



## A LIFE OF BEING A DISCIPLE LESSON 4 – TREASURES (LEADER GUIDE)

### Opening Prayer

### INTRODUCTORY ACTIVITY

**Precursor:** Financial Stewardship (i.e., managing God’s gift of money) does not just pertain to your offering but has everything to do with the way you manage the rest of what God has given you as well. God wants us to be content with how he blesses us with treasures. The biggest secret of contentment is knowing that you have everything you need in Jesus and what he has done for you. Trusting that, whether “rich” or “poor,” we will be content. Another key to contentment is keeping your priorities straight.

### First Things First:

**First**, read the passages in the passage bank as a group and comment on what it has to say about the priorities God wants us to have as Christians. Think of other things we spend our money on as well.

**Second**, when you have your list, rank the biblical priorities from God’s perspective and the world’s.

**Finally**, discuss the reasons there is so much discontentment among the people of the richest nation in the history of the world.

**Passage Bank:** Proverbs 3:9; Matthew 22:21; Ephesians 4:28; 1 Timothy 5:8; 1 Timothy 6:17. (See page 2.)

#### A Godly Priority Structure:

1. **God**
2. **Taxes**
3. **Family/Poor**
4. **Everything else (Hobbies, vacations, nice food, big houses, etc.)**

#### A Worldly Priority Structure:

1. **Everything else**
2. **Family**
3. **Taxes**
4. **God**

*There may be some discussion about the exact order of priorities, but #1 and #4 are indisputable. Answers will vary for #4, but the point is that our “daily bread” includes food for sustenance and not necessarily for enjoyment (we pray for bread, not cake!). The average size of house went from 1000 square feet in the 1950s to 1500 square feet in the 70s to 2000 square feet in 2000s to nearly 2400 square feet today. Why? Because we are*

*getting bigger? Maybe, but that's not the answer! Our country has been richly blessed, and that is something to praise God for—one way we can do that is with how we manage our money. Notice how the godly priority structure starts with selfless giving and works towards one's own needs/wants. In contrast, the worldly priority structure starts with selfishness and gives the leftovers to God. A person cannot be content within that structure because you are always thinking of self. Selfishness is an insatiable beast. A content heart must start with thankfulness!*

- Proverbs 3:9 Honor the LORD with your wealth, with the firstfruits of all your crops
- Matthew 22:21 – Then he said to them, “Give to Caesar what is Caesar’s, and to God what is God’s.”
- Ephesians 4:28 – He who has been stealing must steal no longer, but must work, doing something useful with his own hands, that he may have something to share with those in need.
- 1 Timothy 5:8 – If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever.
- 1 Timothy 6:17 – Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment.

## TREASURE THOUGHTS

1. God tells us **how** he wants us to give. The highlighted section of the passage contains five principles for giving an offering. Identify the five principles and explain what each means in your own words.
  - **“On the first day.”** *As we saw in the introductory activity, this is the top priority. It is what I do first with my money, not last!*
  - **“Of each week.”** *I give as I have been blessed. This is regular giving. This may vary depending on how often you get paid. If you were to look at the offerings of a farming church from 100 years ago, it may have looked like the church would need to shutter its doors according to the September statement but then by year’s end they made budget. Why? Because farmers get paid when the crops come in. That is regular giving.*
  - **“Each one of you.”** *Everyone who has been given something. This includes children. Take the opportunity to illustrate the importance of teaching this from a young age. My pattern was to give them a \$1 and ask, “Who are you giving this to?” (Jesus) “Why are you giving it?” (Because he died on the cross) When they were given a gift from someone, I would ask how much they wanted to give to Jesus to train them. It’s humbling when you realize the very young have a better grasp on the importance of money than me when they tell you they want to give it all. Why? Because they implicitly trust me to provide... the same trust we should have for God.*
  - **“Set Aside.”** *We keep this sacred, not using it for other expenses.*
  - **“In keeping with his income.”** *Percentage or proportionate giving. \$10,000 may be a big offering for a person making \$50,000 but not for someone making \$1,000,000!*

*“Now about the collection for the Lord’s people: Do what I told the Galatian churches to do. **On the first day of every week, each one of you should set aside a sum of money in keeping with your income,** saving it up, so that when I come no collections will have to be made.” (1 Corinthians 16:1-2)*

2. God tells us *why* he wants us to give. God wants us to be cheerful out of thanks to him when we give an offering. In 2 Corinthians 9:8, he says “you will abound in every good work,” not “you should abound in every good work.” What’s the difference?

