

Lesson 1

Money Matters



Director's Guide

Study & Discussion

Review the following material in full in preparation for the lesson and then adapt it to fit the length of your time together. Be sure to look over the corresponding Student Guide as well for a basic idea of what information to highlight. There are also prompts for you throughout this material to help guide you in the discussion.

Warm Up (3 minutes)

To begin the lesson, hand out the Student Guide and have everyone in the group answer these questions on their own. Answer these questions yourself as well.

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Participant's Guide Worksheet

- 1) How much do you think the average Christian spends for every dollar earned?

- 2) Have you ever tried to live on a budget? _____
- 3) Do you balance your checking account? _____ If yes, how often? _____
- 4) Do you have a savings account? _____
- 5) How many credit cards do you have? _____
- 6) Do you carry over a credit card balance from month to month? _____
- 7) Do you tithe? _____ If yes, how often? _____

Why Money Matters

- 1) *Genesis 1:21-25*
- 2) *Genesis 1:26, 28*
- 3) *Genesis 2:15-16*
- 4) *Genesis 2:2-3*

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Bread, cash, dough, loot, moola, greenbacks, benjamins, bucks, dead presidents, cabbage, clams, Gs, smacks, bills, stash, pesos, pieces of eight. Call it what you will, but money has always mattered.

Ancient Near-Easterners recorded their financial exchanges on clay tablets. Militaries have fought over money. Political revolutionaries have argued about it. Spanish conquistadors sailed the seas to save it. And Christians have always believed that loving it is the root of all evil.¹

It can be ignored, flaunted, borrowed, or lost. Today, it is little more than numbers on a computer screen. Still, money does matter—and it matters very much to God.

That may surprise you, since Christians throughout the centuries have often treated wealth as taboo. However, roughly 10 percent of the verses in God’s Word speak about money or the management of God’s gifts and material resources. That tells us that the way we respond in this area matters a great deal to God.

It is the love of money and material blessings that the Bible condemns as the root of all evil—the greedy seeking-after and accumulation

of possessions, not the simple “having” of wealth. When we view God’s material blessings in the proper perspective and steward His resources wisely—regardless of how much we have—we as individuals and a church will be drawn into a deeper recognition of His super-abundant goodness. We will also be drawn into a more eternally minded lifestyle—one that seeks to use and share those resources for God’s glory and the furtherance of His kingdom.

What Is Money?

In simple terms, “money” can be anything that represents a medium of exchange for a product or provided service. In the Western world, money is legal tender—a measurement of value. Four dollars and fifty cents at a local coffee house usually suffices as an exchange value equal to one very hot, very smooth venti mocha latte.

Although ultimately all of our needs are met in Christ Jesus (Phil. 4:19), God has a long history of using money and the material resources He provides to accomplish His earthly will. **ASK:** *Can you think of some biblical instances where*

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He did so? (Read Ex. 35:29 and Acts 4:32, 34-35 as a group if examples are needed.) He meets most of our physical needs in the form of earned wages (2 Thess. 3:10). When we have money, we are reminded that we are a blessed people (Prov. 10:22); when we don't have it, we are encouraged to pray and ask God for it (Matt. 7:11). Even God's social program to feed and clothe the poor involves giving: "Command them to do good, to be rich in good deeds, and to be generous and willing to share" (1 Tim. 6:18).²

In fact, material prosperity factors significantly into God's unique purpose, as we are about to see. And He ordered things that way from the very first days of Creation. Understanding and living out God's purposes for the abundance of resources He provides is something that every Christian is called to.

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"Money isn't the most important thing in life, but it's reasonably close to oxygen on the 'gotta have it' scale,"³ says best-selling author and motivational speaker Zig Ziglar. While this is

equally true for Christians and non-Christians, our lesson here is concerned with the question: Why should money matter to the believer?

1) Wealth was God's original idea. (Turn to Gen. 1:21-25 as a group.)

First, notice what Genesis 1 teaches: that God placed the first humans—Adam and Eve—in a virtual paradise, with everything they'd need to thrive. And after God created the sun and the moon, water, land, plants, and the creatures of the water and sky, "God saw that it was *good*" (Gen. 1:21, emphasis added).

That phrase is both a statement of divine judgment and blessing. The Hebrew word for "good" used here and elsewhere in Genesis 1, as well as in other Old Testament books, indicates that which is beneficial, aesthetically beautiful, morally righteous, preferable, of superior quality, or of ultimate value.⁴

Next, God blessed the birds and aquatic animals and commanded them to increase and multiply: "*Be fruitful and increase in number and fill the water in the seas, and let the birds increase*

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on the earth” (Gen. 1:22-23, emphasis added).

In other words, abundance within creation (“be fruitful . . . increase . . . fill”) is also a good thing in God’s eyes.

On day six God created the creatures on land, including man: “And God said, ‘*Let the land produce* living creatures according to their kinds: livestock, creatures that move along the ground, and wild animals. . . .’ And it was so. . . . *And God saw that it was good*” (Gen. 1:24-25, emphasis added).

Notice that in God’s created order, the land and the animals work in synergy to reproduce. So the growth and productivity of His creation was a key aspect of God’s original intent—and it is part of His continued purpose for His creation now.

We see in these verses that God validates growth and productivity as things that are good. The material world that God created is “good” as well. Its goodness was within God’s original plan; He never intended for us to live in a material universe with constant want, famine, or crushing poverty. We were designed to grow in a garden, not thirst in a desert. **ASK: *How might understanding that wealth was God’s idea change the way a***

Christian views and treats his or her material blessings?

2) We were created to manage God’s resources. (Turn to Gen. 1:26, 28 as a group.)

Throughout Christian history there have been many opinions about wealth and how to manage it. The Puritans taught that Christian faithfulness was related to a divine blessing of wealth. Augustine, the bishop of Hippo, compared personal property to creation—because the creation is good, so is wealth. (Yet he also admitted that a person could have money and still never enjoy it or thank God for it.)

