

# THE FOUNDATION OF FINANCIAL HEALTH

Financial Fitness – Part 1

Rick Warren

October 1-2, 2011

## SEVEN PRINCIPLES: MATTHEW 25:14-30

*“The Kingdom of Heaven will be like a man going on a journey. He called his three servants together and entrusted his property to them.” Matthew 25:14*

### 1. POSSESSION: \_\_\_\_\_

*“To one servant he gave five talents of money, to another two talents of money, and to another one talent, each according to his ability. Then he left on his journey.” Matthew 25:15*

### 2. ALLOCATION: \_\_\_\_\_

*“The man who had received the five talents went at once and put his money to work and gained five more. So also, the one with the two talents also doubled his money. But the man who had received the one talent went off, dug a hole in the ground and just hid his master’s money.”*

Matthew 25:16-18

*“After a long time the Master of the three servants returned to settle his accounts.” Matthew 25:19*

### 3. ACCOUNTABILITY: \_\_\_\_\_

*“The man who had received five talents brought the other five he had made. ‘Master,’ he said, ‘you entrusted me with five talents. See, I have gained five more.’ His master replied, ‘Well done, good and faithful servant!’”*

Matthew 25:20-21

*“Then the servant with the two talents of money also came. ‘Master,’ he said, ‘you entrusted me with two talents; now see that I have gained two more!’ His master replied, ‘Well done, good and faithful servant!’”*

Matthew 25:22-23

*“Then the man who had received the one talent came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your talent in the ground. See, here is what belongs to you.’ His master replied, ‘You wicked, lazy servant!’” Matthew 25:24-26*

*“You should have at least put my money into the bank so I could make some interest!” Matthew 25:27*

### 4. UTILIZATION: \_\_\_\_\_

### 5. MOTIVATION: \_\_\_\_\_

*“I was afraid and went out and hid your money in the ground.” Matthew 25:25*

*“Take away the money from this servant and give it to the one with ten talents. To those who use well what they are given, even more will be given, and they will have an abundance! But for those who are unfaithful, even what little they have will be taken away.” Matthew 25:28-29*

### 6. APPLICATION: \_\_\_\_\_

### 7. COMPENSATION: \_\_\_\_\_

*“The Master replied, ‘Well done good and faithful servant! You have been faithful with a few things, I will now put you in charge of many things. Come and share your Master’s happiness!’” Matthew 25:21*

# THE LAW OF CONTENTMENT

Financial Fitness – Part 2

Rick Warren

October 8-9, 2011

“It’s healthy to be content, but envy will eat you up.” Proverbs 14:30 (CEV)

“It is better to be satisfied with what you have than to be always wanting something else.” Ecclesiastes 6:9 (GN)

## THE EFFECT OF ALWAYS WANTING MORE

• \_\_\_\_\_  
“Do not wear yourself out to be rich; have the wisdom to show restraint.”  
Proverbs 23:4

• \_\_\_\_\_  
“The more you have, the more people come to help you spend it. So what is the advantage of wealth—except perhaps to watch it run through your fingers!” Ecclesiastes 5:11 (NLT)

• \_\_\_\_\_  
“A working man...can get a good night’s sleep. But the rich man has so much that he stays awake worrying.” Ecclesiastes 5:12 (GN)

• \_\_\_\_\_  
“A greedy man brings trouble to his family.” Proverbs 15:27

“People who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction.”  
1 Timothy 6:9 (NLT)

• \_\_\_\_\_  
“If you love money, you will never be satisfied; if you long to be rich, you will never get all you want. It is useless.” Ecclesiastes 5:10 (GN)

“It’s foolish to think wealth brings happiness!” (LB)

“I have learned the secret of being content...whether living in plenty or in want.” Philippians 4:12

## HOW TO LEARN CONTENTMENT

1. \_\_\_\_\_  
“We do not dare classify or compare ourselves...it is not wise.”  
2 Corinthians 10:12

“You shall not covet anything that belongs to your neighbor.” Exodus 20:17

COVET: \_\_\_\_\_

2. \_\_\_\_\_  
“If God gives a man wealth and property...he should be grateful and enjoy what he has...it is a gift from God.” Ecclesiastes 5:19 (GN)

“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.”  
1 Timothy 6:17

3. \_\_\_\_\_  
“Jesus said, ‘Watch out and guard yourselves from every kind of greed; because your true life is not made up of the things you own, no matter how rich you may be.’” Luke 12:15 (GN)

“O God, I ask for two things from you before I die: First, help me never to tell a lie. Second, give me neither poverty nor riches! Give me just enough to satisfy my needs. For if I grow rich, I may deny you and say, ‘Who is the Lord?’ And if I am too poor, I may steal and thus insult God’s holy name.”  
Proverbs 30:7-9

4. \_\_\_\_\_  
“We fix our attention, not on the things that are seen, but on things that are unseen. What can be seen lasts only for a time; but what cannot be seen lasts forever.” 2 Corinthians 4:18

# THE LAWS OF SOWING & REAPING

Financial Fitness – Part 3  
Rick Warren  
October 15-16, 2011

*“The wicked man earns deceptive wages, but he who SOWS righteousness will be certain to REAP a reward.” Proverbs 11:18*

1. \_\_\_\_\_  
*God said, “Let the land have seed-bearing plants and trees that bear fruit with seed in it, according to their varieties.” Genesis 1:11*

2. \_\_\_\_\_  
*Jesus said, “Unless a grain of wheat is buried in the ground, it cannot reproduce. But if it dies, it will produce much fruit.” John 12:24*

3. \_\_\_\_\_  
*“Do not deceive yourselves; no one makes a fool of God. You will reap exactly what you plant.” Galatians 6:7*

4. \_\_\_\_\_  
*“I sent you to reap where you didn’t plant; others had already done work before you, and you will gather the harvest.” John 4:38*

5. \_\_\_\_\_  
*“There is a time for everything, and a season for every activity under heaven...a time to plant and a time to harvest...a time to scatter and a time to gather...” Ecclesiastes 3:1-5*

6. \_\_\_\_\_  
*“Some seed fell on good soil. It came up, grew and produced a crop, multiplying thirty, sixty, and even a hundred times.” Mark 4:8*

7. \_\_\_\_\_  
*“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. Each one should give what he’s decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.” 2 Corinthians 9:6-7*

*“The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.” Proverbs 11:24 (MSG)*

8. \_\_\_\_\_  
*“Those who wait for perfect weather will never plant seeds; and those who look at every cloud will never reap a harvest.” Ecclesiastes 11:4*

*“Do your planting in the morning and in the evening, too! You never know whether it will all grow well or whether one planting will do better than the other.” Ecclesiastes 11:6 (TEV)*

*“For God, who supplies seed to the farmer and bread to eat, will give you more and more seed to plant and will make it grow so that you can give away more and more fruit from your harvest!” 2 Corinthians 9:10 (LB)*

9. \_\_\_\_\_  
*“This is what the kingdom of God is like: A man scatters seed on the ground. Night and day, whether he sleeps or gets up, the seed sprouts and grows, though he does not know how. All by itself the soil produces grain--first the stalk, then the head, then the full kernel in the head.” Mark 4:26-28*

*“We must not become tired of doing good. We will reap a harvest at the right time IF we do not give up!” Galatians 6:9*

*“Those who plant in tears will harvest with shouts of joy. They weep as they go to plant their seed, BUT they sing as they return with the harvest!”  
Psalms 126:5-6 (NLT)*

