

ABSOLUTE
SURRENDER
SERIES

A dark brown silhouette of a person wearing a cape, standing with one arm raised in a gesture of triumph or surrender. The figure is positioned on the right side of the frame, with the cape extending towards the left.

Managing God's Money

SIX BIBLE STUDY LESSONS
FOR GROUP DISCIPLESHIP

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FOR GROUP DISCIPLESHIP



EVERY NATION
P R O D U C T I O N S

MANAGING GOD'S MONEY

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How to Use this Material

In Victory, the primary venue for discipleship happens in a small group. It is called a Victory group. We strongly encourage everyone to be involved since these groups are specifically designed to help disciples grow spiritually.

A Victory group meeting has three sections: **Connect**, **Word**, and **Prayer**, and ideally lasts from forty to sixty minutes.

CONNECT (5-10 minutes)

Victory group meetings begin with a time to relate with one another. Depending on the people who comprise the group, this can be done through a variety of ways:

- Fun—such as an icebreaker activity
- Answered prayers—sharing of testimonies and updates
- Questions—such as those provided in the material, learning each other's personal stories, and sharing feedback from the weekly message

Effective Questions During the Connect Portion:

- Are deliberately friendly to first-timers
- Ask for opinion or experiences
- Require no Bible knowledge
- Have no right or wrong answer
- Are not controversial
- Are preferably connected to the meeting's topic

WORD (20-30 minutes)

Teach the truth and relevance of God's Word for life application. The Victory group meeting is not primarily a Bible study. Although teaching and explanation of Scripture is involved, the goal is to minister, not finish a material.

There is no need teach all the points in a material.

Within this section, we look at what the Bible says, its relevance to us today, and its application in our lives.

What: *What does the Bible say?*

Communicate and impart biblical truth clearly and concisely

¹⁶All Scripture is God-breathed and is useful for teaching, rebuking, correcting and training in righteousness, ¹⁷so that the man of God may be thoroughly equipped for every good work. 2 TIMOTHY 3:16,17

Tips for Sharing the Word Effectively

- Let the Bible speak for itself.
- Use illustrations and tell stories to explain Bible verses.
- When entertaining clarifications, be watchful not to allow the discussion to go off-tangent.
- The primary goal is to minister to the needs of the people, not to finish a Bible lesson.
- Be led by the Spirit when using the material.

So What: *What is the relevance of the Word to my life?*

Give participants the opportunity to discuss how the Word impacts the way they live.

Do not conform any longer to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God's will is—his good, pleasing and perfect will.

ROMANS 12:2

Now What: *How do I apply the Word to my life?*

Our primary reason for sharing the Bible is so that people will know who God is and what He has done. In doing so, the participants will begin to discover who they are and what they should do.

If it is a promise, teach them to claim it. If it is a command or a principle, encourage them to put it to action by God's grace. If it is a truth, let them embrace it willingly and not under compulsion. Allow God's grace and love to win them by the way you teach God's Word.

Encourage specific, measurable action steps that are consistent with the life change that the Scripture is bringing about. We do not command people, but we spur them on toward love and good deeds.

Do not merely listen to the word, and so deceive yourselves.

Do what it says. JAMES 1:22

Tips for Life-Changing Application

- You may choose one of the "So What" and "Now What" questions or you may add your own.
- An effective standby application question is: "What one action step are you going to take as a result of what you heard today?"
- Designate who will be the first to answer the question asked.
- Do not allow someone to argue or be critical of others.
- Remind everyone to apply the lesson to their own lives, not to someone else's.
- Ask God for wisdom to know when to balance or correct strange or unbiblical applications. Insensitive correction or criticism can kill the group, as can unchecked heresy.
- Remind everyone that transformation is God's work, not ours, and our obedience is a response to who He is and His love for us. It is God's grace that enables us to apply and obey His Word.

PRAY (15-20 minutes)

Prayer is the most important part of the Victory group meeting. Make sure you have plenty of time left so your prayer time is not rushed. This is not a “closing prayer,” but a time for everyone in the group to take specific requests to God. This is where the action is. The goal is to create a venue where people will see God move on their behalf.

