

FINANCIAL QUIET TIMES



Edited by The GBCOC
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The Los Angeles Church of Christ

Day 1

YOUR GOD AND YOUR MONEY

I. Parable of the Shrewd Manager- Luke 16:1-15

- A. God expects us to be honest yet shrewd in the use of money. (vv1-8)
- B. Money is a tool to be used to gain friends (souls) and Glorify God. (v 9)
- C. If we are not trustworthy in handling, God will not entrust us with true riches (people's souls). (vv 10-11) Our leadership, example and integrity, both in the world and in the church, are hindered when we are not trustworthy with finances.

II. Whose Money Is It? Matthew 25:14-30; Luke 16:1; Luke 14:33

- A. We are managers (stewards), not owners. An owner does what he pleases with his money/possessions, while a manager submits to the will of the owner.
- B. As disciples our attitude must reflect a willingness to "give up everything" to advance God's kingdom.

QUESTIONS

1. What ways am I not being shrewd, honest, or trustworthy with my money or possessions?

Examples :

- Checkbook not balanced
- Credit card debt - paying high monthly interest rates
- Not paying bills on time
- Writing bad checks
- Not living by a budget
- Borrowing from Christians or others and not repaying

2. What ways can I use God's money to glorify Him, win souls rather than serve myself?

3. How do I view my money and possessions? Who owns them? Do I have the attitude of "giving my all" for the kingdom?

Day 2

DEALING WITH YOUR HEART (Part1: The Pure Heart)

I. The Blessing of Giving - Acts 20:33-35

- A. Paul did not desire anyone else's money or possessions.
- B. He worked hard and sacrificed to help the weak.
- C. He knew that giving brought more joy than receiving.

II.) Living for Eternal Possessions- Matthew 6:19-21; Hebrews 10:32-34

- A. When our treasure is in heaven not on earth, our hearts will be in heaven also .
- B. As disciples we will look foolish to the world because our hearts and our treasures (money) are in heaven not on earth.

III. All Things for Our Enjoyment- I Timothy 6:17-18

- A. It is very easy for us who have wealth to put our hope and trust in money and things rather than God.
- B. As disciples we are commanded to be generous and willing to share.
- C. When we follow God's plan we can feel great about enjoying the blessings God has given us.

QUESTIONS

1. Which do I desire more, to give or to receive?
2. How can I put all my treasure in heaven so that all my heart will be there also?
3. How am I being generous and willing to share on a daily basis?
4. Am I enjoying God's blessings or do I feel guilty about the things I have?

Day 3

DEALING WITH YOUR HEART (Part II: Obstacles)

I. The Obstacle of Greed- Luke 12:13-21 (Parable of the rich fool); Luke 16:19-31 (Rich man and Lazarus)

A Be on your guard against all kinds of greed. The value of a person's life has nothing to do with his financial worth.

B. The rich fool's goal was financial independence and being independent of God. This is often times the "American Dream."

C. The rich man in **Luke 16** went to hell because of his greed and unconcern about the needs of others.

II. The Obstacle of Discontentment- Philippians 4:10-13

A. Paul rejoiced while he was in prison.

B. He was grateful and content even in need.

C. Paul did not focus on what he lacked but rather on what he had (Christ).

D. Also note **1 Timothy 6:6-10**.

QUESTIONS

1. How am I storing up treasures for myself but not being rich toward God?
2. How am I showing concern for the poor and needy?
3. Am I grateful and content with what I have right now?
4. What griefs do I have in my life because of greed and discontentment?
Examples: Debt, High monthly payments, Bad credit record, etc.

Day 4

DEALING WITH YOUR HEART Part II: Obstacles (continued)

III. The Obstacle of Worry - Matthew 6:25-34; Philippians 4:4-9

- A. As disciples we sin when we worry about finances.
- B. Worry is a result of a lack of faith.
- C. Ways to overcome worry:
 - 1. Prayer
 - 2. Rejoice always
 - 3. Be thankful in all situations

IV. The Obstacle of Laziness- Signs of Laziness according to Solomon

A. The Sluggard

1. Proverbs 6:9-11, 19:15, 20:13, 26:14

Oversleeping and eating too much

2. Proverbs 13:4, 15:19

Not accomplishing goals, something always getting in the way

3. Proverbs 19:24, 26:13

Making excuses

4 Proverbs 20:4

Unwilling to work hard

B. Results of laziness; Poverty- **Proverbs 10:4, 12:24**

C. Overcome laziness by hard work- **Proverbs 14:23**

QUESTIONS

1. What do I worry about? How will I overcome it?
2. How does worry affect my relationship with God?
- 3 What signs of laziness do I need to overcome? Be specific.

