

# 1 Road to Financial Freedom God Owns It All!

Leader Guide



## Introduction to the Series

- We're taking a 4-week break in our regular study for a church-wide emphasis.
- This study will be the focus in worship and in small groups (ABS & Home Groups).
- This emphasis is not an attempt by the church to raise money, but rather to equip group members with Biblical understanding of how the Lordship of Christ affects even this component of our lives.
- Overview: 1) God Owns It All, 2) The Problem with Debt 3) Eternal Investment, 4) Our Work

## Purpose for This Lesson

1. On a knowledge level, students will learn:
  - a. that God actually owns everything.
  - b. that He will provide for our needs out of His abundance.
  - c. that our role is that of a faithful steward working for Him.
2. On a heart level, we want to inspire students to:
  - a. trust God and not be anxious about their finances.
  - b. commit 100% of their finances to God, not just 10%.



## Create Interest

(Share this story.)

During the Crusades of the 12<sup>th</sup> Century in which Christians were seeking to take back the Holy Land from the Muslims, mercenaries were used to fight. As it was a Holy War, the Crusaders insisted that the mercenaries be baptized before fighting. As the mercenaries were baptized, they would hold their swords above the water to symbolize that their swords were the one thing that would not fall under the Lordship of Christ. Thus they had the freedom to use their swords in any way they pleased. (Howard Dayton: *Your Money Counts*)

(Add your commentary. Here's a suggestion...)

Maybe it's like this when we get baptized. Some of us intentionally hold our wallet or credit card above the water, while others of us did so unintentionally, not knowing Jesus wants to be Lord of that area of our lives also. (He wants some input on 100% of your income, not just 10% as we've always heard.)

Salvation is giving lordship of all that we know of ourselves to all that we know of Christ. As we mature, we learn more and more of who we are and also of what Christ expects of us. Therefore, we continue to be faced with choices of lordship in many areas.

If we are going to enjoy the fullness of life that God has to offer, we must go back to the point of our salvation. Then we made Christ Lord of all. We must keep Him lord of every aspect of our lives, including our finances.

Questions For Thought (Choose one or two just to get the class involved & thinking. Don't provide answers yet. That will come later.)

- In what ways do you believe God cares about the other 90%?
- If we tithe, why would God care about the other 90%?
- What are some ways people spend their money that seem outside of God's plan?
- What are some ways people spend their money that pleases God?
- When is the last time you prayed about spending money?
- Is it wrong to buy a 50 inch flat screen TV or to drive a BMW?

### Just the Facts

There are around 500 verses in the Bible on prayer. Yet there are over 2,350 about money and possessions. Does that mean that money and possessions are more important than prayer? Not likely. What it does likely mean is that God is aware of the human struggle in this area.

Focus Scripture: 1 Chronicles 29:11-12

*Yours, O LORD, is the greatness and the power  
and the glory and the majesty and the splendor,  
for everything in heaven and earth is yours.*

*Yours, O LORD, is the kingdom;  
you are exalted as head over all.*

*Wealth and honor come from you; you are the ruler of all things.  
In your hands are strength and power to exalt and give strength to all.*

This passage is taken from a section that details King David's personal contribution for the temple. His interest was so great that he devoted his personal riches and challenged the leaders of Israel to do the same. The willing generosity of the people led the King to offer a prayer of thanksgiving. He recognized that such an offering was only possible because God had abundantly blessed the people.

"God alone is the source of all things and thus He is providing for His own house, but He does so through the willingness of His people to offer themselves and their possessions to Him. David's prayer is that such a continued attitude of dedication to God with loyalty to His commands should mark both Solomon and the people." (FF Bruce: *The International Bible Commentary*)

(If you'd like, research this passage further and gain more understanding of the setting.)

Question: King David recognized how greatly God had blessed the people of Israel materially. How do you think that blessing compares to the wealth of North America in 2008?

### Biblical Financial Truths

(The truths will be more meaningful as you share of your own experiences. For instance, I often tell the story of my brother, who being a finance major in college, confessed of being tempted to figure his "return on investment" after seeing God faithfully provide when he tithed without seeing how he would make ends meet the coming week.)

1. God is the owner of everything.

Focus passage: ...for everything in heaven and earth is yours. 1 Chron 29:11

*The earth is the LORD's, and everything in it, the world, and all who live in it. Psalm 24:1*

2. When we are blessed, God is the **source**.

Focus passage:

*Wealth and honor come from you; you are the ruler of all things.*

*In your hands are strength and power to exalt and give strength to all. 1 Chron 29:12*

*Every good and perfect gift is from above... James 1:17*

Now let's look at some other truths about money and see what we can learn.

