

Welcome, small group leaders! 😊

We are so glad you decided to help others join you on this journey of honoring God with wise money management and getting to know Him better through Bible study.

Don't worry- you don't need any prior knowledge about finance or investing to lead this class. The videos will do all the financial teaching for you. Reach out to us if you have any questions!

Some groups prefer to watch the videos in advance and keep time together for discussion. Others find they won't actually watch the videos unless it's included in their time together. Consider closing your gathering with some time in prayer and opening with fellowship over snacks. We recommend printing the provided handouts and bringing pens for participants.

We provide a guided Bible study with an abundance of materials for each week (sometimes even a bonus). If you have a quiet group, this way you won't feel stuck. If you don't get through it all, save bonus materials or topics you don't get to for a later week if you wrap up quickly.

You can customize how many weeks it takes to go through the materials by combining units. Below, I've given you my recommendation for how to best combine units to get through lessons in 4-6 weeks. In parenthesis is the length of each video that corresponds to the lesson. If your study is between 7-12 weeks, pick which additional lessons you'd like to stand alone. You likely won't have time for both Bible studies. I highlighted the studies I would focus on for the units you do choose to combine, but you can browse the materials and decide what fits your group best.

Week 1: Unit 1 Money and the Bible (14m) & **Unit 2 Budgeting (26m)**

Week 2: Unit 3 Managing Credit and Debt (26m) & **Unit 4 Charitable Giving (11m)**

Week 3 (Optional): Unit 5 Managing Risk through Insurance (36m)

Week 4: Unit 6 Investments (36m)

Week 5: Unit 7 Retiring Well (27m) & **Unit 8 Estate Planning (13m)**

Week 6 (Optional): **Dependent Care (11m)** & Funding Education -or- Purchasing a Home (each 25m)

Remember: These are meant to be guides- you are not tied to them. The best conversations are usually the ones that go unscripted, so don't be afraid of fruitful rabbit trails.

A prayer for you: 🙏

God, would you strengthen and equip these leaders? Please bless their groups with good conversations and connections. Would you use this course to bless and equip families to honor you with their money? Amen!

Reach out if you have any questions or need help deciding which units to combine!

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Unit 1: Intro to Money in The Bible

Ice-breaker

Would you classify yourself as more of a saver or a spender? What is your favorite thing to spend fun money on?

Discussion Questions

1. Prior to entering this class, what has your relationship with money looked like? What are you hoping to take away from these lessons?
2. Some Christians believe it is not godly to accumulate wealth. How do the stories of Old Testament characters such as Abraham, Isaac, and Solomon, and God's words of blessings to His people speak against this idea?
3. 1 Timothy 6:10 is one of the most well-known verses in Scripture about money, except it is typically quoted incorrectly. Read and discuss this passage along with Matthew 6:24 about serving two masters.
 - a. What is the difference between money being the root of all evil vs. the LOVE of money being the root of all kinds of evil?
 - b. What does it look like for money to be our master or an idol?
 - c. Do you think we can idolize money with a scarcity mindset?

God Gives You the Ability to Produce Wealth

Give everyone 3 minutes to read and highlight Deuteronomy 8:10-18. (Consider putting some soft music on for background noise to help kill the awkward quiet.) Encourage everyone to highlight or underline things that stand out to them.

1. What stood out to you in this passage?
2. What does this passage teach us about God?
3. What does this passage teach us about people?
4. Share personal experiences or observations of others (in the Bible or your life) who have drifted away from God due to prosperity.
5. Discuss the balance between taking responsibility for our efforts and acknowledging God's role in our success.
6. Share practical ways to guard against pride and maintain a humble heart before God.

Unit 1 Bonus: have this handy for a week you get through materials too quickly

1Chron 29:6-19

...9 The people rejoiced at the willing response of their leaders, for they had given freely and wholeheartedly to the Lord. David the king also rejoiced greatly.

