. If your eye isn’t working, your whole body will be in darkness because no other part of your body can take in light. It doesn’t matter how much light is in the room, you’ll be in darkness. Point being: Greed darkens our eyes spiritually!*

*Jesus says the same thing about the ‘lamp of the body’ in Luke 11:33-41, and then follows by saying, “Watch out for greed,” to the Pharisees.*

*Application: be on the look out for greed. Most don’t know when they are committing greed. No one thinks being greedy is true of them. (We know and hear of people confessing sins of pride or sexual immorality or lying, but no one ever confesses the sin of greed!) But Jesus talked about greed a lot, and therefore some of our lifestyles and practices must be greedy - yet no one thinks they’re guilty of it. A symptom of greed is probably that you’re convinced you’re not greedy. You’ve been blinded by your money or wealth, and think you’re immune to greed. People are never unclear when they’ve committed adultery - but greed is different and deceptive.*

**Read together:** *Matthew 6:19-24*

#### Discussion Questions:

- **Who here would consider themselves wealthy? When Jesus speaks about the “rich” is He talking about you? (If “no,” why not?)**
- **Who here thinks they struggle with greed? How do you know?**
- **If you could be “richly blessed” in anything, what would that be? Health, education, money, etc?**
- **Who in your life (other than spouse) has insight into your finances?**

- **Does anyone feel that finances are “off limits” for sharing? What leads you to think that? Why?**
- **As a Missional Community, what practices can we deem as greedy?**
- **How does the gospel confront and bring good news to our greed?**
- **What does repentance and faith look like, given this good news? (*Look back and remember the story of Zacchaeus!*)**



# Sacred City Church

## Week 4

### Money as the Currency of Grace

*(This week's lesson is taken from Pastor Timothy Keller - and Redeemer Church's Vision Paper: Creation, Fall, Redemption—and Your Money)*

The Bible sees the history of the world in four stages—1) **Creation** by God, 2) **Fall** into sin, 3) **Redemption** through Christ, and 4) Final **Restoration**--the new heaven and new earth. But creation-fall-redemption-restoration are not just discrete stages in time, they are also different aspects of present reality. Put another way, when we look at any object in this world, we know three things about it:

- First, it is part of God's good creation, yet...
- Second, it is fallen and affected by sin—distorted somehow, broken, falling short of its original purpose. But...
- Third, it is being, and can be, redeemed. The purpose of God is to wipe all creation clean of all the effects of sin until it is restored to wholeness, beauty, and glory.

This is the basis of the Christian worldview. If you miss any of these three perspectives, you have a distorted view of reality.

For example, consider anger. Anger is inherently good. In God, who gets angry, we see anger's original, creational purpose—as assertiveness to protect that which is good. Anger is an aspect of love. The opposite of love is not anger, but indifference. Yet sin has distorted anger and in human beings it is usually a source of great evil and is always dangerous. But the gospel of grace can redeem our anger so it becomes a source of energy for good. If, when considering anger, we leave out any of these aspects of a biblical worldview, our attitude toward anger will be out of touch with reality. We will either have too negative a view of anger (repressing and denying it) or too positive a view of anger (encouraging it as tool against 'oppression,' or blackmailing and exploiting others with it.)

Similarly, to understand money and possessions properly, we have to do the same kind of worldview analysis.

#### **MONEY AND GOD (CREATION)**

God is the creator, so he owns everything and therefore we are only stewards of whatever we have. 1 Chronicles 29:1-18 tells us how David assembled the people, and through his example of giving from his own wealth, led the leaders and people to give enough to build a temple. In his prayer, he says: v. 11. Everything in heaven and earth is yours....Wealth and honor come from you; you are the ruler of all things....v.14. Everything comes from you, and we have only given you what comes from your hand....

