

## Moolah: Money and God's Plan for Your Life

*The Bible teaches us a lot about money and stewardship. Young adults starting their life on their own need to make sure they have a good handle on biblical stewardship and wisdom-based budgeting.*

### Lesson #1 – Stewardship Tips

*God's plan for our lives includes a plan for our money.*

#### **Introduction:**

According to Howard Dayton, Jesus taught on prayer in 500 verses. Jesus talked about money in 2,350 verses. Over 15% of his teaching was on money - more than heaven or hell.

Ralph Waldo Emerson wisely said: "Money is good it just costs too much."

Nothing empowers, divides, brings together, destroys like money.

Nothing brings happiness or despair like money.

Money is good – but money and people just don't seem to go together at all.

*Ecc 7:11 Being wise is as good as being rich; in fact, it is better. <sup>12</sup> Wisdom or money can get you almost anything, but it's important to know that only wisdom can save your life. <sup>13</sup> Notice the way God does things; then fall into line. Don't fight the ways of God, for who can straighten out what he has made crooked? <sup>14</sup> Enjoy prosperity while you can. But when hard times strike, realize that both come from God. That way you will realize that nothing is certain in this life.*

*Ecc 11:3 When the clouds are heavy, the rains come down.*

*When a tree falls, whether south or north, there it lies.*

*<sup>4</sup> If you wait for perfect conditions, you will never get anything done.*

*<sup>5</sup> God's ways are as hard to discern as the pathways of the wind, and as mysterious as a tiny baby being formed in a mother's womb.*

*<sup>6</sup> Be sure to stay busy and plant a variety of crops, for you never know which will grow—perhaps they all will.*

*Prov 28:18 The honest will be rescued from harm, but those who are crooked will be destroyed.*

*<sup>19</sup> Hard workers have plenty of food; playing around brings poverty.*

*<sup>20</sup> The trustworthy will get a rich reward. But the person who wants to get rich quick will only get into trouble.*

*<sup>21</sup> Showing partiality is never good, yet some will do wrong for something as small as a piece of bread.*

*<sup>22</sup> A greedy person tries to get rich quick, but it only leads to poverty.*

*<sup>23</sup> In the end, people appreciate frankness more than flattery.*

*<sup>24</sup> Robbing your parents and then saying, "What's wrong with that?" is as serious as committing murder.*

Leader Notes:

<sup>25</sup> Greed causes fighting; trusting the LORD leads to prosperity.  
<sup>26</sup> Trusting oneself is foolish, but those who walk in wisdom are safe.  
<sup>27</sup> Whoever gives to the poor will lack nothing. But a curse will come upon those who close their eyes to poverty.

*Prov 13:10* Pride leads to arguments; those who take advice are wise.

<sup>11</sup> Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows.

<sup>12</sup> Hope deferred makes the heart sick, but when dreams come true, there is life and joy.

<sup>13</sup> People who despise advice will find themselves in trouble; those who respect it will succeed.

<sup>14</sup> The advice of the wise is like a life-giving fountain; those who accept it avoid the snares of death.

*Mat 6:19* "Don't store up treasures here on earth, where they can be eaten by moths and get rusty, and where thieves break in and steal. <sup>20</sup> Store your treasures in heaven, where they will never become moth-eaten or rusty and where they will be safe from thieves. <sup>21</sup> Wherever your treasure is, there your heart and thoughts will also be. <sup>22</sup> "Your eye is a lamp for your body. A pure eye lets sunshine into your soul. <sup>23</sup> But an evil eye shuts out the light and plunges you into darkness. If the light you think you have is really darkness, how deep that darkness will be! <sup>24</sup> "No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money.

In these lessons we will look at a stewardship principles and tips:

**Use it Tips:** When to spend your money.

**Give it Tips:** When to give your money.

**Keep it Tips:** When to save your money.

*Dialogue Opportunity: How do you define stewardship? How important is it to you?*

## **Teaching/Discussion:**

**PRINCIPLE:** God is the source of all spiritual and material blessing.

**GIVE IT TIP:** Start giving with 10% of your income to God.

**Jesus taught on tithing:**

*Mat 23:23* ...You should tithe, yes, but you should not leave undone the more important things

**Paul taught on tithing:**

*1 Cor 9:13* Don't you know that those who work in the Temple get their meals from the food brought to the Temple as offerings? And those who serve at the altar get a share of the sacrificial offerings. <sup>14</sup> In the same way, the Lord gave orders

Leader Notes:

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God plans for us to have money and to use money. The key is using money the way God intends as stewards of the resources in His Kingdom.

