



Free Teaching Series:
Master Your Money
Small Group Week 1

**RON BLUE
INSTITUTE**



Generosity
by LifeWay

Message Series: Master Your Money

Message Title: Spend Less Than You Earn

Date:

Icebreaker:

Would you say that over the years you have had good relationships with “George” and “Ben” or that you have been more in tune with “Mr. American Express?” Give an example of something you charged to a credit card knowing you did not have the cash to afford it that you later regretted.

Message Overview:

Ron Blue will be with us via video for this series. He has a long and successful ministry helping Christians learn to manage their money. Ron gives 5 financial categories in which people can find themselves: Struggling; Surviving; Stable; Secure; Surplus. When Struggling we are not able to make ends meet; when Surviving we are living pay-check to pay-check; when Stable we are able to save some with an emergency fund; when Secure we are able save for long term goals; and with Surplus we have more than enough. The big questions are, “Where are you?” and “Where do I want to be?”

Ron will help answer these questions in the next four weeks by focusing on the following five biblical financial principles:

- Spend less than you earn.
- Avoid the use of debt.
- Build margin [save].
- Set long term goals.
- Give generously.

Spending less is critical. The only alternative is to spend more. Spending more is the reason we get in trouble. Often we believe the answer is to earn more. Ecclesiastes 5:10-11 tells us we will feel like there is never enough and the more we make the more we will spend.

Ron had a huge “aha” moment when he realized that God owns everything. (1 Chronicles 29, Psalm 24). It can help us to realize that all financial decisions we make are spiritual. We are using His resources. We will then be less likely to think that after the tithe everything else is ours. 100% is God’s. The world constantly tells us we need more and is filled with ads to make us discontent. The Church needs to live differently and stand out in the world because we know how to be content. (Philippians 4:11-13)

We looked at a contentment chart that showed us that by being:

COMPLACENT—one extreme—give up, be passive, compare and become a victim, I can’t do better.

CONTENT—the balance—BE GRATEFUL, celebrate others, honor God with the 5 principles,
DISCONTENT—the other extreme—driven to earn, exhaustion, entitlement, never enough,
compare to others, compete, dishonor God.

If we want to master our money we must learn to master our emotions, to be content, and learn to spend less than we earn. (Proverbs 21:20)

Discussion:

(Leaders: The questions that follow are designed to stir reflection and discussion on this week's primary Message points. Please read through them prior to your meeting, so you can be prepared to prayerfully pace your group well. And remember, as leader, your goal is to promote increased biblical awareness, as well as individual self awareness – a combination that with the help of the Holy Spirit, results in revelation and...transformation!)

- Where does it seem that you are at this time in your financial mastery? What is one thing you can do to begin to move up a step?
- Read aloud Proverbs 22:26-27. Spending more than we earn leads to debt. What is something you can cut out of your spending that will help you learn to spend less than you earn? Starbucks? Shopping for no reason? Eating out?
- Read aloud the passage for the teaching-Philippians4:11-13. Think of some places that you struggle with discontentment. Are you driven to work more? Do you compare what you have to others around you? Do you find yourself feeling that you should have some things that are not really necessary? What steps do you need to take to lessen this struggle?
- Would you be willing to start a habit of gratefulness by focusing on what you have and speaking it to someone in your family or a friend? Each day write down on a slip of paper a couple of things you are thankful for and put them in a jar or a box. At the dinner table, have each person say 1 thing they are grateful for about their day, about God, and about someone at the table.
- Read aloud Proverbs 12:15. Do you feel overwhelmed by your financial mess? Will you find someone to help you?

Wrap-Up/Close:

Knowing that it will be difficult to make changes in behavior, will you take the challenge to "Practice spending less than you earn?" For some it might be a long journey to get out of financial messes, but let's take a small step this week to find help or to make at least one change.

Throughout the Week:

- Memorize Psalm 24:1 "The earth is the Lord's and the fullness thereof, the world and those who dwell therein." And/or read every day-- 1 Chronicles 29:11-12



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Message Series: Master Your Money

Message Title: Give Generously

Date:

Icebreaker:

Share with the group a time when you were the recipient of an act of generosity. Perhaps it was an unexpected financial gift, a need you had that someone met, or even someone pouring into you emotionally or spiritually. How did this act of generosity impact you? Was it difficult to receive this gift? Why or why not?

Discussion:

(Leaders: The questions that follow are designed to stir reflection and discussion on this week's primary message points. Please read through them prior to your meeting, so you can be prepared to prayerfully pace your group well. And remember, as leader, your goal is to promote increased biblical awareness, as well as individual self-awareness – a combination that, with the help of the Holy Spirit, results in revelation and...transformation!)

Give Generously:

This week's message starts with a discussion of faith. Ultimately if you live by faith, it will determine how you manage money. For example, your long-term view of eternity can help you make better financial decisions in the short term. Ron Blue talked about how you can break the power of money over your life by making a few key financial decisions. Once money has no power over you, it frees God up to fully bless you in ways you may have never imagined.

