

A Stronger Grip on Our Time and Money

Message 3 of 5 in the series: "Stronger"

A. Now that we have become new creations through Christ Jesus, we get to do the good things that God has planned for us.

"Once you were dead because of your disobedience and your many sins. **You used to live in sin, just like the rest of the world, obeying the devil**—the commander of the powers in the unseen world. He is the spirit at work in the hearts of those who refuse to obey God. **All of us used to live that way, following the passionate desires and inclinations of our sinful nature.** By our very nature we were subject to God's anger, just like everyone else. But God is so rich in mercy, and he loved us so much, that even though we were dead because of our sins, **he gave us life when he raised Christ from the dead**... God saved you by his grace when you believed. And you can't take credit for this; it is a gift from God. Salvation is not a reward for the good things we have done, so none of us can boast about it. For we are God's masterpiece. **He has created us anew in Christ Jesus, so we can do the good things he planned for us long ago.**"

Ephesians 2:1-10 (NLT)

Three important considerations:

1. We have a limited amount of time in this world, and none of us know how much time we have left.

"Our days may come to seventy years, or eighty, if our strength endures... Teach us to number our days, that we may gain a heart of wisdom." Psalm 90:10a & 12 (NIV)

"Lord, **remind me how brief my time on earth will be.** Remind me that my days are numbered—how fleeting my life is." Psalm 39:4 (NLT)

2. We each have financial resources entrusted to us, and we only have a few years to use them.

"A rich man had a fertile farm that produced fine crops. He said to himself, 'What should I do? I don't have room for all my crops.' Then he said, 'I know! I'll tear down my barns and build bigger ones. Then I'll have room enough to store all my wheat and other goods. And I'll sit back and say to myself, "My friend, you have enough stored away for years to come. Now take it easy! Eat, drink, and be merry!"' But God said to him, '**You fool! You will die this very night. Then who will get everything you worked for?**' Yes, a person is a fool to store up earthly wealth but not have a rich relationship with God." Luke 12:16-21 (NLT)

"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)

3. We will be rewarded by God if we use our time and money well.

"But on the judgment day, fire will reveal what kind of work each builder has done. The fire will show if a person's work has any value. If the work survives, that builder will receive a **reward**. But if the work is burned up, the builder will suffer great loss. **The builder will be saved, but like someone barely escaping through a wall of flames.**" 1 Corinthians 3:13-15 (NLT)

B. Five things we can do to get a stronger grip on our time and money:

"So take a **new grip** with your tired hands and strengthen your weak knees. Mark out a straight path for your feet so that those who are weak and lame will not fall but become strong." Hebrews 12:12-13 (NLT)

1. We can make a list of the good things God has been prompting us to do.

Good things = God-given goals/dreams/desires for our family, church, community, school, spouse, etc.

"So we keep on praying for you, asking our God to enable you to live a life worthy of his call. May he give you the power to accomplish all the good things **your faith prompts you to do.**"

2 Thessalonians 1:11 (NLT)

"All **Scripture** is inspired by God and is useful to teach us what is true and to make us realize what is wrong in our lives. It corrects us when we are wrong and teaches us to do what is right. **God uses it to prepare and equip his people to do every good work.**" 2 Timothy 3:16-17 (NLT)

“Consider it pure joy, my brothers and sisters, whenever you face **trials** of many kinds, because you know that the testing of your faith produces perseverance. Let perseverance finish its work so that you may be **mature and complete**, not lacking anything.” James 1:2-4 (NIV)

2. We can take stock of how/where we are spending our time and money 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)

“So be careful how you live. Don’t live like fools, but like those who are wise. **Make the most of every opportunity** in these evil days. Don’t act thoughtlessly, but understand what the Lord wants you to do.”
Ephesians 5:15-17 (NLT)

3. We can seek wise, godly counsel on how to best use our time and money to accomplish the good things God has prompted us to do.

“Plans fail for lack of counsel, but with **many advisers** they succeed.” Proverbs 15:22 (NIV)

“**Walk with the wise** and become wise; associate with fools and get in trouble.” Proverbs 13:20 (NLT)

“Let the godly strike me! It will be a kindness! If they **correct me**, it is soothing medicine. Don’t let me refuse it.” Psalm 141:5a (NLT)

4. We can pray.

“**If you need wisdom, ask our generous God, and he will give it to you.** He will not rebuke you for asking. But when you ask him, be sure that your faith is in God alone. **Do not waver**, for a person with divided loyalty is as unsettled as a wave of the sea that is blown and tossed by the wind. Such people should not expect to receive anything from the Lord. Their loyalty is divided between God and the world, and they are unstable in everything they do.” James 1:5-8 (NLT)

5. We can take one small step today.

“Do not despise these **small beginnings**, for the Lord rejoices to see the work begin...”
Zechariah 4:10 (NLT)

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Connect Group Questions:

1. Read Ephesians 2:1-10. How does it make you feel to know that...
 - we all used to blindly follow the devil and live only of ourselves?
 - God loved us so much that He sacrificed His only Son to rescue us from sin and death?
 - we are new creations in Christ?
 - God has good things planned for us to do?
2. Share one dream/goal/desire God has placed in your heart for our church, our community, or your family. What could you do to help make it a reality? What would it cost you in time, money, or both to pursue it?
3. Discuss the following Biblical perspectives of time and money:
 - We have a limited amount of time in this world, and none of us know how much time we have left. (Psalms 34:4 & 90:10-12)
 - We each have financial resources entrusted to us, and we only have a few years to use them. (Luke 12:16-21, 1 Timothy 6:17-19)
 - We will be rewarded by God if we use our time and money well. (Matthew 25:14-30, 1 Corinthians 3:13-15)
4. Discuss the following things we can do to get a stronger grip on our time and money: (Hebrews 12:12-13)
 - We can make a list of the good things we can do that God has already shown us. (2 Thessalonians 1:11, 2 Timothy 3:16-17, James 1:2-4)
 - We can take stock of how/where we are spending our time and money now. (Proverbs 27:23-24, Ephesians 5:15-17)

- We can seek wise, godly counsel on how to best use our time and money to accomplish the good things God has shown us. (Proverbs 13:20 & 15:22, Psalm 141:5)
- We can pray. (James 1:5-8)
- We can take one small step today. (Zechariah 4:10)

5. Thoughts for reflection:

“There are two traps of procrastination that are easy to fall into: The first trap is **overestimating** what we can do in the short-term. So, when things get tough, we get discouraged and quit. The second trap is **underestimating** what we can do in the long-term. So, when projects look big or complicated, we never get started.”

“The best time to plant a tree is 20 years ago. The next best time is today.”

Monthly Income & Expense Worksheet

INCOME: (Take home pay)

Male: _____

Female: _____

TOTAL INCOME: _____

EXPENSES: (Monthly)

Housing:

Rent/Mortgage: _____

Utilities: (gas, water,
garbage, electricity,
lawncare, internet) _____

Furnishings/Maint. _____

Loans/Debt:

Car: _____

Student Loans: _____

Credit Cards: _____

Transportation:

Gas: _____

Repairs/Maintenance: _____

Insurance: _____

Food:

Groceries: _____

Eating Out: _____

Health Care: _____

Charitable Contributions: _____

Clothing: _____

Household Supplies: _____

Entertainment: _____

Other Expenditures:

Daycare: _____

Child Support: _____

Other: _____

TOTAL EXPENSES: _____

Surplus or Deficit:

(Total Income – Total Expenses)
