



Week 2

What does the world teach us about money? Based upon the following what do you learn about money, the need for money or what to do with money?

Songs: _____

Movies: _____

TV: _____

Commercials: _____

Think about commercials and what they teach you?

You always have to have the bigger better thing.

Now that you wrote down what you think the world teaches about money lest look at what the Bible teaches about money. But first answer these questions.

What are your thoughts about money? _____

Growing up what did you learn up about money? _____

If you have children: What are you teaching your kids about money **from your example**? (You did see I added from your example) _____

What is money to you?

- _____
- _____
- _____

Again the answers above are your thoughts and your answers. Now we are going to get into what God says.

Money is the root of all evil right? NO... it is the LOVE OF MONEY.

For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many pains. I Timothy 6:10 (HCSB)



Circle your answer to this question: Is money good or bad?

Can money be used for good and bad? Yes No

Give me some examples of money being used for good (or necessities)?

- _____
- _____
- _____

Give me some examples of money being used for bad?

- _____
- _____
- _____

Now if you ask me, money is needed to survive today. We are not back in the day where you could trade for things. But it is WHAT you do with your money. Go back and look at where you have spent your monies in the past week; where did you use your debit card the most? Wal-mart for absolutely nothing, because you had already gone to Kroger for groceries. Your favorite Coffee shop 10 times. Your favorite fast food restaurant 5 times.

Do not get me wrong if that is in your budget then that is fine, but when was the last time you sponsored a child who was going on a mission trip or a child in a third world country that has no shoes, no clothes that fit let alone nothing to eat. When was the last time you tithed even 10% to your local church?

Perspective; where is your perspective and unfortunately you can tell a lot about a person by looking at their checkbook.

Please do not hear me saying that you need to have ratty things. There is nothing wrong with having nice things...but you need to keep it in **proper perspective.**

The issue with not having the proper perspective is that your view of the world and your security may get skewed. Think about 2008 all the Ponzi schemes, and the market crash that happened. People had their security tied up in the markets and people and when it all fell apart people were killing themselves. So where should your hope come from? In your money and what you have acquired? _____ Where is your hope today? _____ is it in a 401K? _____

O Lord, you alone are my hope. Psalms 71:5a (NLT)

Yes, my soul, find rest in God; my hope comes from him. Truly he is my rock and my salvation; he is my fortress, I will not be shaken Psalms 62:5-6 (NIV)



We could go on and on... just look into the Psalms. Now that we know where our hope comes from let's look at what warning 1 Timothy has for the rich.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. 1 Timothy 6:17 (NIV)

Is there anything wrong with making money? Yes No

Is there anything wrong with having money? Yes No

A ruler asked Him, "Good Teacher, what must I do to inherit eternal life?"

"Why do you call Me good?" Jesus asked him. "No one is good but One--God. You know the commandments: Do not commit adultery; do not murder; do not steal; do not bear false witness; honor your father and mother." "I have kept all these from my youth," he said. When Jesus heard this, He told him, "You still lack one thing: sell all that you have and distribute it to the poor, and you will have treasure in heaven. Then come, follow Me." After he heard this, he became extremely sad, because he was very rich. Seeing that he became sad, Jesus said, "How hard it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God."

Luke 18:18-25 (HCSB)

What does the scripture tell us about this man? _____

It tells that he loved what he had on this earth (money) more that he wanted eternal life. He did not want to have to sacrifice. Was it the fact that he had money? _____

No, it is that he placed his desire to retain the money with all the "perks" that go along with it such as status, influence, possessions and power above all else.

How often have you been tempted to do things that were wrong or unethical or self-serving because of the lure of money, even a little bit of money? _____

Please understand that if you did write something on the line above, does not make you a bad person. You need to look at it to see what was the heart behind it. Was it because you needed diapers or food for your child? **Please do not hear me saying that stealing is ok, because it is NOT.**

Let me tell you a story to help you understand.

In 1997 my husband of 13 years came to me and said "I do not love you anymore and I want a divorce". Wow what a blow to a stay at home mom with 3 children. After realizing he was not joking, I started thinking what can I do to make money and make it fast? Well I had just lost a lot of weight and I looked good, so NO lie... my first thought was I'll go be an Exotic Dancer. I had heard they make good money and yes I can do this. Now luckily my common sense took over and I ended up working for an accounting firm.



Again do not hear me saying that being an Exotic Dancer is wrong... it was wrong for me. Let me finish with my story. Today as I write this my husband and I have been married 30 years. If you want to read our story you can find it at www.lessonsfromanaffair.com

Hopefully you can see from the story above that we do need to have money for basic necessities and sometimes you do things you normally would not do. But what if all this was not for necessities but because we wanted the bigger better things and were willing to steal for it. That is where we allow money to control us via the “wanting and desires”, not the “needs”.

When you get to the end of the month do you have anything left over? _____

If you do not have anything left over what do you do? _____

If the problem is poor planning then how can you plan better? _____

If it is a lack of self-control what can you have more self-control? _____

If it is that someone is always asking you to borrow money you may need to think twice before you say yes. Are they going to pay you back by the time you need the money? _____

Just because you have money, letting someone borrow it is not always the best. Why do they need to borrow money? Are they just going to ask you again next week? Are they good stewards with money's that they have?

Let talk about saving money: Do you have any suggestions on how you can save money? _____

Saving money is also about cutting expenses. An idea that a lot of people do is Couponing. It is time consuming to start but maybe you could do it as a project with a group of women. Look for a free couponing seminar to get started the right way. Also if you are on food stamps, coupons will stretch your monthly allotment.

Here are a few more ideas; planning good meals reduces the desire to eat out. Making meals a week or so in advance also helps with reducing expenses. Also you can do this as a group and get some really cool recipes. Swap babysitting; also have a movie night with friends instead of going out.

Part of your homework again is to watch your daily finances again.

Continue to finish your 30 day spending



For the next 30 days...you need to chart where you spend your money...

	Where did you spend money	Amount	Bills Yes or No	Food Yes or No	Misc Yes or No	Was it a need	Was it a want	Was it over the top	
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Day3

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

Luke 16:11 (NIV)

You may not think you have worldly wealth (lots of money/house/new car). But you do. Your worldly wealth is not in things. It is also in health and everything that you have whether it is old or new. So are you being trustworthy in everything.

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