



Where Your Heart Is

Quiet Time Series

*Based on the Book, "The Treasure Principle" by Randy Alcorn with adaptations
by Michael Burns*

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Inseparable - Day 1

Matthew 13.44-46

- Imagine walking all day in the hot sun when you decided to take a shortcut through a field hoping to get to your destination and find some water
- Suddenly you trip over a partially buried box
- What would you be thinking as you dropped to your knees and began out of curiosity to dig up the box?
- As you pull it out and wipe the dirt off you realize that it is made of gold
- As you open it you realize that it contains the most valuable treasure you could ever imagine
- What would your response be? Would you be willing to part with your current possessions so that you could purchase that field and obtain the treasure?
- Would every step you took be with that treasure in mind?
- This would be a radical paradigm shift
- This can give us a vivid image of surrendering lesser “treasures” in order to find a greater one

- Some biblical experts estimate that 15% of everything Jesus said somehow related to the topics of money and possessions
- Why do you think Jesus put such an emphasis on these topics?
- Is there a fundamental connection between our spiritual lives and how we think about and handle money and possessions?
- Why do you think so many of us want to separate our faith from our finances?

Luke 3.7-14

- John is asked what the people must do if they want to bear the fruit of repentance
- What are the three answers that he gives in vv. 11, 13, & 14?
- Do you notice that all three answers relate to possessions even though no one asked him about that
- They wanted to know how to demonstrate the fruit of spiritual transformation and John lets them know that our approach to possessions and money is central to our spiritual lives
- The way we handle money and our possessions is a large part of the evidence of our spiritual hearts

- Do you agree with John that there is an integral connection between possessions and money and our spiritual condition
- What is your attitude about that connection?

Luke 19.1-8

- How did Zacchaeus demonstrate that his heart had truly been transformed?
- What is Jesus' response to Zacchaeus' gesture?

- Why was his response with his money absolutely necessary?
- What would you think about Zacchaeus' heart and transformation if he did not do what he did with his money?
- How has becoming a Christian changed your heart and attitude towards money and possessions?

Convictions

- Do you believe that there is an intimate connection between spiritual transformation and our attitudes towards money and possessions?
- Is the Kingdom of God really like that treasure in a field for you?
- Has finding the Kingdom shifted your paradigm of what is important and what is valuable in your life? How so?

Radical Shift - Day 2

Acts 2:44-47; 4:32-35

- This was done in a Jewish culture where inheritance land was a demonstration of their status as the people of God and wealth was seen as a sign of one's blessing and favor from God
- They radically and intentionally transformed their view of possessions and money

2 Corinthians 8:1-4

- The Macedonian Christians behaved as people who had a very different understanding of the purpose of their possessions and money
- They, like the first Jewish Christians, believed that their possessions belonged to God's Kingdom and one another rather than being their own possessions

- Do you view your money and possessions as belonging to you personally or are you like the first Christians among whom "no one claimed that any of his possessions was his own"?
- Why were the early Christians so willing to share with one another so radically even if it meant changing their own personal financial position?
- What did the actions of the early Christians when it came to their possessions and money demonstrate about the genuineness of their conversion?

Acts 19:19

- The Ephesian Christians demonstrated a genuine conversion and a radically new view of the importance of possessions by destroying scrolls that were worth several million dollars in today's terms

- Why were the Ephesian Christians so willing to change their view of extremely valuable possessions?
- Have you made similarly radical changes in your approach to your possessions since becoming a Christian?

Luke 12:13-21

- How does the man in the parable differ from the previous examples of converted Christians in his attitude about his own possessions?
- The greatest charge against this man was that he was rich towards himself but not God – this was the evidence of his spiritual condition

- What, according to verse 20, happens to the wealth of those that try to keep it for themselves
- What does verse 21 say about trying to store up wealth according to the world's principles?

- In what ways have you found yourself thinking like the man in this parable?
- How does verse 21 challenge you personally to change the way you have viewed your possessions and financial situation?

Convictions

- How do the Scriptures challenge Christians to change their thinking about individual wealth?
- What was the attitude of the early church concerning personal possessions and wealth?
- What is the danger of emphasizing one's personal financial position
- What does one's attitude about their money and possessions demonstrate about the genuineness of their conversion?

Joy or Sadness - Day 3

Luke 18:18-30

- The young man wanted to know what Jesus thought was necessary to obtain the life of the age to come (eternal life)
- He was interested in his spiritual condition but was far more concerned with his wealth and status
- This man was obsessed with earthly treasures and was willing to put that ahead of his spiritual condition if it came right down to it
- Jesus called him to something higher
- Jesus exposed the young man's heart by calling him to sacrifice his treasure
- In doing so, he showed that the young man's heart was really with his earthly possessions rather than his spiritual treasure
- Jesus knew that the young man's money and possessions were his true god
- He couldn't truly and fully serve God until he removed the idol of money from its throne in his life
- Sadly, the young man walked away from the real treasure because he wasn't willing to change his thinking
- He valued earthly possessions so much that he considered giving them up too great a price for the Kingdom of God
- Unlike the traveler in Matthew 13, this man wasn't willing to give up everything for a greater treasure

- What would be your response if you felt that God was asking you to give up all of your money and possessions for him?
- Would you be willing immediately or would you try to find ways out of doing it and still try to make yourself feel like you were serving him?

Matthew 13:44

- The rich young man wasn't willing to give everything up for a greater treasure but this man was
- He understood that what he would gain far outweighed his loss
- Do you feel sorry for considering the fact that his discovery cost him everything
- We don't need to pity him because his sacrifice was nothing compared to his reward
- He understood that what seemed like a short-term sacrifice was well worth it to obtain a long-term reward
- It only cost him everything if you look at things from a temporal point of view

- The Kingdom cost him everything in one sense, but it gained him everything that mattered
- Notice that he went and sold everything he had “in his joy”. If we miss that detail we miss the whole point!
- Jesus was thinking in terms of the eternal
- When we think in those terms we realize that no matter how great our earthly fortune, it is worthless in eternal terms if we cling to it for ourselves
- Don’t waste your life on the temporary, spend in on the eternal

➤ Does the thought of turning ownership of your wealth and possessions over to God and his will rather than controlling it according to your will cause you sadness like the rich young man or does it bring you great joy to be able to give up everything to gain the Kingdom of God?

Scripture	Teaching	Rebuking	Correcting	Training in Righteousness
Bible verse being examined	What is the command or principle that is given in this Scripture? How does this apply to your life?	How is God showing me that I have fallen short in this area?	What do I need to do to align my life with the Scriptures?	What is my specific plan for dealing with this same situation in the future?
Matthew 13:44				

Convictions

- Give careful consideration to your view of your wealth and possessions and put yourself in the position of the rich young man
- If Jesus came and demanded that you give up every single thing you owned to enter the Kingdom would you do it with joy or would you be tempted to walk away with sadness?
- What does your answer to the previous question reveal about your true spiritual condition at the moment?

A Foolish Investment - Day 4

Matthew 6:19

- Jesus says to not store up for yourselves treasures on earth
- What does that mean? Why not do that?
- Does it mean that earthly treasures won't last?
- No, it means that they will not last into God's age to come
- It's vitally important to understand that earthly wealth is not bad in and of itself but it is ultimately dangerous if we do not understand that it's worth is temporary
- Knowing the true value of something helps us to put its importance in proper perspective

- How can you tell whether you are storing up treasures in the economy of the temporal earth or in the economy of God's reality?
- Where do you spend most of your time, energy, and effort in storing up treasures?

Proverbs 23:5

- What does this verse tell us about riches
- Imagine working extra hours and scrimping and saving for years to buy a prized possession like a luxury car
- Now imagine that right after you bought it, it sprouted wings and flew away forever
- The reality is, sooner or later, our possessions will be disappear
- Jesus didn't give his warning in Matthew 6 because wealth might be lost
- He gave this warning because wealth will always be lost
- It will either leave us while we live or when we die with no exceptions

- Do you work for possessions and treat your wealth as a temporary reality or do you think of them as something that will last for eternity?
- How does viewing them as a temporary commodity change you're the way you live your life?

Ecclesiastes 2:10-11

- The author says he spent a lifetime working towards possessions and accomplishments only to discover what truth about them?
- Why do you think he came to the perspective that possessions and accomplishments were meaningless?

