

6-SESSION
BIBLE STUDY

GOD OWNS IT ALL

FINDING CONTENTMENT AND
CONFIDENCE IN YOUR FINANCES

RON BLUE
with MICHAEL BLUE

 LifeWay
Biblical Solutions for Life

Published by LifeWay Press® • © 2016 Ron Blue Library, LLC,
and the Ron Blue Institute for Financial Planning, LLC

No part of this book may be reproduced or transmitted in any form or by any means, electronic or mechanical, including photocopying and recording, or by any information storage or retrieval system, except as may be expressly permitted in writing by the publisher. Requests for permission should be addressed in writing to LifeWay Press®; One LifeWay Plaza; Nashville, TN 37234-0152.

ISBN 978-1-4300-5175-6 • Item 005774869

Dewey decimal classification: 332.024

Subject headings: PERSONAL FINANCE / HOUSEHOLD BUDGETS /
SAVING AND INVESTMENT

We want to give special thanks to Thrivent Financial, the founding sponsor of the Ron Blue Institute, for granting permission to use the *struggling*, *surviving*, *stable*, *secure*, and *surplus* terminology on the sequential-investing chart depicted in this Bible study.

Unless indicated otherwise, Scripture quotations are taken from the Holman Christian Standard Bible®, Copyright © 1999, 2000, 2002, 2003, 2009 by Holman Bible Publishers. Used by permission. Holman Christian Standard Bible®, Holman CSB®, and HCSB® are federally registered trademarks of Holman Bible Publishers. Scripture quotations marked ESV are taken from The Holy Bible, English Standard Version® (ESV®), copyright © 2001 by Crossway, a publishing ministry of Good News Publishers. Used by permission. All rights reserved.

To order additional copies of this resource, write to LifeWay Resources Customer Service; One LifeWay Plaza; Nashville, TN 37234-0113; phone toll free 800.458.2772; order online at *lifeway.com*; email *orderentry@lifeway.com*; fax 615.251.5933; or visit the LifeWay Christian Store serving you.

Printed in the United States of America

Groups Ministry Publishing • LifeWay Resources
One LifeWay Plaza • Nashville, TN 37234-0152

contents

ABOUT THE AUTHORS

4

INTRODUCTION

5

HOW TO USE THIS STUDY

6

TIPS FOR LEADING A SMALL GROUP

7

WEEK 1: *perspective* 10

WEEK 2: *principles* 32

WEEK 3: *live* 54

WEEK 4: *give* 76

WEEK 5: *owe* 98

WEEK 6: *grow* 120

About the Authors

RON BLUE

After spending his early career on Wall Street and as an entrepreneur, Ron Blue became a Christian in his early 30s. Since 1979 he has held a God-given passion to help Christians plan and manage their finances in order to maximize Kingdom giving. Over time Ron has pursued this passion in several ways. He's the founder of Ronald Blue & Company, the largest fee-only Christian financial-planning firm in the country. He has authored 20 books on biblical financial stewardship, including *Master Your Money*, *The Complete Guide to Faith-Based Family Finances*, and *Surviving Financial Meltdown*. In 2003 he helped establish Kingdom Advisors, a ministry that trains financial advisers to integrate biblical wisdom into their client advice. In 2012 Ron partnered with Indiana Wesleyan University to establish the Ron Blue Institute for Financial Planning, dedicated to multiplying the message of biblical financial wisdom in the public and academic sectors through curriculum development and thought leadership.

Ron holds a BS and an MBA from Indiana University, as well as an honorary doctorate from Indiana Wesleyan University. He and his wife, Judy, live in Atlanta, Georgia. They have five children and 13 grandchildren.

MICHAEL BLUE

Michael Blue wrote and developed the Bible study for *God Owns It All*. Michael lives in Austin, Texas, with his wife, Melissa, and their three boys: Nathan, Daniel, and Brooks. He serves as the executive director and general counsel for the Ron Blue Institute for Financial Planning. Prior to his career with the Ron Blue Institute, Michael worked for two years as a financial planner in Southern California, earning his CFP® designation in 2002, and then practiced law for 10 years in Dallas and Austin, Texas. Michael speaks on personal finance and generosity and recently revised and updated Ron's first book, *Master Your Money*, for the 30th anniversary of its first printing. In his spare time Michael is pursuing a master's degree in theological studies. Michael has a passion to see Christians become free in their finances so that they can follow God's leading in their lives and can be free to emulate God's character as givers.

