

WEEK 2: BIBLICAL FOUNDATIONS FOR WEALTH (Part 1/2)

Have someone open in prayer.

Welcome back for Week 2. Last week, we went over the mission, vision, and goals of the SPRINT program. We talked about the need for participation, prayer, and honesty throughout the next several weeks. And most importantly, we clarified our search for *Godly* wisdom: wisdom that doesn't make sense outside of the gospel.

Today, we are going to dive much deeper into biblical wisdom on wealth and explore the core principles that we need to internalize before we can move on to anything else.

PART 1: The New Launch

To start, let's work through a theoretical scenario.

Imagine you are the director of a national college campus ministry and you are planning on starting a group on a new campus next year. You've already commissioned one couple who will be serving as full time staff. You have determined that the operational costs for the ministry will be about \$10,000 per year to cover the meeting space, events, outreach, and other miscellaneous costs.

As you try to determine what the total fundraising goals will be, you consider an important question. Discuss as a group:

How much should be raised to cover the staff couple's living expenses? What factors would you consider? How would you go about the decision?

Based on all of the factors you and the staff couple considered, you agree on a reasonable goal for living expenses. Afterwards, the couple begins raising support to cover their living expenses and the \$10,000 of operational expenses.

As you approach the launch, you get exciting news. The couple reports that they have reached their total fundraising goal to cover all of their personal expenses and the operational expenses. In fact, they have even raised a full \$8,000 beyond their goal. You start to consider the ways you might be able to use that excess to get the ministry started. You even consider how it might help one of the other campuses that has been struggling.

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| Basic living expenses | Ministry costs (\$10,000) | Excess funds (\$8,000) |
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When you meet with the couple to discuss plans, however, they tell you that they were actually hoping to keep the extra \$8,000 as part of their salary. They reason that since they put in most of the work fundraising, they had a reasonable case to include it in their salary for the year. Since they had already raised enough to meet their goal, any excess should go to their personal needs.

1. How would you respond? What do you think the excess \$8,000 should be used for?

2. What if the excess was \$50,000? Would that change your response at all?

Like the staff couple, we each have some basic living expenses that we require. And also like the couple, we have each been commissioned by God to whatever neighborhood, community, and career we are a part of right now. There is a bigger picture to our mission and purpose than our comfort and contentment.

Let's take a second and consider the possibility that whatever money or wealth is in our control actually belongs to God, just like the money the staff couple was managing belonged to their donors. Even though it really *feels* like ours, and God gives us great freedom in how we use it, our wealth is still God's in the end. For some, God might allot \$10,000 per year and for others He might allot \$100,000 per year. But either way, we are simply managers.

If it is true that we are managers, and our money is not our own, then we are left with an important question: How much of God's wealth do I need for myself? Like any manager, we each require a manager fee to cover our own expenses. But when that "fee" is 100% of the money God has given us, then there is nothing left to actually use towards the mission and purpose He has given us. Like the first question in Part 1, we need to step back and determine what our reasonable living expenses should be.

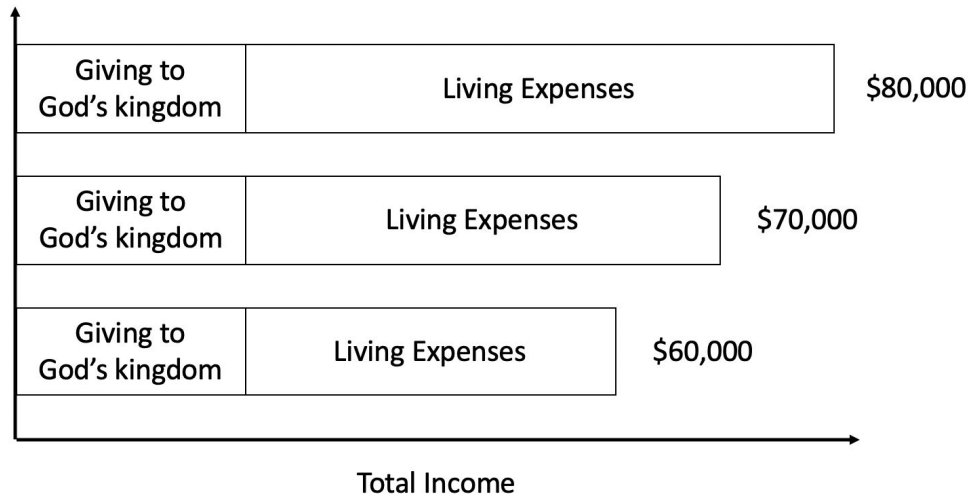
Have you ever considered the idea that all of our wealth belongs to God? How does the idea that we are managers rather than owners change how you view the wealth you currently control?