# THE HABITS OF FINANCIAL HEALTH

Financial Fitness – Part 4

Rick Warren

October 29-30, 2011

1. \_\_\_\_\_  
“Always remember the Lord your God, for it is he who gives you the ability TO PRODUCE WEALTH.” Deuteronomy 8:18 (NIV)

2. \_\_\_\_\_  
“Dishonest money brings grief to the whole family.” Proverbs 15:27 (NLT)  
“The Lord demands fairness in every business deal; he sets the standard.”  
Proverbs 16:11 (NLT)

“If you make money by charging high interest rates, you will lose it all to someone who cares for the poor.” Proverbs 28:8 (CEV)

“Wealth from get-rich-quick schemes quickly disappears; but wealth from hard work grows.” Proverbs 13:11 (NLT)

“Steady plodding brings prosperity; hasty speculation brings poverty.”  
Proverbs 21:5 (LB)

3. \_\_\_\_\_  
“Honor the Lord by giving Him the first part of all your income, and He will fill your barns...to overflow!” Proverbs 3:9-10 (LB)

“The purpose of tithing is to teach you always to put God first in your lives.”  
Deuteronomy 14:23 (LB)

“Bring to my Storehouse a full tenth of what you earn... Test me in this, says the Lord. ‘I will open the windows of heaven for you and pour out all the blessings you need.’” Malachi 3:10 (NCV)

“On the first day of every week put aside some of what you have earned during the week, and use it for the offering. The amount depends on how much the Lord has helped you earn.” 1 Corinthians 16:2 (LB)

4. \_\_\_\_\_  
“The wise man saves for the future, but the foolish man spends whatever he gets.” Proverbs 21:20 (LB)

“Develop your business first before building your house.” Proverbs 24:27

“Invest what you have in several different places, because you don’t know what disasters might happen.” Ecclesiastes 11:2 (NCV)

“Money that comes easily disappears quickly, but money that is gathered little by little will grow.” Proverbs 13:11

5. \_\_\_\_\_  
“Plan carefully and you will have plenty; if you act too quickly, you will never have enough.” Proverbs 21:5 (TEV)

“Riches can disappear fast ... so watch your business interests closely. Know the state of your flocks and herds.” Proverbs 27:23-24 (LB)

“Your money can be gone in a flash, as if it had grown wings and flown away like an eagle.” Proverbs 23:5 (TEV)

6. \_\_\_\_\_  
“...stupid people spend their money as fast as they get it.”  
Proverbs 21:20b (TEV)

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.” Proverbs 21:5 (NLT)

7. \_\_\_\_\_  
“Don’t withhold repayment of your debts.” Proverbs 3:27 (LB)

“Let no debt remain outstanding.” Romans 13:8 (NIV)

8. \_\_\_\_\_  
“Commit your work to the Lord, and then your plans will succeed.”  
Proverbs 16:3 (NLT)

“If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God.”  
Ecclesiastes 5:19 (TEV)

## WHERE BEST TO INVEST

Financial Fitness – Part 5

Rick Warren

November 5-6, 2011

“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal!” Matthew 6:19-20

### I’LL ENJOY FOREVER WHAT I \_\_\_\_\_

“Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God who richly gives us all we need for our enjoyment. Tell them to use their money to do good.” 1 Timothy 6:17-18

### I INVEST IN HEAVEN EVERY TIME I \_\_\_\_\_

“They should be rich in good works and should give happily to those in need, always ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in Heaven—it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well.” 1 Timothy 6:18b-19

## GOD’S FIVE INVESTMENT FUNDS

### 1. GOD’S GROWTH FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO \_\_\_\_\_

“The earnings of the godly enhance their lives, but evil people squander their money on sin.” Proverbs 10:16

“Invest in truth and wisdom, discipline and good sense, and don’t part with them!” Proverbs 23:23

“...Buy wisdom, buy education, buy insight.” Proverbs 23:23 (MSG)

“It is better—much better—to have wisdom and knowledge than gold and silver.” Proverbs 16:16

“Grow in spiritual strength and become better acquainted with our Lord and Savior Jesus Christ.” 2 Peter 3:18

### 2. GOD’S MUTUAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO \_\_\_\_\_

“Love one another with mutual affection.” Romans 12:10

“Share what you have with God’s people who are in need. Show hospitality.” Romans 12:13

“Think of ways to encourage one another with outbursts of love and good deeds.” Hebrews 10:24 (NLT)

- \_\_\_\_\_  
This service of giving not only helps the needs of God’s people, it also brings many more thanks to God and it is a proof of your faith. Many people will praise God because you obey the Good News of Christ—the gospel you say you believe and because you freely share with them.”  
2 Corinthians 9:12-13 (NCV)

- \_\_\_\_\_  
“How good and pleasant it is when God’s people live together in unity.”  
Psalm 133:1 (NCV)

- \_\_\_\_\_  
“When you extend hospitality to Christian brothers and sisters, even when they are strangers, you make the faith visible.” 3 John 1:5 (MSG)

### 3. GOD’S SERVICE FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO \_\_\_\_\_

“Be generous: Invest in acts of charity. Charity yields high returns. Don’t hoard your goods; spread them around. Be a blessing to others. This could be your last night.” Ecclesiastes 11:1-2 (MSG)

“When you give to the poor, it is like lending to the Lord, and He will pay you back!” Proverbs 19:17 (TEV)

### 4. GOD’S GLOBAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO \_\_\_\_\_

“Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” Luke 16:9 (NIV)

“You honor God through this genuine act of service in your commitment to spread the Good News of Christ through your generosity in sharing...”  
2 Corinthians 9:13

**5. GOD'S TREASURY FUND: I CAN INVEST IN ETERNITY BY  
USING MONEY TO \_\_\_\_\_**

*"Honor the Lord by giving HIM the first part of all your income, and he will fill your barns...and overflow your barrels..." Proverbs 3:9 (LB)*

*"Wherever your treasure is, there your heart will be also." Matthew 6:21*

*"Give up your lust for money...the Almighty himself will be your treasure!"  
Job 22:24-25 (NLT)*



# Sermon Discussion Guide

## The Foundation of Financial Health Financial Fitness – Part 1

Rick Warren  
October 1-2, 2011

*“To those who use well what they are given, even more will be given, and they will have an abundance! But for those who are unfaithful, even what little they have will be taken away.” Matthew 25:29*

Jesus spent more time talking about money than he did talking about heaven and hell. Either we manage our finances in line with God’s Word or our finances will cause problems in our lives. In the days of Jesus, a “talent” referred to the value of something in terms of its weight in gold. One talent was 71 pounds of solid gold, so just one talent in today’s market would be worth 1.8 million dollars! As you read through this lesson’s Scriptures about talents, think about the enormous amount of wealth the master is entrusting to his servants or managers. In our lives, everything we own is similarly on loan from God. Just like the servants in this story, it is our responsibility to use our possessions wisely and when we do, God blesses us. In this discussion, we’ll look at what Jesus teaches us about how to do this.

### SEVEN PRINCIPLES FOR MONEY MANAGEMENT

**OPEN YOUR GROUP WITH A PRAYER. THIS IS ONLY A GUIDE – SELECT THE POINTS YOU WANT TO DISCUSS.**

#### **1. POSSESSION: EVERYTHING I HAVE BELONGS TO GOD**

Who owned the wealth or property described in Matthew 25:14?

- Thinking of this Bible verse as a parable, whom does the man going on a journey represent, and whom do the servants represent?
- Why is it hard to accept the concept that our possessions really belong to God?

#### **2. ALLOCATION: GOD HAS LOANED ME THE MONEY**

According to Matthew 25:15, what process did the man use to decide how to allocate his money?

- In this story, the servants all received different amounts but each servant received something. In what ways is this an analogy to our lives today if we consider that the servants in this story represent us?