*A follower of Christ should have a biblical-centered approach to their relationship to money. That includes taking a long-term view, understanding that saving and giving should be planned, and to avoid the current culture's tendency to live outside their means.*

Money drives us. Money fascinates us. Money scares us.

Have you ever been broke? I mean not-a-penny-to-your-name broke? Refusing-to-open-your-bills broke? So, broke you rake the coins from your couch and the bottom of your car seat so you can go to McDonalds and eat an 85-cent hamburger?

This level of broke can create fear that leads to either hoarding or spending beyond our means. Whether wealthy, poor, or somewhere in between, we all need a healthier approach to money – one centered on biblical principles.

Woody Allen – “Money is better than poverty if only for financial reasons.”

*Luke 16:13 No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.*

*Hebrews 13:5 Stay away from the love of money; be satisfied with what you have. For God has said, “I will never fail you. I will never forsake you.” <sup>6</sup> That is why we can say with confidence, “The Lord is my helper, so I will not be afraid. What can mere mortals do to me?”*

*Proverbs 23:4-5 Don't wear yourself out trying to get rich; restrain yourself! Riches disappear in the blink of an eye; wealth sprouts wings and flies off into the wild blue yonder.*

*Philippians 4:11-13 For I have learned to be content, whatever the circumstances may be. I know now how to live when things are difficult and I know how to live when things are prosperous. In general and in particular I have learned the secret of eating well or going hungry-of facing either plenty or poverty. I am ready for anything through the strength of the One who lives within me.*

Leader Notes:

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<sup>24</sup> *"No one can serve two masters. For you will hate one and love the other, or be devoted to one and despise the other. You cannot serve both God and money.*

### Teaching/Discussion:

**PRINCIPLE: Wealth is usually built over time.**

Everyone is looking for a quick buck, they want to make money fast. “Get rich quick” schemes are abundant. People want to make as much as possible as quickly as possible. Stewardship sees that over time, the most funds are collected.

**KEEP IT TIP:** Leverage unexpected money for savings not spending.

Bonuses and pay raises should not be spent immediately. Don't rush out and spend the extra money. When unexpected money comes our way, we should have a plan in place to use it for the best possible means, as opposed to just spending it.

**KEEP IT TIP: Make a plan and then stick with the plan.**

Studies say that the average person will have 10 jobs before they are 35. It is estimated it will be 15 or 16 jobs soon.

It is important to make a plan – and then work the plan. Long term employment at a company looks good to creditors and to future employers. You can't put a premium on loyalty. Don't quickly move from job to job if at all possible. Take short-term loss to get long-term benefits.

Leader Notes:

Planned generosity is important. If you don't plan to give, it makes it hard to be generous.

Plan to increase your giving. Don't let it be by accident. Scheduled and planned giving increases help you stay on target.

As a young adult, you are caught between two worlds. World one is the one in which your parents help you with your money – you depend on them. World two you are trying to become independent and want to make your own financial decisions. There is nothing wrong with getting the help you need financially. This is a role your family plays. However, if you don't act like an adult, your parents won't treat you like one. Many want to make their own choices and decisions, but still want the assistance of their family.

Debt is your enemy. Consumer debt will hold you back from achieving your goals. It will keep you from doing what God intends you to do. Debt holds you back and locks you into a way of life you didn't want.

6 Questions before you buy something that is not a necessity:

- (1) Is this necessary for me to live?
- (2) Does this improve my quality of life in the future?
- (3) Am I spending this money out of guilt or outside pressure?
- (4) Is there a cheaper option?
- (5) Am I using other people's money to buy it?
- (6) How much do I really want this?

Young Adults should consider the principles of giving, saving, and good stewardship to be fundamental aspects of living a Godly lifestyle. Living within one's means, finding contentment in relational and spiritual connections as opposed to material possessions, and practicing the fruit of self-control should be the goal.

Leader Notes:

**Teaching/Discussion:**

When it comes to money, there are some basic principles when need to go by:

**PRINCIPLE: Money requires planning and self-discipline.**

Self-discipline is not easy. Delaying gratification until you can afford it and it fits into your plan is essential to achieving your goals.

Financial goals are like all other goals. If you don't set them and then create a plan, you will never get to them.

**Dialogue Opportunity:** What are some good financial goals a young adult can have? Make a list of what you could be striving for?

Saving goals - Define your short-term goals. Save money to “buy something”  
save money “in case I need it”.

First Goal: 1 paycheck in savings  
Second Goal: 2 paychecks in savings  
Third Goal: 3 months in savings

**PRINCIPLE:** Budgeting means knowing the following: how much I make, how much I spend and how much I owe others.

Young adult income is usually dynamic. Most young adults are paid hourly and their hours fluctuate. It becomes an excuse not to budget. It's a bad reason not to plan.

