

A Fresh Start with My Finances

Lesson 05 of the series, "Fresh Start"

I. Many of us need a fresh start with our finances.

Note: How we handle our money is a spiritual concern.

"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve both God and money." Luke 16:13 (NLT)

"Don't be greedy, for a greedy person is an idolater, worshiping the things of this world." Colossians 3:5(NLT)

a. Some of us worry about not having enough money.

"I tell you not to worry about everyday life—whether you have enough food to eat or enough clothes to wear. For life is more than food, and your body more than clothing. Look at the ravens. They don't plant or harvest or store food in barns, for God feeds them. And you are far more valuable to him than any birds! Can all your worries add a single moment to your life? And if worry can't accomplish a little thing like that, what's the use of worrying over bigger things? ...Why do you have so little faith? And don't be concerned about what to eat and what to drink. Don't worry about such things. These things dominate the thoughts of unbelievers all over the world, but your Father already knows your needs. Seek the Kingdom of God above all else, and he will give you everything you need." Luke 12:22-31 (NLT)

Life Application: If we put God first He promises to provide for our needs.

"Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine." Proverbs 3:9-10 (NLT)

b. Some of us think we could be truly happy if we just had more money.

"I also tried to find meaning by building huge homes for myself and by planting beautiful vineyards... I also owned large herds and flocks... I collected great sums of silver and gold, the treasure of many kings and provinces... I had everything a man could desire! ...But as I looked at everything I had worked so hard to accomplish, it was all so meaningless—like chasing the wind... Those who love money will never have enough. How meaningless to think that wealth brings true happiness!"

Ecclesiastes 2:4-11, 5:10 (NLT)

"But 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. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows."

1 Timothy 6:9-10 (NLT)

Life Application: Godliness + Contentment = Great Gain

"But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that." 1 Timothy 6:6-8 (NLT)

c. Some of us are careless with our money.

"There was a man who had two sons. The younger one said to his father, 'Father, give me my share of the estate.' So he divided his property between them. Not long after that, the younger son got together all he had, set off for a distant country and there squandered his wealth in wild living." Luke 15:11-13 (NIV)

Life Application: We must be good stewards of the resources God has entrusted to us

"Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment. Tell them to use their money to do good. They should be rich in good works and generous to those in need, always being ready to share with others. By doing this they will be storing up their treasure as a good foundation for the future so that they may experience true life." 1 Timothy 6:17-19 (NLT)

"To those who use well what they are given, even more will be given, and they will have an abundance. But from those who do nothing, even what little they have will be taken away." Matthew 25:29 (NLT)

II. In order to get a fresh start with our money we need to answer four important questions.

a. Where am I now?

“Know the state of your flocks, and put your heart into caring for your herds, for riches don’t last forever, and the crown might not be passed to the next generation.” Proverbs 27:23-24 (NLT)

b. Where do I want to be?

“You must each decide in your heart how much to give. And don’t give reluctantly or in response to pressure. ‘For God loves a person who gives cheerfully.’ 2 Corinthians 9:7 (NLT)

“Can two people walk together without agreeing on the direction?” Amos 3:3 (NLT)

c. How am I going to get there?

“Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.”

Proverbs 21:5 (NLT)

“Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter. But you, lazybones, how long will you sleep? When will you wake up? A little extra sleep, a little more slumber, a little folding of the hands to rest - then poverty will pounce on you like a bandit; scarcity will attack you like an armed robber.” Proverbs 6:6-11 (NLT)

d. When will I start?

“Remember, it is sin to know what you ought to do and then not do it.” James 4:17 (NLT)

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Connect Group Questions.

To prepare for this week’s meeting, take some time to focus on the following questions and write out a few brief answers. Be prepared to share them with your group.

1. Looking back at your notes from this week’s teaching on “A Fresh Start with My Finances” was there anything that particularly caught your attention, challenged or confused you?
2. When did you get your first paycheck? How did you earn it? What did you do with it?
3. Read Matthew 25:14-30. Do you consider yourself to be a good money manager? Why? Why not? Who is the best money manager you know? What is his/her secret?
4. What do the following passages teach us about giving and generosity?
 - 2 Corinthians 9:6-12
 - Luke 21:1-4
 - Malachi 3:10
 - Proverbs 3:9-10
 - Matthew 6:33

Does it surprise you that on average Americans only give 1% of their income to charity?

5. Read Luke 16:13 & 1 Timothy 6:6-10. What does it mean to love money? Why does Jesus say it is impossible to love him and love money at the same time? Many of the religious people Jesus spoke to rejected his teachings about money (see Luke 16:14-15). Why do some people say it’s wrong to talk about money in church today? If you are married how often do you and your spouse discuss finances?
6. Share one of your financial goals (retirement, vacations, missions, etc.) What is the key to setting good financial goals?
7. What financial tools/resources (i.e. Quicken, Financial Peace University, etc.) have you found helpful?
8. If you could improve one area in your finances what would it be?
9. React to the following quotations:

“...my God will meet all your needs according to his glorious riches in Christ Jesus.” The Apostle Paul in Philippians 4:19 (NIV)

“Wherever your treasure is, there the desires of your heart will also be.” Jesus in Luke 12:34 (NLT)

“Do your giving while your living, then you’re knowing where it’s going.” Herschel Hobbs

“The more you have, the more people come to help you spend it. So what good is wealth—except perhaps to watch it slip through your fingers!” Solomon in Ecclesiastes 5:11 (NLT)

“Never spend your money before you have earned it.” [Thomas Jefferson](#)