

SPENT

TAMING THE MONEY MONSTER



SPENT

Margin

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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.

SCRIPTURE¹

Luke 16:13 No one can serve two masters, either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

Proverbs 6:6-7, 9 Go to the ant, you sluggard (lazy fool), consider its way and be wise. The ant has no commander, overseer or ruler, yet it stores its provision in summer and gathers its food at harvest. How long will you lie there, you sluggard? When will you get up from your sleep? Oh, a little sleep, a little slumber, a little folding of the hands to rest and poverty will come on you like a thief and scarcity like an armed man.

Hebrews 13:5 Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

OBSERVATION

We have all experienced The Cloud at one time or another. It is that dark feeling we get when we are spending money we don't have, but don't have the courage to say no. It is accompanied by a sense of doom, but we don't have the ability to prevent it. Every day we are inundated with advertisements that tell us our standard of living and our quality of life are the same thing, but that is a lie. Raising our standard of living by driving a better car or living in a bigger house doesn't make us happy if we can't afford them. We tell ourselves that we have a better quality of life, but in fact we are not enjoying life more or arguing less. We have more stuff, but we are not enjoying it. It is not creating a greater sense of peace in our homes.

Question: Is your stuff making you happy? What stuff are you willing to give up in order to have peace?

APPLICATION

There is a big difference between a standard of living and a quality of life. We can raise our standard of living with debt, but we can also raise our quality of life with discipline! Yet too many people prefer debt over discipline. Did you realize that our finances are tied to our spirituality?

Question: What do you think God is concerned about? What are you more concerned about?

Some of us are making more money than we have ever made before and yet we have no peace. How can that be possible! We have always thought that if we have a bit more income, all of the pressure would go away, but it remains and causes us more and more anxiety.

Question: How can this be true? What can you do to prevent this? Are you keeping up with the Joneses?

¹ All scripture is NIV unless otherwise noted.

S P E N T

TAMING THE MONEY MONSTER



Proverbs speaks to us about the ant and the sluggard. The ant works and stores its provision in summer and gathers its food at harvest. It has a **PLAN**. The sluggard is lazy and does not plan ahead for future needs. It would rather sleep than work hard and store up part of what it harvests. Therefore, the future will steal from him and leave him wanting. Usually, as we earn more, we spend more and it will never end unless we say **STOP IT!**

Question: What is your level of self-discipline? How are you calculating it? Give us an example of a time when you were able to exert self discipline even though it was difficult.

God is using Solomon to teach us about being good stewards of our income. We are not to fulfill present material wants with no regard for future needs. He is comparing anyone who is not willing to take responsibility for his resources to another man who forgoes present wants in order to secure his future. This man is putting a plan into action and is not just responding to the moment.

Question: What will it take for you to put a plan into action which will change your future? How will you benefit?

In order to make a change we need to start with **RESOLVE**. It is saying that we are tired of always being behind in our finances. We are resolved to do something about it. When we are so fired up and determined to change, we stop blaming others and take responsibility for what we spend. Then **ROUTINE** is the next step. This is the gasoline that fires our resolve and discipline is the spark that ignites our routine. It is the built in, no variance, mechanical and automatic behavior that keeps us from distractions so we can win the race. It has to do with something called **MARGIN**. This is the percentage between what we earn and what we spend. It is a percentage that we need to build in to our plan. It is also known as our **PEACE PERCENTAGE**.

Question: What margin percentage have you decided upon? Why did you choose this figure?

The third ingredient is called the **RECIPE**. It is the plan we are going to follow with self-discipline. It is the spreadsheet which documents everything we spend – every bill, food cost, leisure or loan payment so that we can have the best perspective possible on our spending behavior.

The **RECIPE** is made up of four priorities:

- 1) **Eternal** priority is the percentage of our income that goes to things eternal – things bigger than we are – things that will have an impact that will outlive us. The Bible speaks of 10%.
- 2) **Future** priority is the percentage we will put away and lock up in order to invest in our future selves.
- 3) **Peace** priority is the percentage we have called the Margin. It is the amount we want to maintain between what we earn and what we spend. It is our cushion.
- 4) **Present** priority is the amount that is left which will fuel our standard of living.

Question: What is your percentage for each of these areas? Why did you choose them?

Question: Once you calculate your present priority amount, what are you willing to change to make it a reality? Is your standard of living going to be impacted? How do you feel about that?

John Wesley encourages us with these words: “Make all you can, save all you can, give all you can.”

PRAYER

Heavenly Father, we want to honor you with our finances and be able to give to eternal priorities. We want to be generous to our fellow Christians and lift them up financially. We want to put you first above our selfishness, but we need Your Holy Spirit to give us the necessary resolve and discipline to overcome the monster of money in our lives. In Jesus’ name. Amen.