“Again, I tell you that if two of you on earth agree about anything you ask for, it will be done for you by my Father in heaven.” MATTHEW 18:19

Tips for Powerful Prayer

- Listen to the Holy Spirit carefully during the Connect and Word sections for things that may need prayer.
- Spend your time praying for one another, not sharing and discussing prayer requests.
- Keep your prayers simple, sincere, and short. Most non-believers have never heard an ordinary Christian just talk to God and will be touched by the sincerity and simplicity of the prayer.
- Pray, don’t preach. Pray in simple and short sentences, not long “sermon prayers.”
- Use conversational prayer, not complicated or profound, intercessory prayer.
- Expect God to answer your prayers.

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1

Money: Handle with Care

CONNECT

- If you could spend a million dollars in a day, how would you do it? Why?
- In school, what's one of the toughest tests you've had to take? What happened?
- Who or what do you always take care of? Why?

¹⁹“Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.” MATTHEW 6:19-21

WHAT

Money is much more than an economic issue; it is a heart issue. Jesus said, “Where your treasure is, there your heart will be also.” Two-thirds of Jesus’ parables addressed money. There are over 700 direct references to money in the Bible. Why is money such a popular subject in the Bible? Because money is a window into the heart. How we handle money exposes the values and priorities of our hearts. In this lesson, we will look at the warnings the Bible gives us concerning money.

1 Money is dangerous.

⁹People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. ¹⁰For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. 1 TIMOTHY 6:9,10

In these two verses, notice all the dangerous words used to describe money and those eager for it. However, just because something is dangerous does not mean it is off-limits for Christians. Cars can be dangerous—thousands die from automobile accidents every year. That does not mean we should not drive a car; it simply means we should drive with caution.

What are some dangerous things that can also be useful if used with caution? What does “root of all kinds of evil” mean?

2 Money is deceitful and can choke the Word.

“But the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful.” MARK 4:19

(SEE ALSO PROVERBS 11:48 AND 1 TIMOTHY 6:17-19.)

Money is deceitful—it overpromises but underdelivers. It promises happiness, but cannot deliver. It promises security, but cannot deliver. It promises peace, but cannot deliver.

How have you seen this to be true?

3 Money is God’s rival.

“No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and Money.” LUKE 16:13

The Bible didn’t say you can’t serve both God and self, God and power, God and career, God and immorality. As true as these statements are, they were never stated. Perhaps they were too obvious to mention. But since money is deceitful, many people actually believe they can serve God and money at the same time.

What does it mean
to serve God?
What does it mean
to serve money?
Why is money
God's rival?

4 Money is a test for spiritual promotion.

¹⁰“Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. ¹¹So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹²And if you have not been trustworthy with someone else’s property, who will give you property of your own?” LUKE 16:10-12

What happens when we are trustworthy in handling money? What if we are untrustworthy?

What are
“true riches”?

SO WHAT

- What does it mean to love money? How does your view of money differ from what the Bible says about it?
- Why do so many trust money more than God? How else does money overpromise and underdeliver?
- Why is it impossible to serve both God and money? Why do you think the Bible is so specific about this?

NOW WHAT

- Do you think you are handling money in a way that honors God? Are you free from the love of money? What can you do this week to serve God over money?
- Have you ever been deceived by riches? How can you live free from that deception?
- Are you trustworthy in handling money? Are you giving your tithe? Are you paying off your debts? Do you pay your bills on time?

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- Thank God for His provision and blessings.
 - Pray for His hand upon what you are going through. Believe that with Him, all things are possible.
 - Ask God to give you a biblical perspective and understanding of money. Choose to trust Him more than anything else.

2

Biblical Principles of Prosperity

CONNECT

- What are some of the non-negotiable parts of your daily schedule? Why?
- What's one of the hardest things you have ever had to do? What did you learn from it?
- Tell us about your first job. What was it like? What did you do?

Then the LORD your God will make you most prosperous in all the work of your hands and in the fruit of your womb, the young of your livestock and the crops of your land. The LORD will again delight in you and make you prosperous, just as he delighted in your fathers.

DEUTERONOMY 30:9

WHAT

The question is not, “Will God provide?” The Bible is clear about that. Numerous Scriptures teach that God not only promises to provide, but He delights in our prosperity. The real question is, “What will we do with His provision?” The condition of our hearts will determine if money will be a trap to pull us away from God or a tool to advance His kingdom. Another question that comes up about money is, “Why do some people seem to receive God’s provision and others don’t?”