- Do you agree with or disagree with the author of Ecclesiastes' conclusions concerning wealth and accomplishments? Why do you agree or disagree?

Matthew 6:19

- Jesus clearly says not to focus on storing up treasures on earth, but let's take some time to examine why
- Imagine that you had reliable information that the US dollar was going to collapse sometime within the next five years
 - Would you hold onto and invest in the US dollar as much as possible or would you invest in something else like gold?
 - The wise thing to do would be to keep just enough US dollars to get by but to invest as much as you could spare in gold
 - There is nothing wrong with keeping some dollars around as long as you clearly understand its limitations and future
 - Realizing that its value is temporary should radically affect your investment strategy
- Accumulating vast earthly treasures that do not have an eternal value in the age to come is equivalent to stocking up on US dollars even though you know they will soon be worthless
- Think of how many southerners were rich during the Civil War but lost almost everything because they invested all of their money in Confederate dollars that became worthless after the war
- Many people today are becoming rich in currency and possessions that will be of no value in God's age to come

- How does the above analogy help you to change your perspective on earthly treasures?
- Do you invest more in earthly treasure than just enough to get by?

Convictions

- What are some of the ways that you have over-invested in earthly treasures throughout your lifetime?
- What are some ways that you have changed those patterns since becoming a Christian?
- In what areas do you feel God is challenging you to see that you are still investing too much in earthly treasure?

A Wise Investment - Day 5

Matthew 6:19-21

- Jesus tells us that storing up treasures on earth isn't just wrong, it's not wise in view of our eternal reality
- But he doesn't just tell us what not to do, he also tells us where we should invest
- Jesus wants us to invest, he just wants us to do it wisely
- He wants us to stop storing up our possessions and accomplishments in the wrong place and start investing them in the right place
- In biblical thought, heaven was the place of God's reality and presence. It was the place where God's will was done
- What does it mean, then, to store up treasures in heaven?
- Storing up treasures in heaven has much to do with investing our abilities, possessions, and wealth into doing God's will rather than in doing our own will or meeting our own needs
- Why does Jesus point out that your heart and your treasure will always be in the same place?
- In Jewish thought, the heart was the seat of the will, which means that if you want to see if you are more committed to doing your own will or God's will, look at where your treasure is really being invested

- If you take a long, hard look at your treasure thermostat, what does it tell you about whose will you are really committed to doing?
- Sometimes we really want to do God's will but have so heavily invested in earthly treasure that we make it very difficult for ourselves. Can you identify with that at all? In what ways?

Matthew 19:28-30

- The renewal of all things is a reference to God's age to come. Why would Jesus refer to that time when talking about how one chooses to use or view their treasures, (this includes possessions and even things like family status in this passage) in the present age?
- He says that if we treat things in this age with the reality of the coming age in the forefront that we will receive a hundred times as much
- His point is that in coming into the Kingdom of God we might lose one house, one mother, etc., but will receive a hundred times by joining our new family in the kingdom of God
- But we will also receive back a hundred times over on this investment in the age to come
- The Kingdom of God, both now and in the age to come, is our treasure
- Jesus is our treasure

- Those who find themselves first in terms of earthly treasure will find that they have invested in something that is worthless in the eternal reality of God's Kingdom while those who seem to have little in the present age will be shown to have invested wisely for the eternal age
- Storing up treasures in heaven is not only Godly, it's just plain wise
- Is it smarter to invest in things that will last forever or to invest everything you have in things that will not last?

- What person are you living for?
 - What age are you living for?
 - What possessions are you living for?

Psalm 49:16-17

- Why should we not be impressed with the rich?
- Think of some of the richest men in history like Solomon, the Pharaohs, or John D. Rockefeller. How much money did they leave when they died? How much money will Bill Gates leave when he dies?
- The answer is, "all of it"
- Anything we try to hang on to and value here will be lost
- Anything we put into God's hands and invest in his Kingdom will last for eternity
- This requires that we make the big decision to give instead of keeping
- When we invest in the eternal rather than the temporal we store up treasures in God's Kingdom that will never stop paying dividends
- Financial planners advise to not just think of three months or three years ahead but to think of thirty years ahead
- Jesus advises us to think about eternity when we are investing

- Do you invest your money and possessions with your earthly retirement plan more in mind than your place in God's age to come?

Convictions

- Are you committed to investing your time, energy, possessions, wealth, and resources wisely and to bring glory to God?
 - Are there any areas right now that you realize you have yet to fully surrender to God by investing in his Kingdom?

The Real Owner - Day 6



Key #1 – God Owns Everything

Job 41:11

- Job had questioned God, but God reminds him that part of the foundational knowledge in approaching God properly is to remember that everything belongs to him

- Are there any things in your life that you can sometimes forget belong to God and not you? What are they? How does this affect how you manage those things?

Psalm 24:1; Ezekiel 18:4

- Not only do all resources and possessions in the earth belong to God, this also stretches to people
- God is the real owner of every single human being including our souls

- How does recognizing that we completely belong to God change how we got about every aspect of life?

Haggai 2:8

- Even money and wealth ultimately belong to God
- Even the money that we invest for our future or use to buy things for ourselves belongs to God

- Do you tend to act like ten percent of your wealth belongs to God or that all of it belongs to him?

Deuteronomy 8:18

- All of our wealth belongs to God
- He gives us the ability to produce wealth
- We don't actually own anything, God just allows us to manage his money

- How should Christians act differently with money knowing that it is God's and not our own?

1 Corinthians 6:12-20

- Christians are to live lives that demonstrate that we belong to God
- We belong to God in an even more intimate way because we have accepted Christ in faith
- That means that are bodies belong to him because he plans on resurrecting them one day
- Everything in the life of a Christian should point to and be done with the resurrection in mind
- The resurrection is our great reward

➤ Do you invest your time, energy, resources, and possessions with the resurrection age in mind or do you tend to focus on the present age?

Scripture	Teaching	Rebuking	Correcting	Training in Righteousness
Bible verse being Examined	What is the command or principle that is given in this Scripture? How does this apply to your life?	How is God showing me that I have fallen short in this area?	What do I need to do to align my life with the Scriptures?	What is my specific plan for dealing with this same situation in the future?
1 Cor. 6:20				

Convictions

- Are you prepared to truly treat everything in your possession as though it were God’s and that you are just managing it for home?
- Do you spend more time and energy building God’s kingdom or your own castle?

A Faithful Steward - Day 7



Key #1 – God Owns Everything

Psalm 50:9-12

- What does God not own? The obvious answer is that he owns everything
- God has never renounced his ownership to anything
- He has never surrendered his claim to all treasures
- All authority on this earth has been granted to Jesus (Matt. 28:18)
- A healthy realization of this fact calls us to realize that we need to adopt a steward's mentality towards everything that he has entrusted (not given) to us
- A steward manages the assets for the owner's benefit without any sense of entitlement to those assets
- It's the job of the steward to follow the owner's will

- Do you think of your role as owner or steward when it comes to your assets and possessions?

"Once, a distraught man rode his horse up to John Wesley, shouting, 'Mr Wesley, something terrible happened! Your house burned to the ground!'"

Wesley thought about the news, then calmly replied, 'No, the Lord's house burned to the ground. That means one less responsibility for me.'

Romans 14:10-12

- Stewards know that at the end of their service they will undergo a performance evaluation
- Your name is on one of God's accounts and he has given you unlimited access to manage it
- This is a privilege that is subject to abuse
- God trusts you to set your own salary
- You have to draw needed funds from his wealth to pay your living expenses
- One of our central spiritual decisions is to determine what is a reasonable amount on which to live
- Whatever the amount is (which will legitimately vary from person to person), we shouldn't hoard or spend the excess
- The excess is not ours and it is up to God to determine what we do with it

- What do you do with any money above and beyond your basic living expenses?
- Who determines what you do with that money?

Matthew 25:14-30

- What was the primary complaint against the servant that was given one talent (bag of gold in the TNIV)
- The steward ultimately did what he wanted with the resources rather than what the owner willed that he do with it

- When God returns will he find that you have fulfilled his will with the resources that he has entrusted to you or will he find that you have done your own will with them?

