

**Kingdom Training Level 5: Financial Faith**  
**WEEK 6: FINANCIAL DISCIPLESHIP**

*“Heaven, not earth, is my home” Randy Alcorn, The Treasure Principle*

This 40-day journey explored an area of our Christian life that we rarely discuss – how we view, manage, and relate to finances. Approaching this topic with “Financial Faith” transforms our lives by saturating our convictions, our habits, and our attitude with God’s power, grace, and principles. God never intended faith to be an intellectual exercise but rather an adventure that brings us closer to him and helps us to live like Jesus.

Discipleship is always counter-cultural and often counter-intuitive. This material world targets us with a message that markets self-indulgence, discontentment, and consumerism – all aimed at “conforming us to the pattern of this world.” Yet, these worldly principles promote ineffective and unhealthy financial habits that include poor (or no) financial planning, living beyond our means, accumulating debt, and underestimating the power of both saving and giving.

In the Bible, God conveys effective, time-tested, universal, and practical financial principles. This Kingdom Training class challenged us as disciples to reexamine our preconceptions and practices by applying God’s biblical principles in a way that invites God into every area of our life.

**Week 1:** The earth is the Lord’s and everything in it

**Week 2:** The faithful servant of God is a prudent and diligent manager

**Week 3:** The borrower is slave to the lender (so get out of debt!)

**Week 4:** We have been made rich so that we can be generous – like God himself!

**Week 5:** God expects us to have a financial plan that is God’s plan, not ours

**Week 6:** Financial Discipleship applies these principles to our lives

In this final week of Financial Faith Bible studies, we apply these biblical principles to our personal discipleship, our family, our career, our dreams, and our decisions.

**Day 36: My Financial Discipleship**

**Memory Verse:** Luke 9:24 *For whoever wants to save their life will lose it, but whoever loses their life for me will save it.*

- **Save or Lose?** We’re tempted to save our “way of life” but Jesus calls us to give it all to God.
- **In the Light.** Satan loves darkness; God is Light! Decide to shine God’s light on your finances.
- **Advice.** Discipleship is caught from another disciple. Decide to grow by seeking advice.
- **Spiritual Thinking.** The world has programmed our thinking. Pray to be open to change.

**Practical Application**

1. **Self-Control.** Prov 25:28 *Like a city whose walls are broken through is a person who lacks self-control.*
  - What is one area that I can grow in my self-control in the area of financial discipleship?
2. **Contentment.** Proverbs 30:7-9 *“Two things I ask of you, Lord; do not refuse me before I die: Keep falsehood and lies far from me; **give me neither poverty nor riches, but give me only my daily bread.** Otherwise, I may have too much and disown you and say, ‘Who is the Lord?’ Or I may become poor and steal, and so dishonor the name of my God.*
  - The world markets the message of discontentment: you can’t be happy until...
  - How can financial discipleship bring you contentment?

3. **Example.** 1 Thes 4:11-12 *Make it your ambition to lead a quiet life, to mind your own business and to work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody.*

- Describe how your example of financial responsibility will win respect.

4. **Integrity.** Romans 13:1-8 (v7) *Give everyone what you owe him: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor.*

- Our integrity is our discipleship. Remember this whenever Satan tempts us to compromise.
- God's ways: v7 Pay what is right to pay, not what you can get away with. v8 Get out of debt!

### **Day 37: My Family (for singles, consider your spiritual and physical family)**

1. **Provide for Your Family.** 1 Tim 5:4-8 (v8): *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.*

- Take care of immediate family: parents, grandparents, spouse, children, brothers, and sisters.
- Is there any pressure you are feeling in this area that you need to pray about or seek advice?

2. **The Proverbs 31 Woman.** Proverbs 31:15-27 How can you imitate her example?

- [15] *She gets up while it is still night; she provides food for her family and portions for her female servants.*
- [16] *She considers a field and buys it; out of her earnings she plants a vineyard.*
- [20] *She opens her arms to the poor and extends her hands to the needy.*
- [25] *She is clothed with strength and dignity; she can laugh at the days to come.*
- [27] *She watches over the affairs of her household and does not eat the bread of idleness.*

For me this means...\_\_\_\_\_

3. **Financial Legacy.** Proverbs 13:22 *A good person leaves an inheritance for their children's children, but a sinner's wealth is stored up for the righteous.*

- Dream a little: What legacy would you like to pass down to the next generation?