10 David praised the Lord in the presence of the whole assembly, saying,

*“Praise be to you, Lord,
the God of our father Israel,
from everlasting to everlasting.*

*11 Yours, Lord, is the greatness and the power
and the glory and the majesty and the splendor,
for everything in heaven and earth is yours.*

*Yours, Lord, is the kingdom;
you are exalted as head over all.*

*12 Wealth and honor come from you;
you are the ruler of all things.*

*In your hands are strength and power
to exalt and give strength to all.*

*13 Now, our God, we give you thanks,
and praise your glorious name.*

14 “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. 15 We are foreigners and strangers in your sight, as were all our ancestors. Our days on earth are like a shadow, without hope. 16 Lord our God, all this abundance that we have provided for building you a temple for your Holy Name comes from your hand, and all of it belongs to you. 17 I know, my God, that you test the heart and are pleased with integrity. All these things I have given willingly and with honest intent. And now I have seen with joy how willingly your people who are here have given to you. 18 Lord, the God of our fathers Abraham, Isaac and Israel, keep these desires and thoughts in the hearts of your people forever, and keep their hearts loyal to you. 19 And give my son Solomon the wholehearted devotion to keep your commands, statutes and decrees and to do everything to build the palatial structure for which I have provided.”

1. What stands out to you from this passage?
2. What does this passage tell us about God and his character?
3. Why does this passage suggest God is worthy of our praise and generosity?
4. What does it look like to acknowledge God as the owner of everything He has given us?
5. What are some practical ways we can hold our money with an open hand and let Him be Lord over our money and our attitude towards money?

Unit 1: Handout

Intro to Money in The Bible

All Scripture is in the NIV translation unless otherwise specified.

1 Timothy 6:10

For 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.

Matthew 6:24

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.

Deuteronomy 8:10-18

When you have eaten and are satisfied, praise the Lord your God for the good land he has given you. 11 Be careful that you do not forget the Lord your God, failing to observe his commands, his laws and his decrees that I am giving you this day. 12 Otherwise, when you eat and are satisfied, when you build fine houses and settle down, 13 and when your herds and flocks grow large and your silver and gold increase and all you have is multiplied, 14 then your heart will become proud and you will forget the Lord your God, who brought you out of Egypt, out of the land of slavery. 15 He led you through the vast and dreadful wilderness, that thirsty and waterless land, with its venomous snakes and scorpions. He brought you water out of hard rock. 16 He gave you manna to eat in the wilderness, something your ancestors had never known, to humble and test you so that in the end it might go well with you. 17 You may say to yourself, "My power and the strength of my hands have produced this wealth for me." 18 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 ancestors, as it is today.

Unit 2: Budgeting and Saving Contentment

Ice-breaker

Does thinking about budgeting give you a breath of fresh air or make you feel constrained? Why?

Wisdom in Preparation

Read Proverbs 21:5.

1. Where are you tempted to make hasty money decisions?
2. What has been or could be helpful for you to avoid making unwise or unnecessary purchases?
3. How do you like to keep track of your budget? Share your favorite tools or tips with the group. (If no one mentions it, mint.com is a great free tool to put in your credit & debit cards, categorize your purchases, and create a budget you track throughout the month).

Contentment

Have two people read Hebrews 13:5 and 1 Timothy 6:6-8.

1. What kinds of things tempt you most to want to keep up with the Joneses' or feel like you NEED something? (TV ads? Social media highlight reels? Buy/sell groups?)
2. What things have you done that have helped you grow in contentment? Is there a practice you want to pick up, such as gratitude journaling or prayer walks focused on thankfulness?
3. How do these verses encourage believers to combat the love of money and find contentment in Christ?

Study Scripture Together: Ecclesiastes 5:10-20

Have one person read Ecclesiastes 5:10-15, and another 16-20 out loud.

Give everyone 3 minutes to re-read it to themselves quietly once or twice. (Consider putting some soft music on for background noise to help kill the awkward quiet.) Encourage everyone to highlight or underline things that stand out to them.

Discuss

1. What stood out to you from this passage?
2. How would you summarize these verses in your own words?
3. What does this passage suggest is a proper view and use of wealth?
4. What does this passage suggest is meaningless or even evil?

Optional Deep Dive or Personal Reflection

If a stranger looked at how you spend money, would they get an accurate view of what you value? Why or why not?

Unit 2: Handout

Contentment, Budgeting and Saving

All Scripture is in the NIV translation unless otherwise specified.

Proverbs 21:5

The plans of the diligent lead to profit as surely as haste leads to poverty.

Hebrews 13:5

Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

1 Timothy 6:6-8

But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

Ecclesiastes 5:10-20

*Whoever loves money never has enough;
whoever loves wealth is never satisfied with their income.
This too is meaningless.*

*11 As goods increase,
so do those who consume them.*

*And what benefit are they to the owners
except to feast their eyes on them?*

*12 The sleep of a laborer is sweet,
whether they eat little or much,
but as for the rich, their abundance
permits them no sleep.*

13 I have seen a grievous evil under the sun: wealth hoarded to the harm of its owners,

*14 or wealth lost through some misfortune,
so that when they have children*

there is nothing left for them to inherit.