From this we learn, 1) Despite how much you worked for your wealth--everything you have is a gift from God. Even if you have worked hard for what you have, it was only with health, talent, abilities and "luck" (favorable circumstances) God gave you that you were able to achieve what you did. If it



was not for God, you could have been born on a mountain in Mongolia in the 11th century—and then where would you be financially? 2) Secondly, God does not give up ownership of his creation when it leaves his hand and comes into yours. The more money you have, the more power you have to arrange and influence what happens in your piece of the world. However, though God gives you power over certain pieces of the world, he does not give you ownership of that piece! Bill Gates has power over more of the world than you do, and you have more power than many others, but none of us own any of it. 3) That leads to a stark conclusion: a lack of generosity is not just stinginess, but robbery. Matthew 25, the parable of the talents, very specifically says that we are to invest the money God gives us into God's causes and seek to multiply its effectiveness in the lives of others. In this way, we are like investment managers--we are not to use our 'client's' money in a way that violates his values and purposes. A failure to use the owner's money as he wishes, for his investments, is not being miserly, it is being a thief. If there were a divine Securities and Exchange Commission in the sky, you'd be in trouble (and maybe there is, and maybe we are)! Malachi.3:8 makes this clear when God says, "Will you rob God? Yet you rob me...in tithes and offerings".

Christians therefore must live as stewards, using the power we have over creation through our money for God's causes. We do that controlled by the thought that "my money is God's." We are obliged to give.

We are God's 'investment managers.' And in light of that image from Matthew 25, the biblical guideline of the tithe looks pretty good. God prescribed the tithe--a tenth of one's annual income to be given back to him and his causes (ministry, the poor, the needs of your community.) Since God is the owner of all things, and we are stewards, it is an incredible deal, by any standards. Imagine being a stockbroker that can keep 90% or so of the dividends of the client! Imagine renting a farm and only giving the owner 10% of the proceeds!

**Practical issues:** Are Christians obligated to tithe? The tithe—giving away 10% of annual income—was an obligation in the Old Testament. In Luke 11:18 Jesus tells religious leaders it is right that they tithe but wrong that they refuse to go beyond the tithe even when love and justice demand it. (Luke 11:42 "Woe to you Pharisees, because you give God a tenth...but you neglect justice and the love of God. You should have practiced the latter without leaving the former undone.") What does this mean? It makes no sense at all to imagine that God would have higher standards for his Old Testament people than he would for his New Testament people, who have far greater privileges. Almost certainly, Christians should consider the tithe the minimum standard for their giving, and should always be looking to go beyond the tithe if they can. It's such a privilege to invest the Master's money in his causes! We should always be seeking to invest as much as possible. In summary, the 'tithe' is not a rigid rule, but a guideline and something of a 'floor.' If you have too many financial obligations to tithe now, then be sure you meet those obligations. Arrange your lives so you can give more in the future. Don't feel too guilty. Be creative, be joyful, and itch to go over the tithe.

## **MONEY AND SIN (FALL)**

Because of sin in our hearts and in the world, money now has an enslaving power. In Mark 10:17-31 we read the famous story of the rich young ruler, who asked in v.17 Good teacher, what must I do to inherit eternal life?...v.19 Jesus replied 'you know the commandments, do not murder, do not commit adultery, do not steal...v.20 Teacher, all these have I kept since I was a boy... v.21 Jesus said 'one thing you lack...go sell everything you have and give the poor, and you will have treasure in heaven, then come follow me.' At this he went away sad, for he had great wealth...v.23 how hard for the rich to enter the kingdom of God!...v.29 I tell you...no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel will fail to receive a hundred times as

much in this present age (homes, brothers, sisters, mother children and fields, and with them persecution) and in the age to come, eternal life.

From this we learn that money can exercise great power over us. The Bible talks almost constantly about money and the spiritual dangers attending it. Just look at Luke for a minute. A large number of Luke's parables relate to money matters--the two debtors, the rich fool, the tower builder, the lost coin, the unjust steward, the rich man and Lazarus, and the parable of the pounds. The Pharisees are called 'lovers of money' (16:14). John the Baptist warns people against discontent with their income (3:13). Jesus warns people to 'watch out' and be on high alert against 'greed' (12:15), against worry about money (12:22), against frantic over-work (12:30), and against deriving a sense of one's worth and identity from your economic class achievement (12:15b). If money, comfort, and reputation are too important to you, says Jesus, you will not enter the kingdom of God (6:24-26).

The Bible talks about money 20 or 30 times more than it talks about sex. Why? Because money's spiritual power blinds us to itself. When people are committing adultery, they know they are doing it. But hardly anyone who loves money too much knows they do. People are always confessing sexual sins, but almost no one thinks 'I'm materialistic' or 'I'm greedy.' If A) the Bible continually warns us about the danger of materialism, yet B) almost no one thinks they are guilty of it, then C) it means a great number of people are blinded to (and by!) the power of money in their lives. The only responsible thing to do is go on the working hypothesis that we are infected by materialism and must be on the watch for it. If materialism is this insidious and stupefying, it is a lot like alcoholism. Maybe the best sign of materialism is this--you aren't willing to even admit the possibility that you are enslaved to greed.

