

**Moolah**  
**Week 1**  
**Day 1**

**Read: Proverbs 19:27, Philippians 4:6,  
Matthew 6: 25-34**

This week we are beginning a brand new series called "Moolah," where we are going to discuss money. For most people, money is an uncomfortable topic. Whether its because we have been told that its impolite to talk about money or if we're worried someone is going to judge us, money is simply not a common topic of conversation.

Yet, money really is a major part of our lives.

We might not want to talk about it, but we spend a good portion of our lives working for, spending, and worrying about money.

Our hope is that this week we'll be able to take a very practical and useful look at some basic tools to use when dealing with money. With the various opinions we hear from the world, we want to listen to what God has to say about money.

It might surprise you, but the Bible has over 2300 verse about money and possessions. About 15% of Jesus' words recorded in the Bible area about money, more than almost any other topic. Over and over again while

reading the Bible, we encounter stories and teaching about money.

As you read that, do you wonder why? Why would God spend so much time and effort talking about money? Why does money seem like such an important part of what God wants to teach us?

Perhaps its because God knows it's an area where many people struggle. Perhaps its because God understands our hearts and how easily they can get off track in the realm. Perhaps its because God cares so much for us that he wants us to make wise choices when it comes to how we use and think about money.

Throughout this week we will be looking at several very practical steps we can take to get our financial lives under control.

**Why do you think people avoid talking about money? What is your reaction to a conversation about money?**

**Moolah  
Week 1  
Day 2**

**Read: Proverbs 20:18, Proverbs 27:23**

One of the first things we need to understand is how we think about money. It might seem like an odd place to start, but how we view money makes a huge difference on how spend, save, and use money. What this really comes down to, for most people, is how the use of money was modeled for them in their early life.

What kind of attitudes toward money did you witness at an early age? Was money something that was ever discussed? Was it used to try to buy happiness and fulfillment? Was saving and planning modeled? Did you see money used very well or very poorly?

All of these attitudes can have a profound effect on us, pushing us to either follow the same path or to intentionally go the opposite direction from what we've seen in our lives.

There are essentially two different attitudes that exist when it comes to money: spenders and savers. For some, it is natural and easy to spend money on the things that they want and need. For others, spending brings about feelings of guilt and unease. Instead, they have a natural tendency toward saving. This can lead to attitudes of stinginess and condescension.

As you begin to take a closer look at money, ask yourself where you land on this spectrum. One is not superior to the other and each has potential pitfalls. We need to know where we've come from with regard to our money so that we can understand where our instincts about money come from. Then we can begin to address them in healthy ways.

**How was the use of money modeled for you growing up?**

**Moolah  
Week 1  
Day 3**

**Read: Proverbs 24:3-4, Proverbs 12:1**

Once we have an idea of our background with money, we need to take some time to learn our present. We cannot make wise and God-honoring decisions with our money unless we know exactly what our situation is. It is possible to live our lives without any real idea of where we stand financially. In order for us to move to a healthier place with regard to our finances, we need to evaluate where we are now.

When it comes to money there are only two directions: in and out. We have sources of money coming in (our jobs for most of us) and out (our bills, expenses, and other places we spend). A place to begin gaining clarity about our financial situations is to list out all of the "ins" and "outs" of our finances. This general list will give us an idea of how much money we're spending each month as opposed to how much money we have access to each month.

Yet, for some people it is difficult to make a list of all the "outs" because we don't know exactly how much we spend in our lives. A real practical step we can all take to gain clarity in our financial lives is to keep a record of everything we spend for thirty days. This can highlight how much money we're spending on each area of our life and also shine some light on where we might be spending more money than we realize.

Do you know how much you spend on eating out each month? On gas? On movies and other forms of entertainment? On clothes and shoes? On coffee?

Keeping track of these expenditures for a month will begin to bring this picture into focus and will help us moving forward to make wise choices about our money.

**To what degree do you think you have clarity on your financial situation?**

**Moolah  
Week 1  
Day 4**

**Read: Proverbs 21:5, Proverbs 13:16**

We're moving into the area that no one wants to talk about: making a budget. The "B" word. It might not have four letters, but many people treat it like a four letter word.

I think the reason why people hate the idea of a budget is because it feels so restrictive. It feels like a punishment, like being grounded.

A budget is really is just a plan. It's a chance for us to determine where our money goes in a very intentional way. The truth is that many people allow their money to go wherever it pleases without having any control. And so sometimes money bleeds out of our bank accounts.

We want is control over our money. A budget helps us get control.

