**SMALL GROUP STUDY GUIDE**

Message Series: Master Your Money

Message Title: Set Long-Term Goals

Date:

**Icebreaker:**

Did you ever accept a dare that you realized was stupid but you did it anyway? What happened?

**Message Overview:**

Welcome to the last week of a finance series where we have been challenging us to live by five Biblical principles that teach us to master our money:

* Spend less than you earn.
* Avoid the use of debt.
* Build margin [save].
* Set long-term goals.
* Give generously.

Embracing and practicing these five principles is what enables us to move from merely **struggling** or **surviving** financially to a place of **stability** and **security** and possibly even **surplus**, which, in turn, puts us in a position to give even more generously.

This week we are addressing the question of whether or not one can simply remove step #5 (surplus) from the list and still “win.” Rather than give a simple yes or no answer, we returned to step #4 and focused, with Ron Blue’s help, on what it means to set long-term goals ***in light of eternity***. When setting long-term goals, keep these four Kingdom principles in mind:

* You can’t take it with you, but you can send it on ahead.
* If you aim at nothing, you’ll hit it every time.
* Long-term rewards have no short cuts.
* Economic uncertainty is certain.

**Discussion:**

*(Leaders: The questions that follow are designed to stir reflection and discussion on this week’s primary Message points. Please read through them prior to your meeting, so you can be prepared to prayerfully pace your group well. And remember, as leader, your goal is to promote increased biblical awareness, as well as individual self-awareness – a combination that with the help of the Holy Spirit, results in revelation and…transformation!)*

**You can’t take it with you, but you can send it on ahead**.

* Ron Blue spoke of what is lost when one doesn’t give—joy. This is so contrary to the world’s idea that accumulation is what leads to joy, that it’s almost incomprehensible that anything **but** getting more and more could lead to happiness. Check out the parable of the talents, however, in Matthew 25:14-30. According to this passage, what matters most in the Kingdom?
* Read Matthew 6:19-21. What can we learn from these verses? How do they relate to this first principle of setting long-term goals—*You can’t take it with you, but you can send it on ahead?*

**If you aim at nothing, you’ll hit it every time.**

* Ron Blue illustrated that it’s not so much the goal itself that’s important, but the process of setting the goal. When we involve God in our finances and ask Him what he would have us to do with our surplus, then He can guide our investments and our giving to accomplish His purposes. He gives us Kingdom goals towards which to strive. What are you aiming for? Are you involving God in the process? Do you have a story you can share regarding this?
* Read Matthew 5:25-34. How does this passage of scripture relate to finances and goal-setting?

**Long-term rewards have no short cuts**.

* When it comes to achieving long-term goals and reaping the benefits thereof, there are no shortcuts. It takes persistence and stamina. Do you have a story that illustrates either persistence or a lesson you learned regarding finances?
* Practically speaking, Ron Blue tells us that the only way to increase cash-flow margin is either to increase income or to reduce expenses (see page 50 of his book). What are the pros and cons of each? In order to achieve long-term rewards, persistence over the long haul must win over immediate gratification. What encouragement regarding persistence can we glean from Hebrews 12:1?

**Economic uncertainty is certain.**

Ron Blue made several observations about our country’s financial status over the course of his lifetime:

* the only economic certainty is that it is uncertain
* an increase in wealth in our nation has paralleled a decrease in morality
* our nation can’t handle plenty
* prosperity is not the answer

In light of these observations, what is our only security? Where does your security lie?

**Wrap-Up/Close:**

Our prayer for this church is that we would lean into the Spirit of God as we apply the five principles and trust God wholeheartedly as we would seek first His Kingdom. Let this be your closing prayer.

**Throughout the Week: (Optional)**

Memorize: Hebrews 12:1 “Therefore, since we are surrounded by so great a cloud of witnesses, let us also lay aside every weight, and sin which clings so closely, and let us run with endurance the race that is set before us.”