Because of wealth’s propensity to replace God, Reformers like John Calvin and Martin Luther taught that owning things was valid only when those things were necessary. As somebody put it, “Any man who takes for himself more than the plain necessities of life lives in open, habitual denial of the Lord.” Ouch! But is that the whole story? Maybe not.

Genesis 1:28 records the Lord’s command to Adam. Through Adam, God gave

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humans responsibility over the material creation, commanding us to “rule over” and “subdue” the animals and the land. While the Hebrew verb for “subdue” means “to enslave or conquer,” the general meaning of the verb—and the meaning within this context—is “to bring under one’s control for one’s advantage.” So Genesis 1:28 might be paraphrased as “fill the earth and harness its potential and resources for proper benefit.” In other words, God made us to be His managers on earth.

ASK: *In an ancient Israelite context, what might this command to subdue involve? How would people have lived this out?* The biblical language suggests cultivating earth’s fields, mining its mineral riches, using its trees for construction, and domesticating its animals.⁵ **ASK: *What might this command to subdue look like for us today?***

In a modern context, “subdue” and “rule” suggest managing resources—financial and otherwise. It is amazing how many of us ignore the financial world in which we live. In the U.S. today, only about four out of ten people have ever tried to live on a budget. National statistics report that 87 percent of Americans never even bother to balance

their checkbook.

To “subdue” requires faithful management of financial resources. Your master should not be MasterCard. John Maxwell said it best: “Tell your money what to do and stop wondering where it went.”

God meant for people to manage material wealth. To take the reins, grab the bull by the horns, and take control. (We will discuss more on this in the coming weeks.)

3) God intended for us to enjoy His blessings. (Turn to Gen. 2:15-16 as a group.)

The picture in Genesis 1–3 illustrates a God who does much more than just create. He super-creates! Beyond abundance! More than any of us could use or need in a lifetime. The skies *teem* with birds, the waters and seas *teem* with fish, and the land *teems* with plants and animals. It is God’s nature to be a God of extravagance, of plenty. He is rich, and He passes on those riches to His loved ones.

A child asked her mother for a late-night bowl of cereal. “How much do you want?” the mother questioned. “Pour me too much!” replied the

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little girl. That's what God did in creation. He poured too much. Why? Why do so much more than the bare minimum? **ASK: *What do you think God intended by giving so above and beyond what we need?***

In the simplest of terms, He created it all to be enjoyed. God designed human beings to enjoy life in a material world. He loves us so much that He delights in lavishing us with His extravagant riches.

According to Genesis 2:15-16, "The LORD God took the man and put him in the Garden of Eden to work it and take care of it. And the LORD God commanded the man, 'You are *free to eat* from any tree in the garden'" (emphasis added). Clearly, the purpose of the fruit of these trees is more than just for food—the variety was intended for enjoyment. And the grammatical construction of verse 16 in the Hebrew not only suggests "permission" to eat from every tree, but the passage can be translated, "You may eat to your heart's content."

"Any" tree means more than "mere concern for [Adam and Eve's] nutrition," says one writer. "The first vision of material human existence we get from Scripture is not a narrative of just 'getting by' on a diet of 'daily bread,' a counsel of 'just enough.'

Rather, it opens to us the vast, superfluous horizon of freedom for delight that God gave to human beings in the beginning."⁶

From the start, Adam and Eve were to delight in, enjoy, take pleasure and benefit from the things God had created for them. Today, we as God's appointed stewards are to enjoy and control our resources in such a way that we actually thrive. Unfortunately, we often forget not only our Creator's original plan for our wealth, but His purpose.

Many American families are in deep financial distress, even though we live in the most prosperous economy in world history. Consider this:

In the last 30 years Americans owning stocks rose from 10% to 50% of the population. And since 1989 the number of millionaires rose from 1.26 million to over 5 million, nearly all of them first-generation millionaires. Even the definition of the poverty level was raised from 15K to 22K (family of four), and now we define poverty in America to include "persons lacking a socially acceptable standard of living." To be poor in America means that you probably

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have air conditioning, a microwave, DVDs, at least one car, a washing machine, and a refrigerator. The U.S. Gross National Product is around 14.2 trillion dollars, which is nearly three times higher than the next highest country.⁷

This is a world biblical writers could not have imagined.

Now look back at today's opening questions and see how you compare. Did you know:

- The average Christian spends \$1.26 for every dollar earned?
- One-third have no savings or retirement?
- About half of the population carries at least two credit cards, and on average, Americans have \$8,329 of credit card debt? (That is the average for every U.S. citizen, whether one actually has a credit card or not.)
- Those who do carry credit card accounts maintain an average total balance of \$10,679?
- One-half of us are living in homes that are too big and driving cars that are too

expensive? And younger-marrieds are spending 24 percent of their disposable income to serve consumer debt?

This is not the vision God planned for His people. But we can live out His vision if we will heed the instructions He gives us in His Word.

Our disproportionate amount of wealth means we American Christians bear a far greater amount of kingdom responsibility. The opportunity to make a meaningful impact for the gospel right now rests uniquely in the hands of Western Christians. It's an enormous privilege that God gives to us as His children.

4) Wealth, when viewed and handled properly, will lead to worship. (Turn to Gen. 2:2-3 as a group.)

There are significant differences between the first six days of creation and the seventh day. Genesis 2:2-3 does not include the phrases "And God said" and "there was evening, and there was morning." This indicates He was at rest. Also, unlike the first six days, the seventh day was "blessed" and "holy."