The only way we can be free from the power of money, and to be sure we are free (and not self-deluded,) is to give money away so much that we lower our living standards. We must know that we live in smaller or less opulent surroundings, that we take simpler vacations, that we spend less money on clothes, etc, than we otherwise would. While the theme of "Money and Creation" leads to the practical principle of giving the tithe, the theme of "Money and Fall" leads to the practical principle of giving sacrificially, until it simplifies your lifestyle. There is some interesting creative tension between these two biblical standards for giving. On the one hand, there are people making very little money who live close to the edge. In order to simply put food on the table and a roof over their family's head they cannot tithe, yet in such circumstances, giving away 3-5% of income is very sacrificial. It usually means going without things most of us would consider very basic. I have seen working poor families give very sacrificially though they do not tithe. On the other hand, a person making a lot of money would have to give away far more than a tithe before it would begin to cut into the way they live, where they eat, how much they travel, and where they live.

**Practical issues:** Does this mean that no Christians should ever live in wealthier neighborhoods? No --if you make \$500,000 per year, it is right and important that you live in neighborhoods and move in circles with others who make your income. Why? We need Christians in every social class, every neighborhood, every circle! But Christians should always aim for the bottom end of their particular income bracket with regard to how much they spend their money on themselves. Is it possible, though, for a Christian to give away too much? Yes. Christians should keep enough a) that they can live a safe and healthy life, b) that they don't become a burden to others, and c) so that they can continue to do good. There are many people who have made or inherited a substantial fund of money. If they gave it all away immediately they might do less good in the long run than if they gave it away slowly, allowing it to continually grow new dividends and earnings.

In summary: if we can go beyond the tithe a) without hurting our health, b) without becoming a burden to others, c) without reneging on our financial obligations, and d) without undermining our ability to live and minister among those with whom we work--then we should give sacrificially beyond the tithe.

## **MONEY AND GRACE (REDEMPTION)**

Because God is at work in the world to redeem it, your money can become a “currency of grace” and can be a channel for enormous changes in other people’s lives. In 2 Corinthians 9:1-15 we read: v.7 Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to make all grace abound to you, so that in all things, having all that you need, you will abound in every good work. v10-Now he...will enlarge the harvest of your righteousness. You will be made rich in every way so that you can be generous...v.14-and...their hearts will go out to you, because of the surpassing grace God has given you. Thanks be to God for his unspeakable gift!

Here we learn first, that we can turn our money into a channel of God’s grace. Notice that the words “righteousness,” “riches,” “grace,” “giving,” and “gift” are so interchangeable, that you cannot tell when Paul is saying God has given us money or grace, or if he is saying that we have passed on money or grace to others. The point is our money is ours by grace, and when we give it away generously and joyfully, it comes to other people like God’s grace.

There is no more powerful evidence of the power of the gospel than radical generosity. The more Christians give their money to God and others, the more people will believe in and experience the living reality of Jesus Christ. That is true if you literally give money to a ministry that wins people to Christ, or if you are simply generous to your neighbors and to the poor. Christian giving changes peoples’ lives.

We learn secondly that grace makes Christians want to give. We do not give just out of obligation to God (see “Money and Creation”), nor just to liberate ourselves from the power of money (see “Money and Fall”). In 2 Corinthians 8:8-9 we hear Paul saying: “I am NOT commanding you, but I want to test the sincerity of your love by comparing it with the earnestness of others. For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sakes he became poor, so that you through his poverty might become rich.” Paul demands the love that cannot be demanded. He requires the giving that cannot be simply the response to a demand. Christians are those who accept salvation by grace, not works. Therefore, we know we were saved by Jesus’ radical generosity on the cross. Our giving ultimately, then, must be spontaneous--and if it is not, then we have to go back and ask if we know we are saved by grace at all. If you’ve been given everything freely, then you will give everything freely. Christians who are in touch with spiritual reality do not need a command.