Introduction

God Owns It All is the culmination of my life's experience and work. Beginning as a CPA on Wall Street in the 1960s, I've spent over 50 years thinking about and giving advice on money and finances. After working on Wall Street, then on main street in a private accounting practice, and finally in many parts of Africa as a full-time ministry worker, I founded one of the first fee-only financial-planning firms in the United States, Ronald Blue & Company.

The year was 1979, and my goal in founding the company was to help Christians plan and manage their finances so that they would have more money to give away. Thirty-seven years later Ronald Blue & Company manages over \$6.5 billion and serves over seven thousand clients.

What my life's work and passion have taught me is that the Bible authoritatively speaks to our finances today, just as it did yesterday and in the days of King Solomon. The Bible gives us clear direction on how to use our money, and its teachings simply work. With that backdrop in mind, I've created this small-group Bible study to share with you from my years of experience much of what I've learned from the Bible's wise teachings on finances.

Over these next six weeks you'll have the opportunity to wrestle with and answer heart-related questions about the Bible and money. You'll be confronted with foundational questions about money, like: Who owns it? How much is enough? Will it continue to be enough?

I pray that by the end of this Bible study, you'll more completely understand that God's Word is authoritative at all times for all financial planning and decision making, providing supernatural wisdom for the process; timeless, transcendent principles for the decisions; and contentment at all times in all circumstances.

I've seen and experienced the contentment and peace that come from following God's Word and God's principles in my own finances and in the lives of countless clients. I'm confident that if you open your heart to what the Bible has to say about your finances, you'll be able to move from fear and discontentment to contentment and joy. I look forward to taking this journey with you, and I know we'll all be changed by listening and responding to God's Word.

How to Use This Study

This Bible study provides a guided process for individuals and small groups to explore Scriptures that shape a Christian's view of money. This study is divided into six weeks of study:

WEEK 1: PERSPECTIVE

WEEK 2: PRINCIPLES

WEEK 3: LIVE

WEEK 4: GIVE

WEEK 5: OWE

WEEK 6: GROW

One week of Bible study is devoted to each of these topics, and each week is divided into three sections of personal study:

STUDY

REFLECT

APPLY

In these sections you'll find biblical teaching and interactive questions that will help you understand and apply the teaching.

In addition to the personal study, six group sessions are provided that are designed to spark gospel conversations around brief video teachings. Each group session is divided into three sections:

START: This section focuses participants on the topic of the session's video teaching.

WATCH: This section provides key Scriptures and ideas presented in the video and space to take notes.

DISCUSS: This section guides the group in a discussion of the video teaching.

If you want to go deeper in your study, you may want to read the book on which this Bible study is based, *Never Enough?* (B&H Publishing) is ISBN 978-1-4336-9071-6.

Tips for Leading a Small Group

PRAYERFULLY PREPARE

Prepare for each group session with prayer. Ask the Holy Spirit to work through you and the group discussion as you point to Jesus each week through God's Word.

REVIEW the weekly material and group questions ahead of time.

PRAY for each person in the group.

MINIMIZE DISTRACTIONS

Do everything in your ability to help people focus on what's most important: connecting with God, with the Bible, and with one another.

CREATE A COMFORTABLE ENVIRONMENT. If group members are uncomfortable, they'll be distracted and therefore not engaged in the group experience.

TAKE INTO CONSIDERATION seating, temperature, lighting, refreshments, surrounding noise, and general cleanliness.

At best, thoughtfulness and hospitality show guests and group members they're welcome and valued in whatever environment you choose to gather. At worst, people may never notice your effort, but they're also not distracted.

INCLUDE OTHERS

Your goal is to foster a community in which people are welcome just as they are but encouraged to grow spiritually. Always be aware of opportunities to include and invite.

INCLUDE anyone who visits the group.

INVITE new people to join your group.

ENCOURAGE DISCUSSION

A good small-group experience has the following characteristics.

EVERYONE PARTICIPATES. Encourage everyone to ask questions, share responses, or read aloud.

NO ONE DOMINATES—NOT EVEN THE LEADER. Be sure your time speaking as a leader takes up less than half your time together as a group. Politely guide discussion if anyone dominates.