1

The Principle of Giving and Receiving/Sowing and Reaping

“Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.” LUKE 6:38 (SEE ALSO 2 CORINTHIANS 9:6-11.)

What happens if we give? What happens if we don’t give? What determines how much is given back to us? What happens to what we sow?

What is the purpose of riches?

2

The Principle of Proper Priorities

³¹“So do not worry, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ ³²For the pagans run after all these things, and your heavenly Father knows that you need them. ³³But seek first his kingdom and his righteousness, and all these things will be given to you as well.” MATTHEW 6:31-33

What are we not to worry about? Why?

What does “seek first” mean? What will God do if we seek Him first?

3

The Principle of Hard Work

Lazy hands make a man poor, but diligent hands bring wealth. PROVERBS 10:4

All hard work brings a profit, but mere talk leads only to poverty. PROVERBS 14:23

What is “hard work”? How has hard work produced prosperity in the life of someone you know?

SO WHAT

- How is it possible that we receive more when we give? How does this challenge the way we view money?
- What should be our top priority? How does a person seek God?
- Why do you think God blesses hard work and diligence? How does this make you feel?

NOW WHAT

- Do you give? Do you have difficulty giving in large measures? What can you do to increase your measure of giving?
- Are you seeking God's kingdom first? Are your priorities in order? What priority adjustments do you need to make?
- What can you do to be more diligent in your work every day?

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- Trust God that as you sow, you will reap. Pray that you will be a blessing and a channel of God's provision to many. Ask God to make you sensitive to His Spirit so you may know when, how, and to whom to give.
 - Ask God for His wisdom and grace to put your priorities in order. Trust that as you seek Him first, He will take care of everything else in your life.
 - Believe that as you obey God, His truth is at work in your life and you will experience His prosperity, overflow, and abundance.

3

First Things First

CONNECT

- Do you tend to stick to a budget or are you a spontaneous spender? Give an example.
- What's the most recent gift you've ever given? Who did you give it to?
- When you were a child, did you ever steal anything? Did you get caught? Tell us about it.

¹⁸Then Melchizedek king of Salem brought out bread and wine. He was priest of God Most High,
¹⁹and he blessed Abram . . . ²⁰Then Abram gave him a tenth of everything. GENESIS 14:18-20

WHAT

Abraham was the first tither recorded in the Bible. He gave God one-tenth (a tithe) of his income as an act of grateful worship. He gave his tithe to God through Melchizedek the priest. In this lesson, we will look into answering four common questions about the tithe.

1 What is a tithe?

As soon as the order went out, the Israelites generously gave the firstfruits of their grain, new wine, oil and honey and all that the fields produced. They brought a great amount, a tithe of everything. 2 CHRONICLES 31:5

⁹Honor the LORD with your wealth, with the firstfruits of all your crops; ¹⁰then your barns will be filled to overflowing, and your vats will brim over with new wine.

PROVERBS 3:9,10

The tithe is the firstfruit of all we produce or earn. What does “firstfruits” mean?

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Why does God demand the first part? What promise does God give if we give Him the first tenth?

2 Should I give a tithe of everything or just my net income (after taxes and expenses)?

³⁰A tithe of everything from the land, whether grain from the soil or fruit from the trees, belongs to the LORD; it is holy to the LORD. . . . ³²The entire tithe of the herd

and flock—every tenth animal that passes under the shepherd’s rod—will be holy to the LORD. LEVITICUS 27:30,32

Why do you think Moses used the words “everything,” “entire,” and “every” when he referred to the tithe?

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3 What if I fail to faithfully tithe?

⁸“Will a man rob God? Yet you rob me. But you ask, ‘How do we rob you?’ In tithes and offerings. ⁹You are under a curse—the whole nation of you—because you are robbing me.” MALACHI 3:8,9

What is a robber? What is a “curse”?

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4 What happens if I faithfully give my whole tithe?

“Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the LORD Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.” MALACHI 3:10

What does it mean to test God in the tithe? What are some ways God has opened the floodgates of heaven for you?

What are some ways He has poured out blessings on you?

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SO WHAT

- Why do you think tithing is a difficult issue for some? How does God's Word challenge your perspective of tithing?
- What would it look like to faithfully give the tithe? What are the blessings of giving the whole tithe?
- Why do you think God tells us to test Him when we tithe?

