

Taking Inventory Pt. 2 – I'm Broke Because of This?

Discussion Notes: March 8, 2026

1. If someone handed you \$500 cash right now and said you had to spend it today, what would you do with it?

This week's sermon challenged us to move beyond thinking about stewardship only in terms of income and to honestly examine four specific areas where most people quietly lose financial ground. The message was direct: being broke is often not a problem of earning too little, it is a problem of not guarding what God has already entrusted to us. As stewards, we are called to manage well, not just earn well.

Read 1 Corinthians 4:1-2 (ESV)

"This is how one should regard us, as servants of Christ and stewards of the mysteries of God. Moreover, it is required of stewards that they be found faithful."

A steward (oikonomos) is a household manager trusted to oversee resources that belong to someone else. The primary qualification God looks for is not creativity, earning power, or impressive results; it is faithfulness to the Owner's intent. This shifts every financial decision from a personal preference into an act of accountability before God. The central question the sermon called us to ask of each spending area in our lives is not "What do I want to do with this?" but "What does God, the Owner, want done with what He has entrusted to me?" That reframe transforms how we approach every purchase, every lifestyle choice, and every budget line.

2. The sermon reminded us that stewardship is not about how much you make, it's about how well you manage. In your own words, what is the difference between those two things, and why does that distinction change the way we think about money?

Read Luke 12:15 (ESV)

"Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions."

Jesus doesn't warn us that covetousness will come looking like obvious greed. It almost never does. It arrives dressed as a reasonable upgrade, as "I've worked hard and I deserve this," or as "everyone else already has one." This warning sits beneath each of the four areas the sermon named; the car, the house, the food, and the entertainment budget. Each area has its own version of covetousness that feels completely justified in the moment. Faithful stewardship requires us to pause and examine not just the price tag, but the posture of our heart before we say yes.

3. Which one of those four areas is the hardest for you to steward faithfully right now, and what makes it challenging?

Read Hebrews 13:5 (ESV)

"Keep your life free from love of money, and be content with what you have, for he has said, 'I will never leave you nor forsake you.'"

The author of Hebrews grounds contentment in the character of God. We can be satisfied with what we have because God has promised His constant presence and faithful provision. This cuts against the anxiety that drives so many financial decisions; the fear that a modest home signals failure, that driving an older car communicates lack of success, or that saying no to an upgrade means missing out. True security is not found in our possessions. It is found in the One who promises never to leave us. Contentment is faith made visible in our spending habits.

4. The sermon described gluttony as "unguarded appetite" (a pattern of consuming more than what is needed or intentional). Beyond food, where in your life do you sense your appetites running ahead of your intentions?

Read 1 Timothy 6:17–19 (ESV)

"As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."

Paul does not call those with resources to feel guilty or to give everything away. He calls them to redirect the purpose of what they have. When we faithfully guard our spending in areas like vehicles, housing, food, and entertainment, we create margin and that margin is not just for personal financial stability. It is kingdom capacity. The goal of faithful stewardship in these four areas is ultimately the freedom to be rich in good works, generous, and ready to share. That kind of life stores up treasure with eternal value. It is, as Paul says, laying hold of the life that is truly life.

5. What is one practical step you can take to steward one of the four areas more faithfully?

Prayer Points / Closing:

- Thank God that our security rests in His faithfulness, not in our possessions or earning power
- Ask for eyes to see where covetousness has disguised itself as a deserved upgrade or a reasonable next step
- Pray for contentment rooted in trust, especially in the areas of driving, housing, eating, and leisure
- Ask for discipline to plan intentionally and guard the margin God has entrusted to us
- Pray that faithful stewardship would create greater freedom and capacity to give generously

DEEPER DIVE – The Discipline of Enough: Contentment and Restraint in Scripture

One of the most countercultural things a believer can practice in a consumer-driven world is the discipline of 'enough.' This week's sermon surfaced four specific areas where appetite tends to outrun wisdom; what we drive, where we live, what we eat, and what we enjoy. In this Deeper Dive, we'll take those same themes deeper into Scripture by looking at three very different people: a wealthy young man who couldn't loosen his grip on his possessions, an apostle who learned to be at peace with both plenty and lack, and a tiny creature that Scripture holds up as a model of wise, intentional living. Each one has something to teach us about what it looks like to manage life faithfully and where we might still have room to grow.

The Danger of More: The Rich Young Ruler

Read Mark 10:17–22 (ESV)

“And as he was setting out on his journey, a man ran up and knelt before him and asked him, “Good Teacher, what must I do to inherit eternal life?” And Jesus said to him, “Why do you call me good? No one is good except God alone. You know the commandments: ‘Do not murder, Do not commit adultery, Do not steal, Do not bear false witness, Do not defraud, Honor your father and mother.’” And he said to him, “Teacher, all these I have kept from my youth.” And Jesus, looking at him, loved him, and said to him, “You lack one thing: go, sell all that you have and give to the poor, and you will have treasure in heaven; and come, follow me.” Disheartened by the saying, he went away sorrowful, for he had great possessions.”

This man was morally serious and spiritually earnest yet his possessions had a hold on him that he could not release. Jesus did not make this demand of everyone He met, but He exposed the precise place where this man's trust was lodged. His wealth had become both his identity and his security. The four spending areas named in this sermon can function in exactly the same way; the car that points to our success, the house that says we've made it, the food and entertainment that become comforts we feel entitled to. The invitation to stewardship is an invitation to hold loosely what we have and to find our security in God alone.

The Freedom of Enough: Paul's Contentment

Read Philippians 4:11–13 (ESV)

“Not that I am speaking of being in need, for I have learned, in whatever situation I am, to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through him who strengthens me.”

Paul makes an important clarification: contentment is not a personality trait but it is something he learned through experience over time. He had lived with abundance and with scarcity, and neither had defined or destroyed him. The "secret" he references is not a financial strategy but a relational reality that contentment is sustainable because Christ is sufficient. This is the bedrock beneath everything the sermon addressed. We can drive a modest car, live in a manageable home, cook more meals, and budget our entertainment, not because we are deprived, but because we are deeply confident that the God who provides is faithful.

The Wisdom of Enough: The Ant
Read Proverbs 6:6–8 (ESV)

“Go to the ant, O sluggard; consider her ways, and be wise. Without having any chief, officer, or ruler, she prepares her bread in summer and gathers her food in harvest.”

The ant does not consume everything available in the present moment. She gathers with the future in mind, living within natural limits and preparing ahead of need. Scripture uses this simple image to teach a principle the sermon made practical: plan your meals, choose a vehicle and home within your actual means, and budget your leisure. The wise steward does not wait to be externally constrained — they govern themselves with foresight and intentionality. This kind of proactive, planned living is not restricted. It is freedom. And it is the kind of faithful, ordinary management that positions us to be generous, secure, and unafraid.

Discussion Questions:

1. Of the three examples above, which do you most identify with right now — the Rich Young Ruler's grip on his possessions, Paul's hard-won contentment, or the Ant's proactive planning? Why?
2. Paul says contentment is something he "learned." What experiences or spiritual practices have helped you grow in contentment, and what continues to make it difficult?
3. How does genuinely trusting God's faithfulness change the practical decisions you make about what you drive, where you live, what you eat, and how you enjoy leisure?