Convictions

- Have you made the conscious decision to act as God's stewards of the resources to which he has entrusted you?
- Have you given up ownership rights to your resources or do you still struggle with acting as the owner rather than steward?

A Joyful Act - Day 8



Key #1 – God Owns Everything

Genesis 4:3-4; 14:18-20

- These passages are very important because they demonstrate that God has always had a standard that his people would give a portion of their assets back to him in one way or another
- The Old Testament Law included tithes as well but these passages show that giving to God came before the law and is not limited to just the old law

2 Corinthians 9:7

- God wants his people to give back to him out of gratitude and joy for his provision not out of compulsion
- When we think of giving to God to support the work of his Kingdom and his church we should think of words like joy, exciting, wonderful
- This doesn't mean we should give only when we are feeling cheerful
- If we are giving out of guilt or due to accountability, then we are completely missing the point of stewardship and being able to give to God
- This does not, however, mean that we should opt out of giving because we don't desire to do so
- The joy often comes during and after the act of obedience, not before it
- Don't just wait until you feel like giving; it could be a long wait

- When you give your contribution or tithes, do you do so with a heart of gratitude and joy or do you have other feelings and emotions with which you deal?
- If you don't give with joy in your heart you probably need to go back and re-evaluate your understanding of God's ownership of everything, his provision for you, and your role as a steward

Philippians 4:4

- God wants us to rejoice in everything we do
- When we give out of obedience and gratitude to him, the joy will follow
- God designed us and knows that when we give from the right motives we will find joy; He wants us to experience that
- When we don't give generously we rob ourselves of the joy that God has in store for us

2 Corinthians 8:1-9

- The Macedonian understood the joy of giving
- How do terms like “severe trial,” “overflowing joy,” “extreme poverty,” and rich generosity” all fit together in one passage?
- They understood that joy comes in giving sacrificially and reverently to God rather than in how much is given
- Giving isn’t a luxury of the rich, it’s a privilege of the poor
- These impoverished Christians found no greater joy than giving
- They refused to let difficult circumstances keep them from joy
- Verse 4 reminds us that they begged and pleaded for the privilege to give. They surely would have had an excuse in the eyes of others not to give, but they would not settle for that
- How does that compare to us, who have so much more than they had but manage to come up with endless justifications for not giving!

Luke 21:1-4

- Jesus does care about how much we give
- How much we give is based on our heart not on the dollar amount
- The widow had very little but she recognized that it belonged to God and didn’t clutch to the little that she had – she trusted God
- When we are giving what little we may have to God that needs to be enough for us; that is all God desires
- We need not look at how much others give in dollar amounts, again, it is all about our heart
- From God’s perspective she put in more than the very rich folks because her giving showed trust in God rather than money
- She trusted God and gave willingly, and presumably with joy

- Do you give to God with the same sort of heart that this widow had?
- How does her example challenge or convict you?

Convictions

- Do you give with the same heart as the widow and the Macedonian Christians?
- Have you truly discovered the joy of giving to God and his church or do you find it a burden and a duty? If it’s the latter, spend some time considering why that is.

Grace Overflowing - Day 9



Key #1 – God Owns Everything

Exodus 36:5-7

- The people were so excited and full of joy to serve the Lord that they had to actually be restrained from giving more
- This is what giving with the right motivation will do for you
- When our motivation is the Lord and we are focused on his will, we will desire to give more and more rather than it seeming like an obligation

Chronicles 29:14

- David looked at what he people were giving to the Lord and was humbled
- We're most like God when we give
- Jesus was the greatest giver of all
- Gaze upon Jesus long enough and you'll become more of a giver
- Give long enough and you'll become more like Jesus

- Do you truly desire to be a giver or do you give out of obligation?
- Do you give based on what you "have to" give or are you constantly looking for ways to reduce "your salary" so that you can give more to God's Kingdom?

2 Corinthians 8:1

- How did they respond to God's grace?
- They responded by giving to Christians in need

2 Corinthians 8:-9

- Jesus' grace defines, motivates, and puts in perspective our giving
- Our giving is a reflexive response to the grace of God in our lives
- The motivation for Godly giving doesn't come out of selflessness, generosity, or benevolence
- It comes from the transforming work of Christ in us
- Our giving is the evidence of God's grace in our lives
- His grace is the action; our giving is the reaction
- We give because he first gave to us

2 Corinthians 9:15

- Notice that this passage does not end with congratulating the Christians for their ongoing generosity
- The thanks are given to God because of his grace that was given

- As thunder follows lighting, so giving follows grace
- When God's grace touches you, you can't help but respond with generous giving
- Giving to God frees us
- It's a matter of physics
- The greater the mass, the greater the hold that mass exerts
- The more things we own, the greater their total mass
- The more they grip us, setting us in orbit around them and suck us in like a black hole
- Giving breaks us out of the orbit around our possessions
- We escape their gravity and enter a new orbit around God's will and his Kingdom
- Giving can bring us closer to God than anything else because it goes a long way in removing the pull that the world can have on us

- Have you decided to give generously because of the grace that God has shown you in your life?
- Have you already determined to live according to God's will over your own when it comes to your finances? If you have yet to do that completely, how might your life look differently as you determine to do that?

Convictions

- What is your current goal in giving? Have you thought about it or do you just give basically what you've always given?
- Do you think of all that God has done for you when determining the amount that you will give to him in return or do you just tend to give the minimum or close to it to fulfill your "obligations"?
- Spend some time praying and developing realistic but radical goals to specifically increase your giving over the next year, the next five years, and even the next ten.

Who Receives? - Day 10



Key #1 – God Owns Everything

Numbers 18:24

- The people were giving their offering to the Lord even though they were physically giving the tithes to the Levites
- Although it looked like the people were giving to the spiritual leaders of Israel they were giving to God
- It was God who designated his funds to the Levites
- In the same way, New Testament believers have been designated by God to give tithes to the church in order to support one another, the functions of the church, and its leaders (2 Cor. 8,9; Gal. 6:6-7; 1 Timothy 5:17-18)
- As disciples, we should love our churches and ministers and support them financially but we must never lose sight of the fact that we are giving to God first and foremost
- Giving is an act of worship to God above anything else

- Why is it so important to keep focused on the fact that when we give tithes and offerings we are really giving to God rather than men?

Isaiah 58:6-10

- Another aspect of our giving in obedience to God is to give to the poor and needy
- God's expectations for his people is that they will care for the hungry, needy, and oppressed
- His willingness to answer prayers is directly affected by how we act towards those among us who are in need
- If you want to empower your prayer life then give to God and live a life that protects, serves, and cares for the under-privileged

Jeremiah 22:16

- When you know God, you will take up the cause of the poor and needy to the extent that you are able

- Why do you think God is so concerned with how his people treat the poor and needy, especially considering the fact that Jesus made it clear that we would never be able to eliminate poverty and need (Mt. 26:11; Mk. 14:7; Jn. 12:8)

- Do you generously support benevolent activities both within the church and outside of it?
- Although we are to give to God by both giving financially to the church and the poor, we must always remember that it can be easy in our day and time to just write a check without giving of our time and heart and truly taking up the cause of the Kingdom and/or the cause of the poor and needy?
- Do you give not only of your finances but also your time and energy?

Matthew 16:27

- We will lose steam in our resolve to give consistently and sacrificially to God's Kingdom if we don't keep our eyes focused on the dual facts that we give to him and that we will give an account of everything we did and how we used the resources that God made available to us
- It is with the reality of the age to come that we need to live and make our decisions in life
- The Ancient Egyptians believed in a form of the afterlife where they could take their earthly treasures
 - Thus, they would bury people, especially their kings, with their treasured possessions
 - The kings would be buried with an immense amount of wealth
 - Those treasures, however, stayed right where they were buried until the tombs were robbed or discovered by archaeologists
 - The Egyptian kings kept their wealth for themselves
- Our choice is to live in the service of the king or live as though we were the king

Convictions

- Do you truly live your life like the Egyptians who accumulated and hoarded possessions because they thought they could take them with them when they died?
- Have you completely surrendered to the idea that everything is God's and that he calls us to live with our hearts set on eternal things rather than temporal possessions and security?