NOBODY IS RUSHED THROUGH QUESTIONS. Don't feel that a moment of silence is a bad thing. People often need time to think about their responses to questions they've just heard or to gain courage to share what God is stirring in their hearts.

INPUT IS AFFIRMED AND FOLLOWED UP. Make sure you point out something true or helpful in a response. Don't just move on. Build community with follow-up questions, asking how other people have experienced similar things or how a truth has shaped their understanding of God and the Scripture you're studying. People are less likely to speak up if they fear that you don't actually want to hear their answers or that you're looking for only a certain answer.

GOD AND HIS WORD ARE CENTRAL. Opinions and experiences can be helpful, but God has given us the truth. Trust Scripture to be the authority and God's Spirit to work in people's lives. You can't change anyone, but God can. Continually point people to the Word and to active steps of faith.

KEEP CONNECTING

Think of ways to connect with group members during the week. Participation during the group session is always improved when members spend time connecting with one another outside the group sessions. The more people are comfortable with and involved in one another's lives, the more they'll look forward to being together. When people move beyond being friendly to truly being friends who form a community, they come to each session eager to engage instead of merely attending.

ENCOURAGE GROUP MEMBERS with thoughts, commitments, or questions from the session by connecting through emails, texts, and social media.

BUILD DEEPER FRIENDSHIPS by planning or spontaneously inviting group members to join you outside your regularly scheduled group time for meals; fun activities; and projects around your home, church, or community.

GOD OWNS IT ALL

WEEK 1



perspective

start

Welcome to session 1 of God Owns It All. Open the session with prayer. Then briefly discuss the following.

What childhood experiences or memories have most influenced your view of money or giving?

How are money and contentment connected?

We all tend to believe if we had a little bit more money and could do or buy a few more things, we would experience contentment and peace. We believe more money brings security and security brings contentment. If this is true, then why do so many wealthy people seem so discontent? Does money have anything to do with being content?

Over the next six weeks you'll learn how you can experience contentment in relation to your money, as well as confidence in the way you manage it.

Read Luke 16:10-13 together. Then watch the video for session 1, in which Ron Blue sets the stage for our journey into biblical truths about our roles as managers of God's resources.

watch

Money-Management Principles

1. Spend less than you earn.
2. Avoid the use of debt.
3. Save or build margin for the unexpected.
4. Set long-term goals.
5. Give generously.

God's Word speaks authoritatively to every financial decision—all financial planning, it gives wisdom for the process, it gives principles for the decision, and it works at all times under any circumstances.

Following God's Word in finances will lead to—

- contentment;
- confidence;
- clarity of communication;
- consistency of behavior.

TRANSFERABLE CONCEPT

Behavior always follows a belief system.

All behavior is the product of what we choose to think or believe. ... Trying to change behavior, without changing what we believe and therefore think, will never produce any lasting results.¹

Neil Anderson

Questions People Want Answered

1. Will I ever have enough?
2. Will it continue to be enough?
3. How much is enough?

Worldview: the overall perspective from which one sees and interprets the world

Driving Forces of Our Worldview

1. Culture
2. God's Word

What the culture says: money will provide a means to success, significance, or security.

Financial Questions from a Biblical Worldview

1. Who owns it?
2. How much is enough?
3. Is the next steward prepared and chosen?

TRANSFERABLE CONCEPT

God owns it, and therefore, I am a steward.

Ways God Uses Money in My Life

1. A tool
2. A test
3. A testimony

For where envy and selfish ambition exist, there is disorder and every kind of evil. But the wisdom from above is first pure, then peace-loving, gentle, compliant, full of mercy and good fruits, without favoritism and hypocrisy.

James 3:16-17

Now if any of you lacks wisdom, he should ask God, who gives to all generously and without criticizing, and it will be given to him. But let him ask in faith without doubting. For the doubter is like the surging sea, driven and tossed by the wind.

James 1:5-6

TRANSFERABLE CONCEPT

The eternal perspective will always lead to contentment, regardless of the circumstances.

discuss

Ron quoted these words by Neil Anderson:

All behavior is the product of what we choose to think or believe. ... Trying to change behavior, without changing what we believe and therefore think, will never produce any lasting results.¹

Neil Anderson

Was there a time in your life when you tried to change your behavior without fully committing to the reason for the change? What was your experience with that intended change over time?