*15 Everyone comes naked from their mother's womb,
and as everyone comes, so they depart.*

*They take nothing from their toil
that they can carry in their hands.*

*16 This too is a grievous evil: As everyone comes, so they depart,
and what do they gain,
since they toil for the wind?*

*17 All their days they eat in darkness,
with great frustration, affliction and anger.*

18 This is what I have observed to be good: that it is appropriate for a person to eat, to drink and to find satisfaction in their toilsome labor under the sun during the few days of life God has given them—for this is their lot. 19 Moreover, when God gives someone wealth and possessions, and the ability to enjoy them, to accept their lot and be happy in their toil—this is a gift of God. 20 They seldom reflect on the days of their life, because God keeps them occupied with gladness of heart.

Unit 8: Estate Planning

Ensuring Our Eternal Estate

Opener

If someone asked, “How do I know if I will go to heaven after I die?” how would you respond?

Scripture Study

Jesus was asked this very question. Give everyone 10 minutes (while soft music plays) to study Jesus’ response in 3 parallel gospel accounts and jot down notes.

Matt 19:16-29 in NIV translation, Mark 10:17-30 in the NLT, and Luke 18:18-30 in The Message.

1. What stood out to you from the reading?
2. Why do you think Jesus started his answer by asking, “Why do you call me good- no one is good but God.”
3. What did Jesus say the man needed to inherit eternal life? Why did he tell him this?
4. When Jesus listed the commandments (to which the man probably lied about keeping them all), which ones did Jesus leave out (see Exodus 20)? How do the ones left out relate to Jesus’ suggestion that the man sell all his things to have treasure in heaven?
5. What does Jesus mean when he says it would be as hard as a camel getting through a tiny hole (impossible) for a rich man to enter the kingdom of God?
6. Does Jesus’ conclusion mean we must give up everything (literally) or follow all God’s commands to go to heaven?

Read Ephesians 2:8-9 & Luke 9:23

What does this look like, practically speaking, in our daily lives?

Key Point (Bringing it Full Circle):

Read Romans 10:9-15

1. Have you declared with your mouth, “Jesus is Lord,” and believed in your heart that God raised him from the dead? Do you treasure Jesus and follow Him as Lord over your life? If you have not decided to accept the free gift of salvation Jesus offers, what is holding you back from doing so right now?
2. After studying these passages, how would you now respond to the question, “How do I know if I will go to heaven?”

Prayer:

God, thank you that you look at us with genuine love. Thank you that you sent your son, Jesus, to take the punishment I deserve for disobeying you. I am sorry that I am still regularly tempted to treasure other things more than you. Thank you that you are faithful to forgive me no matter how many times or ways I mess up. Would you help me to take up my cross, daily denying myself, to follow you. I praise you that you are coming back to restore all things, getting rid of pain, sickness, decay, and evil. Thank you that you desire to spend eternity with us. Help us have eyes to see opportunities to share this good news with those around us. Amen.

Unit 8: Handout - Planning Your Eternal Estate

Matthew 19:16-29 (NIV)

16 Just then a man came up to Jesus and asked, "Teacher, what good thing must I do to get eternal life?"

17 "Why do you ask me about what is good?" Jesus replied. "There is only One who is good. If you want to enter life, keep the commandments."

18 "Which ones?" he inquired.

Jesus replied, "'You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, 19 honor your father and mother,' and 'love your neighbor as yourself.'"

20 "All these I have kept," the young man said. "What do I still lack?"

21 Jesus answered, "If you want to be perfect, go, sell your possessions and give to the poor, and you will have treasure in heaven. Then come, follow me."

22 When the young man heard this, he went away sad, because he had great wealth.

23 Then Jesus said to his disciples, "Truly I tell you, it is hard for someone who is rich to enter the kingdom of heaven. 24 Again I tell you, it is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God."

25 When the disciples heard this, they were greatly astonished and asked, "Who then can be saved?"

26 Jesus looked at them and said, "With man this is impossible, but with God all things are possible."

27 Peter answered him, "We have left everything to follow you! What then will there be for us?"

28 Jesus said to them, "Truly I tell you, at the renewal of all things, when the Son of Man sits on his glorious throne, you who have followed me will also sit on twelve thrones, judging the twelve tribes of Israel. 29 And everyone who has left houses or brothers or sisters or father or mother or wife or children or fields for my sake will receive a hundred times as much and will inherit eternal life.