The Hebrew word for "holy" means "to set apart; to distinguish." When God sets something

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apart, it means that it uniquely belongs to Him. God made this day to be different. The fourth commandment reads,

Remember the Sabbath day by keeping it holy. Six days you shall labor and do all your work, but the seventh day is a Sabbath to the LORD your God. On it you shall not do any work, neither you, nor your son or daughter, nor your manservant or maidservant, nor your animals, nor the alien within your gates. For in six days the LORD made the heavens and the earth, the sea, and all that is in them, but he rested on the seventh day. Therefore the LORD blessed the Sabbath day and made it holy.

(Ex. 20:8-11)

The seventh day—which eventually became Sunday for Christians (Acts 20:7; 1 Cor. 16:1–2)—has always belonged to God and was always meant to be uniquely devoted to Him. **ASK: *How was the seventh day supposed to be different from the other six days of the week?*** It was for rest from ordinary labor. (To “rest” in the Hebrew basically means “to cease.” This is not a rest due to

exhaustion; it is the willful cessation of the work of creation.) It was for worship and spiritual service. It was a time to commemorate and celebrate all He has given.

God ceased from creating to enjoy all of His creation on the seventh day, and He has arranged for His children to do the same. In fact, the generosity of God is what enabled Adam and Eve to worship on that day of rest. They were given everything they needed in order to remember His blessings in a special way. So are we. God’s great goodness should produce an overwhelming sense of gratitude to Him. And this gratitude, in turn, should inspire worship.

Summing It Up

Because wealth is important to God, it should be important to us—not just for the enjoyment it brings, but for the many ways it points us to the Giver of all good things and invites us to worship Him.

God’s purpose in granting us resources to manage was not only to enable us to survive on this earth but to allow us and His kingdom purposes to thrive here as well as in heaven. His rich provision

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offers us tangible, daily reminders of His goodness and His ability to thoroughly supply our needs as well as our wants. It also demonstrates the pleasure He takes in creativity and His creation—a pleasure that He wants us to enjoy regularly.

When we delight in the overwhelming blessing of what He has provided, our gratitude will incline us to worship and wise stewardship—daily, weekly, throughout our lives.

Encourage your group to take a few minutes in the coming week to review the ideas in the READ & REFLECT section in their Student Guide. Then look at the following THINK ABOUT IT section together before ending the meeting in prayer.

THINK ABOUT IT: God created wealth so that we would experience Him as “good.” His goodness should always lead to not only faithful management of our resources but to worship. If our money and material blessings aren’t ultimately leading us to worship God, then our wealth is misleading us, and we need to reconsider its place in our lives. Where are your material blessings leading you?

Are you mastering your finances, or are they mastering you?

Close in Prayer (2 minutes)

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¹ Paraphrased from Niall Ferguson, *The Ascent of Money: A Financial History of the World* (New York: Penguin Press, 2008), 1.

² Unless otherwise noted, all Scripture quotes are taken from the *Holy Bible, New International Version*[®]. Copyright © 1973, 1978, 1984 by Biblica, Inc.[™] Used by permission of Zondervan. All rights reserved worldwide.

³ Quoted at www.ziglar.com.

⁴ R. Laird Harris, Gleason Archer, Bruce Waltke” *Theological Wordbook of the Old Testament* (Chicago: Moody Publishers, 1980), I.345–46.

⁵ See notes for Genesis 1:28; www.net.bible.org.

⁶ John R. Schneider, *The Good of Affluence: Seeking God in a Culture of Wealth* (Grand Rapids, MI: Wm. B. Eerdmans Publishing Co., 2002)

⁷ Central Intelligence Agency, 2009. www.cia.gov/library/publications/the-world-factbook/fields/2195.html

⁸ Experian National Score Index Study, February 2007.

⁹ *Nilson Report*, April 2009.

¹⁰ Debt for households with credit cards in 2008 was \$10,679, and debt for households with credit cards in 2007 was \$10,637. After 12 months of making credit card payments, the household debt rose \$42. *Nilson Report*, April 2009.

¹¹ Tamara Draut and Javier Silva, “Generation Broke: Growth of Debt Among Young Americans,” a Borrowing to Make Ends Meet Briefing Paper #2, Annie E. Casey Foundation, October 2004. www.aecf.org.

¹² See notes on Genesis 2:3; www.net.bible.org

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Participant's Guide Worksheet

1) How much do you think the average Christian spends for every dollar earned?

2) Have you ever tried to live on a budget? _____

3) Do you balance your checking account? _____ If yes, how often? _____

4) Do you have a savings account? _____

5) How many credit cards do you have? _____

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7) Do you tithe? _____ If yes, how often? _____

Why Money Matters

1) *Genesis 1:21-25*

2) *Genesis 1:26, 28*

3) *Genesis 2:15-16*

4) *Genesis 2:2-3*

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READ & REFLECT

What have we learned that can help us respect and handle God’s resources more effectively?

- Because wealth is important to God, it should be important to us—not just for the enjoyment it brings, but for the many ways it points us to the Giver of all good things and invites us to worship Him.
- Wealth was God’s idea. He created the world with a super-abundance of resources and gave it to His people to manage and enjoy.
- Our disproportionate amount of wealth means we American Christians bear a far greater amount of kingdom responsibility. The opportunity to make a meaningful impact for the gospel rests in the hands of Western Christians.
- God ceased from working to enjoy His creation on the seventh day, and He has arranged for His children to do the same—to devote an entire day each week to be refreshed and enjoy Him and everything He has supplied.
- When we view God’s material blessings in the proper perspective and steward His resources wisely—regardless of how much we have—we as individuals and a church will be drawn into a deeper recognition of His super-abundant goodness. We will also be drawn into a more eternally minded lifestyle—one that seeks to use and share those resources for God’s glory and the furtherance of His kingdom.

THINK ABOUT IT: God created wealth so that we would experience Him as “good.” His goodness should always lead to not only faithful management of our resources but to grateful worship. If our money and material blessings aren’t ultimately leading us to worship God, then we need to reconsider their place in our lives. *Where is your money leading you? Are you mastering your finances, or are they mastering you?*

Lesson 2

Pocketbook Pursuits



Director's Guide

Study & Discussion

Review the following material in full in preparation for the lesson and then adapt it to fit the length of your time together. Be sure to look over the corresponding Student Guide as well for a basic idea of what information to highlight. There are also prompts for you throughout this material to help guide you in the discussion.