Overview of Faith

Read aloud Hebrews 11, verses 1, 6 and 16. Is there a phrase or key word in one of these three verses that especially speaks to your heart? How would you explain what faith means to you to someone who is new to the concept?

Questions for Reflection

- If you live by faith, it redefines how you manage money. How do you think faith and money management are intertwined?
- Before this message, to what degree did you see faith as an integral part of your money management practices? Did the message change your perspective? In what way(s)?
- In verse six, Scripture tells us "Without faith, it is impossible to please God." Based on this verse, what do you believe is the difference between being loved by God and pleasing Him?

Long-Term Goals and Our View of Eternity

Read aloud Luke 6:38. Long-term goals begin with our view of eternity. God makes it clear that whatever we sow now comes back to us in the long term. A key financial principle for all of our lives is that the longer-term our perspective, the better our immediate decisions will be.

Questions for Reflection

- Kevin pointed out that it's important to have a heart of giving toward things that matter to God. What kinds of things do you think matter to God?
- Share with the group a time when perhaps you felt led to contribute to a specific ministry or cause. In what ways did that act of giving that bless you?

What immediate decisions can you make with regard to your finances that will help you move toward your long-term goals?

God's View of Tithing

Read Malachi 3: 6-12 and 1 Corinthians 16:2. Based on these Scriptures, we can see three important truths related to tithing: 1) God owns it all; 2) God is first; and 3) I can afford to give. These truths reveal an important idea to always bear in mind when it comes to managing our money – EVERY decision we make is about using God's resources wisely. When we truly grasp this idea, everything changes.

Questions for Reflection

Ron Blue said, "We give to break the power of money in our lives." If we don't give generously, we are enslaved to our money. Was this a concept you had already grasped in your own life, and to what degree?

- How diligent have you been in consulting God about ALL financial decisions, and not just the big ones? Are there specific strategies you can employ to help you move forward in committing every financial decision to God?
- In the Skittles story, we saw that the condition of the heart has everything to do with an attitude of generosity. Share with the group a time when you witnessed someone giving more out of the condition of their heart than out of their financial abundance.

Proverbs 3:9 -10 says: "Honor the Lord with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine." The biblical order for money management is 1) God, 2) Saving and 3) Lifestyle .

- Do you agree with the assertion that the last category in your list is where you feel the most pressure? How does that play out in your life?
- If the order for money management matters, are there steps you need to take to reorder the categories of God, Saving and Lifestyle? If you are comfortable, share these steps with the group.

- What kinds of Kingdom impact can you imagine God making through your financial giving?

Wrap-Up/Close:

Discuss as a family, or with a close friend, some steps of obedience to God you want to take in the area of financial management. Set some specific accountability goals for yourself or your family, and ask someone you trust to help you take those important steps. It might be tithing for the first time, being more generous, implementing a savings plan, or cutting back on lifestyle choices so you are no longer a slave to money. Take some time to prayerfully consider what God might be showing you through this series on money.

Throughout the Week: (Optional)

- Read "Master Your Money" by Ron Blue and journal about insights you receive from his teachings.
- Get an accountability partner to specifically pray with you over financial challenges. Share with your partner some specific ways you wish to increase your faith in this area.
- Go through your bank statements from the last month and analyze your financial priorities based on how you spend money.



Free Teaching Series:
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Message Series: Master Your Money

Message Title: Avoid the Use of Debt

Date:

Icebreaker:

Describe the first phone you remember making a call on. What was the first cell phone you ever owned?

Message Overview:

Welcome to Week 3 of the Master Your Money series. Our message began with a review of last week's conversation with Ron Blue, where he described five financial categories in which people can find themselves: Struggling; Surviving; Stable; Secure; Surplus. When Struggling we are not able to make ends meet; when Surviving we are living pay-check to pay-check; when Stable we are able to save some with an emergency fund; when Secure we are able save for long term goals; and with Surplus we have more than enough. Last week we talked about giving generously and setting long term goals. This week we are focusing on avoiding debt.

- Spend less than you earn.
- Avoid the use of debt.
- Build margin [save].
- Set long term goals.
- Give generously.

Discussion:

(Leaders: The questions that follow are designed to stir reflection and discussion over mastering your money. Please read through them prior to your meeting, so you can be prepared to prayerfully pace your group well. And remember, as leader, your goal is to promote increased biblical awareness, as well as individual self-awareness – a combination that with the help of the Holy Spirit, results in revelation and...transformation!)