Mark 10:17-30 (NLT)

As Jesus was starting out on his way to Jerusalem, a man came running up to him, knelt down, and asked, "Good Teacher, what must I do to inherit eternal life?"

18 "Why do you call me good?" Jesus asked. "Only God is truly good. 19 But to answer your question, you know the commandments: 'You must not murder. You must not commit adultery. You must not steal. You must not testify falsely. You must not cheat anyone. Honor your father and mother.'"

20 "Teacher," the man replied, "I've obeyed all these commandments since I was young."

21 Looking at the man, Jesus felt genuine love for him. "There is still one thing you haven't done," he told him. "Go and sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me."

22 At this the man's face fell, and he went away sad, for he had many possessions.

23 Jesus looked around and said to his disciples, "How hard it is for the rich to enter the Kingdom of God!" 24 This amazed them. But Jesus said again, "Dear children, it is very hard to enter the Kingdom of God. 25 In fact, 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!"

26 The disciples were astounded. "Then who in the world can be saved?" they asked.
27 Jesus looked at them intently and said, "Humanly speaking, it is impossible. But not with God. Everything is possible with God."
28 Then Peter began to speak up. "We've given up everything to follow you," he said.
29 "Yes," Jesus replied, "and I assure you that everyone who has given up house or brothers or sisters or mother or father or children or property, for my sake and for the Good News, 30 will receive now in return a hundred times as many houses, brothers, sisters, mothers, children, and property—along with persecution. And in the world to come that person will have eternal life.

Luke 18:18-30 (The Message)

One day one of the local officials asked him, "Good Teacher, what must I do to deserve eternal life?" 19-20 Jesus said, "Why are you calling me good? No one is good—only God. You know the commandments, don't you? No illicit sex, no killing, no stealing, no lying, honor your father and mother."

21 He said, "I've kept them all for as long as I can remember."

22 When Jesus heard that, he said, "Then there's only one thing left to do: Sell everything you own and give it away to the poor. You will have riches in heaven. Then come, follow me."

23 This was the last thing the official expected to hear. He was very rich and became terribly sad. He was holding on tight to a lot of things and not about to let them go.

24-25 Seeing his reaction, Jesus said, "Do you have any idea how difficult it is for people who have it all to enter God's kingdom? I'd say it's easier to thread a camel through a needle's eye than get a rich person into God's kingdom."

26 "Then who has any chance at all?" the others asked.

27 "No chance at all," Jesus said, "if you think you can pull it off by yourself. Every chance in the world if you trust God to do it."

28 Peter tried to regain some initiative: "We left everything we owned and followed you, didn't we?" 29-30 "Yes," said Jesus, "and you won't regret it. No one who has sacrificed home, spouse, brothers and sisters, parents, children—whatever—will lose out. It will all come back multiplied many times over in your lifetime. And then the bonus of eternal life!"

Romans 10:9-15 (NIV)

If you declare with your mouth, "Jesus is Lord," and believe in your heart that God raised him from the dead, you will be saved. 10 For it is with your heart that you believe and are justified, and it is with your mouth that you profess your faith and are saved. 11 As Scripture says, "Anyone who believes in him will never be put to shame." 12 For there is no difference between Jew and Gentile—the same Lord is Lord of all and richly blesses all who call on him, 13 for, "Everyone who calls on the name of the Lord will be saved." 14 How, then, can they call on the one they have not believed in? And how can they believe in the one of whom they have not heard? And how can they hear without someone preaching to them? 15 And how can anyone preach unless they are sent? As it is written: "How beautiful are the feet of those who bring good news!"

Ephesians 2:8-9 "For it is by grace you have been saved, through faith—and this is not from yourselves, it is the gift of God—not by works, so that no one can boast."

Luke 9:23 (NIV) says: "Then he said to them all: "Whoever wants to be my disciple must deny themselves and take up their cross daily and follow me."

Unit 10: Dependent Care- Parenting Like God Parents Us

Icebreaker

Describe your parents' parenting style. How are you (or do you want to be) similar or different?

God's Example of a Good Father

Read Psalm 32:7-8 (but don't feel tied to this passage alone to answer the question).

1. What is God like as a parent to us? Describe His character.

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To see more of our materials, e-mail Melissa at melissa@abundantadvisors.com.

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