

# BALANCE

**Sermon Studies**



# Message 1: Opening the Books

February 2 & 3

**TIME WITH GOD:** If you don't currently have a Bible reading plan, you can download "Our Time with God" at [spcc.tv/resources](http://spcc.tv/resources)

**REFLECTIONS:** Whether you're using SPCC's reading plan or a different one, think about your time hearing and responding to Jesus this week. As you journaled your conversations with Him, what is one thing you felt Him speaking to you about?

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**SERMON DISCUSSION QUESTION:** What stood out to you in this week's message? Did you have any questions?

**MY PERSPECTIVE:** If you could change one thing about your current financial situation, what would it be?

*What exactly does the Bible say about money?*

*We will focus on two key verses throughout this study. Here's the first one:*

***For where your treasure is, there your heart will be also.***

***Matthew 6:21***

*This isn't an indictment; it's a natural principle.*

*For example, the principle of gravity tells us that no matter how high we throw a ball up in the air, it will return to the earth. The same is true with your heart and money. Want to know where your heart is? Look at your checkbook.*

*Now... does God want your checkbook? No.*

*Does God want your heart? Yes.*

**DIGGING DEEPER:** Describe some of the things that cause people to become financially unbalanced.

Read Matthew 6:21. What are some examples in your life of your heart following your stuff?



**MY RESPONSE:** When it comes to your finances, what do you think God wants for you (as opposed to what most people think he wants from you)?

*The other verse we will focus on:*

***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. Luke 16:13***

*Jesus said that the number one competitor for your allegiance to God is money, or material possessions—your stuff. Money is that powerful. It's a conflict you face every day: are you going to serve your stuff or are you going to serve God?*

*This is why Jesus talked so much about money. He knew that your approach to finances revealed something about your relationship with God.*

*This study is not about making you feel guilty so you can give more to your church or some other organization. Jesus doesn't need your money. He's not trying to get your money. He wants to make sure that your money doesn't get you.*

How easy is it for you to trust God with your finances? What might you do differently if you were confident that God wanted the best for you in that area?





## Message 2: Reading the Fine Print

February 9 & 10

**TIME WITH GOD:** If you don't currently have a Bible reading plan, you can download "Our Time with God" at [spcc.tv/resources](http://spcc.tv/resources)

**REFLECTIONS:** Whether you're using SPCC's reading plan or a different one, think about your time hearing and responding to Jesus this week. As you journaled your conversations with Him, what is one thing you felt Him speaking to you about?

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**SERMON DISCUSSION QUESTION:** What stood out to you in this week's message? Did you have any questions?



*David knew that everything came from God. All the glory and riches, the accolades and victories, the talents and skills—all of it came from God.*

*But who am I, and who are my people, that we should be able to give as generously as this?*

*Everything comes from you, and we have given you only what comes from your hand.*

*1 Chronicles 29:14*

*Quite simply, David saw himself as a steward. A steward is a person who has been entrusted with someone else's resources. We often entrust our financial investments to money managers. The principle is the same. The goal of the steward is to grow the owner's assets, not for the personal profit of the money manager, but for the benefit of the owner.*

*When you begin to view yourself as a steward, you will begin to view the money and possessions that God has entrusted you with from a different perspective. You will begin to see them as resources through which you can honor God.*

**MY PERSPECTIVE:** How have people used their money and “stuff” to make an eternal impact on your life?

**DIGGING DEEPER:** Up to this point, what has been your goal regarding your money? What has been the main influence on your financial decisions?

In 1 Chronicles 29, David seems to understand that God was the source of all of the resources available to him. What is the difference between stewardship and ownership? Why is it hard to see yourself as a steward rather than an owner?



*And so, given that everything was from God, David's one goal in life was to honor him.*

*What was his objective as a king?  
To honor God.*

*What was his objective as a father?  
To honor God.*

*What was his objective for his finances? To honor God.*

*And that should be our objective as well. Our objective should be to live with our hands open before God believing that we should honor him with everything we have (since everything we have comes from him in the first place).*

*You're choosing to live with the mentality, God's instead of mine.*

*You're choosing to believe all of your talents and gifts and skills ultimately come from God. You're choosing to allow your personal finances to be driven with one thing in mind—honoring God.*

*And so the question that you and I are faced with is: How do we do this?*

*It can start as a simple prayer as we move forward: "God, show me how to honor you with everything I have."*

**MY RESPONSE:** How might it change your financial decisions to see yourself as a steward of God's gifts and resources?

Describe one way you can use the money and "stuff" God has given you as tools to make an eternal impact on others?