### **Day 38: My Job (for students, that is schoolwork)**

1. **Created to Work.** Genesis 2:15 *The LORD God took the man and put him in the Garden of Eden to work it and take care of it.*

2. **Satisfaction in our Work.** Eccl. 3:22 *So I saw that there is nothing better for a man than to enjoy his work, because that is his lot. For who can bring him to see what will happen after him?*

3. **Don't Overwork!** Prov 23:4-7 (4-5) *Do not wear yourself out to get rich; do not trust your own cleverness. Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle.*

4. **No Excuse for Idleness.** 2 Thes 3:10 *For even when we were with you, we gave you this rule: "If a man will not work, he shall not eat."*

5. **Wholehearted work for our true Master.** Col 3:23-24 *Whatever you do, work at it with all your heart, as working for the Lord, not for men, since you know that you will receive an inheritance from the Lord as a reward. It is the Lord Christ you are serving.*

6. **Integrity.** Eph 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.*

7. **No Compromise.** Acts 5:29 *Peter and the other apostles replied: "We must obey God rather than men!"*

### **Pray, Dream, and Grow (about your work/career)**

1. God wants us to have a clean slate and clear conscience. Pray about and confess any work-related compromise that Satan is using against you (includes cheating in school).
2. What is your dream job that would apply your God-given talents and be satisfying?
3. Find a spiritually-minded mentor and discuss how you can use your career for God.
4. Write yourself a glowing, inspiring performance evaluation from your true boss, Jesus. Live it!
5. Pray that God will help you apply all of your ambition and influence at work in a way that glorifies him.
6. Is there any way you feel like you could apply your God-given talents more to the Kingdom?

### **Day 39: My Dreams**

Proverbs 28:11 *The rich are wise in their own eyes;*

*one who is poor and discerning sees how deluded they are.*

Consider the following thoughts from the book: ***Living With Less: The Upside of Downsizing Your Life*** by Mark Tabb

“Life is not designed to be fulfilling.” To find meaning, you have to turn to God. If you fill up your life with time/stuff it will not fill you. God’s plan: your home is heaven; we are made in His image. The road God challenges us to walk starts by choosing less of me. Charles Spurgeon said, “carve your name on hearts, not marble.” If we are to have a lasting impact, we must imitate Christ:

1. Value the valuables
2. Imitate God’s integrity
3. Passion – invest heart
4. Proximity – spend time

John the Baptist realized, “He must become greater; I must become less.” John 3:30

James preached, “your life is a but a mist.” (James 4:13-17)

Our challenge is to align our lives with God’s will to make it count.

### **10 practical ways to live a “Simpler” life:**

1. Live below your means, not beyond
2. Buy things for their usefulness rather than their status
3. Don’t believe the hype—media/advertisement
4. De-accumulate—give things away
5. Spend wisely. Your money = God’s possessions
6. Leave Room for Extravagance
7. Invest resources in people, not stuff. Think: what will draw you closer to people?
8. Invest in your local church
9. Enjoy what you have as a gift from God (James 1:17, Eccl. 3:13)
10. Avoid being a legalistic jerk

**Reflection:** What are some ways you can apply this in your life?

## **Day 40: My Decisions**

**Proverbs 3:9** *Honor the Lord with your wealth, with the firstfruits of all your crops*

**James 1:27** *Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.*

### **TEN FINANCIAL DISCIPLESHIP DECISIONS**

#### **1. Honor God with Your Wealth** – Proverbs 3:9

- Will I obey the scriptures and give sacrificially—at least a tithe?
- My Weekly Contribution will be \$\_\_\_\_\_/week which is \_\_% of my income.
- For mature Christians: I will increase my contribution to \$\_\_\_\_

#### **2. Guard Your Heart** – Proverbs 4:23

- What heart sins have I identified in regard to my finances – greed, laziness, not getting advice, careless spending, not taking responsibility, etc.?

#### **3. Become a Living Sacrifice** – Romans 12:1-2

- How can I live more sacrificially to advance God's Kingdom?

#### **4. Give and it will be Given to You** – Luke 6:38

- How can I give by faith and how would God react?

#### **5. Develop a Spirit of Self Discipline** – 2 Timothy 1:7

- Will I prepare a budget that I am ready to live by?

#### **6. Get Advice** – Proverbs 12:15

- Who is my financial advisor? When am I going to meet with them again?

#### **7. Free Yourself of Debt** – Romans 13:8; Proverbs 6:1-5; Proverbs 22:7

- What is my plan to eliminate debt from my life?

#### **8. Accept Responsibility and Repent** – Luke 19:8

- What would it look like if I made a radical change in how I manage my finances?

#### **9. Be a Light to the World** – Matt 5:14

- What am I going to do at work to make my life an upward call to everyone around me?
- How can I make my finances an example to other disciples so I can lead in this area?

#### **10. Dream to Impact** – James 1:27

What is something you can do with your finances to make an eternal impact on people?

- Have you considered adopting a child or supporting a child overseas?
- Could you support a missionary or medical missionary in another country?
- Do you have the means to help fund a mission team?
- Would you consider selling your possessions and helping to plant a new church in another city?

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