The Resurrection - Day 11



Key #1 – God Owns Everything

Matthew 19:28; Acts 3:21

- The promise has been clearly given when Jesus will return and restore God's good creation to a sin-free state
- As disciples, we are called to begin living by that reality and the values of that age right now (1 Timothy 6:12)
- Because the earth and everything in it belong to the Lord and he has promised to restore everything and cleanse the entire world of impurity and sin, it becomes obvious that treasures of this present age like personal wealth, possessions, and comfort will be of absolutely no value
- This is why Jesus urged his disciples to do God's will with everything in our lives so that we can invest in the things that will last for eternity
- A new car or bigger house will be of no value in the age to come, but being able to visit someone whom we helped become a Christian through our own efforts or even by helping to fund a missions church overseas is a reward of inestimable value

2 Timothy 2:8, 11

- Just as Jesus resurrected from the dead, the promise is that we will as well
- What we do and how we sacrifice right now as Christians matters because we live by the values and investment standards of the age to come (1 Corinthians 15:58). What seems like an unwise investment with resources from the standpoint of the present age will be shown to be not only wise but an eternal investment when the resurrection age is revealed

Philippians 3:20-21

- The point of citizenship in the Roman world (Paul was writing a very Roman colony in this letter) was that you went to establish a colony like Philippi, not to go back to Rome one day, but so that you could demonstrate for the people around you what it looked like to live like a Roman
- Our call, because we will be resurrected and be part of the age to come, is to realize that we are citizens of heaven, so we need to be busy showing people what it looks like to live by the values of the age to come

Matt.5:5; Matt. 25:21, 23; 1 Cor. 6:3; Eph. 6:8; Rom. 2:6, 10; Luke 19:12-19

- Those in Christ will inherit the earth in God's restored future and rule over with God as his people

- In what ways do you already intentionally live by the values of the resurrection age?
- Do you spend your time, resources, energy, and wealth in the reality of the age to come or do you find yourself often living more according to the values and patterns of people who have no hope beyond the present age?

Romans 13:11-14

- Paul calls disciples of Jesus to live as though the day is coming, because it is, even though it is still night
- Rather than living by the principles and values of the darkness of this present age, God's people are to begin living right now like we are in the resurrection. This doesn't mean to ignore reality and become delusional but to do what Jesus did which was to constantly demonstrate to people what the kingdom of God looks like when it breaks into the present age
- We can do this through many means, but a main indicator of how much we have truly embraced this concept is how we handle our possessions and finances

Jeremiah 12:5; Luke 16:11-12

- What we do now with what God has given us matters a great deal
- Jeremiah's point was that we cannot expect to handle more difficult responsibilities when we have failed in the easy things
- How can we expect God to trust us to be good stewards of his age to come if we are not good stewards with small responsibilities like our own possessions and finances in this age?

Convictions

- Are there any areas where you need to stop living by the values of this present age and start making decisions based on the values and eternity of God's age to come?
- In what areas of your life have you been a good steward of what God has given you? In what areas of your life do you need to improve your stewardship?

Our Employer - Day 12



Key #2 – God Provides For His People

Genesis 1:26-30; 2:15-17

- God made humans to exercise dominion over his creation by representing and working for him
- When our relationship with God is unimpeded by sin we represent him and can properly care for his creation
- When we are at rights with God, we do his work rather than our own

Genesis 3:17-19

- What was the impact of sin on the way that humans would work in and interact with their environment?
- Working for ourselves and providing for ourselves apart from God's provision is not a good thing as we so often believe, it is actually a sign of humankind's rebellion against God

- Why does God want humans to ultimately work in concert with him rather than to provide for ourselves?

Matthew 28:18-20

- Jesus gives specific responsibilities and work to his disciples
- When we are reconciled to God he gives us his work to do (2 Cor. 5:14-20)

- If you're honest with yourself, does God's work that he has called us to as disciples take priority in your life, or do other things like your job tend to take priority?

Matthew 6:19-34

- A restored relationship with God means realizing that God is the one who provides for us
- We don't need to worry because God provides for those in proper relationship with him
- This doesn't mean that we don't need to work and that everything will pop out of thin air
- It means, though, that we recognize that God is the source of all things
- Our jobs do not provide a living for us
- God provides for his people through our jobs
- His work, however, should still be our priority, knowing that when we are about his work that he will provide for us

- How does it change your perspective and actions to think that your job doesn't provide for you but rather that God provides for you through your job?
- In what ways can you take on God's work for you as a disciple as your priority in life while you are at your job, at school, in your neighborhood, etc.

Convictions

- Does your schedule demonstrate that God's work is a priority in your life? (That doesn't mean that you have to do more "church things" than anything else. It means that even when you're at work, are you focused ultimately on the work of God's Kingdom with everything else being a secondary goal.)
- If you had to file a spiritual tax return, would you have to list that you were employed by God or that you were self-employed?

Taking Hold - Day 13



Key #2 – God Provides For His People

1 Timothy 6:5-10

- Why are godliness and financial gain so diametrically opposed to one another?
- What does Paul mean when he urges Christians to think of godliness and contentment together as their gain rather than financial gain
- What happens to those who desire to be rich in this present age?
- What is the root of all kinds of evil?
- Notice that it's not money that Paul says is the root but the love of money. What is the difference in that distinction?
- What effect can the love of money have specifically on the faith of Christians?

- In what ways is it a struggle for you to be content with godliness in whatever circumstances God has put you?
- Can you think of any situations in which you saw someone not protect themselves against a love for money or possessions and wandered from the faith? What can you learn from that example?

1 Timothy 6:11-16

- Why does Paul urge Timothy to flee from the love of money? What does he want him to pursue instead?
- In verse 12, he literally urges him to take hold of the life of the age to come (translated "eternal life" in most English translations)
- In the early Christian thought, eternal life wasn't just something that we looked forward to when we died. It was the life of the resurrection age, the age to come
- When we make our confession of Jesus as Lord at our baptisms we are taking hold of that life right now in the present age and consecrating ourselves to live by the values of that life now
- The love for money and financial gain in the present age cannot coexist with the life of the age to come. The problem is that the love of money is rooted in the present age while Christians are to be focused on learning to live in the age to come

- In what ways have you taken hold of the life of the age to come right now?
- In what ways do you feel like you're still living in the present age rather than the age to come?

1 Timothy 6:17-19

- Verse 17 demonstrates that Paul is not opposed to wealth but to the ungodly attitudes that so often accompany it
- What does he describe as the great danger for those who are wealthy?
- The problem with wealth is that we begin to trust it and think that it provides for us rather than God
- We put our hope in the source which provides for us
- We must never waver in maintaining our conviction that God provides everything for us
- What does Paul say Christians should do with their possessions?
- What is the result of this?
- When we act in generosity and use our wealth according to the values of the age to come, we store up treasures for ourselves in that coming age
- One of the primary ways that we can take hold of the life of the age to come is to handle our possessions according to the reality of that life rather than the present age

- In what ways do you struggle with acting constantly in generosity and sharing in the present age?

Convictions

- Do you have a conviction to be on constant guard against the materialism that so pervades our culture and to embrace the values of contentment and generosity of the resurrection age?
- How can you specifically take hold of the life that is truly life right now beyond what you have already been doing?

A Productive Steward - Day 14



Key #2 – God Provides For His People

Luke 12:35-46

- All Christians have been called to be stewards or servants of God’s resources
- Good stewards are always ready and always living in view of the reality to which we belong in the life of Christ
- When we are selfish, self-focused, or not good managers we demonstrate a lack of belief in the reality of God’s ownership, provision for his people, and rule over all of creation and our role as mere stewards of all to which he has entrusted us
- Stewards don’t bury or put to waste resources but put them to work by offering them to God first and then making them profit
- To do this we must learn to be stewards in all areas of our lives

- Do you spend time thinking about what God’s will is for the things that he has provided you with?
- Do you truly use the resources that God has given you to advance his Kingdom or have you squandered much of them?