## Message 3: Back in the Black

February 16 & 17

**TIME WITH GOD:** If you don't currently have a Bible reading plan, you can download "Our Time with God" at [spcc.tv/resources](http://spcc.tv/resources)

**REFLECTIONS:** Whether you're using SPCC's reading plan or a different one, think about your time hearing and responding to Jesus this week. As you journaled your conversations with Him, what is one thing you felt Him speaking to you about?

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**SERMON DISCUSSION QUESTION:** What stood out to you in this week's message? Did you have any questions?



**MY PERSPECTIVE:** Describe your family of origin's approach to finances. Were things tight? How did they use debt? Was it a source of tension for your family?

*Debt makes you a slave.*

*In the days of the Old Testament, borrowing meant that things were not going well for you. If you were not in a position to obtain something yourself, you would have to borrow from someone else. In Israel's case, if they would remain faithful to God, he would ensure that they would never acquire debt:*

*You will lend to many nations but will borrow from none.*

*Deuteronomy 28:12b*

*Yet, the development of the credit industry has confused this simple concept. Today, if you've generated enough wealth, if you've shown you are responsible with your money, if your credit score is high enough, then you are invited to borrow money from someone else. As a result, by borrowing from someone else, you're exchanging your financial freedom for indebtedness.*

**DIGGING DEEPER:** In what ways does debt limit freedom? Can you give any personal examples?

Describe the benefits of living debt-free.



**MY RESPONSE:** What are some examples of “wise” and “foolish” debt?

*It has been said there are two kinds of people in this world—those who make interest and those who pay interest. When you go into debt, you place yourself with those who pay (and pay dearly). For example, take the cost of running up a balance of \$10,000 on a credit card. With a monthly minimum payment of three percent, and an interest rate of 18%, it will take you 271 months to be rid of your debt. In that time, you will pay a total of \$19,800. What a deal! No wonder the credit card companies encourage you to just charge it! Debt costs you more than you think.*

*Debt enslaves us and robs us of what could be. It impacts our ability to be generous. How many times have you wanted to express generosity to another person or give to a charity only to feel like you can't because you don't have the financial margin to do so? The Bible advises us to flee from the trap of debt. This is one of those constant corrections that is crucial in order to stay balanced.*

What safeguards have you created to ensure that the debt you are incurring is indeed “wise” debt?





## Message 4: Creating a New Line Item

February 23 & 24

**TIME WITH GOD:** If you don't currently have a Bible reading plan, you can download "Our Time with God" at [spcc.tv/resources](http://spcc.tv/resources)

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**SERMON DISCUSSION QUESTION:** What stood out to you in this week's message? Did you have any questions?

**MY PERSPECTIVE:** Do you consider yourself to be rich?  
Why or why not?

**DIGGING DEEPER:** Why is it so difficult to recognize greed  
in the mirror? What are some of the signs?

Is there a time when you were able to meet someone else's  
needs? How did that feel?

*While few households think they are downright selfish, giving tends to be an afterthought. If you have some extra at the end of the month, then you can exercise some generosity and give some of your money away. "Sure, I've got a couple extra bucks to support some charitable cause or to give to my church."*

*But more times than not, most of us don't feel we have enough at the end of the month. This is because our lifestyles tend to chase our incomes. Now, there are certainly those who have a lot of extra cash at the end of the month. But the truth is, most of us have some "extra". We have more square footage, more cars, more clothes, more food and more discretionary income than most of the world. This becomes increasingly evident whenever we're around people who have a lot less than we do.*

*The problem is not the extra. The problem is our view of the extra. Until we understand why we have so much, we'll never know what to do with it.*



*"But God said to him, 'fool!  
This night your soul is required  
of you, and the things you have  
prepared, whose will they be?'"*  
Luke 12:20

*It is important to note that God  
did not call him a fool for being  
rich. God called him a fool  
because he didn't know why he  
was rich. He wasn't criticized  
for having extra, but for  
thinking the extra was for him.  
And notice the last verse... the  
moral of the story.*

*This is how it will be with those  
who store up things for  
themselves but are not rich  
toward God... Sell your  
possessions and give to the  
needy. Provide yourselves with  
moneybags that do not grow  
old, with a treasure in the  
heavens that does not fail.*

*Luke 12:21,33*

*Jesus sets up the contract  
between storing up selfishly  
and being rich toward God. For  
what you choose to do with  
your extra is an indication of  
who or what controls your  
heart. Are you living your life in  
the abundance of your  
possessions or are you being  
rich toward God?*

**MY RESPONSE:** What steps can you take to consistently practice generosity with your finances?

Is there a way you can take steps toward reducing debt without sacrificing generosity? Describe.





