

Money matters

Vision: to see what the Bible says about common mistakes made when managing money/ other resources so we can learn to avoid them

Give one passage to each person or to a pair/ small group if there are more. Ask them to read the passage prayerfully, reflect on the questions and then share their thoughts with everyone so you can then discuss it together.

Questions to discuss:

Mistake 1: 'I never think about my money' - Luke 12: 42-47

1. Whose was the money that the servants were given to look after?
2. What did the Master expect the servants to do?
3. What mistake did the third servant make? What happened to him?
4. How can we think more carefully about managing the money/ resources that God has given us?

Mistake 2: 'If I have it, I spend it!' – Proverbs 21: 20

1. How does this proverb describe someone who uses all they have?
2. What does the wise person do?
3. What can we learn from this proverb?
4. How can we avoid spending money on things we do not *need* and use it more wisely?

Mistake 3: 'I don't have enough' – Philippians 4: 11-12

1. What is contentment?
2. Under what conditions does Paul say he was content?
3. Are we content with what we have?
4. If we are content, does that mean we shouldn't work hard to earn more? What resources and abilities has God given to you to provide for your family?

Mistake 4: 'I can't wait, I must borrow' – Proverbs 22:7

1. What are the problems of debt?
2. What are some of the things that people in our community go into debt to buy?
3. What are some ways that we can ensure we have enough money for our needs/ emergencies without having to go into debt?
4. How can we help those who are struggling with money/ debt in our community?

Mistake 5: 'I wish I had more money like others' – Exodus 20:17; Luke 12:15; Ecc 5:10

1. What does it mean to covet? Why should we be on guard against greed?
2. Who or what in your life makes you the most happy? What do you value most?
3. Can money and material possessions ever make us happy in the long-term?
4. What have you have coveted lately? How can we stop coveting this and learn to be content?

Mistake 6: 'I am too poor to give' – 2 Corinthians 8:1-5; Malachi 3:10-12

1. What does Corinthians say about giving to those that need it more when we don't have enough ourselves?
2. Do we normally give when we have extra or when we do not have enough?
3. What do these verses in Malachi say we should do and what the consequence will be?
4. What do you think God means by a 'blessing'? how were Jesus' followers in the New Testament blessed?

Mistake 7: 'I spend and earn money in ways that do not honour God' – Ezekiel 22:12-14

1. What do these verses say are wrong about how we can earn and spend our money?
2. What are the consequences of not honouring God in the way we earn and spend our money?
3. Is there any aspect of your life where we are making 'unjust gains' – earning money at the expensive of others, making life harder for those around you?
4. How can we do

Act of Love

Ask everyone to reflect and pray about which of these mistakes each of us struggles with the most and what steps we can take to avoid this in the future. Share one act of love you can take to make practical changes in the way we earn and use our money/ other resources. Then reflect on where you see these issues most deeply in the community. How can we help signpost people to appropriate help such as Christians Against Poverty?

Going deeper:

Have a look at Christians Against Poverty's work on debt counselling: <https://capuk.org/>

"We are on a mission to release thousands of families from grinding poverty through award winning debt counselling and community groups. By equipping and empowering local churches to reach out on their doorsteps, we're bringing hope to tens of thousands of people every year."

Summary for facilitator:

Managing our money well is part of being good stewards of the resources that God has given us. We need to avoid these money mistakes in our own lives and help others to do the same. Above all, we need to remember that the goal of life is never money, the goal is always Jesus.