When we view our money as our own, we will tend to give whatever we think we "owe" back to God, and spend any excess on our own wants and needs. In a sense, we allow God to take a fee out of *our* wealth.

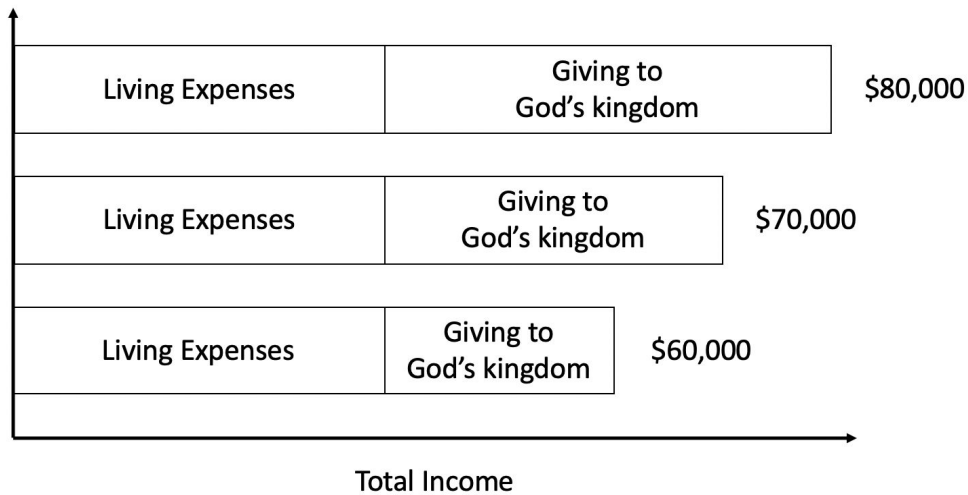
In contrast, when we view our money as fundamentally belonging to God, we will tend to take out whatever we truly need to sustain ourselves, and spend any excess on God's kingdom. In this manner, we take our fee out of *God's* wealth.

As Christ said, "Where your treasure is, there your heart will be also." (Matthew 6:21, ESV)

Us as Owners



God as Owner, Us as Managers



At this point, you may be thinking, "But I work hard for my money!". And that may certainly be true. But as we dig a little deeper, we notice that no money comes through our hands without God's blessing. Every day, we take for granted that in no time at all, a physical injury, job downsizing, market turn, or other unforeseeable circumstance could take all of our income away. Yet God continues to sustain us. The more we appreciate this fact, the more we come to realize that God has chosen to allow this wealth to come into our hands to manage. And He has big plans!

The manager concept is an important foundation for the SPRINT program. As we continue through this program, remember this idea. We are managers, not owners.

PART 2: Managing Talents

Jesus talks about the manager concept a number of times. Let's look at an example from Matthew 25:14-30 (ESV). Have someone read the passage out loud. Then, allow 1-2 minutes for everyone to reflect silently on what stood out most to them. Then share your thoughts as a group:

14 "For it will be like a man going on a journey, who called his servants and entrusted to them his property. **15** To one he gave five talents, to another two, to another one, to each according to his ability. Then he went away. **16** He who had received the five talents went at once and traded with them, and he made five talents more. **17** So also he who had the two talents made two talents more. **18** But he who had received the one talent went and dug in the ground and hid his master's money.