## Message 5: Managing Your Expenses

March 2 & 3

**TIME WITH GOD:** If you don't currently have a Bible reading plan, you can download "Our Time with God" at [spcc.tv/resources](http://spcc.tv/resources)

**REFLECTIONS:** Whether you're using SPCC's reading plan or a different one, think about your time hearing and responding to Jesus this week. As you journaled your conversations with Him, what is one thing you felt Him speaking to you about?

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**SERMON DISCUSSION QUESTION:** What stood out to you in this week's message? Did you have any questions?



*We live in one of the most affluent cultures the world has ever known. For example, most of us own one car, if not more. Our homes often have an extra room for guests that remains vacant a vast majority of the time. As a result, we should be some of the most content, satisfied people on the face of the earth. Yet, while we might not readily admit it, most of us want more stuff. To make matters more difficult, everywhere we go we are enticed by advertisements and images of the newest, must-have things. In other words, we grow hungry... for more.*

**MY PERSPECTIVE:** When were you the most content in your life? When did you feel the least pressured to accumulate wealth and/or acquire more stuff?

**DIGGING DEEPER:** Read Luke 12:15-34. Are Christians called to live within their means or to live more simply?

In order to balance out the models of extravagance found in our culture, how can we surround ourselves with models of simple living or lavish giving?



**MY RESPONSE:** Where do you need to draw the line and be content with what you have?

*What fuels our appetites to want more? What makes us hunger for bigger, newer, faster, shinier? One word: discontentment.*

*Discontentment: the dissatisfaction I have with what I have.*

*We realize our discontentment when we become aware that there is something bigger and better. If we never saw a bigger home or a shinier car, then we wouldn't be so discontent with our current one. But when we become aware that there is a whole new world of "new, improved, bigger, shinier" then we become dissatisfied and we develop an appetite for more. And in order to obtain those things, we often sacrifice our financial freedom. We become unbalanced.*

Do your current spending habits increase or decrease your capacity to live generously? Is there a step God would have you take to change?





## Message 6: Developing a Plan

March 9 & 10

**TIME WITH GOD:** If you don't currently have a Bible reading plan, you can download "Our Time with God" at [spcc.tv/resources](http://spcc.tv/resources)

**REFLECTIONS:** Whether you're using SPCC's reading plan or a different one, think about your time hearing and responding to Jesus this week. As you journaled your conversations with Him, what is one thing you felt Him speaking to you about?

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**SERMON DISCUSSION QUESTION:** What stood out to you in this week's message? Did you have any questions?

**MY PERSPECTIVE:** How can a spending plan help you align the way you spend your money with your personal priorities?

*When the first check you write is for giving, you are saying with your actions, "God first."*

*When you make the decision that giving a percentage of your income is your top priority, you are, in essence, inviting him into your finances.*

*Moreover, making giving your first priority serves as a healthy reminder that you are a steward of the resources God has entrusted to you.*

*This decision to practice generosity toward God and others with open hands instead of closed fists will break the power of greed & bridle your discontentment.*

**DIGGING DEEPER:** What challenges might prevent you from setting apart a portion of your income and practicing "give, save, *live*"?

Going forward, what is your plan for getting/staying out of debt?