Warm Up (5-8 minutes)

To begin the lesson, have everyone in the group turn to the book of Genesis in their Bibles as you hand out the Student Guide. Appoint half of the group to focus on chapter 1, and half to focus on chapter 2, so that both passages are represented in the exercise. Give everyone a couple of minutes to review their passage and urge them to jot down on their Student Guide as many of the action words as they can find from their respective chapters. Then, have the entire group share some of their results while you write their answers on a white board or overhead for all to see.

Or, to liven things up, you could make this a bit more competitive, letting both “teams” huddle up and quietly devise their respective lists on a time limit. Then you can write each team’s answers for display and see which group came up with the most answers.

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It has been said that for Christians to properly worship God, three books are required. **ASK:** *Can you guess which ones?* The Bible book, the hymnbook, and the pocketbook.

To worship God with the Bible is obvious; it is, after all, God’s words to His people. As for the hymnbook, that’s no surprise either. The Old and New Testaments prescribe making a joyful noise unto the Lord, singing psalms, hymns, and spiritual songs with grateful hearts (Ps. 100:1-2; Col. 3:16). What is not so apparent is the importance of worshiping God with our pocketbook.

In our previous meeting, we saw how Adam and Eve enjoyed God’s goodness and abundance in Genesis 1 and 2. Genesis 3 begins the saga of paradise lost. It is the great fall from God’s presence—a reversal, a divide—and the reason for what ails humanity.

A Garden of Thorns & Thistles, Irony & Hope (Turn to Genesis 2:15; 3:17-19 as a group.)

Genesis 2:15 says, “The LORD God took the man and put him in the Garden of Eden to work it and take care of it.”¹³ So Adam’s original vocation was

the practice of “taking care of” someone else’s property—namely, God’s. (The New Testament-era term is “stewardship.”) But in the next chapter, after Adam and Eve have sinned, God says to Adam:

Because you listened to your wife and ate from the tree about which I commanded you, “You must not eat of it,” *cursed is the ground* because of you; through painful toil you will eat of it all the days of your life. It will produce thorns and thistles for you, and you will eat the plants of the field. By the *sweat of your brow* you will eat your food until you return to the ground, since from it you were taken; for dust you are and to dust you will return. (Gen. 3:17-19, emphasis added)

The narrative about the fall of man gives three specific penalties: one to the serpent, one to the woman, and one to the man. **ASK: *What are those penalties?*** Though individually directed, the curses all apply to Adam and Eve’s lineage. Yet unlike the curses on Eve and the serpent, Adam’s curse is about his relationship to something—to the ground from which he was made. Now the ground would be his livelihood, his

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new vocation, his job.

The word “cursed” is a divine verbal pronouncement that invokes a sense of gloom. A higher authority can make curses, and ultimately, in the Bible it is only God who can curse something. That leads to an important question: Why would God curse the ground and not Adam? Why would God make it a challenge to earn a living while knowing that worship requires giving something back to Him (see Gen. 4:3-4)? **ASK: *What do you think?***

Apparently, Adam’s disobedience immediately affected what was once a lush, green garden. Instead of the fields overflowing with wheat, grain, and fruit, they yielded little more than thorns and thistles. Worse yet, “work”—which was God’s original, blessed design—turned into “labor.” And in one sense, Adam’s new job shortened his life: “By the sweat of your brow you will eat your food until you return to the ground” (Gen. 3:19). His vocation was now cursed.

The irony is that what God intended as a source of joy and life for Adam (Gen. 2:15) became a primary source of pain for man’s wearisome

existence. While childbirth would be marked with pain for the woman from that point on (Gen. 3:16), the man—who was condemned to cultivate the stubborn ground—would know “the toilsome pain of deriving food from the dust.”²

How does this connect to worship? When work is labor, worshiping God with the pocketbook is difficult. **ASK: *Why? How do our attitudes and physical limitations affect our worship, and particularly our giving?***

Is it even possible to enjoy worshiping God with the pocketbook if earning an income is so difficult? Yes, but like Adam, it will take a measured response.

Joining God’s Work

God is busy. He is a tireless worker. In fact, the first week of creation was a busy, busy week of work—and He’s been on the job ever since. John 5:17 says, God the Father “is always at his work to this very day.”

In the first fifty-six verses of Genesis alone, approximately fifty-six action words—such as created, made, produced, saw, let, blessed, finished,

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formed, planted, took, caused, and others we listed in today’s warm-up—are used. And although the Lord rested on the seventh day so that man could have special opportunity to worship Him, Robert Banks points out in his book *God the Worker*, that after the creation account, God is still busy as the Shepherd, Potter, Builder and Architect, Weaver, Gardener, Farmer, Musician, and Artist.³ **ASK: *Can you think of some of His other roles according to Scripture?***

Being a worker is in the very nature of God. Since we are made in His image, we were created to be busy, to work, to “tend the garden” so to speak. And when we do, we are tangible participants in advancing His kingdom.

Thankfully, there is a blessing in Adam’s curse. By tending the garden, man has the privilege of cooperating in the greater purpose of redemption.

God is busy transforming, renewing, and reestablishing all things—He’s busy restoring creation and reconciling people to Himself (Rom. 8:18–23; Eph. 1:9–12; Col. 1:15–20). According to Alistair Mackenzie and Wayne Kirkland,

“Everything we do to counter or reverse the effects of the Fall is a participation in God’s redeeming and transforming work and looks forward to the completion of this work. We work as agents and signs of God’s redeeming work.”⁴

Perhaps you’ve never considered yourself an “agent” of God, but you are. The significance of work for us as Christians lies in stewardship and service—in earning enough to foster, nurture, and give to God’s causes. This is not just one of the blessings of work. These functions are clear expressions of the character and ongoing work of God in our world and in our lives.