**Practical issues:** In 2 Corinthians 8-9 Paul does not put pressure directly on the will (e.g., “I’m an apostle and I command you to give!!”) nor directly on the emotions (e.g., “You have so much and these poor people have so little! How can you neglect them?”) Rather he goes to their heart with the gospel. He says—if you don’t want to give, you don’t really understand the gospel of grace. You don’t understand who you are, you don’t understand what he’s done. You may be trying to be your own Savior (rather than looking to Jesus) by saving enough money to maintain security in an insecure world. Or you may be relying on people’s approval for your significance (rather than looking to Jesus) by living at a certain economic/material level. In any case, you are failing to remember the generosity of Jesus for you on the cross. Paul says that the only solution is to preach the gospel to your own heart until you want to give away your money. No other way will work. All other methods will produce superficial results. So in order to become a gracious, generous person—don’t sit down with a calculator, look to the cross.

**Conclusion:** As a church we must go through this process--of examining how we spend our money, of examining our motives for not giving more, of repenting for and revising the amount of money we spend on ourselves. But if we don't push ourselves through the fear, pain, or even resentment that such examination will at first bring, we cannot experience the greater joy in God, freedom within ourselves, and healing in the city that gospel-based, radical generosity can bring.

**Discussion Questions:**

- **How has sin distorted your perspective on finances and how you use your money? (*How are you ROBBING God?*)**
- **How do you use your money (good or bad) to influence your "piece of the world"?**
- **What practical things would change about your finances if you viewed yourself as a steward of God's resources instead of an owner of your own resources?**
- **What is your current orientation to tithing? Why?**
- **How does money exercise power over you in your life?**
- **In "keeping with repentance," what can you practically do to change your perception and usage of money in order to redeem it as a currency of grace?**



# Sacred City Church

## Week 5

### Defeater Beliefs and Tithing (Luke 6:38)

#### **Your beliefs shape your life.**

As we've walked through this series, we've seen that the Bible talks about money more than almost anything else. It matters to God! Along the way, our beliefs about money and possessions have probably been challenged. The things we believe about money and possessions shape what we do and don't do with them. Examples of such beliefs may include:

- The belief that what the Bible says about money is irrelevant to me - or it just makes me feel guilty.
- The belief that salvation is a "one-and-done" thing that doesn't really need to affect *all* parts of my life.
- The belief that the things I have are my own - I should be able to do what I want with them.
- The belief that I'm not wealthy or affluent - because there are so many people with much more than me.
- The belief that I'm not greedy - greed is something *other* people struggle with.

#### **Some of our beliefs hold us back, and these beliefs block us from experiencing progress in our lives.**

Such beliefs as these can and will hold us back from living lives of radical generosity. If we believe that Scripture's words on money don't apply to us, we will have only a worldly, temporary view of them that satisfies our desire for more money and possessions. If we believe that our money and possessions are just our own (and don't ultimately belong to God - or aren't given by him), then we will likely find great pride in our ability to amount masses of money and troves of possessions.

However, as this series has confronted such beliefs, we have hopefully become aware of sin in our lives that we didn't see before. We've hopefully experienced conviction of sin and been given a deep desire to repent and change our lives.

#### **You can change your beliefs, but it's not easy.**

What shall we do then? As God's Spirit brings conviction and repentance, He also gives us grace to take responsibility and make changes in our lives. This is where the rubber meets the road, and where we as disciples of Jesus should help one another grow in grace. Use these questions to work through this together as a Missional Community.

#### **1. Recognize your negative thought patterns and defeater beliefs in regard to your money and possessions.**

**2. Write them down:**

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**3. Review each one: *Is it true? How has it affected your life, identity, experience of God and others? How would your life look different if you believed the gospel - if you believed that God was for your good and always acting for your good in every circumstance?***

**4. Reject or reframe each belief. This part is where faith and repentance comes in. (*Father, I reject the belief that "I am not able to tithe or give generously."*) Then you reframe the new belief. (*"Father, you tell me that the gospel is the power of God and that it has spiritual power to change my life. You've also told me that 'I have everything I need for life and godliness' - 2 Peter 1. Therefore, I have the resources necessary to be radically generous, even when it doesn't seem like I can. I can do that through you."*) It won't be easy, but it is possible.**

**5. Revise the beliefs and write them down. (*"I am totally capable giving generously through the power of the Spirit and developing a gospel-perspective of my money."*) You might not execute this perfectly, but you will fail forward. What if it happens slowly or inconsistently? That is still a win! Have you ever done that before?**

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**6. Reorient your life around the new beliefs. What new habits do you need to form to reinforce these new beliefs? (*"By grace I am capable of being radically generous - and here's how I'm going to do that..."*)**

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