What do you think most people believe is the primary purpose of money?

Often people think they can find success, security, and significance in having more money. However, when we look at people with a lot of money, we don't necessarily see evidence that this is true.

What makes us believe money can help us become successful, secure, or significant?

Think about one of these three measures: success, security, and significance. Now think about a person you've known who most strongly exhibited this trait. Share with the group what you believe made that person highly successful, significant, or secure.

Ron taught the transferable concept that behavior always follows our belief system. The biggest shaping influence of our belief system is our worldview.

Has your faith changed your worldview? If so, in what ways?

A biblical worldview says God owns my money, and therefore, I'm a steward of it. A cultural worldview says my money is mine, and I can do whatever I want with it.

How have you seen the tension between these views play itself out?

If the money you have is really God's money, what implications does that have for the way you use it?

Having a biblical worldview means having an eternal perspective. An eternal perspective will always lead to contentment, regardless of the circumstances. Read Matthew 6:19-20.

What does a contented person look like?

How can having an eternal perspective lead you to be more content with what you have?

Do you believe you can be content with what you have?

In closing, pray and thank God for entrusting His children with resources to manage and distribute.

1. Neil T. Anderson, *The Bondage Breaker* (Eugene, OR: Harvest House, 1990), 69.

study

I remember when my kids were still living under my roof and first experiencing the freedom that comes with the ability to drive. The look of sheer joy on their faces when they first got their licenses was a sight to see. I could almost sense their newfound feeling of freedom and independence. I knew, however, that in order for them to truly experience the freedom that comes with driving, they needed to have access to a car.

This is where I came in to kill the joy. (That's the primary role of a parent, right?) Judy and I decided it would be good for our family if our kids had access to a car when they reached driving age. So when our oldest turned 16, we bought an extra car. We gave our kids full access to that car to use at their convenience. There was a catch though: if we needed them to give one of the other kids a ride or to run an errand for us, they were expected to do so. I often reminded them that the car was "Dad's car, for Dad's convenience."

I had given them full access to a car, but it was still my car. They could use it without getting my approval, but when I needed them to use it for my convenience or the convenience of the family, they were expected to do so. The key issue was ownership. Once the kids understood the ownership and the responsibilities of using the car, everyone got along great (well, most of the time).

"Who owns it?" is one of the key questions every Christian must answer about money and resources. The answer to this question has the potential to transform every financial decision we make. I often say every financial decision is a spiritual decision. The reason I say that is based on my belief about who owns it. Though I'm sure you can guess what I believe, let's take a look at what the Bible has to say about who owns our money.

**As you read the following verses,
underline everything God owns.**

Who am I, and who are my people, that we should be able to give as generously as this? For everything comes from You, and we have given You only what comes from Your own hand.

I Chronicles 29:14

The earth and everything in it,
the world and its inhabitants,
belong to the LORD.

Psalm 24:1

I will not accept a bull from your household
or male goats from your pens,
for every animal of the forest is Mine,
the cattle on a thousand hills.

I know every bird of the mountains,
and the creatures of the field are Mine.

If I were hungry, I would not tell you,
for the world and everything in it is Mine.

Psalm 50:9-12

**What are the implications for your life
of God's ownership of everything?**

Scripture is very clear about who owns the earth and all the rest of creation. The problem most of us have isn't with acknowledging that God owns the earth; it's acknowledging that God owns our stuff. For some reason it's much easier to think the trees and the animals belong to God, but when God's ownership extends to our possessions, we find it much harder to believe God owns it all. However, Scripture is very clear that everything on the earth is the Lord's, including all our personal possessions.

Let's briefly look at some of the dangers of not believing this truth.