*There's no question as to the merits of saving in the Bible. The Proverbs are filled with illustrations regarding the wisdom of saving for the future, setting money aside now to prepare for events later on. But is it possible to save in such a way that you achieve a level of financial independence where you no longer need God because you have created your own financial safety net?*

*Alongside God's encouragement to save are his cautions against hoarding. During Israel's march through the desert, God cautioned them from hoarding the daily food he would provide for them by taking only what they needed for the day (Exodus 16). In the New Testament, Jesus told a parable of a certain rich man who saved for the future without regard for using those monies to be rich toward God (Luke 12).*

*So on one extreme you have those who choose not to save at all (and are either giving away or spending away all their extra). And on the other end of the spectrum, you have those who hoard all their savings for a future rainy day that will never come.*

*Managing this tension is a difficult one for we do not want to presume on God nor do we want to replace our dependence on him. As God blesses us, we want to be a channel of that blessing, today and in the future, rather than a stockpiling storehouse.*

**MY RESPONSE:** Describe one step you can take in order to better save, yet keep open hands toward giving and trusting God for your future?

How will you manage the money and possessions that God has given you differently because of this study?



- |    |                 |                         |                                   |
|----|-----------------|-------------------------|-----------------------------------|
| 1. | Income          | \$ <input type="text"/> |                                   |
|    | Income #1       | \$ <input type="text"/> | Monthly gross - before taxes      |
|    | Income #2       | \$ <input type="text"/> | Monthly gross - before taxes      |
|    | Other           | \$ <input type="text"/> | Rental, investment                |
| 2. | Giving          | \$ <input type="text"/> | 10%                               |
|    | Church          | \$ <input type="text"/> |                                   |
|    | Other           | \$ <input type="text"/> |                                   |
| 3. | Saving          | \$ <input type="text"/> | 10%                               |
|    | Emergency       | \$ <input type="text"/> |                                   |
|    | Retirement      | \$ <input type="text"/> | 401-K, 403b, IRA                  |
|    | College         | \$ <input type="text"/> |                                   |
| 4. | Taxes           | \$ <input type="text"/> | 20%                               |
|    | Federal         | \$ <input type="text"/> | Use actual amount from pay stub   |
|    | State           | \$ <input type="text"/> | Use actual amount from pay stub   |
|    | Social Security | \$ <input type="text"/> | Use actual amount from pay stub   |
|    | Medicare        | \$ <input type="text"/> | Use actual amount from pay stub   |
| 5. | Debt            | \$ <input type="text"/> | 10%                               |
|    | IRS             | \$ <input type="text"/> |                                   |
|    | Credit Card #1  | \$ <input type="text"/> | 3% of balance paid monthly (CCCS) |
|    | Credit Card #2  | \$ <input type="text"/> | Minimum monthly payment           |
|    | Credit Card #3  | \$ <input type="text"/> | Minimum monthly payment           |
|    | Credit Card #4  | \$ <input type="text"/> | Minimum monthly payment           |
|    | Credit Card #5  | \$ <input type="text"/> | Minimum monthly payment           |
|    | Car #1          | \$ <input type="text"/> | Minimum monthly payment           |
|    | Car #2          | \$ <input type="text"/> | Minimum monthly payment           |
|    | Student Loans   | \$ <input type="text"/> | Minimum monthly payment           |
|    | Other           | \$ <input type="text"/> | Minimum monthly payment           |
| 6. | Housing         | \$ <input type="text"/> |                                   |
|    | Mortgage/Rent   | \$ <input type="text"/> |                                   |
|    | Home Insurance  | \$ <input type="text"/> | May be part of home mortgage      |
|    | Property Taxes  | \$ <input type="text"/> | May be part of home mortgage      |
|    | Maintenance     | \$ <input type="text"/> |                                   |
|    | Electricity     | \$ <input type="text"/> | Average for 12 months             |
|    | Gas             | \$ <input type="text"/> | Average for 12 months             |
|    | Water           | \$ <input type="text"/> | Average for 12 months             |





## Actual Monthly Spending

	Trash	\$	<div></div>
	Phone	\$	<div></div>
	Association Dues	\$	<div></div>
7.	Transportation	\$	<div></div>
	Auto Insurance	\$	<div></div>
	Registration/License	\$	<div></div>
	Gasoline	\$	<div></div>
	Toll & Parking	\$	<div></div>
	Oil & Maintenance	\$	<div></div>
	Other	\$	<div></div>
8.	Insurance	\$	<div></div>
	Health	\$	<div></div>
	Dental	\$	<div></div>
	Life	\$	<div></div>
	Disability	\$	<div></div>
	Other	\$	<div></div>
9.	Food & Household	\$	<div></div>
10.	Health	\$	<div></div>
	Fitness	\$	<div></div>
	Medical Expenses	\$	<div></div>
	Counselor	\$	<div></div>
	Other	\$	<div></div>
11.	Personal	\$	<div></div>
	Child Care	\$	<div></div>
	Education	\$	<div></div>
	Beauty & Barber	\$	<div></div>
	Clothes	\$	<div></div>
	Household Décor	\$	<div></div>
	Cell Phone	\$	<div></div>
	Gifts	\$	<div></div>
	Cleaning	\$	<div></div>
	Financial Services	\$	<div></div>
	Security System	\$	<div></div>
	Pest Control	\$	<div></div>

Average for 12 months.

