

# **SERMON NOTES**

"Cha Ching: Making Money Matter" Week Two: Principles for Spending

- Luke 16:1-12
  - Until we learn to <u>CONTROL</u> our money, making more will not solve our <u>PROBLEMS</u>
- Everything we have <u>BELONGS</u> to God and we need <u>MANAGE</u> it wisely
- 1. GIVE
- 2. SAVE
- 3. SPEND
- Giving is one of the most emotionally **SATISFYING** things we can do
- Proverbs 6:6-8, 21:20, 27:12
- Faith PRAYS for rain in times of drought.
- Wisdom PREPARES for drought in times of rain.
- Proverbs 21:5, 22:7, Romans 13:8
- If you FAIL to plan, you plan to FAIL
- Proverbs 13:16, 27:23
- The difference between a <u>DREAM</u> and a goal is a <u>PLAN</u>

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## LIFEGROUP STUDY QUESTIONS

For the week of November 17, 2019

#### MY STORY

If you had unlimited money and the next two weeks off of work, what would you do?

The story that Jesus shared in Luke 16 talked about a "steward" (manager). Who was the best (or worst) manager that you've ever had? Why?

Josh said that most people are either financial "nerds" or "free spirits." Share an experience, or habit, that shows which of these you tend to lean toward.

If you had to give an abbreviated version of this weekend's message, what is one thought or idea that you would include no matter what?

#### DIGGING DEEPER

One of the key thoughts in this series is that "Everything we have belongs to God and we need to manage it wisely." Compare and contrast the financial decisions of someone that believes this with someone that does not.

In the teaching, we stopped reading Luke 16 in verse 12. Read vs. 13-15. What was the heart of the issue in v. 13? What does this look like in our day?

What was the "root issue" of the Pharisees in v. 14? How does this impact the way we handle our finances?

Josh said, "Until we learn to control our money, making more will not solve our problems." What are some signs that show that we are not "controlling" our money?

Of the three main thoughts (giving, saving, and spending), which seems to come easiest for you? Which is the most difficult for you?

What are some things that you have saved for in the past? Why is it so difficult to save?

79% of people that have a budget have a hard time sticking to it. Why is this so hard?

Read Matthew 25:14-30 and talk about the principles from this story that we can apply to managing our finances.

### TAKING IT HOME

Wise financial management requires two things: Knowing your income/expenses and having a plan for future income. What is most difficult about these for you?

What are some ways that we can teach these truths to the next generation?

Is there anything you need to do as a result of what you've learned this week?