**In the following passage draw a box around
everything God did for the Israelites. Circle
everything the Israelites did for themselves.**

GOD OWNS IT ALL

When you eat and are full, you will praise the LORD your God for the good land He has given you. Be careful that you don't forget the LORD your God by failing to keep His command—the ordinances and statutes—I am giving you today. When you eat and are full, and build beautiful houses to live in, and your herds and flocks grow large, and your silver and gold multiply, and everything else you have increases, be careful that your heart doesn't become proud and you forget the LORD your God who brought you out of the land of Egypt, out of the place of slavery. He led you through the great and terrible wilderness with its poisonous snakes and scorpions, a thirsty land where there was no water. He brought water out of the flint-like rock for you. He fed you in the wilderness with manna that your fathers had not known, in order to humble and test you, so that in the end He might cause you to prosper. You may say to yourself, "My power and my own ability have gained this wealth for me," but remember that the LORD your God gives you the power to gain wealth, in order to confirm His covenant He swore to your fathers, as it is today. If you ever forget the LORD your God and go after other gods to worship and bow down to them, I testify against you today that you will perish. Like the nations the LORD is about to destroy before you, you will perish if you do not obey the LORD your God.

Deuteronomy 8:10-20

How has God provided for you? List the ways.

Why was it important for the Israelites not to forget that God was their provider?

Tremendous temptation and danger threaten us when we fall into the trap of believing we're responsible for our own success. The world tells us we can be anything we want to be. This isn't 100 percent true. Rather, we can be anything God created us to be. We have a responsibility to cultivate

the gifts, resources, and abilities we've been given to the very best of our abilities, but we can't forget the source of those gifts, resources, or abilities. I'm 5 feet 9 inches tall with a minimal vertical leap and average quickness (I'm also over 70). I couldn't have been a professional basketball player, even in my prime, no matter how hard I worked. God didn't create me that way. However, I was gifted in other ways. I view these gifts as coming from the Lord, and I believe it's my responsibility to use them to my fullest.

List the abilities and accomplishments of which you're proudest.

Reflect on the origins of these abilities and the sacrifices others made to help you achieve your accomplishments.

If you're willing to be 100 percent honest with yourself, you'll realize that the reasons you're successful are the skills you were born with and the circumstances in which you were raised. We received all these things by God's sovereign grace. Recognizing the truth that God is the owner of all our resources leads us to view ourselves as stewards and not owners. A steward is simply a manager for someone else.

My personal, long-standing definition of *stewardship* is:

The use of God-given gifts and resources—such as time, talent, treasure, influence, and relationships—for the accomplishment of God-given goals and objectives

The biggest mental shift most people have to make when they move from an owner perspective to a steward perspective comes in the area of accountability. If our money and resources are God's, that means He cares what we do with them. If He cares what we do with them, that means we should always consult Him about our decisions.

Let's look at one of the most important passages on stewardship in the Bible, the parable of the talents.

Read Matthew 25:14-30.

This parable contains many great teaching points. Although it's primarily about the kingdom of God, it teaches us some key principles about stewardship.

THE AMOUNT WE HAVE ISN'T IMPORTANT

In verses 14-18 how did the master decide to distribute the talents?

In verses 19-23 did the master respond differently to the slave with two talents and the one with five talents? What did he say to each one?

While it's easy to say, "It's not fair" about one steward getting five and one getting two, it's also interesting to note that the master responded exactly the same way to both of the stewards, indicating that he wasn't rewarding the amount they used or multiplied; rather, he was interested in the wise use of the resources they had.

FAITH REQUIRES ACTION

In verses 24-27 what did the slave with one talent do wrong? Was he treated fairly?

The evil, lazy slave knew better but did nothing. He didn't have an active, faithful approach to stewarding the resources he was given. He lived by his feelings (fear) rather than by the truth (the master would come back expecting well-cared-for resources).

WE'RE BEING PREPARED FOR SOMETHING BETTER

How do your life and your use of resources demonstrate the value you place on eternity?

Which of these servants do you view as most similar to you? Why?

To sum it up, you can't fake stewardship. The slave with the one talent couldn't pretend he had done something with that talent when it was obvious he had done nothing. Once you've acknowledged that God owns it all and that you're a steward of His resources, your mentality should change about every financial decision. All of a sudden it becomes important what the master (God) says you should do with your resources. It's all His, and He cares what you do with it.