1 Peter 4:10

- Why does Paul urge Timothy to flee from the love of money? What does he want him to pursue instead?
- We are called to be stewards of the grace that God has given us
- It may be gifts, talents, abilities, time, knowledge, etc.
- God wants us to be productive with the things that he has given us. The words “productive” literally means “a positive” (pro) “flow” (duct). God wants to pour things into us so that we can allow them to flow through us to others
- When we pool up what God pours in it gets just like an algae-infested pond that has no outlet. We need to pour out what God gives us so that we do not become stagnant
- What are the things that God has given you to call you to be a good steward of?
- What does it mean to be a good steward of:
 - Gifts
 - Talents
 - Abilities
 - Time
 - The Word of God
 - The Gospel

- God provides for us much more than just monetarily but when we refuse to use any gifts that he has given us for his glory and his Kingdom we deny the grace to others that God wants to pour out through us.
- How have you allowed God to pour out his grace through your life? How have you kept that graced locked up?

Galatians 2:20

- In order to truly be God's steward we must first give up the rights of ownership to our own life
- We cannot be good stewards in the life of Christ that has been given us if we insist on maintaining ownership rights to our own lives

- Can you, like Paul, truly say that you have been crucified to your own will and no longer live?
- In what areas of your life are you still trying to maintain ownership rights and/or provide for yourself rather than trusting God?

Malachi 3:7-12

- This passage was written during the Old Covenant but the principles of giving and stewardship came before the law and continue to apply in the New Covenant
- They had demonstrated that they had left God by being poor stewards and refusing to give God what was his
- God asked for a mere tenth of all that he had given them as a reminder to them that everything had come from him and that they were mere stewards
- The tithe means literally "a tenth"
- The difference in covenants means that our blessings come in the life of Christ rather than in physical and material blessings but we are still called to be stewards in every area of our life including our finances
- Being a good steward means more than just giving ten percent to God, though, it means managing our resources well and being good stewards so that we can give generously to God and to those in need

Convictions

- Do you know and trust God as your provider?
- How does it change your view of finances to really embrace the thought that God promises to provide for the needs of his children?

Follow the Drip - Day 15



Key #3 – My Heart Always Follows My Money

Matthew 6:21

- If you want to know where your heart really is look to see where your treasure is
- Check your credit card statement, your checkbook, your receipts, and your schedule, and you'll find quite quickly where your heart really is
- Suppose you bought a great deal of stock in Microsoft. What would happen?
 - You would quickly develop an interest in Microsoft
 - You will check the financial pages regularly
 - You'll see a magazine article about Microsoft and read every word carefully, even though a month ago you would have passed it over
 - The point is that our heart, focus, and attention follow where our money leads
- Suppose you're giving money to help children with AIDS. When you see an article on that subject, you're hooked.
- If you are sending money to plant churches in India and an earthquake hits India, you watch the news and fervently pray
- Where money leads, the heart will follow
- Many people have prayed and wished to have more of a heart to make disciples
- Jesus tells us exactly how to do this
- Put your money where your heart needs to be and your heart will follow – reallocate some of your money and see what happens to your heart
- Move most of your money from temporal things to eternal investments and see what happens
- God wants your heart
- He is not looking for people who give because they have to
- He is looking for disciples immersed in the causes they give to
- He wants people that are so filled with a vision for eternity that they wouldn't dream of NOT investing their money, time, and prayers where they will matter most

- Many of us give our tithes but beyond that do you have the heart to move as much of your money as you can to invest in eternal things rather than temporal things?
- Does the thought of giving increasingly more of your resources to God and his Kingdom excite or worry you? Why do you think that is?

Hebrews 11:26

- Moses left Egypt's vast treasures behind because he was looking ahead to the unseen rewards of investing what he had in God's Kingdom
- Part of the reason that so many ministers, for instance, are so invested in their heart in God's Kingdom is because many of them have sacrificed salaries and so much else for the church
- Their heart simply followed their investment in the Kingdom of God over and against worldly wealth (as 1 Timothy 6 warns, though, some ministers sadly fall into the same desire to be wealthy and use the ministry as a means to that, which is completely sinful)
- Giving our money away is obviously not the only good thing that we can do with our money
 - We need to feed, clothe, house, educate and transport our families
 - But when the basics are taken care of, why shouldn't the rest go towards treasures in heaven?
- The person who lays up treasures on earth spends his life living for that treasure – to him death is loss
- He who lays up treasures in heaven looks forward to the age to come
 - He's moving daily towards his eternal treasure - to him death is gain
- If you spend your life living for here, you have all the reason in the world to live in despair
- But if you spend your life towards eternity, you can only look forward to rejoicing
- Whether you will live in despair or with much rejoicing is up to you

Luke 12:15

- God warns us of the danger of being greedy and not giving and that he will reward us when we do, so why is it so hard to give
- There are so many roadblocks to giving: Unbelief, insecurity, pride, idolatry, selfishness, desire for power and control, lack of faith, etc.
- The greatest deterrent to giving will be the next key that we will begin looking at tomorrow

➤ What are the most difficult roadblocks for you that often tempt you to not give or not give as radically as you could?

Convictions

- Knowing that your heart follows your money are you extremely thoughtful, prayerful, and careful of where you put your money?
- Do you truly see that how you handle your money in every area of your life is part of our act of worship to God?

A Dot and a Line - Day 16



Key #4 – We Have a Kingdom Citizenship

Hebrews 11:13; 2 Corinthians 5:20; Philippians 3:20; Hebrews 11:16

- If we consider these passages in context we realize that the point of citizenship in the ancient Roman world was generally that your citizenship was in Rome but your call was not to try to move back to Rome one day but to expand the borders of the Empire by moving to new areas and showing the people around you how to live like a Roman and calling them to “convert” to the Roman culture and way of life themselves
- Our citizenship is in the Kingdom of God and we need to always remember that
- We represent our true citizenship to those around us, showing them what it looks like to be loyal to God, do his will, and calling others to this type of citizenship as well
- We are aliens in the present age in that we should not conform to the culture and patterns of those around us in the world but should demonstrate citizenship in the Kingdom of God
- Where you choose to store your treasure depends largely on where your citizenship is

➤ If people had to judge your citizenship only by the way you live your life and handle your resources would they think you were citizens of the world just like everyone else or would they be able to tell that you were a citizen of the Kingdom of God?

- Imagine that you had to leave your home in the US and go to Europe to work and live for 6 months in a hotel
 - You won’t be able to bring anything back on your flight home
 - Would you send most of the money you earned back to the US or would you fill your hotel room with all sorts of expensive furniture and appliances?
 - You would keep enough to get by and would invest your money in your home
 - Our home is in the age to come not in the present age so does it make sense to invest most of you resources in the things of this present age or in the age to come?

➤ Do you live as though your citizenship is in the Kingdom of God? How does understanding that you are a citizen of the Kingdom make your life different from those around you?

1 Peter 1:3-5

- The restoration of God's creation (Matt. 19:28; Acts 3:21) will come one day and all things that are not fitting for God's Kingdom will be judged and removed
- Heaven and earth will no longer be separated (Eph. 1:10; Rev. 21:1-5) and we will be in a sin-free environment where the will of God rules in the hearts of everyone
- Can you imagine what that will be like?
- We will be transformed (Phil. 3:21) so that we will be absolutely at home in such an environment in the presence of the holy God for eternity
- It makes sense to live for and invest in the eternal and Godly things that will be part of the age to come rather than the profane things that will be laid bare and eliminated (see 2 Pet. 3:10 where "the elements" basically refers to the "abc's of the present age")

➤ In what ways do you live with the reality of the coming age in mind?

- The old bumper sticker says "he who dies with the most toys wins" and many live as though that's true but we know that when we die, the toys become meaningless to us in eternity
- Think of your life in terms of a dot and a line
- Our life in the present age lasts for a brief time and then is done
- It is a dot
- But then from that dot, a line extends that goes on for eternity in the presence of God



Convictions

- Are you living for the dot or the line?
- The shortsighted person lives for the dot. The person with perspective lives for the line.
- For which one will you live?