**Worship** – Worship means focusing on our relationship with God instead of on ourselves and our possessions. Think about how you can focus on God while simultaneously managing and utilizing your money and possessions. Describe to your group one or two specific examples of what you can do this week to use your possessions in a way that worships God.

#### **3. ACCOUNTABILITY: ONE DAY GOD WILL AUDIT ME!**

In Matthew 25:19-20, what objective does the master of the servants have?

Whom does the servant in Matthew 25:24-25 blame for his behavior?

- What are current examples of people blaming other individuals or institutions for their own failures?

#### **4. UTILIZATION: I USE MY MONEY WISELY**

Take a look at Matthew 25:27. What had the master expected the servant to do with his money?

- What are we really doing when we “bury” something?
- When we think of the three servants, which one is more likely to do nothing with what God gave him? Why do you think that is so? Do we have to be a superstar to make a contribution with our talents?
- What problems do you see associated with “playing it safe”? Why do so many sit on the sidelines?



“Like” us on Facebook and engage with others!



## 5. MOTIVATION: I MUST MOVE AGAINST MY FEARS

In verse 25, what reason did the third servant give for not investing the master’s money?

- What keeps us from using our talents, investing our lives, or moving to financial freedom?
- Why is fear the opposite of faith? What are some of the manifestations of fear in our lives?
- What happens when we give in to the fear?
- Talk about the kinds of fear that can bury our talents. How can we move against those fears?

What was the master’s reaction to the third servant in verses 28-29?

**Mission** – Part of our mission on earth is to share what God has given us with others. Though most of us wouldn’t associate this idea with finances, the fact is that God considers it “wicked” for us to misuse what he entrusts to us—no matter what that resource might be. God would rather you try to serve him in faith and fail than do nothing. How are you using God’s resources to reach others for his sake? As an encouragement, share examples of times you moved against your fears to use what God has given you.

## 6. APPLICATION: IF I DON’T USE IT, I’LL LOST IT

We’ve all heard the expression that if we don’t use it, we’ll lose it. It’s a universal law. How is the story of the third servant an example of that truth?

- Why do you think some people seem to get less and less in life?

What does God promise us in Hebrews 13:21?

- How does that encourage us toward wisely using the resources he entrusts to us?

## 7. COMPENSATION: GOD WILL REWARD ME FOR GOOD MANAGEMENT

As a reward for their wise management of his resources, the master offered the first two servants affirmation, promotion, and celebration. See Matthew 25:21. Why do you think both these servants earned the same reward?

- How does this verse encourage you to be a better steward of all God has given you?

**Discipleship** – Disciples of Christ recognize that they are stewards of God’s resources. Knowing that God has promised to give more to those who wisely invest what he gives them, as he did with the first two servants, what is it that you need more of? Is it energy? Time? Talent? Money? Whatever it is, share with the group your plan or desire to start using it to help others. How would you like to see God increase it?

*Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to Him is essential for growth.*

### PERSONAL APPLICATION AND COMMITMENT:

*“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? 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.”*

Luke 16:11-13 (NIV)



“Like” us on Facebook and engage with others! 

None of us knows when we will be called by God to make an account to him for how we have used the talents he entrusted to us. For some that accounting will come tonight or tomorrow, for others it will be years away. When that time arrives for you, will you be hearing affirmation from God, be given a promotion and sharing in the celebration of heaven? As you read Luke 16:11-13, ask yourself who you really serve. There can only be one number one in our lives. If God is not number one, what do you need to change?

Money is God’s acid test of your faith. It is a terrible master but a good servant. Pray and ask God to take away any fear you may have regarding your stewardship of the finances he has entrusted into your care. Ask Jesus to be your life manager and watch what he does.



“Like” us on Facebook and engage with others!



## Sermon Discussion Guide Leader Notes

### Goals for this Week’s Study

- Share a story about a time when you were a child and you wasted your allowance.
- Discover together the seven principles of financial health.
- Pray together that God will make you a better steward of the resources he has given you.

### Preparing to Lead Your Group

- ✓ **PRAY** for insight as you begin to prepare for leading your group. Ask for God’s wisdom, that the Holy Spirit will be the teacher and that you will be God’s instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.
- ✓ **PLAN** where you want to take your group in the next 60-90 days. Is your group strong in some areas and weak in others? How can you challenge the members to live more balanced Christian lives? Consider God’s five purposes for the church: Fellowship, Discipleship, Ministry, Mission and Worship, and make a plan to encourage your group members to growth and commitment in their weak areas.
- ✓ **PONDER YOUR PROGRESS** after each session and at the end of a series. Reflect on what went well and what didn’t. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment. How are you doing with leading the discussion: is it stimulating, challenging, and meaningful? Are you able to keep the group on track? Do you need to make some changes?

### Using This Sermon Discussion Guide

- This Sermon Discussion Guide is only a tool to aid you in meeting the needs of your group. For most groups there are too many questions to answer in one session together. After considering the needs of your group you may choose one of the following options:
  - One section of questions;
  - One or two questions from each section
- Feel free to adapt the format to meet the needs of your group. If your group is mature and wants to dig deeper, add Scripture and ask suitable questions. Remember that this is only a guide.
- The questions relating to the five purposes are helpful to develop balance and spiritual maturity in our lives. You can bring your group to an awareness of their needs in these areas by using these questions as a regular part of each discussion.
- Personal application is key to everyone’s growth and should be included in every discussion. When asked how he or she intends to apply a certain principle a group member may say, “I need to spend more time in the Bible and in prayer.” It is important for you to help group members make applications that are more specific and commit to a specific plan of action by asking, for example, “How are you going to begin?” An example is to get up 30 minutes earlier each morning, spending 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- As the leader your goal is to help bring the group into a stimulating discussion that helps the members recognize their need for personal life change. Ultimately you want them to be willing to commit to change with accountability to the group. Accountability helps us to persevere in our commitments and achieve the blessings of success.



# Sermon Discussion Guide

## The Law of Contentment Financial Fitness – Part 2

Rick Warren  
October 8-9, 2011

*"It's healthy to be content, but envy will eat you up." Proverbs 14:30 (CEV)*

*"It is better to be satisfied with what you have  
than to be always wanting something else." Ecclesiastes 6:9 (GN)*

Sometimes it's not what we eat, but what's eating us! We shouldn't let our yearning exceed our earning! The effect of always wanting more may be more fatigue, more expenses, more anxiety, more conflict, and more dissatisfaction. It's better to learn contentment by refusing to compare ourselves with others and thinking that life is about things, but rather enjoying what we have and focusing on what will last forever. Not coveting is right up there with not murdering and not stealing – it's one of the Ten Commandments. God richly provides us with everything for our enjoyment but he also commands us not to put our hope in wealth (1 Timothy 6:17). Coveting is an unhealthy desire, a "panting after" or a "taking as fast as you can." Ecclesiastes 6:9 (GN), which could be called the "Law of Contentment," says "It is better to be satisfied with what you have than to be always wanting something else."

**OPEN YOUR GROUP WITH A PRAYER. THIS IS ONLY A GUIDE – SELECT THE POINTS YOU WANT TO DISCUSS.**

## THE EFFECT OF ALWAYS WANTING MORE

### 1. MORE FATIGUE

According to Proverbs 23:4 how are we not to wear ourselves out?

- In what ways might the "race to get more" be demonstrated in someone's life?
- How might someone keep from falling into the trap of putting their hope in wealth?

### 2. MORE EXPENSES

Read Ecclesiastes 5:11, and observe what God indicates as the "benefit" of amassing more.