Take a look at your bank statement or credit-card statement and ask yourself, *What do my spending decisions say about what I value most?*

Spend a few minutes thanking God for all He has blessed you with: time, talent, resources, family, relationships, church, and so on. Ask Him how He wants you to use those gifts for His glory.

reflect

In the book *Counterfeit Gods* Timothy Keller talks about the dangers of greed and the difficulty people have recognizing it in their own lives. One point he made that has stuck with me for many years is that as a pastor, he's had people come and confess to him every sin imaginable, but not once has he ever had someone sit down in his office and say, "I spend too much money on myself. I think my greedy lust for money is harming my family, my soul, and people around me."¹

It's interesting to me that it's so hard to identify greed in my own life. I imagine it's equally hard for you. If I told a lie about something, I would know it right away, but with greed it's more insidious and difficult to identify. When we fail to notice it, we fail to understand how greed drives our behavior and decision making.

In the video for this session, I showed a picture of an iceberg and talked about the importance of understanding our worldview and why we do the things we do. I said the *why* matters more than the *how*. We'll talk about the *how* in the later sessions, but honestly, the *how* makes very little difference if we don't understand the *why* behind it. The answer to the *why* question is determined by our worldview.

In this week's "Study" section we looked deeply at what the Bible says about who owns our stuff and the implications of the answer to that question. Assuming we can agree that the Bible clearly teaches that God is the owner of the earth and everything in it, I'd like to take a little more time to look at the different worldviews presented by the Bible and culture.

One of the transferable concepts from the group session this week was that an eternal perspective will always lead to contentment, regardless of the circumstances. In what ways is this a significant truth in your life, apart from your finances?

How do you see this transferable concept as a significant truth in your life that specifically relates to your finances?

Record on the chart the sources of success, security, and significance, according to our culture and the Bible.

CULTURE

BIBLE

Success

Security

Significance

Where have you looked for success, security, and significance in your life?

We ended the “Study” section with the challenge to look at your bank statement or credit-card statement and ask what your spending decisions say about what you value most. Imagine that you asked a stranger to look at your statements and record the things they think are most important to you. What do you think the stranger would identify?

Are you comfortable with what this stranger would identify? Why or why not?

Culture aggressively tells us that we should be discontented with what we have. Companies spend billions of dollars every year trying to convince us that our lives would be better if we owned their products. In other words, our lives aren't good enough as they are right now. These messages create feelings of discontentment, fear, and uncertainty.

In contrast to a cultural worldview, the Bible offers hope, encouragement, and contentment, even in the face of uncertainty. The Bible provides us with the perspective that we need to be able to approach uncertainty and fear with confidence and clarity. The Bible presents us with an eternal perspective and allows us to rightly focus on that reality, which results in contentment and confidence. Compared to the things of eternity, the things of this world have very little value. When we value eternity, we realize that enough is found in God and not in our wealth. He's enough, and therefore we'll always have enough.

The Bible tells us money can be used for three things.

A TOOL

I don't say this out of need, for I have learned to be content in whatever circumstances I am. I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me.

Philippians 4:11-13

Money can be used as a tool in our lives in a few different ways.

1. Money can be used to accomplish God's objectives.
2. Money can be used to teach us to rely on God.
3. Money can be used to buy things for ourselves or others.

When we use money, we're investing it, not spending it.

How has God used money as a tool in your life?

A TEST

Whoever is faithful in very little is also faithful in much, and whoever is unrighteous in very little is also unrighteous in much.

Luke 16:10

Do you think it would be harder to put your trust in God if you had an abundance of money or if you had a shortage of money? Which would you view as a greater test?

We can be tested by having a lot or by having a little. Just because we have a lot of money, we can't automatically assume God has given it to us for our simple enjoyment and pleasure. He may have given it to us to test where we're placing our true worship.

What would be your reaction if God told you to sell all you have and give it to the poor?

A TESTIMONY

You are the salt of the earth. But if the salt should lose its taste, how can it be made salty? It's no longer good for anything but to be thrown out and trampled on by men. You are the light of the world. A city situated on a hill cannot be hidden. No one lights a lamp and puts it under a basket, but rather on a lampstand, and it gives light for all who are in the house. In the same way, let your light shine before men, so that they may see your good works and give glory to your Father in heaven.

Matthew 5:13-16

How could you use your money to provide a testimony to other people of God's love for you?

Whether you have much or little, the way you handle your money can be a testimony to those around you. Your willingness to trust God when you have little and your willingness to share generously when you have much will both witness to an unbelieving world that Jesus is worthy of all devotion and worship.