*It’s a promise, not a command. God’s Word gives the power to voluntarily give. When Jesus said to his friend, “Lazarus, come out?” why did he? Because Jesus told him to. That is the power of his Word (contrast to the lack of power in our own with our kids!).*

*We need to be careful when we speak that we don’t stress “giving to” (e.g., a building project) at the expense of “giving from” (e.g., gratitude for what Jesus has done). Does a fruit tree produce fruit because the farmer needs it to (i.e., giving to)? No, it is the nature of a good tree to produce fruit. You will abound (i.e., giving from)! How do we as a church do on communicating that (“from” instead of “to” giving)?*

*“For you know the grace of our Lord Jesus Christ, that though he was rich, yet for your sake he became poor, so that you through his poverty might become rich.” (2 Corinthians 8:9)*

*“Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.” (2 Corinthians 9:7–8)*

*Think about it! You are calling to encourage an inactive member to come back to worship and the first thing they say is, “Yeah, I know. I’ll send an offering in.” How would you respond?*

*That’s not why I’m calling and if that’s the attitude, then God doesn’t want that offering—it would be sinful motivation! God is not after your money, he’s after your heart. Offerings flow from hearing the message of Jesus’ cross for you. When we hear that message, then we are motivated to give.*

3. God tells us *the trust we can have* as we give. Read Matthew 6:25–34 and answer the questions.
- The Father knows what you need more than you know! Of course, the primary proof of God’s love for us is the cross and that shows us he will care for us. But Jesus makes a conditional promise instead of pointing to that. What is it?  
*He points to birds and grass which don’t have great value and yet he cares for them. He uses an argument from the lesser to the greater to show how silly worry is. Your value is determined by what someone is willing to pay for you—Jesus paid with his own blood! You are priceless! How much more won’t he care for you?*
  - On a scale of 1–10, how much do you (personally and as a congregation) worry about money? Who does Jesus saying you are acting like if you worry about money?  
*Answers will vary for the number. We are acting like unbelievers who don’t know God’s promises. Professor Jeske said wisely that the difference between testing God and trusting God is the presence of faith.*
  - Notice the promise in verse 33. What does this mean for you personally and as a congregation? What does it not mean?

God will provide for your physical necessities (remember, “bread” not “cake”!) as you put first things first. It does not mean that we should force God to do a miracle. If your church has an annual income of \$200,000 and you set a budget for \$2,000,000 expecting God to bless you with that according to this promise, you are trying to force him to do a miracle.

<sup>25</sup>“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? <sup>26</sup>Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? <sup>27</sup>Who of you by worrying can add a single hour to his life?

<sup>28</sup>“And why do you worry about clothes? See how the lilies of the field grow. They do not labor or spin. <sup>29</sup>Yet I tell you that not even Solomon in all his splendor was dressed like one of these. <sup>30</sup>If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you, O you of little faith? <sup>31</sup>So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ <sup>32</sup>For the pagans run after all these things, and your heavenly Father knows that you need them. <sup>33</sup>But seek first his kingdom and his righteousness, and all these things will be given to you as well. <sup>34</sup>Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

## GROUP ACTIVITY

Below are listed 6 principles for giving offerings. In your group, pick your top 3 and discuss why they are important for godly giving.

- Give in response to God’s love.
- Give willingly and cheerfully.
- Give proportionately.
- Give as part of your worship.
- Give regularly.
- Give your firstfruits. *Answers will vary.*

**Agree/Disagree:** Financial Stewardship is a matter of eternal life and death.

You could disagree and say that stewardship is a matter of sanctification. And while the presence of good works cannot strengthen faith, the lack of them can hurt faith. Families in our country are falling apart because of workaholism (sometimes by both spouses!) to support a lifestyle beyond their means, sacrificing everything else, including church to attain it. Three of the top ten prescription drugs are for depression, partially caused by stress over money. Nearly half of marriages fail because of money concerns. I would overall agree with the statement because self is what we love, therefore justification is also an issue as every idol in my heart attacks justification.

**Evaluate this statement:** “A congregation’s approach to their CMO (Congregational Mission Offering) models financial stewardship for its members.”

A CMO shows the importance of wider ministry for the congregation and therefore, does model giving for its members. When a church budget gets tight and the CMO is the first thing on the chopping block, what does that teach members when their finances get tight? Rather, a CMO, like personal offerings is an opportunity to demonstrate trust in God to provide and give to God our very best.

Look at the Challenge Card for this month. How will each help train you toward godly stewardship?

### **CLOSING ACTIVITY**

**Prayer Time.** Take two minutes to write a closing prayer in the space below based on the truths about financial stewardship we just studied.

The leader could ask one of the participants to share their prayer as a way to close the Bible hour.