Giving is one of the few tangible ways of expressing our love to God. When a ministry is sustained or a building constructed through sacrificial gifts and generosity, when a church’s missions efforts are expanded or the needy in its community are helped, these acts encourage people to think, These people really love God.

To worship God with our money means we are giving to His great causes. But before we open our pocketbooks, it is important to heed God’s principles about maximizing our cooperation with Him.

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1. Think Ahead

Thinking ahead is essential for followers of Christ—especially when our livelihood is muddled with layoffs, retirement savings, fluctuating stocks, and round-the-clock marketing. Finances, like everything else, “should be done in a fitting and orderly way,” according to 1 Corinthians 14:40. Believers are to live in an orderly fashion despite a disorderly world. They are to redeem pandemonium and bedlam by replacing the chaos with symmetry and sufficiency.

Taking responsibility for resources is a means of acting redemptively. Consider this: wisdom teaches us that “the plans of the diligent lead to profit as surely as haste leads to poverty” (Prov. 21:5, emphasis added). When the word “diligent” is paired with “plans,” it means “to cut, sharpen, decide.” Consequently, the use of “diligent” here describes a person who is “sharp”—a person who acts decisively, yet in a measured way. In contrast, the word “haste” indicates being pressured into rapid action and suggests a lack of productivity. What do the plans of the diligent produce? Profit. The word derives

from the Hebrew noun translated “plenty” and a verb that means “to remain over.”⁵ So calculated diligence will lead to abundance and prosperity.

Like God, who is the quintessential planner, we should think before we do. A practical way to think ahead financially is to devise a plan for your money. We should give much forethought regarding the use and purpose of our income. However, that is not always the way we operate. In the United States, 60 percent of people live every day wondering what happened to their money simply because they failed to devise a plan for it first. Only four out of ten people have ever tried some sort of budget, and nearly nine out of ten do not balance their checkbooks.

When we fail to plan our money for God’s glory, we are prone to making bad decisions and missing many opportunities to join God in His work.

Share your own example of this, or ASK: Does anyone want to share about one of those missed opportunities?

2. Use It As You Mean To

Most people do not wake up one morning and

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think, Today I will encumber so many financial obligations that they will take a lifetime to pay back. Still, plenty of people spend money haphazardly—money they meant to use for God’s kingdom and the kids’ shoes. ASK: How do people make this kind of mistake? For one, it happens easily with impulsive purchases on credit cards that carry revolving balances. This kind of spending has put one out of every five adults ages 18 to 24 into hard debt.⁶

As a country, we are experiencing an explosion of household indebtedness.

The statistics are staggering:

- In 2007, U.S. consumer debt hit a record \$2.5 trillion.
- In 1959, consumer debt was equivalent to 16 percent of one’s disposable income. Now it is 24 percent.
- During the same period, mortgage debt rose from 54 percent of disposable personal income to 140 percent.

What should be an appropriate redemptive response toward debt? First, we must buy ourselves back and get out of bondage. Exodus 21:2-6

describes the sad cases of people who went into voluntary slavery to relieve debt. It was a six-year contract. When the contract was fulfilled and the time served, the debtor was free. Whatever the amount of your obligations, start today and spend your money as you ought to. And never forget the truism that “the rich rule over the poor, and the borrower is servant to the lender” (Prov. 22:7).

Another redemptive response is to develop positive spending habits. When faced with things that wish to enslave us (“if you are given to gluttony”), Proverbs 23:2 recommends putting “a knife to your throat.” In other words, be serious about freeing yourself from financial bondage. In this way, we make ourselves financially available to be used for God’s glory.

3. Join God’s Work . . . Tomorrow

While it is necessary to join with God’s purposes today, a wise Christian prepares to be a *lifelong* follower of Christ. So it should not shock us that God often provides more than enough *now* in order that we may join His work *then*—at some point in the future. Proverbs 21:20 says that “in the

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house of the wise are *stores* of choice food and oil, but a foolish man devours all he has” (emphasis added). The Hebrew for “stores”, used forty-five times in the Old Testament, is often associated with shepherds and sheep and refers to the idea of habitation either in a home, a designated place, or God’s temple. The shepherd’s psalm reminds us that it is the Lord who makes us “lie down in green *pastures* [the place of habitation]” (Ps. 23:2, emphasis added), meaning it is a wise idea to store up and lay aside resources for future use. **ASK:** *What are some ways we can do this? THEN ASK: How can we keep from going overboard in our saving (hoarding, becoming greedy, etc.)?*

The apostle Paul approved of saving money for the future for the specific purpose of being able to join God’s work: “On the first day of every week, each one of you should set aside a sum of money in keeping with his income, saving it up, so that when I come no collections will have to be made. Then, when I arrive, I will give letters of introduction to the men you approve and send them with your gift to Jerusalem” (1 Cor. 16:2-3). Saving to share fosters a dynamic connection with

God’s ongoing redemptive purposes both locally and globally.

4. Take the First Step

When we plan, save, and then spend carefully, we position ourselves for greater redemptive activity. This is the fun step. Disciples get to give! Perhaps there is never a time when believers are more like God than when we give. God Himself is a giver: “For God so loved the world that he *gave* his one and only Son” (John 3:16, emphasis added). Second Corinthians 8:9 says: “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.”

Some Christian sectors experience considerable push-back about giving. Usually one can find four types of givers on any given Sunday: 1) tippers, 2) tithers, 3) praisers, and 4) lifelong stewards. Tippers contribute what doesn’t cost. Tithers are those who give 10 percent of their income. Praisers are those who exceed the Law’s command of 10 percent and have developed the attitude of gratitude. But lifelong stewards are

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persons who give all things—life, health, money, body, family, and career—to God.

