

SPENT

TAMING THE MONEY MONSTER



SPENT

Decision

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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**. In this last week of the study, we will continue diving into the wisdom of the Bible and finding some very practical applications. Join us as we discover how the monster of money is no match for the wisdom and guidance God provides.

SCRIPTURE¹

Mark 12:41-44 Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put MORE into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything – all she had to live on.

Luke 12:48b From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked.

OBSERVATION

Week one of this series discussed the attitude that everything belongs to God and we are only stewards of our resources. Stewards say, “It’s God’s money – what would He have us do with it? Because it all belongs to God, we are accountable for how we manage it.

Week two’s message talked about the bondage of debt. We learned that ultimately debt is not a financial issue – it is a spiritual issue.

Last week’s teaching was about including a margin percentage in our budgets and understanding that there is a big difference between our standard of living and our quality of life.

APPLICATION

This week’s message tells us that financial freedom always starts with a decision. It begins with the scripture about the widow’s mite in Luke, chapter 12. Jesus takes His disciples to an area of the temple called the Temple Treasury where people brought their tithes. He wanted to teach them something very important about God’s perspective concerning tithing and giving. Together they watched rich people toss various coins into large copper vases which echoed with their unique sounds. It was possible to discern the amount of the giving by listening as the coins resounded in the copper vases. Rich people made the most noise and were proud, but Jesus was paying attention to a poor widow who humbly dropped in two very small coins worth only a few cents. People around her were mocking, but Jesus had an important concept to teach His disciples based upon her generosity.

Question: When you first read this scripture, maybe today or maybe years ago, what was your reaction to the widow’s donation? Did it stir your heart to be more generous? If so, what did you do?

Jesus redefines what generosity looks like. He knew that the amount people were giving was not the point. God’s perspective is that generosity is based on a percentage of income, not an amount.

¹ All scripture is NIV unless otherwise noted.

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Question: When considering what percentage of your income you are presently giving, how happy are you? When will you be willing to carefully consider whether you want to continue at that percentage? What is your decision about applying this percentage to gross or net income?

We read about billionaires giving millions to build hospitals, schools, and orphanages. They donate money to fight starvation and AIDS and they make headlines in America. But large amounts don't make headlines in heaven. God considers our income and our generosity based upon the percentage of it that we give. So how does this apply to us? Some of us don't earn a great deal, but we faithfully tithe 10% to God because we believe it belongs to Him and it honors Him. Others of us have been blessed with a lot of wealth. We have been gifted with talents and skills which allow us to earn and make a lot of income. But God is not impressed with the amount on our check; He is impressed with its percentage of our income. This 10% is just a starting place: remember, after Eternal giving is Future savings and after that is our Margin and what is left is our Present fund for daily living.

Question: Have you "tamed the money monster" in your life since this series began? If so, specifically, what have you done?

And we at The Crossing believe in percentage giving also. Our church budget provides a place to worship, salaries for pastors who serve and guide all of our ministries, and then we give away a minimum of 10% to causes locally and globally like Cambodia, Japan, Mexico, Ecuador, India and the Dominican Republic. We are helping to build orphanages, churches, schools, safe houses, and clean water wells. Because we are following God's precepts on giving, we have seen our church blessed over and over again in the past seventeen years of our existence. Just look at our wonderful campus and consider the lives that are eternally changed here every day.

Question? Were you aware of the many ministries and generosity of The Crossing Church? If this knowledge encourages you to contribute more to it, what are your plans?

God has opened the floodgates and poured blessings into our lives. So, when it comes to spending, how can we continue to ask "What is the most I can spend and still be okay?" And when it comes to giving we ask, "What is the least that I can give and still be okay?" Did you know that those with lesser amounts of income give away more proportionately than those who have greater amounts of resources? That fact should cause some of us to reconsider what we are doing, don't you think?

Question: Have you been asking yourself these two questions? How do you feel about the attitudes they expose in your thinking about giving?

Question: What is your perspective about God opening the floodgates of blessing when we are obedient in our giving? If you believe it could happen for you and your family what do you expect God will do within you?

Pastor Shane is challenging us to take the next 90 days and make a Decision about the percentage of our income we are willing to give. See if God brings blessings into your life that you hadn't imagined possible.

Question: If you are willing to take the 90 day challenge discussed this week, where will you begin? What are you expecting to happen in the next 90 days?

PRAYER

Heavenly Father, we are humbled by the story of the widow who gave the ultimate of her small resources because she loved God so much she couldn't do less. We are going through introspection as we consider our giving in comparison. We want to organize our financial lives so that we can decrease our spending and increase our generosity. Help us, Lord, as we move along this path to contentment. In Jesus' name. Amen.