19 Now after a long time the master of those servants came and settled accounts with them. **20** And he who had received the five talents came forward, bringing five talents more, saying, 'Master, you delivered to me five talents; here, I have made five talents more.' **21** His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.' **22** And he also who had the two talents came forward, saying, 'Master, you delivered to me two talents; here, I have made two talents more.' **23** His master said to him, 'Well done, good and faithful servant. You have been faithful over a little; I will set you over much. Enter into the joy of your master.'

24 He also who had received the one talent came forward, saying, 'Master, I knew you to be a hard man, reaping where you did not sow, and gathering where you scattered no seed, **25** so I was afraid, and I went and hid your talent in the ground. Here, you have what is yours.' **26** But his master answered him, 'You wicked and slothful servant! You knew that I reap where I have not sown and gather where I scattered no seed? **27** Then you ought to have invested my money with the bankers, and at my coming I should have received what was my own with interest. **28** So take the talent from him and give it to him who has the ten talents.

29 For to everyone who has will more be given, and he will have an abundance. But from the one who has not, even what he has will be taken away. **30** And cast the worthless servant into the outer darkness. In that place there will be weeping and gnashing of teeth.'

Feel free to write down your thoughts here.

Take 1-2 minutes to reflect silently.

To provide some brief context, the master in this parable is an extremely wealthy man. A talent is a measurement of gold, roughly worth 20 years wages. In today's dollars, a talent would be worth about 1.4 million dollars. It is also generally accepted that the servants were well known to the master, rather than strangers, and therefore should have generally had his best interests in mind. Discuss the following questions as a group:

1. **What do you think Jesus is trying to explain about the relationship between us, God, and wealth?**
 2. **Why do you think some servants start with more and some start with less?**
 3. **What do you think we are supposed to do from here? What actions is Jesus trying to get us to take?**
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PART 3: It All Belongs to God

Let's take a minute to listen to the story of Alan Barnhart. By all worldly measures, most people would say he has certainly earned the right to use his money as he sees fit. Yet he doesn't see it that way at all.

Have someone play the video at the link below on a laptop, computer, TV, or other device.

www.finishlinepledge.com/media/barnhart/

Afterwards, discuss as a group:

What are your thoughts after reflecting on Alan's testimony? What questions come to mind?

Alan's life is the result of a sound core understanding of how we should view money. Specifically, his two core beliefs guided much of his personal and business life: (1) All money belongs to God and (2) having wealth can be dangerous.

The actions he took over his life are simply the fruit from a heart that was correctly aligned with God. His beliefs were not a unique calling meant for him alone. Rather, they stem from a correct understanding of what our relationship with wealth should look like.

We're just about done for today. If you only take one thing away from this week, let it be the idea that all wealth belongs to God and He has appointed each of us to manage a portion of it. And how we manage it matters.

We live in a country built on self-starting, hard work, and earning your own way. The idea that the money we work so hard for may fundamentally not belong to us often comes as a bit of a shock. But that seems to be the message that Jesus communicates in the New Testament. If it is true that all of our wealth belongs to God, and we are responsible for handling it wisely, that brings up a whole host of questions. And we will get to a number of them in the next few weeks. Before we get there, take a second to discuss this one:

Why do you think God has appointed us to manage His wealth? Why has He given us so much freedom in how we use it?

Afterwards, have someone close in prayer.

AT HOME: On Your Own This Week

Next week, we'll be going through an interactive exercise that will require a few items:

1. Each person in the group will need about 40 tokens of some kind. Couples should participate individually, with each person bringing 40 tokens of their own. You can use coins, paper clips, pieces of paper, or anything else that works as some sort of counter.
 2. At the end of the Week 3 guide, you will find a sheet titled the Real Life Player Board. Before next week, each person should print this out so they can bring it next week. You won't be able to use the player board on your phone or computer. Don't forget!
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FEEDBACK:

We'd love to hear your thoughts about this week's material. How can we improve? Leave us feedback at www.finishlinepledge.com/feedback