- Why do you think it might suggest that there is a price to be paid for having more worldly wealth and goods?
- What are some practical ways that someone might be able to determine actual need from more wishful greed?

### 3. MORE ANXIETY

Anxiety and worry come along with abundance; read Ecclesiastes 5:12 and note what the verse says about who has the ability to rest sweetly.

- Why do you think the laborer might have less anxiety in his or her life?
- When someone worries about things of the world, they naturally have less time available to focus on eternal things. How might one prevent this situation from happening?

### 4. MORE CONFLICT

According to Proverbs 15:27, what does a greedy man bring to his family?

- Discuss some general ways you have seen financial tensions affect others.
- Why do you think it might be important to guard against conflict over finances in the family?



“Like” us on Facebook and engage with others!



What renders ruin and destruction as outlined in 1 Timothy 6:9?

- What are some of the temptations of longing for riches?
- The verse reminds us to deal with our motivation up front to avoid temptation and traps. How can we avoid succumbing to financial temptations?

## 5. MORE DISSATISFACTION

Sometimes we think that having more will make us more happy, secure, and important. Read Ecclesiastes 5:10. What does it indicate is the result of the love of money and wealth?

- Discuss how you felt after acquiring something new that you intensely desired to have.
- Were your feelings lasting?

According to Philippians 4:12, what is it that Paul learned?

- Why do you think it so difficult to feel satisfied with what you have?
- What is Paul's secret of being content?

**Discipleship** – Wanting more than we have can be damaging not only to our spiritual life but to our physical wellbeing. It can produce fatigue, anxiety, unwanted expenses, and a driven sense that we can never be satisfied. When we're not content we're always in a hurry to get rich, to find the new thing that will solve our financial problems. God calls us to a life of contentment that we can learn as a result of walking in the Spirit. What are you going to do this week to purge anxiety, fatigue, and your longing for things out of your life? Ask God what he wants you to do with these drives and desires.

## HOW TO LEARN CONTENTMENT

### 1. REFUSE TO COMPARE MYSELF WITH OTHERS

In 2 Corinthians 10:12 what is it we don't dare do?

- What are some of problems that arise in our hearts when we compare ourselves to others?

After reading Exodus 20:17 what is it that we are never supposed to do?

- Why is coveting included in the Ten Commandments along with prohibitions against murder and other grievous sins?
- How would you define covetousness?

### 2. ENJOY WHAT I HAVE

In Ecclesiastes 5:19 what should be our attitude toward what we own?

- What does it mean that everything we have is a gift from God?
- How does that perspective change our attitude toward what we don't have?

Read 1 Timothy 6:17 and describe what the attitude of the rich should be.

- How does our attitude toward our wealth effect how we live and the decisions we make?
- What does it mean to “put their hope in wealth”?



“Like” us on Facebook and engage with others!



### 3. REMEMBER THAT LIFE IS NOT ABOUT THINGS

After reading Luke 12:15 what are we to watch for?

- What does greed do to us?
- Why is materialism so destructive to our spiritual lives?

What two things does the author of the prayer in Proverbs 30:7-9 ask for?

- Why does the author not want poverty?
- Why does he not want riches?

### 4. FOCUS ON WHAT WILL LAST FOREVER

What are readers to fix their attention on in 2 Corinthians 4:18?

- What unseen things should have a priority in our lives?
- How does someone make permanent values a priority?

**Discipleship** – Covetousness is defined as an uncontrolled desire to acquire. God gave us desires as a natural part of our human existence, but when we compare ourselves to others' material possessions, talents, beauty or status we are in danger of allowing our desires to run out of control. Instead of us controlling our desires, we are controlled by them and our spiritual life is in danger. What can you do to keep your desires under control? How can the Spirit of God assist you in learning self-control that leads to contentment?

*Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to Him is essential for growth.*

#### **PERSONAL APPLICATION AND COMMITMENT:**

Materialism can cloud our vision of God. The "Law of Contentment" in Ecclesiastes 6:9 says, "It is better to be satisfied with what you have than to be always wanting something else." God richly provides us with everything for our enjoyment, but he also commands us not to put our hope in wealth (1 Timothy 6:17). There are only two things that are going to last for eternity: The Word of God and people. Are you experiencing the unhealthy effects of coveting such as conflict over money, dissatisfaction, feeling like you're on a treadmill, or tiredness? Ask yourself, "What do I think about most?" or "What am I living for?" Are you going to live for the Master, or are you going to live for money?



“Like” us on Facebook and engage with others!



## Sermon Discussion Guide Leader Notes

### Goals for this Week’s Study

- **Icebreaker:** How would you describe people who pay more attention to what they have than to what they don't have?
- **Goal:** Learn the effects of always wanting more such as more fatigue, more expenses, more anxiety, more conflict, and more dissatisfaction. Learn contentment by refusing to compare ourselves with others, enjoying what we have, remembering that life is not about things, and focusing on what will last forever.
- **Prayer:** Heavenly Father, help us to stop comparing ourselves to other people, to stop coveting, and to enjoy what we have. Help us to remember that life is not about things but rather to focus on what will last forever. Most of all, help us to find our satisfaction in you. In Jesus' name. Amen.

### Preparing to Lead Your Group

- ✓ **PRAY** for insight as you begin to prepare for leading your group. Ask for God’s wisdom, that the Holy Spirit will be the teacher and that you will be God’s instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.
- ✓ **PLAN** where you want to take your group in the next 60-90 days. Is your group strong in some areas and weak in others? How can you challenge the members to live more balanced Christian lives? Consider God’s five purposes for the church: Fellowship, Discipleship, Ministry, Mission and Worship, and make a plan to encourage your group members to growth and commitment in their weak areas.
- ✓ **PONDER YOUR PROGRESS** after each session and at the end of a series. Reflect on what went well and what didn’t. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment. How are you doing with leading the discussion: is it stimulating, challenging, and meaningful? Are you able to keep the group on track? Do you need to make some changes?

### Using This Sermon Discussion Guide

- This Sermon Discussion Guide is only a tool to aid you in meeting the needs of your group. For most groups there are too many questions to answer in one session together. After considering the needs of your group you may choose one of the following options:
  - One section of questions;
  - One or two questions from each section
- Feel free to adapt the format to meet the needs of your group. If your group is mature and wants to dig deeper, add Scripture and ask suitable questions. Remember that this is only a guide.
- The questions relating to the five purposes are helpful to develop balance and spiritual maturity in our lives. You can bring your group to an awareness of their needs in these areas by using these questions as a regular part of each discussion.
- Personal application is key to everyone’s growth and should be included in every discussion. When asked how he or she intends to apply a certain principle a group member may say, “I need to spend more time in the Bible and in prayer.” It is important for you to help group members make applications that are more specific and commit to a specific plan of action by asking, for example, “How are you going to begin?” An example is to get up 30 minutes earlier each morning, spending 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- As the leader your goal is to help bring the group into a stimulating discussion that helps the members recognize their need for personal life change. Ultimately you want them to be willing to commit to change with accountability to the group. Accountability helps us to persevere in our commitments and achieve the blessings of success.



# Sermon Discussion Guide

## The Laws of Sowing & Reaping Financial Fitness – Part 3

Rick Warren  
October 15-16, 2011

*“The wicked man earns deceptive wages, but he who SOWS righteousness will be certain to REAP a reward.”  
Proverbs 11:18 [emphasis added]*

We serve a God of order, not of chaos. All we need to do is look around, and we’ll see that the earth’s ecosystem is all connected. Science further reveals this to be true. The universe runs on both physical laws—the laws of nature in creation—and spiritual laws, as laid out in God’s Word. These laws apply to everyone, no matter what they believe about God. What’s more, we don’t have to understand them to benefit from them. Things like compasses, light bulbs, computers—even gravity—just work. All that’s required of us is to cooperate with them. When we do, things go well. When we don’t—we suffer. It turns God’s laws of finance are just as absolute.