There are a couple of things to keep in mind while creating a budget. First, be sure to plan not just for your "right now" but also

for your future. It is often a mistake to max out your budget for right now just because you can, without thinking about where you hope and dream to be in the future. Don't just plan for now, plan for the future as well.

Second, remember that there are things we buy that we don't need. We are told over and over again by our culture and our world that there are things that we absolutely need. There are very few things that fall in this category. If your budget is getting really tight, it's time to consider areas where you might be able to cut. You don't need a cell phone. They are nice and very useful, they are not a need. You don't need cable TV. You don't need the best vacation. You don't need a brand new car. Keeping a proper perspective of what are needs and wants will help if you need to cut your budget.

For more information on creating a budget, check out [www.crown.org](http://www.crown.org) for calculators and helpful hints on how to make a budget that will work for you.

**Do you have a budget? What is your first reaction to making a budget?**

**Moolah**  
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**Day 5**

**Read: Proverbs 22:7, Galatians 5: 1,13**

Another area to address while beginning to take a look at our finances is debt. Again, this is a hard topic to talk about because we are normally uncomfortable talking about how much money we owe. This topic of debt becomes even more troublesome when we are talking about credit card debt, since most of this debt carries very high interest rates.

The first step, as mentioned before, is to get clarity on where we stand. Make a list of every debt you owe with several factors, such as current balance, minimum payment, and interest rate.

Once you see how much debt you owe, you can begin to address it.

I suggest that you begin using a method called the debt snowball. The debt snowball is a simple tactic that accelerates our debt payoff.

Once you have listed out your debt, begin with the smallest balance at the top. Keep paying the minimal payments on all your debts, but add extra to the smallest debt to go toward the principal. Keep chopping down your smallest debt until it's paid off. Then take the amount you were paying on the first debt and you add that on top of the minimum payment of the next smallest debt. Once that debt is paid off, you roll that payment to the minimum payment of the next debt, and your snowball is off and rolling.

Here is an example:

	Balance	Minimum Payment	Payment
Card A	500	50	150
Card B	1000	75	225
Card C	1500	100	325
Card D	2000	125	450

On Card A you have a minimum payment of \$50, which you increase to \$150 to go toward the principal. Once Card A is paid off, you shift the \$150 on top of the minimum payment of Card B (\$75 + \$150) for a total of 225. Once that is paid off, roll the \$225 on top of the \$100 minimum payment of Card C (totaling \$325). Again, once this is paid off, you take the \$325 to Card D for a total of \$450.

This is an easy way to begin addressing debt. For more information on the debt snowball visit [www.daveramsey.com](http://www.daveramsey.com)

**In what ways can debt make someone a servant of the lender?**

**Moolah  
Week 1  
Small Group Guide**

1. There are tons of reality TV shows with huge grand prizes. Which one of these shows would you be most willing to go on or which one do you think you could win?
  
2. What would be the first thing you would buy if you won a big jackpot in the lottery?

**Read: Matthew 6: 25-34, Proverbs 22:7, Galatians 5: 1,13**

3. Money is a hot topic in our society. What are some of the prevailing attitudes about money in the United States? Which of these attitudes do you agree with and which ones do you disagree with?

4. How do you decide what you are going to buy and what you're not going to buy? What are some of the factors that you consider?
5. To what degree do you have clarity of your financial situation?
6. How can debt make us a slave to the lender?
7. What does it look like for you to move forward with your finances?

**Moolah**  
**Week 2**  
**Day 1**

**Read: Psalm 24: 1-2, 1 Chronicles 29:11**

We are in the second week of our series Moolah, where we are talking about money. While no one likes to talk about money, it is just too important of a topic to ignore. We want to live this area of our lives really well, and so it is worth the discomfort to make sure we're getting it right. This week we are going to look at generosity and giving money to support the work of God.

There is one perspective we need to avoid in our lives. It's an easy one to fall into if we're not paying attention, but that only makes it more dangerous. It's a perception that pervades our society, is touted by celebrities,

and has become the American way. It is the perception that we are self-made people, and that we've earned everything we have.

The Bible speaks to this. We might want to believe we've earned everything we have and everything we are, but the Bible tells us something different. As we look at our "Moolah," we have to begin with the perspective that everything was created by and belongs to God. God created everything (including money and economies and possessions). Everything belongs to God. So if God created everything and everything belongs to God, what can we give him that he doesn't already own? What do you give a God who has everything? What would it mean for our giving if we began with this perspective?

You see, the thing is this: God's bank account isn't larger after the offering than it was before it. God is not richer because of our giving. Don't get me wrong, in order for the church to function it needs the money we give. But God is not wealthier because of it.