Young adults also neglect to include random sources of money as income. Do your parents give you money every month? Do you get planned bonuses? Do you sell things online or in thrift stores? All these should be counted as income.

Write it down.

**PRINCIPLE: A plan for money only works when I follow the plan.**

**PRINCIPLE: Get help from people who know what they are talking about.**

**PRINCIPLE: Live generous. Live wise. Live obediently.**

Leader Notes:

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## SAMPLE BUDGET

January 1 - 14 Pay Check 25 hours a week @ \$10				January 14 - 28 Pay Check 25 hours a week @ \$10			
Income	BUDGET	ACTUAL		Income	BUDGET	ACTUAL	
Money given to me	100	100		Money given to me	100		
Week One paycheck	228.56	232		Week One paycheck	228.56		
Week Two pay check	228.56	214		Week Two pay check	228.56		
Birthday money	0	125					
<b>Total Income</b>	<b>557.12</b>	<b>671</b>		<b>Total Income</b>	<b>557.12</b>		
<b>Savings</b>	<b>\$79</b>			<b>Savings</b>	<b>\$97</b>		
<b>Expense</b>				<b>Expense</b>			
Tithe	56	67		Cell phone	75		
Missions	10	10		Tithe	56		
Savings	15	18		Missions	10		
FOOD	100	92		Savings	15		
INSURANCE	114	114		FOOD	75		
Birthday expense	0	25		Movie/fun	25		
CAR PAYMENT	215	215		Parent Payment	25		
Clothes/Bday	0	70		Medicine	35		
Credit Card	45	60		Oil Change	35		
<b>Total Expense</b>	<b>555</b>	<b>671</b>		School Bill	200		
				<b>Total Expense</b>	<b>551</b>		
<b>DEBT</b>	<b>Amount owed</b>	<b>Min Pay</b>	<b>Percentage</b>	<b>DEBT</b>	<b>Amount owed</b>	<b>Min Pay</b>	<b>Percentage</b>
Car	9,845	\$215	7.60%	Car	9,599	\$215	7.60%
Student Loans	\$7,500	0	?	Student Loans	\$7,500	0	?
Credit Card	955	45	18.90%	Credit Card	895	45	18.90%
Parents	\$500	?		Parents	\$500	?	

**Conclusion/Application:**

The attached sample budget is simple way to look at the amount of money coming and going out of a person's life.

Handout blank sheets as well as the filled out one.

Point out the difference between Budgeted (planned) and Actual (what takes place)

Show the importance of looking at a budget over the course of the whole month, not just pay check to pay check. Balance spending between income sources and account for ALL expenses.

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## Lesson #4 A Generous Life

*The Christian life is marked by generosity. Christians must excel at giving and blessing those who are in need.*

**Big Idea/Focus:** I can be generous with others, because God is generous with me.

**Passage Covered:** Hebrews 6:7-12

### Introduction:

*Heb 6:7 When the ground soaks up the rain that falls on it and bears a good crop for the farmer, it has the blessing of God. <sup>8</sup> But if a field bears thistles and thorns, it is useless. The farmer will condemn that field and burn it.*

*<sup>9</sup> Dear friends, even though we are talking like this, we really don't believe that it applies to you. We are confident that you are meant for better things, things that come with salvation. <sup>10</sup> For God is not unfair. He will not forget how hard you have worked for him and how you have shown your love to him by caring for other Christians, as you still do. <sup>11</sup> Our great desire is that you will keep right on loving others as long as life lasts, in order to make certain that what you hope for will come true. <sup>12</sup> Then you will not become spiritually dull and indifferent. Instead, you will follow the example of those who are going to inherit God's promises because of their faith and patience.*

**Dialogue Opportunity:** *Is generosity something that comes naturally to people? Is generosity learned? Developed? Or a gift?*

### Teaching/Discussion:

Hebrews talks about planting and harvest. The text leads us to value the blessings of God planted in us for the benefit of others.

*<sup>7</sup> When the ground soaks up the rain that falls on it and bears a good crop for the farmer, it has the blessing of God. <sup>8</sup> But if a field bears thistles and thorns, it is useless. The farmer will condemn that field and burn it.*

When God blesses us, but we produce a bad harvest, what does that say about us? Wasting the blessings of God on personal advancement and greed harms us and the Kingdom.

**PRINCIPLE:** You have a choice of what to do with what God gives you.

You don't have to have a word from God to be generous. **It's a decision.** I don't want to just be **obedient**; I want to be **generous**. That might mean something different for each person. The amount will probably not be the same - you might be able to give much more, or only able to give a little - but the

Leader Notes:

decision and the spirit behind it will be nearly identical. Your choices impact all areas of life, including the future.