So far in this series on financial fitness, we’ve studied Jesus’ laws of wise management and the law of contentment. This week, we’ll unpack nine foundational laws of sowing and reaping.

**OPEN YOUR GROUP WITH A PRAYER. THIS IS ONLY A GUIDE – SELECT THE POINTS YOU WANT TO DISCUSS.**

### **1. EVERYTHING STARTS AS A SEED**

What does Genesis 1:11 say about how God created the plants and trees? How did he plan for them to reproduce?

- The largest redwood tree on our planet is 390 feet tall, but it came from a seed about the size of a piece of sawdust. Name other things that grew big from a small seed.
- There is infinite potential in a seed. Every idea, dream, achievement in your life began as a small idea that grew. What about your financial life would you like to see grow? How do you start?

### **2. UNLESS THE SEED IS PLANTED, NOTHING HAPPENS**

What insight does John 12:24 give us regarding the life cycle of a plant?

- If we buy pumpkin seeds but neglect to plant them, will our field produce? Will complaining about our barren field produce fruit? What basic action must we perform?
- What happens when we plant the Word of God in our hearts? Give an example from your own life.

### **3. WHATEVER I SOW IS WHAT I REAP**

How does Galatians 6:7 describe the results of seed planting? Can we plant an apple seed and get a tomato?

- Describe a situation where someone reaped what they sowed in life, both the good and the bad. (These examples can be from the Bible or from someone you have observed.)
- If we want people to be generous and kind to us, what should we do?
- A wise person said, “When I have a need, I plant a seed.” Discuss strategies for applying this principle to your finances.

### **4. I’M NOT THE ONLY SOWER**

How does John 4:8 encourage us that we are not alone when it comes to sharing God’s message?

- We drive on roads we did not build. We use computers we did not design. We enjoy freedom because some people before us paid dearly. Name a blessing you have now that someone else worked hard to provide.
- Discuss what it cost Jesus to purchase our salvation. What did he sow? What blessings do we reap because of what he did?

### **5. I ALWAYS REAP IN A DIFFERENT SEASON THAN I SOW**

Ecclesiastes 3:1-5 offers principles for planting. How does the wisdom in this verse help us to be patient when waiting for the fruit of our labor to appear?



“Like” us on Facebook and engage with others!



- What would you say to a person who told you that they started tithing a year ago, but still are struggling financially?

### 6. I ALWAYS REAP MORE THAN I SOW

When we are careful to plant in good soil, what kind of yield can we anticipate, according to Mark 4:8?

- No matter what people choose to plant, the "law of multiplication" is constant—we always reap more than we sow. This can produce results either negatively or positively. Discuss a time when what you sowed brought you much more than you expected. What kind of fruit did your choice produce?

### 7. I CAN INCREASE MY HARVEST BY PLANTING MORE SEED

Compare and contrast the behaviors described in 2 Corinthians 9:6-7 and Proverbs 11:24. (If possible, read Proverbs 11:24 in The Message paraphrase for a vivid word picture.)

- "The law of proportion"—we always reap in proportion to what we sow—provides the guideline for anyone who chooses to follow it. How does it make you feel when you live generously?

### 8. THE TIME TO START PLANTING IS NOW!

Read together Ecclesiastes 11:4, 11:6 and 2 Corinthians 9:10. What do these verses imply about the perfect time to plant?

- It’s human nature to put things off until we “feel like it.” But what usually happens when we follow that life plan?
- Who is most impacted by the stingy heart?
- How can we assess the kinds of seeds we are planting in our lives and relationships?

### 9. TO REAP THE HARVEST I MUST BE PATIENT AND NOT GIVE UP

Read how Mark 4:26-28 describes the mystery of life that occurs when we plant a seed.

Galatians 6:9 encourage us to persevere in our “farming” efforts with what promise?

- We’ve all heard that anything worth doing takes time. What happens when we get impatient waiting for results? Share a time in your life when either impatience or patience won the day.

**Worship** – It’s not always easy but God is glorified when we acknowledge and cooperate with his laws. Take time this week to memorize Galatians 6:9: *We must not become tired of doing good. We will reap a harvest at the right time IF we do not give up!* Where have you been feeling discouraged and ready to pack it in? Share with the group and encourage one another not to give up.

**Discipleship** – Most everyone has tasted a fruit or vegetable that was harvested too early—it just does not taste as good as a fully ripe one. Let’s face it, once we plant a seed, it takes time for the plant to grow. When we plant seeds in our lives, we need patience until it fully matures! What can we do to encourage one another to wait for fruit to grow in our lives?

*Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to Him is essential for growth.*

### **PERSONAL APPLICATION AND COMMITMENT:**

*Those who plant in tears will harvest with shouts of joy. They weep as they go to plant their seed, BUT they sing as they return with the harvest!*

Psalm 126:5-6

Notice the movement in this verse from weeping to singing. We often plant in tears. What loss, lack, or need have you been grieving over? Spiritual growth involves the willing surrender of every area of our lives to God’s control. Finances can be the hardest to let go of, but when we recognize and follow God’s laws regarding our money, we will be blessed. It may or may



“Like” us on Facebook and engage with others! 

not be our bank accounts that grow, but in every case and as long as we persevere, we grow to be more like his Son. Write down one area from this lesson that you know you still need to surrender and pray for God to give you the strength to turn it over to him. And then start planting again.



“Like” us on Facebook and engage with others!



## Sermon Discussion Guide Leader Notes

### Goals for this Week’s Study

- Recall a time as a child when you regretted reaping what you had sowed. What did you learn from it?
- Recognize that God’s financial laws are as immutable as his physical and spiritual laws.
- Thank God for these timeless principles that will rescue us from trouble if we simply apply them.

### Preparing to Lead Your Group

- ✓ **PRAY** for insight as you begin to prepare for leading your group. Ask for God’s wisdom, that the Holy Spirit will be the teacher and that you will be God’s instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.
- ✓ **PLAN** where you want to take your group in the next 60-90 days. Is your group strong in some areas and weak in others? How can you challenge the members to live more balanced Christian lives? Consider God’s five purposes for the church: Fellowship, Discipleship, Ministry, Mission and Worship, and make a plan to encourage your group members to growth and commitment in their weak areas.
- ✓ **PONDER YOUR PROGRESS** after each session and at the end of a series. Reflect on what went well and what didn’t. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment. How are you doing with leading the discussion: is it stimulating, challenging, and meaningful? Are you able to keep the group on track? Do you need to make some changes?

### Using This Sermon Discussion Guide

- This Sermon Discussion Guide is only a tool to aid you in meeting the needs of your group. For most groups there are too many questions to answer in one session together. After considering the needs of your group you may choose one of the following options:
  - One section of questions;
  - One or two questions from each section
- Feel free to adapt the format to meet the needs of your group. If your group is mature and wants to dig deeper, add Scripture and ask suitable questions. Remember that this is only a guide.
- The questions relating to the five purposes are helpful to develop balance and spiritual maturity in our lives. You can bring your group to an awareness of their needs in these areas by using these questions as a regular part of each discussion.
- Personal application is key to everyone’s growth and should be included in every discussion. When asked how he or she intends to apply a certain principle a group member may say, “I need to spend more time in the Bible and in prayer.” It is important for you to help group members make applications that are more specific and commit to a specific plan of action by asking, for example, “How are you going to begin?” An example is to get up 30 minutes earlier each morning, spending 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- As the leader your goal is to help bring the group into a stimulating discussion that helps the members recognize their need for personal life change. Ultimately you want them to be willing to commit to change with accountability to the group. Accountability helps us to persevere in our commitments and achieve the blessings of success.