I hope we never forget that God already owns the things we offer him as an act of sacrifice and worship. We must remember everything we are and everything we have and everything we give belongs to God. We merely have it on loan.

Our perspective on this is crucial. If we truly believe God owns everything, then it changes the way we think about our possessions, our bodies, our relationships, and our generosity.

**How would the perspective that God owns everything change the way you give?**

**Moolah  
Week 2  
Day 2**

**Read: 1 Corinthians 16:1-2**

I went out to eat the other day with my wife, and we had a fantastic waiter. He was polite. He was prompt. Our drinks never got lower than half-full and our bottomless chips and salsa were truly bottomless. When we needed something, he was there, willing to help. My wife and I tipped him well for his work.

Unfortunately, this was a rare experience for us. We've eaten out before, and the waiter or waitress left much to be desired. Drinks were left empty for long stretches. They would disappear when we needed something. They were rude or abrupt. I don't even want to talk about the chips and salsa. Needless to say, these did not receive as large of a tip as our all-star waiter.

When we give money to the church we can sometimes think the same way. What has the church done for me lately? Well, today was a

good service. I really liked the sermon, I thought it was funny. And the songs were good today. I thought the coffee was extra tasty this week, and I didn't have to sit behind a pole. I guess with all that in mind, I'll tip them well this week.

Or maybe you didn't like the sermon this week. The songs were not your personal favorites. Maybe the coffee tasted a little off, and you were forced into one of the 'obstructed view' seats. Well, I guess they don't get a very good tip this week.

The problem with tipping is that it's a spontaneous kind of thing based on your personal perceptions at the end of the meal. My wife and I did not have a set amount in mind that we were going to give to our waiter. We didn't go into the restaurant with it already determined whether we were going to be generous or cheap that given day. Everything came down to how happy we were with our service.

Paul, the writer of 1 Corinthians tells us this is not the way we should give to the church. We do not give to the church in a spontaneous act determined by how happy we are or how well everything went. We are to give an amount that we have set aside beforehand. Giving is not something that we waffle back and forth on because of our own moods. It is something that is set aside before hand according to our incomes. Notice that the giving is according to our incomes. It is something that has been thought about, calculated, and decided upon not on Sunday morning but ahead of time.

We want you to enjoy the services. We want you to think the sermons are relevant and touching. We want the music to be stirring and encouraging. We want the coffee to be top notch. But we do not want your giving to be a reflection of these things. More to the point, God doesn't want your giving to be this way.

**What is your attitude toward giving to the church? How does the 'tipping' mindset influence your giving to the church? Do you set aside a predetermined amount of money to give to the church? How might this change the way you give?**

**Moolah  
Week 2  
Day 3**

**Read: Acts 8:9-23**

I have heard it said that everything is for sale; you just have to find the right price. If your house isn't for sale and someone walked to your door and offered you three times what its worth, you'd consider it. If you are really hungry but someone offers you \$50 for your cold-cut from Subway, you'd sell it.

Everything's for sale, it's just a matter of finding the right price.

Through the history of the church there have been things that have been identified as heresies. A heresy is something the church has clearly identified as being against the teachings of the Bible but was being practiced in the church. One of these heresies was called Simony.

During the Middle Ages the leadership of the Church became entwined with secular political leadership. Positions in the church, which were becoming positions of real power in the political system, were positions that many people coveted. People began to pay money to the church to get assigned to positions within this emerging system. There were also people who would buy and sell the sacraments (such as communion) and other services of the church. For example, someone might pay a member of the clergy to do a baptism the Bible would speak against because of the faith of the person being baptized. Both of these are examples of Simony, named after Simon the Magician from Acts 8.

There is an impression sometimes that the offering at church is more like purchasing an item or service than anything else. I don't think we articulate it very clearly, not even in our own minds, but sometimes we hope our money will buy us some kind of favor. Let us be clear, people sometimes give money to the church because they want to buy salvation and the gifts of God. This is certainly not the

case for everyone, but this attitude can underlie our giving and it is very dangerous.

God is not for sale. The gifts of God are not for sale. If you have ever been told differently, let me state it bluntly, you cannot use your money to get to heaven. You will notice that Simon the Magician in Acts 8 was someone who believed and was baptized. This was not someone who hadn't heard the teachings about Jesus and was outside of the community of faith, he was a baptized believer. But there was something missing and he knew it, he did not have the gift of God's Spirit. And Simon wanted to buy it.