*<sup>2</sup> Cor 9:7 “Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.”*

**Dialogue Opportunity:** What do you think about being a cheerful giver? Are there any cheerful givers? Ask what makes them excited to give.

There is a unique and mysterious relationship between these two things – your heart and your money. If you want to know where one is – take a look at where the other is going. If you want to know where your heart is, you just look at your VISA bill and your checkbook. If your heart goes toward acceptance and fun and feeling good – then you fund it. If you want to know where your heart is, look where your dollars are going.

Jesus says, “The reason you’ve got to stop living by the amount line and instead send treasure to heaven is because your heart is at stake”. And, God would say today, “I don’t need your money. I own everything. I don’t need your money; I want your heart. And – I know the way to get this is to get both because they are linked together.”

Think about when you were head over heels madly in love with someone. Remember how much money you wasted on silly stuff? You didn't care. You'd go into debt. What was that all about? When your heart was going in a big way – what followed? If you've ever been in love, or still are, you've got a story about some silly thing you spent money on – and you couldn't afford it. You didn't sit down with a calculator and a budget – it was mindless, pure heart.

**PRINCIPLE: God's plan + my maturity = A Better Life**

*Heb 6:10 For God is not unfair. He will not forget how hard you have worked for him and how you have shown your love to him by caring for other Christians, as you still do.*

*Prov 11:25 A generous person will prosper; whoever refreshes others will be refreshed.*

The opposite of generous is stingy and selfish. Not only does the Bible tell us the results of generosity, it also lets us know the end result for the person who refuses to be generous:

*Prov 28:22 A stingy man is eager to get rich and is unaware that poverty awaits him.*

When you are generous, God gives you more so you can be even more generous. When you are stingy, and focused on keeping for yourself, the end result is, you lose it all. When you see it that way, generosity is an easy choice, isn't it?

### Leader Notes:

[illegible]

Are you struggling with disappointment? Discouragement? Are you trying to change a bad attitude? Are you in a battle? Feeling purposeless or hopeless, and like you’ve lost your joy? Don’t let those feelings stop you from being generous.

**PRINCIPLE: Being generous is not optional; it’s obedience for a Christ-follower.**

We tend to think giving comes naturally to some people, that it is just part of their personality, or how they were raised. If you were raised in a poor family, you tend to be naturally tight with your money. You don’t think of giving as something you excel in. Paul says this is something you can develop. You can learn to **excel** in giving.

**I never set out to be average at anything.** What fun is that? I want to excel. I want to get better at everything I do. I never want to be satisfied with the status quo or average in anything. **You don’t set average as your goal in anything.** You don’t want to be an average parent, an average grandparent, an average lawyer or an average mechanic. You want to be the best. You want to excel!

**PRINCIPLE: Who should I be generous with?**

**People in need:**

*1 John 3:16 We know what real love is because Christ gave up his life for us. And so we also ought to give up our lives for our Christian brothers and sisters. <sup>17</sup> But if anyone has enough money to live well and sees a brother or sister in need and refuses to help—how can God’s love be in that person? <sup>18</sup> Dear children, let us stop just saying we love each other; let us really show it by our actions.*

*Phil 4:14-16 Yet it was good of you to share in my troubles. Moreover, as you Philippians know, in the early days of your acquaintance with the gospel, when I set out from Macedonia, not one church shared with me in the matter of giving and receiving, except you only; for even when I was in Thessalonica, you sent me aid again and again when I was in need*

**People who help me follow Christ:**

*1 Tim 5:17 Elders who do their work well should be paid well, especially those who work hard at both preaching and teaching. <sup>18</sup> For the Scripture says, “Do not keep an ox from eating as it treads out the grain.” And in another place, “Those who work deserve their pay!” <sup>11</sup> Our great desire is that you will keep right on loving others as long as life lasts, in order to make certain that what you hope for will come true.*

Your generosity results in people glorifying, magnifying, worshipping and thanking God. When you are generous, God is glorified!

Leader Notes:

**PRINCIPLE: Generosity is not an event, but a lifestyle.**

This is about an entirely different mindset, a new way to live. The generous mindset will change the way you approach everything. Too many people have moments of generosity – a one-off generous moment. Others will wait until the holidays to be generous. God is calling us to have a consistent, generous lifestyle.

### **Conclusion/Application:**

Generosity is a way of living. It is a way of stewarding the money God has given you. A mindset of generosity sees money as a means to serve God better and to glorify God.

Leader Notes:

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