Day 5

GIVING (Part 1: Sacrificial Giving)

I. Old Testament Precedent- Leviticus 27:30; Malachi 1:13-14

- A. The Israelites were commanded to give a tenth (tithe) of all their income to the Lord.
- B. The Israelites had many other kinds of sacrifices (e.g. burnt, sin, grain, fellowship offerings) in addition to the tithe.
- C. The sacrifices were to be the best available. God will not accept a second rate sacrifice.

II. New Testament Examples

A. The Widow- **Mark 12:41-44**

She was commended not for what she gave, but her giving heart. She was totally dependent on God.

B. Barnabas - **Acts 4:36-37**

He sold his property and gave all the proceeds from the sale to meet the needs of the church.

C. The Macedonians- **2 Corinthians 8:1-3**

They gave beyond their ability even though they were extremely poor.

III. True Sacrifice Costs Something- 2 Samuel 24:21-25

David refused to sacrifice to God something that cost him nothing.

QUESTIONS

1. Am I giving my best to God in my weekly giving? Do I give to God first out of my pay or out of what is left over?
2. What percentage of my income am I giving in my weekly contribution?
3. What am I willing to sacrifice for the special contribution?

Day 6

GIVING (Part II: Giving by Faith)

I. It takes Faith to Give- Malachi 3:8-11

- A. God wants us to test him in our giving (v 10). It takes faith and trusting God.
- B. God is waiting to pour out blessings when we trust Him. It is easy to say "I'll give when God blesses me." God says, "Give and I will bless you."

II. God's Promises- Malachi 3:10-11, Mark 10:29-31, 2 Corinthians 9:10-11

- A. We will not have enough room for God's blessings.
- B. We can never out give God.
- C. God always gives back 100 times as much to us.
- D. God will continue to give to us so we in turn can give to others and meet their needs.
- E. Ultimate blessing: treasure in heaven.

III. Depend on God- Philippians 4:14-19

- A. Our giving is a sacrifice pleasing to God.
- B. Contrary to what we may think our needs are not neglected when we give sacrificially.

QUESTIONS

1. Do I hold back on my contribution because I am worried about the future?
2. Does my giving move me to trust and rely on God?
3. What amount of money should I be giving weekly that is both responsible and still requires faith?
4. Can I think of examples in my life when I've relied on the promises of God in my giving? What did God do in response?

Day 7

GIVING

Part III: Joyful Giving

I. Giving with Joy- 2 Corinthians 9:7-8

A. Each man should give what he has decided in his heart to give. Giving is planned through, proactive and intentional.

B. God does not want us to give reluctantly or under compulsion. You should feel a joy, excitement, and enthusiasm when you give.

C. God loves a cheerful (in Greek "hilarious") giver.

II. The Privilege of Giving - 2 Corinthians 8:3-5

A The Macedonians urgently pleaded to give.

B. They understood that it was a privilege because they had first given themselves to the Lord. Giving first to the Lord is an issue of Lordship.

C. Our giving is directly proportional to our love and surrender to God.

III. Special Times of Giving, Times of Victory and Joy for God's People

A. The Israelites gave to build the temple and the people rejoiced (1 Chronicles 29: 1-9)

B. The building of the tabernacle; the people willingly brought more than needed. (Exodus 35:20-29, 36:2-7)

QUESTIONS

1. Am I a cheerful giver? What keeps me from giving cheerfully?

2. Am I eager or reluctant to give.

3. At what time was I the most joyful about my giving? Why?

Day 8

SACRIFICIAL LIVING

I. Jesus's Example- 2 Corinthians 8:9, Luke 9:57-58

- A. Jesus chose to live sacrificially. He gave up heaven itself
- B. He lived a life of self denial. He allowed himself to be uncomfortable and inconvenienced for the sake of others.