What You Can't Keep - Day 17



Key #5 – Live Not For the Dot but For the Line

Mark 10:17-26

- When push came to shove, the rich young man could not enter into the Kingdom of God because he was ultimately focused on the dot, not on the line
- He couldn't see past his own desires and felt needs in the present age and so could not grasp the idea of living by the values of the age to come (the line) rather than the present age (the dot)
- The person who lives for the dot lives for treasures on earth and makes investments that will not last into eternity
- Giving is living for the line

Luke 9:25-26

- We will all part with our money, the question is when
- We can part with it now, willingly, and put our heart and treasure in God's reality of the age to come
- Or we will lose everything one day with nothing to show
- It's our choice whether we want to make an investment now that will last by giving to God or keep for ourselves and invest in things that will be worthless one day
- We can keep earthly treasures for the moment, and we may derive some temporary enjoyment from them now but if we give them away for the causes that please God, we'll enjoy eternal treasures that can never be taken from us

- Have you ever thought of applying Jesus' principle of saving and losing your life in the present age only to receive the opposite of that in the age to come to your possessions and wealth?
- What does "giving is living for the line" mean to you?

Scripture	Teaching	Rebuking	Correcting	Training in Righteousness
Bible verse being examined	What is the command or principle that is given in this Scripture? How does this apply to your life?	How is God showing me that I have fallen short in this area?	What do I need to do to align my life with the Scriptures?	What is my specific plan for dealing with this same situation in the future?
Luke 9:25-26				

“He is no fool, who gives what he cannot keep, to gain what he cannot lose”
Jim Elliot

- You might write him off as a “super spiritual” type of missionary who never thinks of gain
- That would be to miss the point because gain is exactly what he is thinking about
- He wanted the type of gain that you couldn’t lose
- Anything you invest in earthly treasures will be lost completely
- Anything you invest in heavenly treasures will continue to build interest and be useful for eternity
- Consider these statistics:
 - The average American shops six hours a week while spending forty minutes playing with their children
 - More Americans have declared bankruptcy than graduated from college
 - Arguments about money play a prominent role in 90% of divorce cases
- There is a striking scene at the end of the movie “Shindler’s List” where he looks at each possession he still has and laments over how many people he could have saved had he only given up that thing
- Have you ever done that with your possessions and thought of the good that could be done if you invested more in God’s Kingdom?
- The reality is that when we live with our eye on the line, we can do more good in the present age, a truth that Shindler finally realized at the end of the war

Convictions

- Are you willing to sacrifice your comfort and worldly wealth for the Kingdom of God?
- Are you willing to keep just what you need to get by and live with your eyes on the line rather than the dot?

More, More and More - Day 18



Key #5 – Live Not For the Dot but For the Line

Ecclesiastes 5:10-15

- What does the author say about the relationship between having wealth and wanting wealth?
- The danger in wealth is that it can lead to satiation which means that you can never get enough of something
- What is folly, according to this passage, in constantly seeking more and more personal wealth
- The great lie in our society is that wealth can bring happiness despite the fact that most lottery winners say that the worst thing that ever happened to them was winning the lottery and a quick glance at the most rich and famous in our society reveals some of the most miserable people on the planet
- Nothing makes a journey more difficult than a heavy backpack filled with nice but unnecessary things
- Every time we purchase something, whether it be a TV, a video game system, or a boat, it changes our priorities as we use it, focus on it, etc.
- The problem isn't with the new things we buy, it is with us as we begin to become more focused on those things and less on the Kingdom of God and as we find we need more and more things
- As we get enticed by a certain standard of living, we find ourselves working more and more hours to secure a "better life" but it causes us to spend less and less time with our family, with God, etc.
- Providing for our families and having things isn't bad as long as we constantly make the effort to keep the Kingdom our true priority
- Solomon was among the richest men in the history of the world but that didn't satisfy him; He just chased the mirage of being satisfied by wealth all the more
- We, unlike Solomon, run out of money before we run out of mirages
- Then we cling to the myth that things we can't afford will satisfy us

- Have you ever experienced the temptation of satiation? Think of how you can be tempted, once you get something, to want more and more things like it or more things to go with what you already have
- Why is satiation so dangerous to Christians?

Ecclesiastes 2:10-11

- Solomon's money never ran out and he chased after everything
- What was his conclusion?
- He chased after wealth his whole life and says that in the end he gained what?
- If Solomon's findings are true, then why do we get so easily fooled and do the same thing?
- Is it because our hearts still yearn for treasure here and now?
- We can keep earthly treasures for the moment, and we may derive some temporary enjoyment from them now but if we give them away for the causes that please God, we'll enjoy eternal treasures that can never be taken from us

➤ Are you ever tempted to think that the earthly things you see around you are the genuine treasures rather than the mere shadow of the real heavenly-focused treasures?

- God has given us the ability to turn earthly treasures into heavenly ones by understanding five important keys to our attitude of heart:
 - Understanding that God owns everything
 - Understanding the God provides for his people
 - My heart always goes where I put God's money
 - My true citizenship is in the Kingdom of God
 - We live for the line, not for the dot
- With the right attitude of heart we are called to:
 - Invest our money in the Kingdom of God
 - Give food to the hungry
 - Give clothes to the poor

Convictions

- Have you considered what the difference is between providing for basic needs and investing?
- Are you committed to investing God's money back into his Kingdom and to care for the poor and needy?
- If you already have committed yourself to that are you prepared to keep it up for the rest of your life?
- If you haven't fully committed to that, what changes do you need to make in your heart and in your life in order to fully commit to investing in heavenly treasures rather than earthly ones?

The Antidote - Day 19



Key #6 – Giving is the Antidote to Materialism

1 Timothy 6:9-10; 17-19

- Materialism and the desire for wealth and affluence are dangerous diseases
- If that is the disease is there a biblical cure?
- Paul says to:
 - Put our hope in God, not in wealth
 - Be rich in good deeds
 - Be generous and willing to share
 - Lay-up treasures for the age to come rather than the present age

Matthew 19:21-22

- Giving is the antidote to materialism
- This is what the rich young man was unwilling to do and so he would find no cure for his materialism
- Giving is a vivid reminder and demonstration that it is all about God and not about us
- Giving reminds us that He is the point and that we exist for him rather than the other way around
- God's money has a higher purpose than my personal affluence
- Giving is a joyful surrender to a great person and a greater agenda
 - Giving affirms Jesus' lordship
 - It dethrones me and exalts him
 - It breaks the chains of materialism that would enslave me
- As long as I possess something, there is always a danger in me thinking I own it
- When I give it away, though, I relinquish power, control, and prestige
- When we give we start to recognize God as the true owner, ourselves as servants, and others as the intended beneficiaries of what God has entrusted to us
- Giving doesn't strip us of vested interests but shifts our vested interests from the present age to the age to come; from self to God
- This truth of giving goes far beyond money and is true of time, wisdom, expertise, etc.
- Giving in any form breaks selfishness in our hearts

- What is your attitude when you give? Are you grateful to God for the opportunity? Do you give begrudgingly? Do you give without really thinking about what you're doing?
- When you're having trouble with selfishness have you ever thought of giving as an eventual cure to that?

2 Peter 3:10

- When Christ returns to restore all things (Matt. 19:28; Acts 3:21) the elements of the world ("elements" refers to the basic principles or rudiments of the world's way of doing things, as in Gal. 4:3, 9; Col. 2:8, 20; Heb. 5:12) will be judged ("laid bare") and destroyed (see 2 Pet. 3:6 where it is clear that "destroyed" means judged and purified rather than something like annihilated)
- Does that sound frightening or depressing?
- It would sound depressing if everything you had was invested in that age and the elements of this age
- The things of the Kingdom will be preserved and revealed as God restores his entire creation and begins the resurrection age to come
- It would be depressing if we couldn't use our lives and resources to make a difference for eternity and begin to invest in that age now
- But we can
- So how can we do that specifically? We will begin to look at the answer to that in tomorrow's study

- When God returns and judges and purifies the earth leaving only the things that are set apart for him will you be revealed as one who barely "made it through the flames" (1 Cor. 3:15) with nothing invested that will last in the age to come or will you be a "wealthy" individual by the standards of that age

Convictions

- Have you truly embraced giving as a form of obedience and worship to God?
- Do you really see giving as an opportunity to escape selfishness and materialism rather than something that must be endured or done out of obligation?
- Do you treat your possessions and worldly wealth as something that will not last in the age to come or do you over blow their value and significance?

