



TRUSTING GOD WITH ALL YOU'VE GOT

100
80/Spend
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Discussion Notes
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OPENING

This week we are completing our series called **100**. This is a conversation about trusting God with all we have! The question is: Do we trust God with every area of our lives? Another is: Are we a people known for our generosity? This series is testing us, not only with these questions and our own individual answers, but is helping us determine through our giving, how much of a heart we have for God.

SCRIPTURE¹

Matthew 6:19-21 Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Matthew 6:24 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.

Matthew 3:31-33 So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and righteousness, and all these things will be given to you as well.

OBSERVATION

Over the past two weeks, we have learned about the **10% + 10% + 80% = 100%** spending plan. We understand that the first 10% is the first and best of our earnings which are actually God's funds that we are returning to Him. The second 10% is needed to create a savings/margin that is set aside to pay for future, unexpected and out of the ordinary financial needs. This week we are talking about the other 80% which are ours to spend on ourselves. We have been challenged to write down every dollar we spend in order to determine whether we are being prudent stewards of our resources. (We can't make changes unless we know where our finances are going.) Only then can we begin a plan to curb behavior that is detrimental to our financial health. Finally, we are challenged to tithe for 100 days and see if God's promises to bless us are true.

APPLICATION

Jesus isn't saying that our possessions are bad -- He is talking about treasures and the pursuits of our hearts. There is an eternal factor involved with our money. The pursuits of our hearts are eternal things

¹ All scripture is NIV unless otherwise indicated

– they are the things of God and are foremost in our relationship with Him. We don't want our hearts to follow our money, but rather for our money to follow our hearts.

Question: What do you value most in your worldly life? What are you willing to spend on this worldly possession? What owns you today?

Jesus is telling us that we can only be owned by one thing or one owner. Our response is that “no one owns me”, but actually we must acknowledge that while Satan tries us, the real culprit is money. Our love of money gives it mastery, control and ownership. Our “stuff” is the chief competitor for our hearts. This brings us to **greed** which is the thinking that all of our stuff is for us. Anyone who is rich toward himself and not rich toward God is greedy. It is an appetite that is never fully and finally satisfied. It causes us to not stop spending when we run out of money. Uh oh! It sounds like an addiction. It causes our tithing and savings/margin funds to be diverted to our use and eventually when our 80% is gone, drives us to borrow. Solomon, the wisest man to ever live says the borrower is a slave to the lender. Debt is when we become a slave to our own desires. Whenever we sign up for debt, we are surrendering our peace because not only do we have to **worry** about paying our debts each month, we are just plain discontent with our lives. The thing that drives discontentment is the awareness that some better “stuff” is out there in the hands of other people. It is a never-ending striving to gain more possessions because we think it will make us happy. What a fallacy! The more money we make, the more tempting it is to go into debt. Then the worry takes over and we act like we don't believe in God!

Question: So can you say now that you are a greedy person? Why/why not? What are you putting before God in your life?

Question: What do you wake up in the middle of the night and worry about?

Question: What funds do you pay to a lender each month? How much interest are you additionally paying? What could God do with that money if you gave it back to Him instead?

Jesus says we are to run after His Kingdom first and all of these possessions will be added as well. This running He is talking about is aided by giving. **Giving** breaks the barriers of greed and always results in **joy**. God is looking for generosity in our spirits. This is how we love Him and others.

Question: What price do you put on joy?

Question: How do you teach your children to be good stewards of God's resources? What price do you put on their financial futures? How are you modeling financial wisdom for them?

Then there is the benefit of **peace**. Money in the bank leads to peace of mind which leads to joy. When we build margin into our financial lives, it results in peace. Do debt or discontentment or greed result in peace? No, only when we are financially free and we choose not to spend more than we make do we know peace and freedom.

Question: What efforts are you making to identify every dollar you spend each month? What surprises you the most regarding your expenses? What are you willing to change about your spending habits?

Question: What are you doing to step out in faith and follow the 10% + 10% + 80% = 100% plan? In what ways do you believe God will bless your decision? How much do you really trust Him?

How we manage our money is a spiritual issue. If money consumes us then it is going to be the **barrier** between us and God. Jesus has a better way – He is inviting us into a deeper relationship with Him and we need to decide: He may have been the Savior of our lives for a long time, but is He really the Lord of our lives?

PRAYER

Heavenly Father, we realize that everything we have has been entrusted to us by You. We can take no pride in gathering wealth or resources on our own. We also realize that we have nothing at all without You, so why do we continue to place so much value on worldly possessions rather than investing in Your heavenly Kingdom? Help us take immediate and effective action toward simplifying our financial lives and maturing in wisdom concerning Your everlasting Kingdom. In Jesus' Name. Amen.