Average for 12 months

Average for 12 months

Groceries/household items you would buy at

Gym, Sports Leagues

Doctor, dentist, chiropractor, prescriptions

Tuition & supplies (books, uniforms, etc.)

Haircuts, nails and the spa

Furniture, decor, home improvements




Christmas, birthday, anniversary

Dry cleaning, laundry, house cleaning

Tax prep, software, financial planning



## Actual Monthly Spending

	Landscaping	\$ _____	Lawn service, plants, lawn care supplies
	Pets	\$ _____	Food and care
	Other	\$ _____	
12.	Entertainment	\$ 	
	Vacation	\$ _____	Family trips, summer activities
	Eating Out	\$ _____	
	Events	\$ _____	Movies, theater, shows
	Reading	\$ _____	Books, magazines, newspaper
	TV	\$ _____	Cable, satellite, TiVO, rentals, equipment
	Technology	\$ _____	Computer, peripherals, software, PDA
	Internet	\$ _____	DSL, cable modem, dial-up
	Music	\$ _____	iPod, albums, downloads, satellite radio
	Other	\$ _____	
13.	Cash	\$ 	
	MARGIN	\$ 	

If negative, reduce expenses starting from the bottom and working up. If positive, roll into giving or saving.



## Where Should You Give?

The Bible does not spell in detail where we should give, but we can discern certain guidelines for our giving.

1. We should give to the local church. The local church is God's unique institution in the world. It is our opportunity to provide for those leading the church (1 Timothy 5:17-18) and to support its missionaries (Philippians 4:15-19).
2. We should also give to the poor. God has a special concern for those in need (Matthew 25:34-40), as well as widows and orphans (James 1:27). Beyond these priorities, there are also many organizations and individuals worthy of support.

## Current Giving Assessment

Organization	Amount
Local Church _____	_____
Missions _____	_____
Other _____	_____
Other _____	_____
Other _____	_____

Total\$\$ \_\_\_\_\_  
% of Income \_\_\_\_\_

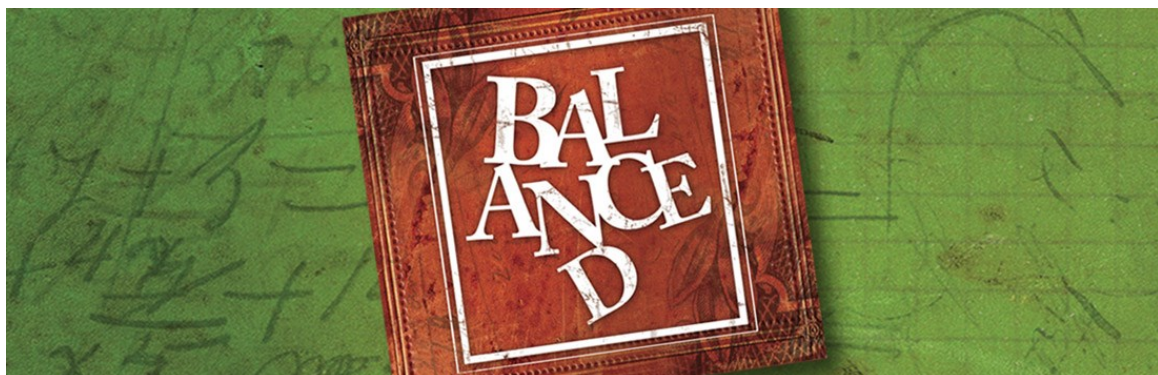
## Future Giving Plan

In light of your current assessment, what percentage of your income would you like to move toward giving?

	% of Income _____
	Total \$\$ _____
Local Church _____	_____
Missions _____	_____
Other _____	_____
Other _____	_____
Other _____	_____

What must happen for you to get from where you are to where you want to be?





Give, Save, *Live*.