

○ WORSHIP

SUGGESTED WORSHIP SONGS:

This is the Day, We Praise Your Name, Lion and the Lamb, God is Able, Christ is Enough

○ WELCOME

Money Matters. What is your personal principle about finances? Share one learning experience of it.

○ WORD

LUKE 12:15

¹⁵Then He said to them, “Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions.”

We all want to be successful in our finances and we often equate it with having lots of money. The Bible, however, tells us that true financial success has practically nothing to do with how much or how little money we have. Instead, in God’s economy, it is all about character. This means that true success begins with the heart – our being determines our doing.

But because of our sinful nature, we long to fill our heart with more money and other material things in order to be successful. This is only to find out later on that unless we have Jesus, there is nothing in this world that will ever be enough. The truth is only Jesus can satisfy our longings and can fill in that vacuum in our heart.

Jesus’ warnings implore us to beware and be on guard against any form of greed – that insatiable desire to have more (Luke 12:15). Money is not the problem, but the love and longing for money is (1 Timothy 6:9-10). To succeed in what truly matters to God, we need to learn three aspects of true financial success.

PERSPECTIVE OF FINANCIAL SUCCESS

- 1. God owns everything (Psalm 24:1-2; 50:10-12).** If we could only compute the monetary value of all the earth, the universe and everything in it, can we even imagine how rich God really is? All the produce of the land, sea and heavens are His. He does not need anything from us, and He owes us nothing. It is all His.
- 2. God is our Source (Philippians 4:19).** Since God owns everything, obviously He is able

to supply all our needs (not our greed). This is what is in the heart of God. When we have a personal relationship with Him, we can see our Heavenly Father providing for all our needs. More so, God is the source of our strength that allows us to produce wealth (Deuteronomy 8:17-18).

- 3. God is our Master (Matthew 6:24).** We cannot serve two masters. God must be the only one sitting on the throne of our heart. His plans for us are much better than ours or anyone else’s.

If we believe that God owns everything, if we trust that He is the source of all things, and if we truly want to serve Him as our Master with a grateful heart, then it will surely impact our use of money. It all begins with having the right perspective.

PRACTICES FOR FINANCIAL SUCCESS

How can we apply the right perspective into practice?

- 1. Tithing (Proverbs 3:9-10).** The whole purpose of tithing is to honor God as the Owner and Source of everything by putting Him first. God is teaching us to honor Him so that He can bless us. But if we are robbing Him with our tithes and offerings we withhold His blessings (Malachi 3:8-10). Moreover, the blessing of God is not only what He gives but also what He does not allow to happen for our protection (v.11).
- 2. Repaying Debts (Romans 13:8).** Having debts is not a grave sin, but the Bible has nothing good to say about debts. Our goal is to owe anyone

WORD (CONT'D)

nothing because God does not want us to be a slave to the lender (Proverbs 22:7). To borrow and not to pay is wicked (Psalm 37:21). Jesus came to set us free to be what He wants us to be, not to be enslaved by greed or by debts.

- 3. Prayer (1 Thessalonians 5:17).** Every financial decision is a spiritual decision. If we believe that God owns everything then we would want to ask Him permission, guidance, and wisdom in all financial matters.
- 4. Giving (Luke 21:1-4).** Giving is on top of tithing. The story of the poor widow teaches us that everybody can give. God is a giving God, He gave His only Son because He so loved us. More important than how much we give is how we give –whether we do it not grudgingly or out of compulsion but with a cheerful heart (2 Corinthians 9:6-8).
- 5. Stewardship (Proverbs 30:25).** This refers to saving, budgeting and accountability. The tiny ants can teach us to prepare in summer before

winter. When faced with financial decisions, calculate the cost beforehand (Luke 14:28). Live below your means. Financial success is all about faithfulness to our Master (Matthew 25:23).

PLEASURES OF FINANCIAL SUCCESS

The blessing of true financial success is the very **presence of Jesus** in every area of our lives. He alone can give us the pleasures of **peace and contentment**; two things we all surely long to possess more than money.

There is more to life than our accumulated material possessions (Matthew 6:25-26) and that is peace. This **peace of God** surpasses all understanding and guards our hearts and minds (Philippians 4:6).

Contentment is a sense of sufficiency and being grateful for what we have (1 Timothy 6:6-7). After all, we brought nothing into this world and we cannot take anything out of it either. In the end, Christ alone is enough for us (Mark 10:45; John 19:30).

DISCUSSION QUESTIONS:

(Leaders: Please choose questions that are appropriate to the level of spiritual maturity of your members)

1. Be on Guard. What is the warning of Jesus in Luke 12:15? Why did He warn us to be on guard against greed?
2. Christ is Enough. Does your life show peace and contentment in financial matters? How do you say so?
3. Blessed to Bless. How do you intend to begin and share the pleasures of financial success with others?

WORKS

PRAY CARE SHARE IN ACTION

Life Goals#3: Succeed in Finances

Spend some time in prayer and reflection, then list at least three life principles that you learned from the group discussion today.

What will you do differently starting this week to succeed in your finances? List down practical steps of actions and share them with your small group in your next meeting for peer learning and accountability.

WEEKLY PRAYER POINTS

- I. Thanksgiving
 - Worship God for who He is, what He has done, and what He will do in our lives
- II. Country and the World
 - Upright and moral governance of Public Servants and a God-centered Philippines
 - Repentance and Salvation
- III. Church
 - That CCF Members would honor and love God and make disciples
 - Elders, Pastors, Leaders, and Families
 - Ministries and Churches worldwide
- IV. CCF Facilities
 - Worship and Training Center
 - Prayer Mountain
- V. Personal Concerns
 - Deeper intimate relationship with God
 - Righteous living
 - Salvation of family and friends