



w e e k

4



Wisdom on money and contentment

Ecclesiastes 5:8-16

ECCLESIASTES 5

5 THE REALITIES OF WEALTH

...⁸ If you see oppression of the poor and perversion of justice and righteousness in the province, don't be astonished at the situation, because one official protects another official, and higher officials protect them. ⁹ The profit from the land is taken by all; the king is served by the field.

¹⁰ The one who loves silver is never satisfied with silver, and whoever loves wealth is never satisfied with income. This too is futile. ¹¹ When good things increase, the ones who consume them multiply; what, then, is the profit to the owner, except to gaze at them with his eyes? ¹² The sleep of the worker is sweet, whether he eats little or much, but the abundance of the rich permits him no sleep.

¹³ There is a sickening tragedy I have seen under the sun: wealth kept by its owner to his harm. ¹⁴ That wealth was lost in a bad venture, so when he fathered a son, he was empty-handed. ¹⁵ As he came from his mother's womb, so he will go again, naked as he came; he will take nothing for his efforts that he can carry in his hands. ¹⁶ This too is a sickening tragedy: exactly as he comes, so he will go. What does the one gain who struggles for the wind?

A series of horizontal dotted lines for writing notes.

Life Group Discussion Guide

Lean In

When it comes to money, would you consider yourself more of a saver or more of a spender? Why? _____

Look Down

How does the Teacher describe the emotional and spiritual cost of loving money?

Look Out

Why does “more money, more problems” resonate even in a consumer-driven society?

Look In

Where might you be tempted to expect money to do what only God can do? _____



Family Discussion Questions

Questions for Kids

Why do you think it's important to remember that money and stuff don't last? _____

How does knowing our stuff won't last forever make it easier to share? _____

Questions for Youth

How do you hope to earn money in the future? _____

Is it easy or hard for you to give money away and still feel content with what you have? _____

RHYTHM
REMINDER



Sacrificial
Generosity



excerpt from the

Rooted Workbook

WEEK 8 | DAY 2

OWNER vs. MANAGER

Psalm 24:1 says, "The Earth is the LORD's, and everything in it, the world, and all who live in it." He is the Source, Provider and Creator, and He is the Owner and Investor who entrusts us with worldly wealth. Understanding that God is the true owner of your money is the first principle of managing it well, and understanding what it means to be a good steward is second. We are merely charged to take care of God's possessions. Our role is to wisely manage and invest on God's behalf all the wealth He gives us. This means we need to treat the money we handle, paychecks, gifts, inheritances, etc., wisely, and use it to accomplish God's purposes.

One of the clearest places stewardship is taught is in a parable told by Jesus (Matthew 25:14-30).

After a long time the master of those servants returned and settled accounts with them. The man who had received five bags of gold brought the other five. "Master," he said, "you entrusted me with five bags of gold. See, I have gained five more." His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!"
Matthew 25:19-21

In this section of the parable, the master, who represents God, expects his servants to handle the money well on his behalf and rewards them accordingly. Again, the foundation for handling money in a God-honoring way is to understand that He owns everything, including money, and that our role is to manage God's money well for Him.

With this perspective, our money management becomes clearer. When we choose to handle money God's way, things that used to be difficult become a little bit easier, things like budgeting, saving, giving, and making wiser financial decisions.

When we read everything God has to say about money, one thing becomes clear: He expects us to live on a budget. Living on a budget is the only way to successfully manage the resources God has given us. It also encourages living below our means, or at least within our means. When we live below our means, we are proving we believe in God's provision, we believe He is good, and He has given us more than enough to live. When we live beyond our means and go into debt, we are essentially questioning God's provision and promise to provide for us.

When budgeting how to use God's resources, there are three main categories where we need to allocate the resources God has given us: Give, Save, and Spend. Guidelines presented by most Christian financial advisors use a standard of 10/10/80 when it comes to our income. Give 10%, save 10%, and live off of the remaining 80%.

Before we look at these categories individually, let's quickly address the issue of taxes. The Bible tells us to obey the law and give to the government what it is owed (Matthew 22:16–21, Mark 12:14–17, Luke 20:22–25). Paul tells the Church in Rome, "Give to everyone what you owe them: If you owe taxes, pay taxes; if revenue, then revenue; if respect, then respect; if honor, then honor" (Romans 13:7). Considering the oppressive government under which Christ-followers lived in that day, this was a difficult mandate to hear and follow. Taxation was much harsher and much more difficult to pay than it is today. But the Bible is clear: pay your taxes.

Now let's look at the three categories of 10/10/80.

10%

GIVE The most important category of your budget is giving back to God. It is important to remember God doesn't need our money. He owns everything, we've already established that. Giving is not God's way of raising money, it's His way of raising people with surrendered hearts. He wants people to learn to trust and love Him. Giving is an extension of our worship.

God repeatedly tells us to give and have an eternal view of everything He's given us. He instructs His people to give the first fruits of their labor, not their leftovers. This is very important. It should be our goal to give back to God first, and live on what is left. Look at Proverbs 3:9-10. "Honor the Lord with your wealth, with the firstfruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine." This sheds light on God's expectation of us as well as the results from living out this type of discipline.

10%

SAVE

Savings is the portion of our income we set aside to help us in the future, or for those pesky unexpected events. It gives us freedom during hard economic times, sickness, layoffs or any other circumstances that we cannot foresee. This is the wisest thing we can do after giving. Proverbs 6:6-8 says, "Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest."

A good steward is able to set aside money for the future. These savings, as with your giving, should be done before other spending. A guideline used by many good Christian financial advisors for savings would be 10% of your gross income. If you aren't saving now, start saving any amount with a goal of 10%.

80%

SPEND

The last part of our spending plan goes to providing for our daily needs. These include food, clothing, housing, transportation, and entertainment. Many people spend here first without giving, saving, and paying taxes, and herein lies the problem. It is self-focused and not God-focused. When this happens, Satan wins, and money is our master, not God. This type of lifestyle can lead to debt, which we will look at in depth later this week.

Budgets can seem tedious to those who have not yet created and lived within one. However, it is this type of disciplined and planned spending that leads to successful management of God's resources. When we manage well what God has given us, we will hear those words, "Well done, my good and faithful servant!" (Matthew 25:23).