3. The Bible says a lot about money and possessions in order to:

a. **teach** us how we should view and use money, and

b. **warn** us of dangers and abuses.

Question: Does God say a lot about money because He needs our money? (It should be obvious that God can take care of His own needs. It is we who benefit from a right heart.)

***God is more interested in our heart than our check book.***

4. Our relationship with God **affects** and is affected **by** our financial decisions.

How are both of these statements true?

5. Scripture tells us that money is the primary competitor for **lordship** of our lives.

*No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money.*

Matt. 6:24

What are some other competitors and why does money beat them?

6. There is a great **contrast** in God's design and in the way most people handle money.

*"For my thoughts are not your thoughts, neither are your ways my ways," declares the LORD. "As the heavens are higher than the earth, so are my ways higher than your ways and my thoughts than your thoughts." Isaiah 55:8-9*

7. To be a genuine follower of Christ, one must **transfer** ownership of our possessions to God.

*"If anyone comes to me and does not hate his father and mother, his wife and children, his brothers and sisters—yes, even his own life—he cannot be my disciple. And anyone who does not carry his cross and follow me cannot be my disciple. (33) In the same way, any of you who does not give up everything he has cannot be my disciple. Luke 14:26-27, 33*

If we really consider everything to be God's, then we can place the burden on him as well. For instance, if our car breaks down, we can say, "Okay God, your car is broken. How are you going to repair it?" When we can live like that, it helps relieve anxiety.

8. Sometimes God uses financial **trials** to grow our faith.

*Consider it pure joy, my brothers, whenever you face trials of many kinds, because you know that the testing of your faith develops perseverance. Perseverance must finish its work so that you may be mature and complete, not lacking anything. James 1:2-5*

*And we know that in all things God works for the good of those who love him, who have been called according to his purpose. Romans 8:28*

God orchestrates even seemingly devastating circumstances for ultimate good in the lives of the godly.

9. God will **provide** for His children.

*But seek first his kingdom and his righteousness, and all these things will be given to you as well. Matt 6:33*

**God's provision is always predictable. His methods are not.**

North Americans are so blessed that we seldom *have* to trust God for our provision.

In Genesis 22:14 God is spoken of as "Jehovah-jireh" which means "the Lord will provide."

Question: How has God provided for you in unpredictable ways?

(Please allow time for multiple stories/testimonies here. One of the heart goals is for us to learn to trust God. One great way is to hear how He has done so in the lives of others. Share your own story here as well.)

10. Since God owns all resources, our role is that of a faithful **steward**.

*Now it is required that those who have been given a trust must prove faithful. 1 Cor. 4:2*

A steward is "someone who manages **another's** property, finances, or other affairs." In the Bible, it was a position of high regard, as Joseph, for instance, was steward of all of Potiphar's household.

Question: What are some modern day example's of stewardship? (being in control of someone else's resources)

Question: If we are a steward, how important is it to know how the owner desires his resources to be used?

### **One Sentence Summary**

Question: If you had to give a one sentence summary of the lesson today, what would it be? (Below is one example.)

***We can relax when we realize that God owns everything and loves us immensely.***

**Closing**

1. Ask students to review the “Commitment to Biblical Financial Stewardship”. Don’t sign it now, but take it and prayerfully consider committing yourself to the Lordship of God in this area of your life.
2. Think back on your baptism. Were there any symbolic items you were holding out of the water? Maybe we didn’t recognize it then, but what areas do we struggle with?

***If we can trust God with eternal life,  
we can certainly trust Him with life  
here and now!***

3. Point group members to the daily assignments for continuing study. This is the back page of the Student Handout. As the lessons are brief, encourage them to spend some time every day and not to do the entire week in one day.
4. Encourage the group members to return next week for “The Problem with Debt.”

**Commitment to Biblical  
Financial Stewardship!**

In order to enjoy the full spiritual life that Christ intends, I recognize that:

- God is the owner of everything.
- God will provide for my needs.
- I should not be anxious, but trust.
- my role is to be a faithful steward of God’s possessions.
- I have a responsibility to learn God’s desire for my financial decisions.

Signed: \_\_\_\_\_

Date: \_\_\_\_\_