- "The problem with greed is that it masks itself as need." Think of some things that you really wanted to own throughout your life that you no longer own, like a specific brand of jeans in high school, or a tech gadget like a Palm Pilot or VCR that is obsolete. How many of those things did you really need?
- Read Ecclesiastes 5:10 and then consider the following quote from St. Francis of Assisi: "People have confessed to me every known sin except the sin of greed." Why do you think it is difficult to admit to feeling greed?
- Have you ever felt that someone got something that you deserved? Read Luke 12:13-21. Jesus said, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions" (Luke 12:15). Ron Blue explained that we use debt to increase our standard of living, but we have to pay that debt off with after-tax/after-giving dollars, and so we are actually borrowing from our future. Do you feel that

our culture encourages people to go into debt, to borrow from their future, in order to accumulate an abundance of possessions? How can we, as Christians, avoid the need to feed our greed?

- You can't borrow your way to the next step in your financial journey because you will end up with a lower standard of living. Instead of taking us up the steps from struggling to survival to stable, debt keeps us in the struggling. Do you struggle with debt? If not, how have you mastered it?

- Read Proverbs 22:7. How can remembering God's teaching on debt help you with financial decisions? When determining how we use our finances we must protect from impulse, protect from impatience, and protect our savings. Which of these do you find the most difficult to practice? Which one, if any, is easy for you?

Wrap-Up/Close:

What small step can you take toward reducing your debt or committing to being debt-free? What small step can you take toward becoming more stable by building margin (savings)?

Throughout the Week:

- Read Philippians 4:11-13, memorizing 4:13. Read chapters 9 and 10 in Master Your Money by Ron Blue.



Free Teaching Series:
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Message Series: Master Your Money

Message Title: Set Long-Term Goals

Date:

Icebreaker:

Did you ever accept a dare that you realized was stupid but you did it anyway? What happened?

Message Overview:

Welcome to the last week of a finance series where we have been challenging us to live by five Biblical principles that teach us to master our money:

- Spend less than you earn.
- Avoid the use of debt.
- Build margin [save].
- Set long-term goals.
- Give generously.

Embracing and practicing these five principles is what enables us to move from merely struggling or surviving financially to a place of stability and security and possibly even surplus, which, in turn, puts us in a position to give even more generously.

This week we are addressing the question of whether or not one can simply remove step #5 (surplus) from the list and still “win.” Rather than give a simple yes or no answer, we returned to step #4 and focused, with Ron Blue’s help, on what it means to set long-term goals in light of eternity. When setting long-term goals, keep these four Kingdom principles in mind:

- You can’t take it with you, but you can send it on ahead.
- If you aim at nothing, you’ll hit it every time.
- Long-term rewards have no short cuts.
- Economic uncertainty is certain.

Discussion:

(Leaders: The questions that follow are designed to stir reflection and discussion on this week’s primary Message points. Please read through them prior to your meeting, so you can be prepared to prayerfully pace your group well. And remember, as leader, your goal is to promote increased biblical awareness, as well as individual self-awareness – a combination that with the help of the Holy Spirit, results in revelation and...transformation!)

You can’t take it with you, but you can send it on ahead.

- Ron Blue spoke of what is lost when one doesn’t give—joy. This is so contrary to the world’s idea that accumulation is what leads to joy, that it’s almost incomprehensible that anything but getting more and more could lead to happiness. Check out the parable of the talents, however, in Matthew 25:14-30. According to this passage, what matters most in the Kingdom?

Read Matthew 6:19-21. What can we learn from these verses? How do they relate to this first principle of setting long-term goals—You can't take it with you, but you can send it on ahead?

If you aim at nothing, you'll hit it every time.

- Ron Blue illustrated that it's not so much the goal itself that's important, but the process of setting the goal. When we involve God in our finances and ask Him what he would have us to do with our surplus, then He can guide our investments and our giving to accomplish His purposes. He gives us Kingdom goals towards which to strive. What are you aiming for? Are you involving God in the process? Do you have a story you can share regarding this?

- Read Matthew 5:25-34. How does this passage of scripture relate to finances and goal-setting?

Long-term rewards have no short cuts.

- When it comes to achieving long-term goals and reaping the benefits thereof, there are no shortcuts. It takes persistence and stamina. Do you have a story that illustrates either persistence or a lesson you learned regarding finances?

- Practically speaking, Ron Blue tells us that the only way to increase cash-flow margin is either to increase income or to reduce expenses (see page 50 of his book). What are the pros and cons of each? In order to achieve long-term rewards, persistence over the long haul must win over immediate gratification. What encouragement regarding persistence can we glean from Hebrews 12:1?

Economic uncertainty is certain.

Ron Blue made several observations about our country's financial status over the course of his lifetime:

- the only economic certainty is that it is uncertain
- an increase in wealth in our nation has paralleled a decrease in morality
- our nation can't handle plenty
- prosperity is not the answer

- In light of these observations, what is our only security? Where does your security lie?

Wrap-Up/Close:

Our prayer for this church is that we would lean into the Spirit of God as we apply the five principles and trust God wholeheartedly as we would seek first His Kingdom. Let this be your closing prayer.

Throughout the Week: (Optional)

- Memorize: Hebrews 12:1 "Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us."