

FINANCIAL FAITH

A 40-DAY BIBLE STUDY SERIES

INTRODUCTION

I have come to the conviction that God owns everything and that all that I have is exactly what he entrusted to me as a steward or manager. What does that look like as a follower of Jesus? This series of Bible Studies challenges to re-think our view of God and the way that we handle the resources that he entrusted us with.

As disciples in America, we have some of the most incredible material resources that could be imagined: A democracy, religious freedom, freedom of speech, healthcare, political stability, abundance... almost everything we could ask for. And yet, I find myself puzzled as I consider Paul's attitude:

Philippians 2:11-12 "I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want."

Instead of feeling "content," I find that like most Americans, I don't feel rich. I desire more. I don't find it easy or natural as a disciple to sacrifice the luxuries I have grown accustomed to. I also cringe and even laugh at the notion that I live a "sacrificial" lifestyle with my 4-bedroom house, SUV, and second car.

Through all of this, I am trying to find the right balance as a disciple. I don't believe that God want us to feel guilty about financial prosperity, but how do I justify my lifestyle when I compare it to disciples around the world? Am I guilty of the same negligence that Jesus addressed when the "expert in the law" tried to justify himself with the question, "and who is my neighbor?"

John challenged us to live in the world without loving the things of this world:

1 John 2:15-17 Do not love the world or anything in the world. If anyone loves the world, the love of the Father is not in him. For everything in the world--the cravings of sinful man, the lust of his eyes and the boasting of what he has and does--comes not from the Father but from the world. The world and its desires pass away, but the man who does the will of God lives forever.

This Bible Study Series reflects my own wrestling with God to come to biblical convictions on how I live my life. It is also designed to answer some of the questions that I have been asked as I have counseled people on how to manage their finances in a way that glorifies God.

Acknowledgment. This material draws from many great resources including: Randy McKean's "Heart Convictions on Personal Finances" – a 14-day Quiet Time Series (Boston Church of Christ Kingdom Media Resources, 1991), Dave Ramsey's "Momentum" training, Randy Alcorn's "Treasure Principle," and many more books and articles that I have read over the years as well as the influence of many great disciples.

My prayer would be that YOU wrestle with God. YOU come face to face with the scriptures and apply them to your situation. YOU make decisions that come from a conviction that you get in your relationship with God.

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WEEK 1: LORD OF HEAVEN AND EARTH

“You can’t take it with you – but you can send it ahead” Randy Alcorn, The Treasure Principle

INSTRUCTIONS: Each “week” of Bible Studies contains 7 sections that can be studied on separate days or combined as time permits. As with any Bible Study, prayer, authenticity, brutal honesty, humility, and specific decisions will empower the Holy Spirit to form Christ in you.

Week 1: I am pleased to re-introduce to you the Lord of Heaven and Earth.

Day 1: Lord of Heaven

Memory Verse: Psalm 24:1-4 *The earth is the Lord’s, and everything in it, the world, and all who live in it*

- Imagine that you had never met or heard about this “Lord.” You found out he owns everything – your land, your house, your career, your transportation, your family – you get the point. Yet he does not treat you as a slave, but rather with respect.
- How does God’s sovereignty affect your relationship with him?

Psalm 24:2-4 *for he founded it on the seas and established it on the waters. Who may ascend the mountain of the Lord? Who may stand in his holy place? The one who has clean hands and a pure heart, who does not trust in an idol or swear by a false god.*

- How could your view of wealth or resources affect how you view God?

Psalm 33:6-9 *By the word of the Lord the heavens were made, their starry host by the breath of his mouth. He gathers the waters of the sea into jars; he puts the deep into storehouses. Let all the earth fear the Lord; let all the people of the world revere him. For he spoke, and it came to be; he commanded, and it stood firm.*

- Consider the vastness of God
- He created the “heavens” including all of the stars
- He stores the ocean in “jars”
- He spoke the world into existence!
- How should we approach him?

Psalm 115:1-15 (look up and read in your Bible)

- God the invisible (v2) “Maker of heaven and earth” (v15)
- What do you think this means: “Heaven belongs to the Lord, but the earth he has given to mankind”?

Optional: close out singing Psalm 148 (song 107 in “Songs of the Kingdom”). Reflect on some of the words that you normally sing without thinking about!

Day 2: Lord of Earth

Psalm 96:1-13

- (v3-6) “Declare his glory among the nations”
 - write down some reasons why God is “most worthy of praise, feared above all gods”
- (v7-10) What does it mean to “Ascribe to the Lord”?
 - How can we give God the credit he deserves?

- (v11-13) What parts of the creation are praising God even as we are silent?
- It has been said that every part of creation praises God, and man is the only one who decides whether to praise him as he was created to do. Decide today to proclaim him to the earth!