# Sermon Discussion Guide

## The Habits of Financial Health Financial Fitness – Part 4

Rick Warren  
October 29-30, 2011

*“Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.”  
Matthew 6:33 NLT*

While many of us struggle with our finances, God wants us to be successful. He wants to do miracles in our financial lives, but in order for that to happen we need to change our bad habits. In this lesson, we’ll take a practical look at how to get out of debt by examining the eight good habits necessary for financial health. Most of these principles are found in the Book of Proverbs.

**OPEN YOUR GROUP WITH A PRAYER. THIS IS ONLY A GUIDE – SELECT THE POINTS YOU WANT TO DISCUSS.**

### **1. REMEMBER GOD IS MY SOURCE**

In times of economic downturn, we might lose our financial perspective. Our salary is not our source: our savings aren’t either. God is your source and his blessings can never be taken away from you. God wants us prosper, however he wants us to do it *his* way, not ours.

Deuteronomy 8:18 tells us that only God gives us the ability to produce wealth. We must develop the habit of making resources, not wasting them. If we have security in God, why do you think there is so much tension in our lives concerning money?

- Christianity says that what is mine is God’s and I’m willing to share it. How can you develop a greater trust in God that facilitates sharing our resources?
- Describe what life changes you could make so your life more deeply reflects God as your source.

### **2. MAKE MONEY HONESTLY**

God cannot bless a lie. To honor him, Christians should always exhibit high integrity in every situation. Can you describe a time in your life when it was difficult to maintain your integrity?

Wealth from hard work always grows. Why do you think many of us are drawn to get rich quick schemes despite this truth?

- More people have lost money on get rich quick schemes than any other way. Have you ever been involved in a get rich quick scheme? There are five ways to avoid this.
  1. Stick with what you know.
  2. Never decide on *emotion*. Hasty speculation brings poverty.
  3. Never risk borrowed money.
  4. Test the idea with others. Get counsel.
  5. Doubt the guy who’s always chasing “a BIG deal.”

Which step is the most difficult for you?

- What are some ways to avoid frustration when your nest egg seems to grow so slowly?

Proverbs 16:11 states “The Lord *demands fairness* in every business deal; he sets the standard.” Whether you are in business or not, how can you display fairness in your dealings with every individual?

### **3. HONOR GOD FIRST**

If we love God, we give him honor above everything else. Our first offering to him should always be the thing we most want God to bless.

The Bible describes four actions we can take to put God first.

- What does God *promise* in Proverbs 3:9–10?



“Like” us on Facebook and engage with others!



- What is the *purpose* of our giving, as delineated in Deuteronomy 14:23?
- According to Malachi 3:10, *where (place)* should you bring your tithe?
- 1 Corinthians 16:2 tells us we should put aside some of what we have earned during the week. *When* should we give?

#### 4. SAVE MONEY WISELY

Read Proverbs 21:20 aloud in your group. What does this verse say about the character of a man who chooses not to save for the future?

- Since the Bible tells us to save money, why do you think many Christians have difficulty making a commitment to save on a regular basis?
- If you are working hard to earn a living, and not saving, you are working for money. How could saving cause money to work for you?

How does Ecclesiastes 11:2 suggest that you should invest your resources? For what reason?

- Has there been a time in the past when you were grateful that you had money saved because of an unexpected event in your life?
- If you were to get a raise right now, say of \$1000 a month, what would be the kinds of things you might be tempted to do with the extra cash? Read Proverbs 13:11. For what things might you instead be better advised to save? What would be the benefit of making that choice?

#### 5. KEEP GOOD RECORDS

Proverbs 27:23-24 suggests that you should keep track of your “flocks and herds.” What would that mean for your family, in today’s economy?

- Take a few minutes in your group to discuss ways that you have found to be successful in understanding the state of your finances.
- What would be the consequences of not knowing the extent of your debt and your financial assets?

What do Proverbs 21:5 and Proverbs 23:5 say about keeping a grip on your money?

- If money can disappear so quickly, as the Bible says in both of these verses, what would be the benefit of keeping good track of your resources?
- What do you think that these verses imply about getting easy credit, or even using credit cards?

#### 6. PLAN MY SPENDING

Read Proverbs 21:5 aloud in your group. What does this verse say about planning how to spend your money?

- If you tell your money where you want it to go, rather than wondering where it all went, what affect might it have on your family?
- Discuss in your group ways that you have used or have heard about to help you resist “impulse buying?”

What does Proverbs 21:20 say about the wisdom of someone who spends money too quickly?

- How have you used a budget in the past? What have been the obstacles to having a budget “work” for you?
- If our goal is to be debt-free, we need to know four things about our finances: what we own, what we owe, what we earn and where it’s going. Discuss in your group which one of the four is the most difficult to identify. Talk about why you think that is so, AND how a budget would help you to avoid future debt.

**Discipleship:** Take some time now to pray together about being faithful to do something with this lesson, to begin to save, to begin to budget, to stop impulse buying – or whatever has come up naturally in your group discussion.



“Like” us on Facebook and engage with others!



## 7. SET UP A REPAYMENT PLAN

Read what Proverbs 3:27 and Romans 3:18 say about debt.

- Discuss some of the common causes of debt. Does it usually happen overnight?
- Why is it a bad idea to take out a loan to buy items like cars? What can we do instead?
- What happens when we make only minimum payments on our bills?
- Talk about practical steps anyone can take for paying down debt and eventually becoming debt free.

*If you are in need of help with your financial troubles, see if your church offers financial counseling. Saddleback Church members, use this link: <http://www.saddleback.com/lakeforest/carehelp/financialpractical/personalfinances/>*

## 8. COMMIT IT ALL TO GOD

What advice does Proverbs 16:3 offer and what does it promise as a result?

- What is out of control debt likely to indicate about us?
- Most of us do things out of order. When it comes to money, we: 1) spend it; 2) worry about it; 3) repay it; 4) save it; 5) give it. Discuss what you think God’s order might be.

**Discipleship** – Those who seek to model a Christian life must learn discipline in every area—from food to study to finances. How has this lesson impressed you to work toward a debt free financial life? Share any success stories as encouragement for other group members.

*Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to Him is essential for growth.*

### PERSONAL APPLICATION AND COMMITMENT:

*“If God gives us wealth and property and lets us enjoy them, we should be grateful and enjoy what we have worked for. It is a gift from God.”*

*Ecclesiastes 5:19 (TEV) [emphasis added]*

These eight steps must be done in order. To help you see them, they are listed all together at the end of this page so you can cut them out and paste them in a place where you’ll see them often—maybe over the desk where you keep your checkbook. Study this list quietly for a couple of minutes. Which do you need to start working on? If all this is new to you, start with #1 and work your way through the list. If you’ve been practicing most of these for some time, share your success story and look for a step or two that need strengthening. Write down what you believe God is speaking to your heart.

### DEVELOP GOOD HABITS

1. Remember God is my Source
2. Make money honestly
3. Honor God first
4. Save money wisely
5. Keep good records
6. Plan my spending
7. Set a repayment plan
8. Commit it all to God



“Like” us on Facebook and engage with others!