II. The Need for Sacrificial Living

- A. To meet the physical needs of others. **2 Corinthians 8:13-15; Acts 4:34-37**
 - 1. Paul wanted those who had plenty to sacrifice for those who were in need.
 - 2. The first century Christians sacrificed so there would be no needy people among them.
- B. To support the full-time work of evangelizing the world. **Philippians 4:10-19**
 - 1. Paul commended the Philippians for the aid they had sent him.
 - 2. He considered their gifts to him as a sacrifice to God.
- C. There was always a purpose in the Bible for living sacrificially. It was never to sacrifice for the sake of sacrifice alone.

QUESTIONS

I. In what ways can I choose to live more sacrificially in order to have money to give to meet needs?

Examples:

Cut food budget

Limit or eliminate eating out for a time to save money

Use creativity during dates in order to save

Stop impulse spending (vending machines, fast food, etc.)

2. Am I willing to "become poor" so that others can have the opportunity to become Christians?

Day 9

PLANNING AND BUDGETING

I. Introduction "If you fail to plan, you plan to fail"

As Christians, we often fail to have a plan for our finances. Prior to doing this study you may have even thought it unspiritual to spend time focusing on your finances. Hopefully, by now you have developed convictions as to God's plan for your finances. In this study we will look at the need for us to establish a budget for our spending. A budget is a reasonable written plan for your giving, spending and saving based on your income. It is a tool to help you to be a good steward of that which God has entrusted to you.

II. The Need for a Budget

A. God expects you to know the condition of your flocks and herds (money, possessions, debts). **Proverbs 27:23**

B. We must have a plan and commit it to God. **Proverbs 16:1, 3:9**

C. Jesus teaches us to know the cost of something before we begin. It is foolish not to budget. **Luke 14:28-30**

III. Guidelines

A. Plan first to give to God.

B. Plan to live sacrificially, not beyond your means.

C. Plan to have something to share, to be able to be generous with others.

D. Plan to save for occasional or emergency expenses (e.g. auto repairs, medical expenses, family trips, etc).

E. Plan to eliminate debt. **Romans 13:8**

QUESTIONS

1. Do I have a written budget that I use to plan my giving, spending, and saving?
2. Do I compare my actual spending to my budget?
3. Have I adopted a standard of living that enables me to stay out of debt and have enough to be generous with others?

Day 10

Dealing With Debt

Part I: God's View

I. Types of Debt

A. Legitimate

1. To meet real needs, to provide for necessities (e.g. home mortgage)
2. To enable you to earn a living (e.g. auto loan, educational loan, business loan).

B. Illegitimate or Foolish

1. To make purchases which are not essential (e.g. entertainment items, vacations, etc.).
2. Borrowing what you cannot repay or do not know when you can repay.
3. Borrowing at excessive rates of interest (credit cards).

II. Borrowing

A. As Christians, borrowing should be an exception, not the rule.

B. Do not let any debt remain outstanding, remain totally debt free. **Romans 13:8**

C. God calls those wicked who borrow and do not repay. **Psalm 37:21**

D. Let your "yes" be "yes". When you borrow repay on-time. **Matthew 5:37**

E. When you borrow someone's property you are responsible for it. For example, if you borrow someone's car and get into an accident, you are responsible to pay the cost of repairs.

III. Lending

A. Do not charge interest when lending to a brother in need. Have compassion and do not add to people's burdens. **Exodus 22:25-27**

B. Be generous in lending to those in real need. **Deuteronomy 15:7-8**

C. Do not lend expecting repayment; therefore, do not lend what you need to get back. For example, do not lend out money you need to pay your rent, expecting the borrower to repay you on time. **Luke 6:34-36**

D. Do not lend or give money to someone, especially a brother who is idle. or unwilling to work. Do not lend to people if it promotes their irresponsibility, laxness or self-indulgence. **2 Thessalonians 3:1**

PRACTICAL:

Make a list of your debts. Contact your creditors, ask for forgiveness and let them know your intention to pay in full.

Day 11

DEALING WITH DEBT

Part II: Getting Out- The Radical Approach

I. Why Get Out of Debt?

A. It hinders us from being able to give generously. When we are paying 18%+ interest on top of the principal, it is difficult to have anything left to share with others.