Where to Start - Day 20



Key #6 – Giving is the Antidote to Materialism

Leviticus 27:30

- The meaning of the word tithe is “a tenth part”
- Ten percent of everything they earned was to be given back to God
- That 10% was “holy” to the Lord. It was set apart and was not theirs to keep. If they did keep it God considered it stealing from him.
- There were other freewill offerings too, but the 10% was mandatory for people who were going to be part of God’s people

Proverbs 3:9

- Honoring the Lord is giving the firstfruits
- God’s people give him first not last
- It wasn’t the leftovers at the end of the crop, it was the first and best of the crop that was given to God

- Is your first priority with your salary to give to God?
- Does he get your firstfruits?

Malachi 3:8-10

- When his children weren’t giving in this manner God called it robbery
- It is important to remember that God didn’t “need” their tithes - the tithe was for their benefit

- Have you been robbing God by not giving him your first and best?

Matthew 23:23

- Jesus validated the tithe on even small things but criticized the fact that they tithed without following the heart of the law of giving to God. They needed to tithe of their wealth but also give of themselves and their heart.
- What God really wants is for us to give our whole selves to him. We fail to do that if we aren’t willing to give financially to him. But we also fail to do that if we only give financially so that we don’t have to give of ourselves
- Some argue that there is no mention of tithing after the Gospels
 - That’s true but it is also true that tithing by God’s people is never revoked

- A quick perusal of Genesis shows that giving to God predated the law. It was included in the law as well but this shows that the principle of giving lies outside of the law and is not limited to it
- Every example of New Testament giving actually goes far beyond the tithe; it never falls short of that
- Everything about the New Covenant is that God's people, because of their gratitude and the guiding of the Spirit, have the ability to go far beyond the confines of the law, never below
- The New Testament does not mandate things as the law does because we are to do those things from our heart rather than because we are following the law

Matthew 5:27-28

- Jesus didn't lower the standard of the OT by shifting the focus to our heart, he actually demands more of us
- The tithe is God's historical method to get us on the path of giving
- The tithe starts to break the grip that materialism has on our lives
- In that sense, it can serve as a gateway to the joy of giving today
- The tithe is not a place to stop, it is the place to start; it is the floor of giving not the ceiling; the starting blocks not the finish line
- The tithe can be the training wheels to launch us into the minds-set, skills, and habits of giving

- What has been your view of giving a tithe to God?
 - Do you see the tithe as meeting an obligation to God or as the starting point opportunity to give back generously to God?

Convictions

- If you don't already, will you embrace the conviction to give to God your first and best rather than what is left over?
 - Is it your conviction to constantly pray for the ability and work towards the opportunity to give more and more to God rather than just trying to meet a minimum standard and never going any further?

First Things First - Day 21



Key #6 – Giving is the Antidote to Materialism

Malahi 3:8

- Notice that God says the Israelites robbed him by not only withholding the mandatory tithes but also withholding their voluntary offerings
- By giving less in their freewill offerings than he expected of those who were truly grateful for what he had done for them, they were also robbing God
- If they could rob God with insufficient freewill offerings, can't we do the same today?
- God expects each of us to give what we can to reflect what is really in our heart

Deuteronomy 16:10

- God called his people to give in proportion to how much he had blessed them
- This doesn't apply just to finances as in the OT times because God has blessed us spiritually in every way; it applies to our time, energy, resources, finances, possessions, wisdom, etc.

- Do you have a heart to give beyond a minimum amount but to arrange your life in such a way that you can give as much and as consistently as possible throughout your life to the Kingdom of God and the ways in which God desires us to use our resources

Deuteronomy 16:16-17

- The principle of this passage that is applicable for us is that there is never an excuse to not give to God
- No matter what kind of year you have had, God expects us to give
- Giving to God wisely despite the circumstances demonstrates faith in God rather than in our wealth
- Our goal should be to start with a tithe and then give generously from our heart with a goal to reach 11, 12, 13 and 15% and beyond
- Tithing starts us on the road to giving, it's not our destination
- God is looking for people who are generous in heart and recognize that he has given us everything we have so the more we can give back, the better

- What is your specific goal in giving to God and the poor in the next year; the next five years; the next ten years; etc.?

Malachi 3:10

- This is not a promise for us that God will make us rich if we give but we can be assured that he will provide our needs and will bless our lives with everything we need
- Many of us rob ourselves of God's blessing because we lack faith and we make and pay debt before giving to God

Haggai 1:9-11

- What is the important principle here for us today?
- If we pay our debt to God first, then he will provide for us to pay off our debts to men
- But when we rob God to pay men, we rob ourselves of trusting God and experiencing the fullness of his blessing
- It can be a vicious cycle that takes obedient faith to break out of
- Some might say that they can't afford to tithe but is that true
 - When your income was 10% less than it is today did you starve?
 - If your income was reduced by 10% would you be sunk or would you be able to cut back and survive?
 - If you could then should realize that you could tithe, you just perhaps don't want to
- But it is much easier to live on 90% or 80% or 70% of your income inside the will of God than it is to live on 100% of your income outside of the will of God
- God's new covenant people are not bound by a law of tithe but if anything that means we are free to give far beyond a tithe rather than less
- 2 Corinthians 8:7 says to "excel in the grace of giving"
 - Is that your desire?

Convictions

- If you are not at least tithing do you see your need to repent and start giving to this extent?
- If you are already tithing or beyond then is it your heart to find creative ways that you can continue to increase your giving
- Do you truly have the desire to store up treasures in heaven and not on earth?

Above and Beyond - Day 22



Key #6 – Giving is the Antidote to Materialism

2 Corinthians 8:7

- What do you think it means to excel in the grace of giving?
- Have you ever thought of giving as a skill?
- A skill is something that you can improve in with practice, thus, giving is a skill
- We can definitely learn to give more often and more strategically
- We pursue excellence in our jobs, sports, etc.
- Why not pursue excellence and improvement in your giving?
- Why not make giving something study, discuss, and sharpen, striving for improvement and excellence

2 Corinthians 8:3

- What does it mean to give beyond your ability?
- It doesn't mean giving yourself into debt
- It means pushing your giving past the point where the figures add up and having faith that God will provide

- Do you desire to excel in the skill of giving?
- Do you strive to constantly improve your giving and your creativity and ability to give?
- Do you desire, like the Macedonians, to give beyond your apparent ability

- To excel in giving and give beyond your means is the act of constantly seeking to go further in your giving that it seems like you could
- For instance, a man named Scott Lewis was at a conference where people were challenged to give 1 million dollars for the cause of the Great Commission
 - He only made \$50,000 a year, yet he had given 35% (\$17,000) in tithes and offerings
 - He made it his goal to give \$50,000 the next year
 - He decided to trust God to do the impossible
 - God provided in many ways and with an incredible December provision, Scott and his wife were able to give \$50,000 that year
 - The next year they set a goal of \$100,000 and God provided again
 - Within a few years they were giving a million dollars per year and have continued to increase

- We don't all have to achieve such an incredible amount to excel in giving but is there any reason that we shouldn't have the same heart and the same type of faith?
- That is what excelling in the grace of giving means

Luke 19:5-15

- Someone might ask, "When should we begin giving like this?"
- How soon do you want to experience God's blessing?
- How soon do you want to contribute as generously as you can to his Kingdom?
- What better investment could there be than God's Kingdom?
- When did Zaccheus start giving according to the principles of God's Kingdom?
- When we procrastinate we run the very real risk of allowing our hearts to get even more invested in earthly things rather than Kingdom things

- Do you have specific goals and a specific plan to excel in the act of giving?

Convictions

- Do you believe it is important to have a specific goal and plans to excel in giving?
 - Are you willing to take immediate steps to make a goal and plan (if you haven't already done so)?