Psalm 8:1-9

- (v1) What does it mean that God's name is "majestic in all the earth"?
- (v2-4) When you consider who God is, how does it make you feel about who you are?

Optional: sing "O Lord, Our Lord" (song 110 in "Songs of the Kingdom")

Day 3: Lord of All

Ps 102:15 *The nations will fear the name of the Lord, all the kings of the earth will revere your glory.*

- God's intent has always been for all nations to acknowledge him as Lord of all
- What does it mean to you to fear the name of the Lord and revere his glory?

Acts 10:34-38

In context, Peter realizes that the message of salvation is for all, Jews and Gentiles, as he shares that Jesus is Lord of All with Cornelius, the first Gentile convert.

- Look at a map of the nations. Consider how God wants people from every nation and tongue unified under the blood of Jesus, worshiping him, and loving one another.
- Pray for people from all nations to get in a right relationship with their creator.
- Pick a few countries that have significance for you and pray for the church in that country.
- Pray for us God's people to overcome the challenges (financial, political, logistics) to help people all around the world know Jesus.

Romans 10:12-21

- (v12) *"The same Lord is Lord of all and richly blesses all who call on him."* Consider how God is not prejudiced, but loves people from every nation and wants to bless them.
- (v21) *"All day long I have held out my hands to a disobedient and obstinate people."*
- Thank God for his patience, forgiveness, and grace.
- Pray to understand how much he wants all men to be saved and to come to a knowledge of the truth.
- Pray that you will be used by God to help him share his love with all nations, overcoming any worldliness, materialism, laziness, or selfishness.

Optional: sing, "Lord of All" (song 203 in "Songs of the Kingdom")

Day 4: Lord of Me

Deuteronomy 8:6-20

- (v6-9) How does your "land" (physical country) compare to what God gave the Israelites?
 - What do you have to be grateful for?
- (v18) What does this mean to you "God... gives you the ability to produce wealth"?
- (v19-20) How can you decide today to "never forget the Lord"?

1 Cor. 6:19-20 *“You are not your own; you were bought at a price. Therefore honor God...”*

- What does this scripture mean to you?

2 Cor. 8:9 *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.*

- What does it mean to you that Christ became poor?
- What does it mean to you that you are now rich?

Day 5: Lord of My Wealth

Luke 16:1-15

8 *The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light.*

9 *I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.*

- In context, Jesus uses the parable of the shrewd manager (steward) to illustrate how mismanagement of money led to the manager losing his job and then making some very unusual decisions to try to keep himself from losing everything. Despite the unethical nature of the manager's actions, Jesus found a few ways to commend him.
- In the parable God is the “master” who owns everything and we are the shrewd “steward”
- What meaning do you derive from verse 9?

v10-12 *“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own?”*

- In what ways have you been “trusted with much”?
- How does this verse challenge you to handle what God has entrusted with you today?

v13 *“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”*

- Jesus could have chosen any number of idols or temptations to illustrate how the world can be our master. Why do you think he chose “money” (can be translated as “wealth”)?
- If we are guilty of “loving” money, how does Jesus teach it affects our relationship with God?

14-15 *The Pharisees, who loved money, heard all this and were sneering at Jesus. He said to them, “You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God's sight.”*

- The Pharisees were the “keepers of the law” in their day. Similar to disciples today, they expected people who called themselves religious (Jews) to live out their faith. Despite being the most committed and zealous people of their day, Jesus noted that they “loved money.”
- As “committed” and “zealous” disciples of Jesus, we may fall into the same traps that the Pharisees did in their day.
- What key principals from today's scripture apply to your life?

Day 6: Challenges to Lordship

1. **Love of money corrupts.** 1 Tim 6:10 Some people abandon their faith because they love money. This may happen gradually as the desire for “stability” then “prosperity” then “luxury” captures our hearts and minds.
 - How does the “desire for more” pull at your heart?
2. **Guard your heart against greed.** Luke 12:13-21 The Rich Fool
 - How does greed tempt you?
 - How are you guilty of storing up treasure on earth?
 - How can you invest more in “Treasure in Heaven”?
3. **Indulgence condemns.** Luke 16:19-31 The Rich Man and Lazarus.
 - How are you enjoying “luxury” now?
 - How aware are you of the “poor man” around you?
4. **Content in all circumstances.** Phil 4:10-13
 - How can you be more content with your circumstances?

Day 7: Reflections on Lordship

1 Tim 6:17-19 *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. Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life.*

Identify areas of my materialism:

- What have I learned this week about God’s lordship and sovereignty?
- What have I realized about myself?
- Do I accept the fact that **I** am rich? Do I accept that these are **my** temptations?
- Do I really believe that my wealth comes from God?
- Do I believe that I am a steward or manager of God's money?
- Do I admit that not managing God’s resources (including money) well is a sin?
- What is my prayer for growth in this area during this Kingdom Training?