

WEEK 3: BIBLICAL FOUNDATIONS FOR WEALTH (Part 2/2)

Have someone open in prayer.

Last week we talked about the idea that all wealth belongs to God and He has chosen each of us to manage a small portion of it.

What stood out to you last week? What do you still remember? Did you have any new thoughts or questions about these ideas over the past week?

Today, we're going to dig a little bit deeper into some of these ideas.

PART 1: How Expensive is the Great Commission?

In the end of Matthew, Jesus leaves his disciples with their final command, the Great Commission, which states "Go and make disciples of all the nations." According to the [Joshua Project](#), there are approximately 7,400 people groups out of 17,400 total that have not heard the gospel. Take 30 seconds and consider silently how much money it might take God to complete the Great Commission by reaching all these people groups with the gospel. Keep that number in your head.

Next, divide up the following passages and read them aloud, one after another. (all ESV)

Genesis 1:1-3

1 In the beginning, God created the heavens and the earth. **2** The earth was without form and void, and darkness was over the face of the deep. And the Spirit of God was hovering over the face of the waters. **3** And God said, "Let there be light," and there was light.

Exodus 14:16-18

16 Lift up your staff, and stretch out your hand over the sea and divide it, that the people of Israel may go through the sea on dry ground. **17** And I will harden the hearts of the Egyptians so that they shall go in after them, and I will get glory over Pharaoh and all his host, his chariots, and his horsemen. **18** And the Egyptians shall know that I am the Lord, when I have gotten glory over Pharaoh, his chariots, and his horsemen."

Job 26:7-14

7 He stretches out the north over the void and hangs the earth on nothing. **8** He binds up the waters in his thick clouds, and the cloud is not split open under them. **9** He covers the face of the full moon and spreads over it his cloud. **10** He has inscribed a circle on the face of the waters at the boundary between light and darkness. **11** The pillars of heaven tremble and are astounded at his rebuke. **12** By

his power he stilled the sea; by his understanding he shattered Rahab. **13** By his wind the heavens were made fair; his hand pierced the fleeing serpent. **14** Behold, these are but the outskirts of his ways, and how small a whisper do we hear of him! But the thunder of his power, who can understand?"

1 Corinthians 15:25-26

25 For he must reign until he has put all his enemies under his feet. **26** The last enemy to be destroyed is death.

Now think back to the question we considered earlier. In light of the power God has demonstrated throughout history, how much money would it take God to complete the Great Commission?

The fact is, God is going to accomplish what He intends to accomplish. And He doesn't require a single dime (let alone anything else) to do it. So that leaves us with an important question. Discuss the following as a group:

If God doesn't need anything from us, why does Jesus talk so frequently about money and wealth?

That brings us to our final point for part 1:

God doesn't need our money, but He knows that money is one of the most powerful contenders for our hearts. He carefully and thoughtfully crafted each of us. And He loves us more deeply and passionately than we will ever understand. When God calls us to loosen our tight-fisted grip on our money, it's only because He wants us to experience a relationship with Him with the love and passion of a child looking up at their father or mother, whom they depend on for everything.

PART 2: The Game of Life

Now, with our biblical foundation, it's time to move on to personal finance. Next week, we are going to be getting into some core financial principles. But before we get there, let's take a second to see where each of us is starting. To do so, we're going to play a game called Real Life.

To start, pull out the Real Life Player Board found at the end of this week's material. If couples are going through this week together, each person should play separately (a second player board is provided). You will also need about 40 pennies, coins, or other tokens to use as counters.

There are a couple rules to be aware of, so pay close attention. This game consists of 10 turns. On each turn, you will receive income from your job, and you'll pay out your living expenses. These numbers are fixed each turn. Afterwards, you'll have the chance to use any leftover money in 4 different ways, which are shown on your player board:

1. **Bonds:** For every 4 pennies you place in the bonds box, you will receive 1 guaranteed penny next turn. Investing a fraction of 4 pennies produces nothing.
2. **Stocks:** Stocks have higher risk, but higher reward than bonds. Each penny you invest could double, but you could also lose everything you invest. On average, the gains tend to be greater than bonds.
3. **Rental home:** You can purchase a rental home for 20 pennies. On each following turn, you will receive 10 pennies per turn from your tenants.
4. **Giving:** Of course you can choose to give money away at any point, but it can never be taken back.

Your bank can also be found on your player board. This is your pool of money to use as you see fit. In fact, we're going to help you get started! Go ahead and put 2 pennies in your bank right now.

On any given turn, you don't have to use all of your money in one of the 4 ways listed above. Just leave any remainder in the bank.

It may be tempting to discuss how you are using your money each turn, but try to save any discussion for the end. Let's begin...

Have one person go to www.finishlinepledge.com/game-of-life/ on their phone or another device and read the instructions to the group for the remainder of the game.

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Welcome back. Have someone read the following passage from Luke 12:16-21 (ESV). Afterwards take a minute or two to think about what stood out to you. Then we'll discuss as a group.

16 And he told them a parable, saying, "The land of a rich man produced plentifully, **17** and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' **18** And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods.' **19** And I will say to my soul, 'Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" **20** But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' **21** So is the one who lays up treasure for himself and is not rich toward God."

Feel free to write down your thoughts here.

Allow 1-2 minutes of silent reflection.

One of the most surprising things about this passage is that the rich man would generally be considered wise by the vast majority of people today, including most Christians. He was successful in his work, and he planned ahead for retirement. Yet there seems to be something much more significant going on.

Discuss as a group:

What does this passage say about our nature? What is Jesus trying to tell us through this passage?

The fact is, we all expect 10 turns in life. But we don't all get them. In fact, many don't.

How does this exercise and this passage make you think about the wealth you currently manage and about your goals for the next 30, 40, or 50 years.

Is this game an over-simplified version of life? Of course! There is plenty more complexity to consider in real life. But there is one principle that holds true amidst all that complexity:

Without intervention, our hearts will create all sorts of goals that distract us from God's plans.

PART 3: Recap of Weeks 2 and 3

Alright, we've been through a lot today. Let's take a second to recap what we've discussed.

1. All wealth belongs to God. He has allotted each of us a specific amount to manage. When we use that wealth for something or someone other than ourselves, we are simply using it the way God intended it. **We are managers, not owners.**
2. We serve an infinitely powerful God, the God who spoke creation into being, who held the Red Sea back for his people to cross, and who raised Christ from the dead to bring us back to Him. **God doesn't need our money to do what He plans on doing.** Yet Jesus frequently calls us to loosen our grip on our wealth. *It's for us.* God knows that money is one of the most powerful contenders for our heart, and He jealously wants our hearts for Himself.
3. Our hearts are constantly on a slow slide away from God. Without intervention, we constantly get distracted by the complexity of life. And despite our best efforts, our hearts will always generate competing goals for us to chase. **We are too easily distracted.**

Have someone close in prayer.

AT HOME: On Your Own This Week

We're going to be getting into some practical application next week. Before we get there, make sure to read about these practical strategies to maintaining a budget:

<https://www.finishlinepledge.com/practical-budget-strategies/>

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

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