It does not matter what kind of giver you are. It does matter, however, that you start where you are and work up to giving at least 10 percent of your income to the local church. Once you're at that point, push deeper and strive to become a lifelong steward. As Proverbs 11:25 reminds us, "A generous man will prosper; he who refreshes others will himself be refreshed." When we thoughtfully, purposefully spread our gifts far and wide, God's righteousness endures forever (2 Cor. 9:9).

Summing It Up

Though we are subject to the effects of sin and the toils of work, God still calls us to worship Him and act redemptively—starting with our work and our pocketbooks and extending to our lives. As we wisely and carefully steward our finances, we not only avoid the bondage of debt but free ourselves to join Him in His causes, giving generously of our resources for His glory.

Encourage your group to take a few minutes in the coming week to review the ideas in the READ

& REFLECT section in their Student Guide. Then look at the following THINK ABOUT IT section together before ending the meeting in prayer.

THINK ABOUT IT: God is not just a worker; He is a planner and a giver. We are made in His image, and blessed with these same opportunities. So we should work and plan to the best of our ability so that we may give abundantly to further His causes. When we do, we will be abundantly and spiritually blessed.

Of the four types of givers, which type are you?

- 1) **A tipper** who contributes what doesn't cost?
- 2) **A tither** who gives 10 percent and nothing more?
- 3) **A praiser** who exceeds the fundamental 10 percent and has cultivated the attitude of gratitude?
- 4) **A steward** who gives all things in full to God?

Wherever you are on the list, what can you do to move to the next level?

Close in Prayer (2 minutes)

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² Kenneth A. Mathews, Genesis 1–11:26a, *The New American Commentary*, vol. 1A (Nashville: Broadman & Holman, 1996), 252.

³ Robert Banks Jr., *God the Worker: Journeys into the Mind, Heart and Imagination of God* (Albatross: Sutherland, NSW, 1992).

⁴ Alistair Mackenzie and Wayne Kirkland, *Just Decisions: Christian Ethics Go to Work* (Christchurch, New Zealand: NavPress New Zealand, 2008).

⁵ Proverbs 21:5; www.net.bible.org

⁶ Tamara Draut, “Economic State of Young America,” Spring 2008. www.demos.org

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Participant's Guide Worksheet

GENESIS 1

GENESIS 2

Joining God's Work

1) _____

2) _____

3) _____

4) _____

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READ & REFLECT

What have we learned that can help us plan for and handle our money more purposefully so that we can give more generously?

- Worshiping with our pocketbooks is a central means of fulfilling our original role to “work and take care of” what God has provided.
- Though sin turned God’s original blessing of work into “labor,” it is still possible to enjoy worshiping God with our finances.
- The blessing in Adam’s curse is that by our “tending the garden”—by working and taking responsibility for our use of God’s resources—we have the privilege of cooperating in God’s greater work of redemption.
- Being a worker is in the very nature of God. Since we are made in His image, we were created to work.
- As God’s agents, our work lies in stewardship and service—in earning enough to foster, nurture, and give to God’s causes. This is not just one of the blessings of work. These functions clearly express the character and ongoing activity of God in our world and in our lives.
- The wise Christian prepares to be a *lifelong* follower of Christ—one who keeps an eye toward today’s accounts as well as tomorrow’s uses and eternity’s purposes.
- When we plan, save, and then spend carefully, we position ourselves for greater redemptive activity. That is, we get to give! Giving is one of the few ways of tangibly expressing our love to God.
- No matter what kind of giver you are, start where you are and work up. And keep striving until you become a lifelong steward.

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THINK ABOUT IT: God is not just a worker; He is a planner and a giver. We are made in His image, and blessed with these same opportunities. So we should work and plan to the best of our ability so that we may abundantly give to further His causes.

Of the four types of givers, which type are you?

1) A **tipper** who contributes what doesn't cost?

2) A **tither** who gives 10 percent and nothing more?

3) A **praiser** who exceeds the fundamental 10 percent and has cultivated the attitude of gratitude?

4) A **steward** who gives all things in full to God?

Wherever you are on the list, what can you do to move to the next level?

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Director's Guide

Study & Discussion

Review the following material in full in preparation for the lesson and then adapt it to fit the length of your time together. Be sure to look over the corresponding Student Guide as well for a basic idea of what information to highlight. There are also prompts for you throughout this material to help guide you in the discussion.

Note:

The following Lesson is geared towards a Debt Reduction Campaign.

Warm Up (3-5 minutes)

As you hand out the Student Guide for this lesson, say to the group:

“Imagine that your son has graduated from college and wants to move into an apartment with a couple of friends. He thinks he can swing it financially now that he has a full-time job, but he isn't sure, so he has asked for your help. Create a list of the various items that he will need to account for as he builds a budget. After a couple of minutes, ask the group to share what they wrote down, and then discuss what other issues (apart from finances) you'd want him to think through before moving out.

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A church came together in a great effort to build a permanent physical location. First, the church found an excellent plot of land and negotiated a very good price—one that allowed them to pay cash for the property. A number of the men in the congregation had construction backgrounds, and though they agreed to donate their time to help erect the building, there were still building materials to be paid for and skilled laborers needed in a number of areas.

The congregation had two options: either build or to wait to build. Forging ahead with the project would incur some immediate and sizable costs. Yet waiting until a big enough “war chest” was raised to pay cash for the building would also be costly: it would force the growing church to continue to move into larger—and more expensive—rented facilities in the meantime.

During an extended period of prayer and discussion, the church very seriously “counted the cost.” Ultimately, the overwhelming consensus was to move ahead with the construction, even if it required taking out a mortgage. So construction began, the churchpeople donated their time, and in

order to “pay as you go” as much as possible, the congregation moved into the building before all the carpet was laid and all the painting was done.