If you feel that you've allowed money to control you, that you're failing the test of money, or that your use of money has given a bad testimony, don't beat yourself up. The gospel is a message of good news, and so is the Bible's message about money. Instead of beating yourself up, set a new vision.

Get an index card and record ways you can use your money as a tool and a testimony over the next month. Place that card in a place where you'll see it every time you start to spend money, like your wallet or purse. Let the card remind you of your new vision for spending.

Take a few minutes to ask God to help you see His eternal perspective on money and possessions more clearly.

1. Timothy Keller, *Counterfeit Gods* (New York: Dutton, 2009).

apply

Do you remember the story of the 12 spies Moses sent into the promised land to observe, gather information, and report about the land? Ten of the spies returned to Moses and described being terrified by the giants who lived in the land, while two of the spies, Joshua and Caleb, returned to tell Moses, “We must go up and take possession of the land because we can certainly conquer it!” (Num. 13:30).

The difference between the 10 spies and Joshua and Caleb was a simple thing: their perspective. The 10 believed in the strength of the opponent; the 2 believed in the strength of God. Perspective is everything!

We’ve spent a lot of time developing a foundational perspective from which you can begin to build your beliefs about money.

The most foundational belief you must establish about money is who owns it. List your things, talents, time, relationships, and anything else God has given you that you may be tempted to consider as your own resources.

**If you believe God owns all these things,
fill out and sign the following form.**

I acknowledge God’s ownership of my time, talents, treasure, relationships, influence, and all other resources I listed above.

I agree to act as a steward of those things, and I commit to seek God’s direction for what to do with His resources.

Signature _____ Date _____

Not only did Joshua and Caleb understand that God was in control and they were His to be used, but they also maintained an eternal perspective. Knowing their ultimate destination was eternity, they were able to keep things here and now in proper perspective. An eternal perspective leads to contentment because it orients everything around our true home and where our true value lies.

As you move through this Bible study, I encourage you to continually return to the question of *why* you're using money the way you do. If you don't have a good understanding of your *why*, then no matter what you learn in this Bible study, you'll eventually fall back into old behaviors and habits.

Take a minute to think about why you want to get a better handle on your money. Then record your *why* beside the iceberg.



Each week provides an opportunity to reflect on what you're learning and the convictions you're developing through your study of biblical teachings on money and stewardship. As Randy Alcorn aptly stated in his book *Money, Possessions and Eternity*, "Nothing is more fleeting than the moment of conviction."¹ I sincerely pray that your conviction today about your financial beliefs can and will lead to transformational change. For that to happen, you must embrace that conviction and pursue change in your habits. The beginning point is to record your convictions and beliefs about money.

Here are my personal convictions on this week's topics:

1. Because God owns everything, I'm simply a steward of what's already His.
2. Stewardship is the only area of the Christian life that can't be faked.
3. The way we spend our money is a measure and reflection of our real priorities.
4. Every spending decision is a spiritual decision.
5. God can take whatever He wants whenever He wants. Believing this is the key to financial freedom.
6. Changed behavior always begins with changed thinking.

In a moment I want you to record your own personal convictions, but first let me offer some guidelines.

Guidelines for personal convictions:

1. I define *conviction* as a well-thought-out resolution between you and God. It's something you're staking your behavior on and something you *know* that you know. Remember the words of Romans 14:5: "Each one must be fully convinced in his own mind."
2. These are your personal convictions, not mine. Your convictions won't be exactly the same as mine.
3. Your convictions will develop and change over time, but at all times they'll lead you into certain behaviors.
4. These are convictions, not rules or regulations. Trust that God will lead you to develop and modify them over time.

**Now record one or two personal convictions
about the topics we discussed this week.**

How do you feel encouraged by what you learned this week?

**How do you sense God moving you to change,
based on what you learned this week?**

**Record ways your belief about who owns your money dictated
your behavior with respect to your money in the past.**

How do you see this perspective changing?

**Close your time in silence and prayer, listening to what
God is teaching you and asking Him for wisdom in
forming your beliefs about finances and stewardship.**

The wisdom from above is first pure, then
peace-loving, gentle, compliant, full of mercy
and good fruits, without favoritism and hypocrisy.

James 3:17

1. Randy C. Alcorn, *Money, Possessions, and Eternity* (Carol Stream, IL: Tyndale, 2003).