## Sermon Discussion Guide Leader Notes

### Goals for this Week’s Study

- Share stories of times you’ve tried to break or develop a habit. How did it go?
- Discuss strategies for implementing the eight habits outlined in this lesson.
- Pray for one another to be able to take whatever next step God is persuading you to take in developing sound financial health habits. Use this suggested prayer or another that God places on your heart:

*Father, you know the stories behind what’s going on in each of our brothers’ and sisters’ lives. You know the difficulties they face. As they determine in their hearts to develop these habits, we pray you would miraculously turn around their finances. Replace pressure with peace, tension with trust, and debt with delight. Help them get out of any hole they are in and onto your pathway to financial freedom.*

### Preparing to Lead Your Group

- ✓ **PRAY** for insight as you begin to prepare for leading your group. Ask for God’s wisdom, that the Holy Spirit will be the teacher and that you will be God’s instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.
- ✓ **PLAN** where you want to take your group in the next 60-90 days. Is your group strong in some areas and weak in others? How can you challenge the members to live more balanced Christian lives? Consider God’s five purposes for the church: Fellowship, Discipleship, Ministry, Mission and Worship, and make a plan to encourage your group members to growth and commitment in their weak areas.
- ✓ **PONDER YOUR PROGRESS** after each session and at the end of a series. Reflect on what went well and what didn’t. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment. How are you doing with leading the discussion: is it stimulating, challenging, and meaningful? Are you able to keep the group on track? Do you need to make some changes?

### Using This Sermon Discussion Guide

- This Sermon Discussion Guide is only a tool to aid you in meeting the needs of your group. For most groups there are too many questions to answer in one session together. After considering the needs of your group you may choose one of the following options:
  - One section of questions;
  - One or two questions from each section
- Feel free to adapt the format to meet the needs of your group. If your group is mature and wants to dig deeper, add Scripture and ask suitable questions. Remember that this is only a guide.
- The questions relating to the five purposes are helpful to develop balance and spiritual maturity in our lives. You can bring your group to an awareness of their needs in these areas by using these questions as a regular part of each discussion.
- Personal application is key to everyone’s growth and should be included in every discussion. When asked how he or she intends to apply a certain principle a group member may say, “I need to spend more time in the Bible and in prayer.” It is important for you to help group members make applications that are more specific and commit to a specific plan of action by asking, for example, “How are you going to begin?” An example is to get up 30 minutes earlier each morning, spending 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- As the leader your goal is to help bring the group into a stimulating discussion that helps the members recognize their need for personal life change. Ultimately you want them to be willing to commit to change with accountability to the group. Accountability helps us to persevere in our commitments and achieve the blessings of success.



# Sermon Discussion Guide

Where Best to Invest  
Financial Fitness – Part 5

Rick Warren  
November 5-6, 2011

*“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal!” Matthew 6:19-20 (NIV)*

We live in a world where nothing is certain. We try to invest in the latest "sure thing" but then we find it wasn't so sure after all. Banks have failed and investment firms have failed. But God tells us we can invest in something that can't go bankrupt. Our opening verse tells us to invest in heaven where our investment can't be destroyed, depreciated, or depleted. The Bible uses the phrase "treasure in heaven" five times. God wants to make sure we know how to invest in eternity and store up our treasure in heaven where it is safe and pays great dividends. Or to put it another way:

**I'LL ENJOY FOREVER WHAT I INVEST IN HEAVEN!**

We have all heard the phrase "you can't take it with you," but we can send it on ahead. How do we go about investing in heaven? This study will look at five "funds" where God wants us to invest. But the phrase below sums it up in one sentence:

**I INVEST IN HEAVEN EVERY TIME I USE MONEY FOR GOOD!**

The two verses below give us the basic outline of how to invest in eternity. Take some time to discuss how these verses can be put into action and what comes to mind when you read them.

*"Tell those who are rich not to be proud and not to trust in their money, which will soon be gone, but their pride and trust should be in the living God who richly gives us all we need for our enjoyment. Tell them to use their money to do good." 1Timothy 6:17-18*

*"They should be rich in good works and should give happily to those in need, always ready to share with others whatever God has given them. By doing this they will be storing up real treasure for themselves in heaven – it is the only safe investment for eternity! And they will be living a fruitful Christian life down here as well." 1Timothy 6:18b-19*

Any good financial advisor will tell you not to put all your eggs in one basket. They will advise you to have a balanced portfolio. God has five purposes for your life and there is an investment fund for each purpose where you can invest without risking your principal and you will reap an eternal dividend.

## **GOD'S FIVE INVESTMENT FUNDS**

Open your group with a prayer. This is only a guide – select the points you want to discuss.

### **1. GOD'S GROWTH FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO GROW MY CHARACTER**

How does Proverbs 10:16 recommend we use our earnings?

- What are some ways people squander their money?

According to Luke 2:52, Jesus grew in wisdom and stature, and in favor with God and others. Spend a few moments in your group discussing how this might impact our responsibility as believers.

- When we invest in our character, we invest in eternity. What are some practical ways someone might go about investing in their character?



“Like” us on Facebook and engage with others!



What does Proverbs 23:23 say we should invest in?

- When we are told to buy the truth and not part with it, God is reminding us not to forsake his truth for any worldly benefit. What are some ways you have seen people slip and abandon the truth?

Proverbs 16:16 suggests that it is much better to have wisdom and knowledge than gold and silver. Discuss within your group what you think this means.

- If there is joy and satisfaction of spirit in developing wisdom, what are some ideas to develop our knowledge of God?

Who are we to become better acquainted with, according to 2 Peter 3:18?

- We are told to work to know Christ more fully, so as to become more like him. What routines would help someone become more like Christ?

**Discipleship** – When we find Christ, we find the treasures of wisdom and knowledge, and also gain an eternal treasure in heaven. Such wisdom is more valuable and in itself has greater worth than gold as it is more profitable and soul-satisfying. Spend a few moments thinking about several things you might be able to do in the coming week to invest in developing your character. Share a few of your action items with your group. Consider asking someone from your group to become an accountability partner to support your character building efforts.

## **2. GOD’S MUTUAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO ENCOURAGE FELLOWSHIP**

Hebrews 10:24 states, “Think of ways to encourage one another with outbursts of love and good deeds.” During the time between group meetings, what could you do to draw closer to another group member? Make a point to complete one of these before your next meeting.

When we use our money to build relationships with other believers, three things happen:

- ***It proves I am in God’s family.*** As a group, read aloud 2 Corinthians 9:12–13. Take a few minutes in your group to discuss ways you grow closer to God by developing strong relationships with other Christians.
- ***It creates unity.*** David wrote in Psalm 133:1 “How good and pleasant it is when God’s people live together in unity.” God yearns for his people to have unity. What can Christians do to create stronger unity amongst ourselves?
- ***It is a witness to unbelievers.*** 3 John 1:5 states “When you extend hospitality to Christian brothers and sisters, even when they are strangers, you make the faith visible.” In what ways could a non-believer be impacted by the way you treat fellow Christians?

**Fellowship** - In Acts 2:42, Luke explains that the early church *devoted* itself to fellowship; it was a priority. Especially in today’s hectic world, interpersonal relationships are desperately needed to keep our faith growing. List some practical steps you or your small group can take to share fellowship with other believers. What about non-believers?

## **3. GOD’S SERVICE FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO SERVE OTHERS**

According to Ecclesiastes 11:1-2 (MSG), “Be generous: Invest in acts of charity. Charity yields high returns. Don’t hoard your goods; spread them around. Be a blessing to others. This could be your last night.” What does this verse say about serving others today?

- What are some practical reasons for serving others today?



“Like” us on Facebook and engage with others!



What does a lack of good works in believers’ lives such as helping other believers in need say about their faith according to James 2:15-17?