When the dust settled, this church still had to take out a \$250,000 mortgage. Yet all things considered, owing only \$250,000 on a building and property worth over \$1 million was quite an achievement! And it proved to be a wise decision for that body of people.

The Pastor reports, “Was it a frustration for the congregation that the building was not completely finished when they moved in? Not for those who had been around for the building process. Though construction took somewhat longer—given that those donating their services had to do it in their free time—if anything, moving into a partially completed facility kept the congregation focused on the goal they had committed to complete *together*.”

Counting the Cost (Turn to Luke 14:28-30 together as a group.)

Together. That is a key word for us to consider in this lesson. Let’s look first at one of Jesus’ most prominent illustrations regarding the commitment

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required to be His disciple. Interestingly, it has to do with building:

For which of you, wanting to build a tower, doesn't first sit down and calculate the cost to see if he has enough to complete it? Otherwise, after he has laid the foundation and cannot finish it, all the onlookers will begin to make fun of him, saying, "This man started to build and wasn't able to finish." (Luke 14:28-30, HCSB)¹

Several points are worth noting here. First, the Greek term translated "build" in verse 28 is the same term used frequently in the New Testament epistles for the edifying, or "building up," of other believers.

Second, the Greek word rendered "calculate"—used only here and in Revelation 13:18 in the New Testament—was elsewhere employed "for counting votes and for adding up numbers in business ledgers."² Thus, the calculation Jesus describes here is to be done in the most careful and comprehensive manner possible. No person should ever commit himself or herself to Jesus Christ on a whim or under emotional duress.

Third, verse 29 says that an unfinished project invites onlookers to "make fun of" the one who started the work without realistically determining the cost. The Greek word here may be translated "ridicule," and in some instances, it means "to make a fool of."³

ASK: *So what do we make of this? How do these words apply to the decision about church expansion?* For one, a church's concerns should always be first and foremost about its greater mission of building up others and the kingdom of God. The building itself is secondary. (In fact, let's be clear about one important theological issue: *the "church" is not the building.* In the Bible, the Greek *ekklesia* means "assembly, congregation" and never refers to a literal building. It was not until well over 200 years after the end of the New Testament era that the word "church" was ever applied to a building.)

Second, no church body should ever undertake a building project without knowing *exactly* what they are getting themselves into.

Third, to make a shortsighted decision in this area is a ridiculous misuse of the Lord's

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money, casts God and His people in a poor light, and reveals the foolishness of those who went in with their eyes shut. The costs must always be considered at length.

But there is a positive side to Jesus' haunting illustration. If careful financial study has been done, then prayerfully weighed in light of all foreseeable angles, and the church body is still willing—before the Lord—to undertake the financial commitment necessary and see it through, there is no reason not to proceed. The issue then becomes *living up to your commitment together*.

Making Debt Decisions

As a general rule, the biblical position on debt is summarized in Romans 13:8a: “Do not owe anyone anything, except to love one another.” It is fairly obvious, though, that there are exceptions to this rule.

For example, when the unexpected happens to us—such as a natural disaster or a sudden diagnosis—what can accurately be described as *uncontrollable debt* is incurred. People are often left with major debt as a consequence of these

circumstances through no fault of their own.

Another category that seems to be a valid exception is *intentional debt*—debt that is purposefully focused and temporarily undertaken as an investment toward a greater goal. **ASK: *Can you think of some examples?***

Think of intentional debt like this. Often, the only way in which an individual or family can afford to buy a dependable car, send multiple children to college at the same time, or buy a house is to take out a loan. In each case, the debt is not ideal, but if the borrowers have “counted the cost” regarding what they are getting themselves into—if they are realistically and financially prepared to follow through and make the necessary loan payments—it is fair to say that they have assumed “intentional debt.” And then their responsibility is to eliminate the debt following biblical strategies.

1) Pay Off the Debt on Purpose

Sometimes local congregations within the family of God find themselves in a similar situation. Just as a growing family comes to need a larger house, so an expanding congregation comes face-to-face with

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the realization that, in order not to stifle further growth and ministry opportunities, a larger church “home” is required. The catch is that, in seeking to maintain their ministry and missions priorities, they do not have the money set aside to pay all the cash upfront for the expansion.

So, what do they do? If other creative alternatives such as multiple services on more than one day have run their course or are not available, and if the leadership and congregation are of one mind, and if they have counted the cost in the most responsible manner, “intentional debt” can be a valid alternative.

2) Pay Off the Debt in Unity

So let’s say a congregation has counted the cost and undertaken intentional debt to construct a building. Besides their continuing bedrock commitment to the Lord Himself (Luke 14:25-35)—reflected in part in their ongoing giving to fund the repayment of the loan—what is the single other most critical element in seeing things through? It is the unity of the body of believers. That point may seem overstated, but not according to Amos 3:3, which

essentially asks, “How can two walk together without agreeing?”

Jesus prayed passionately for the unity of His followers in what is often called His “High Priestly Prayer”: “May they all be one, as You, Father, are in Me and I am in You. May they also be one in Us, so the world may believe you sent Me” (John 17: 21).

The key point is that it is essential for the unbelieving world to see unity within the body of Christ if it is ever going to take seriously the gospel message and come to saving faith. That includes unity in successfully paying off a building loan.

It’s not as if Christians don’t already have many basic commonalities. In Ephesians 4:4-6, the apostle Paul details some of those unifying factors that exist from day one in the Christian life. **Look up this passage as a group, then ASK: *What are some of those unifying factors?*** However, all believers are also expected to work out their commitment to the Lord by treating each other in certain ways: “with all humility and gentleness, with patience, accepting one another in love” (4:2). As we do so, Paul tells us that such attitudes and

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behaviors will be successful in “diligently keeping the unity of the Spirit with the peace that binds us” (4:3). Even the stress of a congregation paying off a construction loan during a time of deep economic recession cannot tear apart those who take to heart these priorities.