B. It is wasteful. The exorbitant interest we pay on our credit cards is totally wasted.

C. The balance is probably there because you were not following God's plan for your finances.

II. How to Get Out

A. You must be radical - **Matthew 5:29-30**

1. Cut up all your credit cards (if you have outstanding balances that you have not been able to pay off for 3 months or more).
2. Call your credit card companies and cancel the accounts.
3. Work out your budget with the goal of removing your debt. Do not buy anything that is not necessary. Cut all unnecessary expenditures out of your budget (e.g. cable TV, newspaper).
4. Get input. **Proverbs 15:22**
5. Commit your plan to the Lord. **Psalms 127:1-2**

B. Finish the Job - **Luke 14:28-30**

1. Let godly sorrow lead you to repentance (2 Corinthians 7:10-11). You must take responsibility for your debt.

QUESTIONS

1. Are you in unrighteous debt? If so, why?
2. Are you willing to apply the principles set forth to get out of debt?
3. What will be the hardest thing for you to change to get out of debt?
4. Who do you know that will be able to help you with your plan?

Day 12

YOUR GOD AND YOUR JOB

I. God's Plan for Your Life- Genesis 3:19; Ecclesiastes 3:13, 22; 2 Thessalonians 3: 10

- A. It is God's will for us to work hard in order to earn the bread we eat.
- B. God wants us to find satisfaction in our work.
- C. If a person will not work, he cannot eat.

II. Responsibility of the Employee- Colossians 3:22-25; Ephesians 4:28; Acts 5:29

- A. Obedience: We are to be a disciple to our boss on the job. God expects us to obey our boss not just to win his favor, but out of reverence for Christ.
- B. Wholeheartedness: God expects us to put our whole heart into our work. As Christians we should be the most sincere and hard-working employees on the job.
- C. Do not steal from your employer (e.g. receiving pay for work you did not do, taking supplies, submitting false or exaggerated expense reports).
- D. Obey God first. If asked to do something that is illegal, unethical or sinful, obey God over men.

QUESTIONS

1. What do I need to repent of in relation to my job?. Be specific.
2. Am I doing anything as a part of my job that is sinful or goes against my conscience?

Day 13

CHRISTIAN RESPONSIBILITIES

I. Yourself- 1 Thessalonians 4:11-12

A. We need to be financially independent in the sense that we take care of our own. As adults we should not be dependent on parents, family, friends, or the church except in rare instances.

B. It is difficult to win friends, influence people and have the respect from the world when do not carry our weight financially. We can hinder the spread of the Gospel if we are irresponsible with our finances.

II. Family- 1 Timothy 5:8

A. Taking care of our family is one of the most basic responsibilities we have. If we fail, we deny the faith.

B. Responsibility includes at least parents, grandparents, spouse, children, brothers, and sisters.

C. It is right for us to repay our parents and grandparents.

III. Government- Matthew 22:21, Romans 13:1-3

A. This would include the payment of taxes etc.

B. We pay not according to what we can get away with but what is right and just.

IV. The Church- 1 Corinthians 16:1-2

A. Each one has the responsibility to take care of the church financially.

B. Set aside on the first day o f every week.

C. Plan and save for all giving.

V. The poor- Luke 12:33, James 1:27

Question

In which of the above areas am I not being faithful?

Day 14

DECISIONS

I. Honor God with Your Wealth- Proverbs 3:9

- A. Will I obey the scriptures concerning sacrificial giving?
- B. As I mature as a Christian, will I continue grow in sacrificial giving?

II. Guard Your Heart - Proverbs 4:23

- A. What sins of the heart have I confronted and repented in regard to my finances?
- B. Am I ready to give out of a pure heart and a sincere love for God?

III. A Living Sacrifice - Romans 12:1

In what ways am I going to live a more sacrificial life-style in order to advance God's kingdom?

IV. Give and It Will Be Given To You - Luke 6:38

Have I made decisions to give by faith and to give joyfully to the Lord?

V. A Spirit of Self-Discipline- 2 Timothy 1:7

- A. Have I prepared a budget that I am ready to live by? If not, when will I have it completed?
- B. Have I sought input?

VI. Free At Last- Romans 13:8

- A. What deep convictions have I've gained about getting out of debt?
- B. What is my plan to eliminate sinful and foolish debt from my life?

VII. A Light To The World- Matthew 5:14

- A. How am I going to work at my job in such a way that my life is an upward call to everyone around me?
- B. Am I fulfilling my financial responsibilities as a disciple in the areas that God expects?