- Why do you think it is important for believers to allow God to use them to help others in need – particularly those in the church family?

What is the impact of generosity versus stinginess according to Proverbs 11:24 (MSG), “The world of the generous gets larger and larger; the world of the stingy gets smaller and smaller.”

- Why do you think God might bless the world of the generous more than the stingy?

“Give to the poor and you will never be in need. But if you close your eyes to the poor, many will curse you.” Proverbs 28:27. In addition, Proverbs 19:17 states, “When you give to the poor, it is like lending to the Lord and the Lord will pay you back.” The man who helps the poor has feelings for them, but he also takes action on behalf of them.

- How does giving to the poor demonstrate your love for God? Why can your actions towards the poor change your heart and strengthen your relationship with God?
- God will repay us for aiding the poor, but not necessarily in this life. The very best reason for helping the poor isn’t that God will pay us back, but to give testimony to God’s love. In what ways does our helping the poor reveal the character of God?

**Ministry** – As the body of Christ, we’re called to use our gifts and talents in personal service to meet others’ needs in Jesus’ name – financially, emotionally, and physically – or in any way possible. How might you and others in your small group or church offer God’s love and forgiveness to others in your community and in communities around the world?

#### **4. GOD’S GLOBAL FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO BRING OTHERS TO HIM**

According to Luke 16:9 (NIV), “Use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.” What is one investment for eternity that we can make with our material resources?

- What kinds of welcome might believers who have invested in others in this life on earth expect to receive later in their eternal dwellings?
- How do you think those who have led others to Christ here on earth might be greeted by those they have helped save when they meet in heaven?

In 3 John 1:8 (GW) the Apostle John could be speaking about those who go on mission trips to spread the gospel when he says, “We must support believers who go on trips like this so that we can work together with them in spreading the truth.” What does John call on believers to do and why?

- How do you think God intends for the Good News about Jesus Christ to be spread? How can believers participate even if they cannot go on the journey themselves?

Paul writes in 2 Corinthians 9:13, “You honor God through this genuine act of service in your commitment to spread the Good News of Christ through your generosity in sharing.” How do you think God views believers’ generosity to missions to spread the Good News of Christ?

- What are some ways through generosity and sharing people have spread the Good News in your community?



“Like” us on Facebook and engage with others!



**Mission** – As believers, our mission to nonbelievers is to use our gifts and talents to share the Good News of Christ and to benefit others outside the church family. Through personal evangelism and witness as well as through outreach to our community and communities around the world, we are messengers of God’s love and Good News. What are some ways you both personally and also corporately with others in your small group or church can benefit nonbelievers for Christ in your community and communities around the world?

**5. THE TREASURY FUND: I CAN INVEST IN ETERNITY BY USING MONEY TO WORSHIP GOD**

Proverbs 3:9 (LB) declares: “Honor the Lord by giving him the first part of your income and he will fill your barns...and overflow your barrels.” How does giving God the first tenth of your income increase your dependence on him?

- How does giving the tithe show the importance God has in your life?
- God specifically says that he wants the first part of your income. Why do you think he asks that you pay him first? Would a God that accepts a few scraps tossed at the end of the month be worth serving?

Matt. 6:21 says, “Wherever your treasure is, there your heart will be also.” What obstacles do you face in committing your time, talents and treasures to God? How might you overcome them?

- When I worship God by giving him tithes and offerings, how am I becoming more like Jesus?
- List some ways that tithing can help you break the grip of materialism.

**Worship** – Worship is a way of life – not just singing songs in church. There are various ways to worship the Lord...by serving him, eating correctly, following his commandments, tithing, giving to the poor, etc. How has looking at different forms of worship convicted you to change some of your habits? Share your success stories as encouragement for other group members.

*Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to Him is essential for growth.*

**PERSONAL APPLICATION AND COMMITMENT:**

It is easy to tell where your heart is and where you are investing. Just look at your checkbook stubs or your credit card statement. Is what you see where you want your investments to go? If we look at our treasure from an eternal perspective we discover two things. When we store up treasure here on earth where it won't last then every day we are getting farther from our treasure. When we store up treasure in heaven then every day we are getting closer to our treasure. Jim Elliot, a missionary killed while in Ecuador, gave us the following quote.

**"He is no fool who gives what he cannot keep to gain that which he cannot lose."**

What type of treasure do you want, earthly treasure that will eventually disappear, or heavenly treasure that will last forever? The following verse from Job gives us the true identity of our heavenly treasure.

*“Give up your lust for money...Then the Almighty himself will be your treasure!” Job 22:24-25*

Take some time now to evaluate how you are investing your money and your time. What will you stop spending your money on that won't last? Choose one of the five godly investment funds to start investing in heaven right now. Then as you learn how to do this, expand your portfolio to invest in all five of the funds. Ask God to show you the opportunities that are all around you to invest in His Kingdom. Remember, only people go to heaven, not things. Who will be in heaven because you invested in them here on earth?



“Like” us on Facebook and engage with others!



## Sermon Discussion Guide Leader Notes

### Goals for this Week’s Study

- **Icebreaker:** Share stories about a time when you were a child and you bought or made a special gift to give to a parent or loved one. How did it make them feel?
- **Goal:** Discuss strategies to contribute to God’s five investment funds.
- **Prayer:** Father, we know that your ways are best. Even though we want to know you more deeply, sometimes we allow things to get in the way of growing, serving, worshipping, fellowshiping, and sharing your word with others. Thank you for giving us your Word to learn from. Please give us the wisdom to know what areas you want us each to work on and the strength to apply it in our lives. Thank you for bringing this group together as we support each other and invest in our eternal character. In Jesus’ precious name we pray. Amen.

### Preparing to Lead Your Group

- ✓ **PRAY** for insight as you begin to prepare for leading your group. Ask for God’s wisdom, that the Holy Spirit will be the teacher and that you will be God’s instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.
- ✓ **PLAN** where you want to take your group in the next 60-90 days. Is your group strong in some areas and weak in others? How can you challenge the members to live more balanced Christian lives? Consider God’s five purposes for the church: Fellowship, Discipleship, Ministry, Mission and Worship, and make a plan to encourage your group members to growth and commitment in their weak areas.
- ✓ **PONDER YOUR PROGRESS** after each session and at the end of a series. Reflect on what went well and what didn’t. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment. How are you doing with leading the discussion: is it stimulating, challenging, and meaningful? Are you able to keep the group on track? Do you need to make some changes?

### Using This Sermon Discussion Guide

- This Sermon Discussion Guide is only a tool to aid you in meeting the needs of your group. For most groups there are too many questions to answer in one session together. After considering the needs of your group you may choose one of the following options:
  - One section of questions;
  - One or two questions from each section
- Feel free to adapt the format to meet the needs of your group. If your group is mature and wants to dig deeper, add Scripture and ask suitable questions. Remember that this is only a guide.
- The questions relating to the five purposes are helpful to develop balance and spiritual maturity in our lives. You can bring your group to an awareness of their needs in these areas by using these questions as a regular part of each discussion.
- Personal application is key to everyone’s growth and should be included in every discussion. When asked how he or she intends to apply a certain principle a group member may say, “I need to spend more time in the Bible and in prayer.” It is important for you to help group members make applications that are more specific and commit to a specific plan of action by asking, for example, “How are you going to begin?” An example is to get up 30 minutes earlier each morning, spending 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- As the leader your goal is to help bring the group into a stimulating discussion that helps the members recognize their need for personal life change. Ultimately you want them to be willing to commit to change with accountability to the group. Accountability helps us to persevere in our commitments and achieve the blessings of success.