Sadly, not all churches follow Paul’s admonition. Had the church in Philippi been seeking biblical unity—had they been striving to be one in order to grow up in Christ (4:13-16)—the apostle would not have had to exhort those believers to “[think] the same way, having the same love, sharing the same feelings, focusing on one goal” (Phil. 2:2). But “rivalry” broke out because of “conceit” (2:3). The Philippian church’s tragic mistake, often repeated in congregations throughout church history, was a lack of humility—a failure to consider others as “more important than [themselves]” (2:3). Sadly, a few individuals shot through with pride can destroy the unity of an otherwise focused body of believers as quickly as anything.

However, there are few things more beautiful from a spiritual standpoint than a unified

church that is moving forward in the direction the Lord has marked out! What King David wrote in biblical times is just as true for the local church today: “How good and pleasant it is when brothers live together in unity!” (Ps. 133:1, NIV).⁴

The Joy of Winning the Race

Apparently the apostle Paul was a sports fan, judging by the number of athletic analogies he used in his letters. For example, in 1 Corinthians 9:24 he employed imagery from games like the Olympics, saying: “Run in such a way that you may win.”

At the very least, such imagery urges Christians to be serious about getting in shape spiritually and giving everything they have toward the goal of successfully completing the Christian life. But, taking this verse alongside the other passages we have considered, perhaps another word-picture can be painted to illustrate how a body of believers should live out their common commitment to the Lord.

In marathon races around the country hundreds, or even thousands, of runners amass at the starting line—all with the intent to reach the

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finish line first. The starter's gun sounds, and this enormous crowd quickly separates into a host of individual rivals focused on crossing the line before anyone else does.

Within a church, however, the point is not for the group to break up into individuals striving toward their own personal goals. We must instead view ourselves as a unit and a “unity”—a large group connected in Christ and the power of the Holy Spirit, all headed for the same goal and all caring for the needs of those around us as we seek to finish the course and keep the faith (2 Tim. 4:7).

We will not be able to rejoice at the finish line, whether it be the final payment on a construction loan or some other congregational goal, if we do not make it there side-by-side!

Another Level of Growth

As we conclude this study, there is one other critically important element in the equation of intentional debt.

It might be tempting to think of a building program solely as a means to an end—as the strategy for a church to grow numerically. While

there is truth to that, there is another level of growth altogether that matters far more. A church that has grown *numerically* by standing together through a building program should also have grown greatly in the *spiritual depth* of its members. Learning to trust the Lord—and trust each other—to achieve that common goal qualifies as a wonderful spiritual windfall! And it's one worth striving toward . . . together!

Summing It Up

Before taking on intentional debt as a church body, God asks His people to prayerfully consider the costs—financially and otherwise—as well as other alternatives. We must be prepared to see the work through to the finish: not just the part that involves constructing a building of wood, stone, or steel, but the part that involves growing together as one people into the image of Christ (Eph. 4:13, 15-16).

If we believe the Lord is making a way for expansion, our commitment to Him and to each other will be expressed not only in our giving and perseverance to the end but in our unity. This commitment will enable the church to be more

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than a building; it will become what God requires: a body of believers who shine as beacons in their community and the world.

Close in Prayer (2 minutes)

Encourage your group to take a few minutes in the coming week to review the ideas in the READ & REFLECT section in their Student Guide. Then look at the following THINK ABOUT IT section together before ending the meeting in prayer.

THINK ABOUT IT: Christians are called to the edification—or building up—of each other before they are ever called to build an edifice—a church building. In fact, encouraging each other spiritually, and working together toward God’s goals in unity and in purpose, is truly critical for the growth of any church. A building to call your own is not. *How is your church doing in the “building process” that matters—the building up of each other in the Lord? How are you doing in that regard personally? Look at the people around you. What are some ways you can better encourage and serve them?*

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² Robert H. Stein, *Luke*, New American Commentary 24 (Nashville: B&H Publishing Group, 1992) 397.

³ F. W. Gingrich and Frederick Danker, *A Greek-English Lexicon of the New Testament and Other Early Christian Literature*, Second Ed. Rev. (Chicago: University of Chicago Press, 1979), s.v. “*empaizo*,” 255.

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Participant's Guide Worksheet

COUNTING THE COST:

Item:	Cost:

OTHER ISSUES:

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Making Debt Decisions

1) _____

2) _____

READ & REFLECT

What have we learned that can help us count the cost and move forward together as the body of Christ in our community?

- A church's concerns should always be first and foremost about its greater mission of building up others and the kingdom of God—because biblically speaking, the church is not a building; it is God's people.
- No church body should ever undertake a building project without knowing exactly what they are getting themselves into.
- To make shortsighted decisions about pursuing a church building project without first counting the costs is a misuse of the Lord's money that casts God and His people in a poor light.
- If a congregation has prayerfully weighed the costs of expansion and believes the Lord is leading them to proceed, the priority then becomes living up to their commitment *together*.

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- The Bible seems to allow for intentional debt in certain cases—debt that is purposefully focused and temporarily undertaken as an investment toward a greater goal.
- There are few things more beautiful from a spiritual standpoint than a unified church that is moving in the direction the Lord has marked out and faithfully fulfilling its commitments. There are few things that speak louder to an unbelieving world either.
- No congregation will be able to rejoice at the finish line if they do not make it there side-by-side.
- In a building program, there is something that matters far more than numerical growth: the spiritual growth of a church's members as they trust the Lord and each other to achieve their common goal.

THINK ABOUT IT: Christians are called to the edification—or building up—of each other before they are ever called to build an edifice—a church building. In fact, encouraging each other spiritually, and working together toward God's goals in unity and in purpose, is truly critical for the growth of any church. A building to call your own is not. *How is your church doing in the “building process” that matters—the building up of each other in the Lord? How are you doing in that regard personally? Look at the people around you. What are some ways you can better encourage and serve them?*