Don't Get Weary - Day 23



Key #6 – Giving is the Antidote to Materialism

Luke 6:38

- The context of this verse has to do with giving God's love and forgiveness but certainly the principle also applies to giving of our time, energy, resources, and finances to God and to others for the cause of God's Kingdom
- The more we give, the more we will receive in spiritual blessing from God because giving is a sign of our obedience and our openness to see the need to receive from God

"Money never stays with me. It would burn me if it did. I throw it out of my hands as soon as possible, lest it should find its way into my heart"

John Wesley

- Wesley's goal was to give so generously that he left virtually nothing behind despite the fact that he made much money during his life from book royalties
- When Christ returns what will happen with all of the money sitting in bank accounts and retirement programs? What will happen with all of the possessions that we have?
- All of those things that people spent so much time and energy in obtaining and maintaining will be of no value
- In that sense, life is like a game of Uno. The one with the most cards in his hand at the end of the game is actually the loser not a winner

Proverbs 22:6

"The almighty dollar left to a child is an almighty curse. No man has the right to handicap his son with such a burden as great wealth"

Andrew Carnegie

- But what about our children some might ask? Shouldn't we leave them all of our money?
 - The simple answer is "no"
 - We should leave them enough to be of modest assistance (and to help them through school, etc.) but not enough to change their lifestyle or undercut their need to work hard, plan, and trust God

- Leaving a large inheritance to children is not only missed opportunities to invest in God’s Kingdom
- It is also not in the child’s best interests
- Investing in God’s Kingdom more and leaving less to our children is not just an act of love toward God but is an act of love towards their best interests so that they can learn to trust and sacrifice just as we had to learn
- Let God decide how to provide for children
- After all, your money doesn’t belong to your children but to God

- Do you spend more time preparing a financial heritage or a spiritual heritage for your children?
- Do you actively allow your children to experience things like sacrifice and trust that are so vital in the Kingdom of God?

Galatians 6:9

Scripture	Teaching	Rebuking	Correcting	Training in Righteousness
Bible verse being examined	What is the command or principle that is given in this Scripture? How does this apply to your life?	How is God showing me that I have fallen short in this area?	What do I need to do to align my life with the Scriptures?	What is my specific plan for dealing with this same situation in the future?
Galatians 6:9				

Convictions

➤ How do you strive to not become weary in doing good in all areas of your life?

Delivery Man - Day 24



Key #7 – God Prospers Us to Give Not Have More

2 Corinthians 9:10-11

- God has given most us considerable material blessings especially when judged from the prism of all human history
- Have you ever wondered why he has provided you with so much?
- What is Paul's answer to that question here?
- Paul says that we have been made rich in every way so that . . .
- Prosperity gospel would finish that sentence thusly, "so that we might live in wealth, showing the world how much God blesses those who love him."
- But Paul says that it is so that we can be generous on every occasion
- We aren't given money to indulge ourselves, to get more, or to spoil our children; it's so we can give generously
- When God provides more money it is a blessing but it's also a test
- We are God's money managers and he is generous
 - He doesn't demand we live in poverty or spend reasonably on ourselves
 - We need to be very careful to not cross the line of reasonable to where we are encroaching on the master's generosity

- Do you see the purpose of the blessings that you have to be so that you can give more generously?
- How does embracing the idea of being given so that we can give change the normal view of how we handle our wealth?

1 Corinthians 4:1-2

- We are required to prove faithful with everything that God has given us in Christ
- There's a point where we can go beyond spending what's reasonable and start squandering money that is not meant for us on ourselves
- We are God's delivery men and women and we should keep that in mind when setting our own salaries and living expenses
- Let's not over estimate our value
- We don't own the store, we just work here

2 Corinthians 8:14-15

- Imagine if you gave a UPS guy a package and he took it home and opened it up for himself?
- Just because God puts his money in our hands doesn't mean he intends for it to stay there

- Do you truly keep your eyes on the fact that you are God's delivery man or woman or do you sometimes being to act like the things that God has given you are all for you?

Proverbs 30:8-9

- God doesn't want us to have too much or too little
- God distributes wealth unevenly not because he loves some more than others but so that his children can share in the mutual benefit of humbly giving and humbly receiving
- Abundance isn't God's provision for me to live in luxury but to help other live
- God entrusts me with his money not to build my own castle but to build his Kingdom

- Are you eager to plant God's money in the field of a world that badly needs Jesus?
- Does the thought of sharing the abundance that God has given you motivate you or challenge you?

Convictions

- What will be your legacy? Will you use what God has given you to give and be a good steward to give yourself even more opportunities to give?
- Will your legacy be someone who invested greatly in the world or someone who invested greatly in the Kingdom?

Spur One Another - Day 25



Key #7 – God Prospers Us to Give Not Have More

Romans 12:6-8

- What are the different spiritual gifts that Paul lists here?
- Have you ever thought about giving as being a gift?
- Giving is, perhaps, the least thought about gift of this list
- Of course, all of us are called to serve, show mercy, and give, even if we don't have those specific "gifts"
- Imagine that God chose this time to fulfill his plan of evangelizing the world
 - What gift would you expect him to distribute widely among his people
 - Perhaps the gift of giving
 - And what might you expect him to provide for those to whom he's given that gift?
 - Perhaps unprecedented wealth to meet all those needs and further his kingdom?
 - Look around at the United States – We have a country with unprecedented wealth and an ethic to give to others but also an ethic to spend lavishly on ourselves
 - The question is what are we going to do with the wealth that God has entrusted to us to reach the lost and help the suffering?
 - We know what happens when people have the gift of teaching, encouraging, leadership and so on
 - Rarely do we hear of stories of people truly excelling in the art of giving, although there are examples

- Have you ever prayed for the gift of giving?
- Do you constantly look for ways that you can give to others?

Hebrews 10:24

- How can we apply this passage to the art of giving?
- It's common in a D-time to ask someone how is their marriage, their Bible study, their sexual purity, their evangelism, etc.
- How often do we ask, "How much are you giving to Lord?" or "Are you winning the battle against materialism?"
- We seem to operate under a "don't ask, don't tell" policy when it comes to giving
- If I don't ask you, you won't ask me and then neither of us will have to sacrifice
- How can a young Christian in the church learn to give?

- How can he know what giving looks like in the life of a believer captivated fully by Christ?
- How can a young Christian know any better than the normal materialism in which we were all raised?
- Shouldn't we be asking how we can spur one another on towards giving?

- What can you do to spur others on to escape the materialism of our culture and to give more generously to God's Kingdom and to invest in treasures in heaven?

2 Corinthians 8:7-8

- Many might warn that we don't want to compare each other's giving
- But Paul tells the Corinthians of the Macedonian's giving so as to motivate them
- We don't want to embarrass anyone or shame them into giving but we do need to try to out give one another
- Isn't that just spurring one another on?
- Don't we need to help each other raise the bar of giving so we can learn to jump higher
- We have to balance not giving to be seen by others (Matt. 6:1) and avoid pride with the fact that Jesus said to do good deeds so that others may see and praise God (Matt. 5:16)
- We have hidden giving under a basket and as a result we're not teaching Christians to give
- Many are lacking joy and purpose because of our lack of proper understanding of the role of giving in our lives

1 Chronicles 29:6-9

- The people could only rejoice because they knew how their leaders had given
- They could follow their leaders' example in giving only because they knew how much they had given
- Unless we learn how to humbly tell each other our giving stories, our churches will never reach their full potential in giving

Convictions

- Is it your desire to excel in the gift of giving?
 - Is this a gift that you seek from God and constantly seek to develop in your life?
 - Do you see the need to talk about giving with one another on so that we might help and spur one another on?

A Time Such as This - Day 26



Key #7 – God Prospers Us to Give Not Have More

Esther 4:14

- Esther had a position of privilege and that brought with it the responsibility to act in the interest of others as a result of that position
- God does raise up certain people at certain times for certain situations
- Do you have food, clothing, shelter, a car, running water, uninterrupted electricity, etc? Then you are among the most privileged people in the world
- Why has God entrusted you with such wealth? For a time such as this?

- Do you feel that God has entrusted you with a relatively great privilege compared to most people in the world?
- What convictions have you gained about what you can do with the things that God has entrusted to you?

2 Corinthians 9:11

- Is this the position that God has put you in for a time such as this?
- Is God calling you to be a more generous giver?
- You've heard of prayer warriors. Is God calling you to be a giving warrior?

Acts 20:35

- How does this verse challenge you personally?
- What do you feel that God is putting on your heart when you read this verse?
- Giving is a large part of doing what we were made for which is to love God and our neighbors (Matt. 22:36-40)
- Giving boldly affirms Christ's lordship
- Giving is a blessed act that leads to joy

- How much is God calling you to give in tithes and to the poor?
- How much of your time, energy, and wisdom is God calling you to give to others?

Convictions

- Have you spent a significant amount of time seeking answers to the questions of how much God wants you to give?
- Are you prepared to follow through on the answers that God gives you?