NOW WHAT

- Do you faithfully give the whole tithe to God? If not, what's holding you back from obeying? What can you do to obey God's Word this week?
- Have you been faithfully giving your tithe but are currently in a difficult financial situation? Are you ready to test God and see Him pour out so much blessing in your life?

-
- Pray and commit to obey God's Word even when situations are difficult. Trust that God is your provider.
 - Ask God for specific things you are believing Him for. As you honor Him with your wealth and give Him the firstfruits, believe that He will bless you in every way according to His will.

¹And now, brothers, we want you to know about the grace that God has given the Macedonian churches. ²Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. 2 CORINTHIANS 8:1,2

(SEE ALSO 2 CORINTHIANS 8:3-5.)

WHAT

Paul holds up the Macedonians as examples of people who properly managed God's money. In this lesson, we will look at their example of radical generosity.

1 They gave with overflowing joy.

Out of the most severe trial, their overflowing joy and their extreme poverty welled up in rich generosity.

2 CORINTHIANS 8:2 (SEE ALSO 2 CORINTHIANS 9:7.)

The combination of a most severe trial, extreme poverty, and overflowing joy resulted in rich generosity.

What is a "severe trial"? What is "extreme poverty"?
What is "rich generosity"?

2 They gave out of their need and beyond their ability.

For I testify that they gave as much as they were able, and even beyond their ability. Entirely on their own . . .

2 CORINTHIANS 8:3 (SEE ALSO LUKE 21:1-4.)

Some people give what they can afford to give. Others give less than they can afford. These poor Macedonians gave out of their poverty and they gave beyond their ability. This is called sacrificial giving.

Have you ever given sacrificially? Was it hard? Are you now glad you did it?

3 They considered giving to be a privilege.

... they urgently pleaded with us for the privilege of sharing in this service to the saints. 2 CORINTHIANS 8:4

What is a "privilege"? Why do you think they considered giving to be a privilege?

4 They gave more than money.

And they did not do as we expected, but they gave themselves first to the Lord and then to us in keeping with God's will. 2 CORINTHIANS 8:5

What does it mean to give yourself to the Lord?

SO WHAT

- How can poor people demonstrate rich generosity?
Can rich people also demonstrate rich generosity?
- Why do you think Christians are called to be generous?
- Aside from money, what other resources can we be generous with?

NOW WHAT

- Are you a cheerful giver? Do you enjoy giving?
Ask God to use you to be a channel of His blessing starting this week.
- Is your current giving pattern according to your ability, less than your ability, or more than your ability? Do you have a desire to increase your giving? Are you willing to give sacrificially at times? What are you willing to sacrifice?
- Have you given yourself to the Lord? How can you give yourself more fully to Him and His work every day?

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- Thank God for His faithfulness, His blessings, and His radical generosity towards you.
 - Ask God to use you to be a channel of His blessing. You are blessed to be a blessing.
 - Pray that God would make you more generous and that you would give like the Macedonians. Ask Him to use whatever you have for His honor and work.

5

Wealth and Wisdom

CONNECT

- What's one luxury you've always wished to have? Why? What would you do if you had it?
- Do you believe in saving a part of your income? Why or why not?
- Tell us what you were taught about money when you were growing up. Recall a specific instance explaining this.

King Solomon was greater in riches and wisdom than all the other kings of the earth. 1 KINGS 10:23

WHAT

Solomon, the wisest man who ever lived, had quite a few things to say about money. Aside from his wisdom, one of the things he is most remembered for is his wealth. He could not even keep track of how much gold it took to construct the temple and his palace. But he knew that wealth would not last forever; nor was it the most important thing in his life. In this lesson, we will look at some of Solomon's wise words about money, wealth, and riches.

1 Honor and Blessing

⁹Honor the LORD with your wealth, with the firstfruits of all your crops; ¹⁰then your barns will be filled to overflowing, and your vats will brim over with new wine.

PROVERBS 3:9,10 (SEE ALSO PROVERBS 10:22.)

What does it mean to honor the Lord with wealth? What brings wealth and blessing?

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2 Humility and Fear of the Lord

Humility and the fear of the LORD bring wealth and honor and life. PROVERBS 22:4

What is "humility?" Why does God want us to be humble? What does it mean to fear the Lord?