The response of the Apostles, the original followers of Jesus, was to make it clear to Simon that his heart was not right with God. Simon was giving for the wrong reasons, he wanted to buy what was not for sale. He had missed that God's gifts are good gifts that can only be giving freely, never bought.

Our hearts need to be right as well. If we are giving money to the church it is not to gain the good gifts of God. If this sounds elementary, I assure you it is not. But it is essential. Our gifts to God are not given to receive God's gifts in return. God is not for sale.

**What is your mindset when you give money to the church? How is giving to the church different from buying an item or service? What difference does it make why you give money to the church?**

**Moolah**  
**Week 2**  
**Day 4**

**Read: 2 Corinthians 9: 6-9, 12-15**

There's just no way around it, Paul, the writer of this letter, is fundraising. The members of the church in Jerusalem are starving. Paul is unashamedly asking for money from the church at Corinth to supply for this need. Yet, one thing that you'll notice is that Paul's theology and faith doesn't change while he is fundraising, it is the same. Everything is still about God, about living lives that are marked by thanksgiving, joy, and generously serving others.

Perhaps you've heard the phrase "God loves a cheerful giver," but maybe you get the impression that he'd take a grouchy one too, so long as the money get in the collection. Paul is saying that this isn't the case. God wants people to give out of the joy of our hearts. The Greek word used here for "cheerful" is *hilarion* from which we get the word hilarious. While we might not normally think of giving money to church as hilarious, it paints a picture as to the mindset of someone who pleases God in his or her giving.

The point is this, we should be giving in such a way that we rejoice at the prospect of worshipping God in a tangible way. It doesn't matter how much or how little we possess. What matters to God is that we worship him with our money in a cheerful (almost hilarious) way. The money that we give not only supplies for the needs of others but also shows our thanksgiving to God.

It is through the gifts we give that others see and feel the grace of God. The good gifts God supplies are often made more real and tangible by the generosity and kindness of Christians. Through this giving we live out the love of God, are obedient to the gospel of Jesus, and share our generosity with others.

**Are you a cheerful giver when you give your offering to God? What would it look like for your giving to become more of an act of worship?**

**Moolah  
Week 2  
Day 5**

**Read: Malachi 3:7-12**

Are we robbing God? It's an odd question, I'll admit, but one that's worth investigating. While this passage speaks directly about the tithes and offerings given to the church, it

also speaks about something broader as well. Are we robbing God? If we think all the earth is ours to do with as we please, then I'm afraid the answer might be "yes," we are robbing God. If we think that we own our possessions and our lives, if we live as if God has no right to our stuff, then the answer very well may be "yes."

This is becoming an uncomfortable conversation, isn't it?

Yet, here we find not only a conversation we might want to avoid, but also an amazing challenge. This is the only passage in the Bible where God invites us to put him to the test. If we can break our own stranglehold on our possessions, if we acknowledge that God owns everything, and if we can learn to honor and praise God through our giving, then God has a promise for us: God will bless us beyond what we can imagine.

Let me make it clear that this is not a formula for becoming rich. This is not a means of turning your 10 dollars into 10 million dollars. The blessings God has to offer are often less concrete and much more important than money. Blessings from God mean that we begin to live our lives within the love and grace of God, and it begins to change everything. When we live within God's blessings, life becomes a sweet gift instead of a daily drudgery. It's a hard thing to explain, but just ask anyone who has known the blessings of God and they'll agree, it makes all the difference.

The word tithe simply means tenth or 1/10<sup>th</sup>, and it refers to God's desire that one tenth of our possessions be given for God's purposes. This is not some kind of "temple tax" or church obligation, but is something we do cheerfully for the work of God. Tithing is a joy, a privilege, and an act of obedience toward God. And God has blessings waiting for those who are obedient to him.

**What are some reasons people don't give a tithe to church? What does this promise from God about tithing mean for you?**

**Moolah  
Week 2  
Small Group Guide**

1. What possession would you say is your "pride and joy?"
2. Have you ever had anything stolen from you? What was that experience like?
3. Why do you think it's so difficult to have the perspective that everything belongs to God?
4. What are some reasons you think people resist giving money to church?

**Read: Malachi 3:7-12, Psalm 24: 1-2, 1  
Chronicles 29:11**

5. How would the perspective that God owns everything change the way you give?
6. How would the viewpoint of a tithe as a privilege and a joy differ from seeing it as an obligation or a kind of "temple tax?" How do you normally view tithing?
7. What does the promise from God about tithing mean for you?
8. What is a way you can personally respond to this weeks teaching about money, giving, and generosity?