

# SPENT

TAMING THE MONEY MONSTER



## SPENT

Ownership  
Shane Philip  
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Discussion Notes  
The Crossing Church  
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## OPENING

Jesus not only came to set us spiritually free, but His Word contains wisdom to be financially free as well. This week we are starting what may be the most critical series of the year: **Spent: Taming the Money Monster**. Over the next few weeks, we will dive into the wisdom of the Bible and give some very practical applications. Join us for this new series as we discover how the monster of money is no match for the wisdom and guidance God provides.

## SCRIPTURE<sup>1</sup>

**Matthew 25:14-30** Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. To one he gave five bags of gold, to another two bags, and to another one bag, each according to his ability. Then he went on his journey. The man who had received five bags of gold went at once and put his money to work and gained five more. So also, the one with two bags of gold gained two more. But the man who had received one bag went off, dug a hole in the ground and hid his master's money. After a long time the master of those servants returned and settled accounts with them. The man who received five bags of gold brought the other five. "Master," he said, "you entrusted me with five bags of gold. See, I have gained five more." His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" The man with two bags of gold also came. "Master," he said, "you entrusted me with two bags of gold; see, I have gained two more." "His master replied, "Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master's happiness!" Then the man who had received one bag of gold came. "Master," he said, "I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you." His master replied, "You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest. So take the bag of gold from him and give it to the one who has ten bags. For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth."

**Deuteronomy 10:14** To the Lord your God belong the heavens, even the highest heavens, the earth and everything in it.

**Psalms 24:1** The earth is the Lord's and everything in it.

**Job 41:11** Who has a claim against me that I must pay? Everything under heaven belongs to me.

**Acts 4:32, 34-35** And they felt that what they owned was not their own, so they shared everything they had. There were no needy people among them, because those who owned land or houses would sell them and bring the money to the apostles to give to those in need.

**Question:** In comparison with worldly wealth, what are the true riches in your life?

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<sup>1</sup> All scripture is NIV unless otherwise noted.

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## OBSERVATION

When the master in this parable entrusted his bags of gold to three men, he had certain expectations: they would use them wisely; they would return more than they were given; and they would prove their worthiness to be given even more responsibility in the future. Two of them invested their gold and returned twice as much to their master. The third man proved himself unworthy as he buried his bag and gained nothing for his master.

**Question:** If you agree with Jesus that whoever can be trusted with little can be trusted with much, is it true of you? Be specific. How does this principle also apply to being dishonest?

**Question:** Where do you need to acknowledge God's ownership in your life?

## APPLICATION

In our parable, Jesus is the master and we are the servants. He is talking about going away to heaven and entrusting to us the responsibility of building the Church and leading others to Jesus through the gospel message. When He returns to take His followers to heaven to be with Him, those who go must have proven themselves worthy through good stewardship of their responsibilities. The first thing we must remember is that it all belongs to God! We have been entrusted, not given. He owns everything on earth and in heaven and we are His servants though capable of good managerial skills. Acknowledging that it all belongs to God is the first step toward experiencing financial freedom.

**Question:** How do you like to spend money on yourself? Which mall do you go to when you are sad?

Let's apply this message to one of the most difficult issues in our lives: our finances. We have great trouble in our relationships because of them. How we handle money is the best gauge of our beliefs because where our treasure is, there is where our heart is. The best indicator of how we trust God is how we handle our finances. If we truly believe that everything belongs to God and we are just entrusted with our money for a time, that should change our perspective on spending it.

**Question:** What other masters do you have in your life? What do you plan to do about them?

**Question:** What is your process for reviewing your finances with someone else, i.e. spouse or family member?

So what are we thinking about all of this? We have a tendency to be dissatisfied with whatever we get. We struggle with contentment. We want to discuss fairness instead of sovereignty. We are satisfied with what we have until someone else has something we don't. We think that when we have more money we will be more generous. These are all fallacies and we are deceiving ourselves. Now we know that God is sovereign. If it all belongs to God, He is free to allocate His resources however He chooses. He has distributed to each according to his ability. Therefore, He decides who gets what to start with, right? He also decides how to divide the investment returned by the unworthy ones. If it all belongs to God, we are all accountable for how we manage His investment. If God tests us and finds we can't handle it, He isn't going to trust us with more.

**Question:** Why is money such a difficult issue for couples. Why does it cause so much conflict?

**Question:** When you look at your bank statement each month, what does it tell you about your priorities? How would your life change if you tithed first, saved second and lived on the rest?

## PRAYER

Heavenly Father, somehow money has the power to cripple us, our marriages, and our heartfelt need for generosity. We are led astray by wanting what others have rather than being content with what You have given us. Help us to be good stewards of Your goods, our families, and our gifts from Your Spirit, and be ready to be accountable to You when You return. In Jesus' Name. Amen.