Is God troubled by blessing us?

What are the results of humility and the fear of God?

3 Honesty and Kindness

He who increases his wealth by exorbitant interest amasses it for another, who will be kind to the poor.

PROVERBS 28:8

Why do you think dishonest wealth will be given to others who are kind to the poor? How can you show kindness to the poor?

4 Here Today, Gone Tomorrow

⁴Do not wear yourself out to get rich; have the wisdom to show restraint. ⁵Cast but a glance at riches, and they are gone, for they will surely sprout wings and fly off to the sky like an eagle. PROVERBS 23:4,5

Solomon, in his wisdom, knew that money would not last.

What is "restraint"? How does Solomon describe riches?

SO WHAT

- How does your perspective of money differ from Solomon's? Why do you think Solomon spoke of wealth the way he did?
- Why do you think humility and fear of the Lord are what bring wealth, honor, and life? How do you feel about this?
- How do you think things would change if people understood that riches sprout wings and fly away? How can you have wisdom to show restraint and not wear yourself out to get rich?

NOW WHAT

- Are you wise in the way you spend your money? In what areas do you think you need to improve this week?
- Do you see money as a tool or a goal? Do you put your trust in money or only on that which matters for eternity? How do you think God wants you to view money?
- How can you show kindness to the poor?

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- Pray that as you honor God with your wealth, He will pour out His blessings upon you and your family.
 - Ask God for His grace so you can be humble and fear Him, being honest with what you have and working diligently for His honor.
 - Commit to trust God over anything else in your life and to live for eternal treasure and His glory.

Misfortune pursues the sinner, but prosperity is the reward of the righteous. PROVERBS 1:21

WHAT

The Bible calls prosperity a reward, not a curse, not a sin. God desires to provide for His people. Many seek God's provision without understanding God's purpose for the provision. The following verses show us the purpose of prosperity.

1 "More than enough"

⁴So all the skilled craftsmen who were doing all the work on the sanctuary left their work ⁵and said to Moses, "The people are bringing more than enough for doing the work the LORD commanded to be done." EXODUS 36:4,5

(SEE ALSO EXODUS 36:3,6,7.)

God gave His people more than enough so that the work would be completed. Their needs were provided for and they had more than enough to give to the work of the Tabernacle. Does God desire to meet the needs of His people today?

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Is there a limit to His provision or does God have more than enough?

2 "Be a blessing"

¹The LORD had said to Abram, "Leave your country, your people and your father's household and go to the land I will show you. ²I will make you into a great nation and I will bless you; I will make your name great, and you will be a blessing. ³I will bless those who bless you, and

whoever curses you I will curse; and all peoples on earth will be blessed through you.” GENESIS 12:1-3

God blessed Abraham so he could be a blessing.

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How was Abraham blessed to be a blessing?

3 **“Generous on every occasion”**

You will be made rich in every way so that you can be generous on every occasion. 2 CORINTHIANS 9:11

Why will we be made rich?

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What does it mean to be generous on every occasion?

SO WHAT

- Why do you think some people prefer hoarding than being generous? How does God's "more than enough" provision challenge your view of what you have and how you can be generous?
- What does it mean to be a channel of the Lord's blessing? How can you be a blessing to others?
- How do you feel about being generous on every occasion? What would this look like in your life?

NOW WHAT

- Do you believe God can give you more than enough and will provide for you? How can you go deeper in His Word to understand His promises of provision this week?
- How are you blessed to be a blessing? How can you be a channel of His blessings this week?
- Are you sensitive to the needs of others? What can you do to be generous on every occasion?

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- Thank God for His abundant provision and His blessings.
 - Pray that He would bless you to be a blessing and that by His grace He would make you generous on every occasion.
 - Pray for those you know who are currently in difficult situations. Ask God to bless them and use you to be a channel of His blessings.

But remember the Lord your God,
for it is he who gives you the ability
to produce wealth, and so confirms
his covenant, which he swore to your
forefathers, as it is today.

DEUTERONOMY 8:18

Managing God's Money is a series of six materials for group discipleship designed to help disciples steward well the finances God has blessed them with.

TOPICS INCLUDE:

- Money: Handle with Care
- Biblical Principles of Prosperity
- First Things First
- Radical Generosity
- Wealth and Wisdom
- The Purpose of Prosperity



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