

Glenville New Life Community Church

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"We Love & We Care"

And

Calvary Presbyterian Church

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"A Place To Call Home"

Life-Sharing & Bible Study

Being Smart With My Money

Lesson 1 "What Do I Need/What Should I Avoid"

Luke 12:13-21

Lesson 2 "What Costs Me The Most"

Haggai 1:5-11, Proverbs 6:6-6:11

Lesson 3 "What Should I Do"

Philippians 4:10-13

Our Pastors

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Being Smart With My Money Lesson 1 “What Do I Need/What Should I Avoid” Luke 12:13-21

1. How much money would it take to guarantee that you would be happy for two full years?
2. What is the connection between money and happiness?
3. What is the connection between our money and our relationship to God?

Luke 12:13-21

Today's New International Version (TNIV) The Parable of the Rich Fool

¹³ Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.”¹⁴ Jesus replied, “Man, who appointed me a judge or an arbiter between you?”¹⁵ Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.”

¹⁶ And he told them this parable: “The ground of a certain rich man yielded an abundant harvest.¹⁷ He thought to himself, ‘What shall I do? I have no place to store my crops.’¹⁸ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain.¹⁹ And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.””

²⁰ “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’²¹ “This is how it will be with those who store up things for themselves but are not rich toward God.”

4. Is it wise to plan to leave all your life savings and property to your children as an inheritance? Why or why not?

5. As a Christian, should you stress equality or fairness when it comes to leaving your property to your children or family members?
6. Should the church be one of the beneficiaries in your will or on your life insurance policy? Why or why not?
7. Why is it important for you to have life insurance? Which is more important as a parent, a cell phone for your child or a life insurance policy on you?
8. Why does Jesus warn us against greed and what exactly is it?
9. How do we know when we have committed the sin of greed? Have you ever confessed to God, your greed?
10. Why did the rich man think he did not have enough yet?
11. What do you accumulate in significant amounts that is just sitting doing very little for you? How could you transform it into a blessing for the kingdom of God?
12. How did the rich man obtain his wealth?
13. Was the rich man greedy or just not smart with his money?
14. What does it mean to be rich toward God in the context of verse 21?

15. Are you being rich toward God? How can you tell?
Being Smart With My Money Lesson 2 “What Costs Me The Most”
Haggai 1:5-11, Proverbs 6:6-6:11

1. What’s something you purchased that ended up costing you a lot more than you had intended to spend?
2. Do you think God will work against us in terms of our personal finances? Why or why not?

Haggai 1:5-11 Today's New International Version (TNIV)

⁵ Now this is what the LORD Almighty says: “Give careful thought to your ways. ⁶ You have planted much, but have harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it.”

⁷ This is what the LORD Almighty says: “Give careful thought to your ways. ⁸ Go up into the mountains and bring down timber and build the house, so that I may take pleasure in it and be honored,” says the LORD. ⁹ “You expected much, but see, it turned out to be little. What you brought home, I blew away. Why?” declares the LORD Almighty. “Because of my house, which remains a ruin, while each of you is busy with his own house. ¹⁰ Therefore, because of you the heavens have withheld their dew and the earth its crops. ¹¹ I called for a drought on the fields and the mountains, on the grain, the new wine, the olive oil and everything else the ground produces, on people and livestock, and on all the labor of your hands.”

3. Why are God’s people going through some difficult times financially in this passage?
4. Why do you think God’s people were holding back on their giving? Do you think those are valid reasons for God’s people not giving today?

5. What connection does God seem to be making between our giving and our relationship to God?

Proverbs 6:6-11 Today's New International Version (TNIV)

⁶Go to the ant, you sluggard; consider its ways and be wise! ⁷It has no commander, no overseer or ruler, ⁸yet it stores its provisions in summer and gathers its food at harvest.

6. What lesson are we to learn from observing the ant?
7. Wise financial decisions are made by anticipating problems which may happen? Why is having a large deductible to get a cheaper policy on a car policy only a good idea for people with money saved up in the bank that they are not planning on using?
8. What is suppose to be the purpose of life insurance? How do you know when you have enough insurance?
9. What are the benefits of living at a standard of living, below what your income would allow you to have?
10. What kind of insurance if any, do you get from God when you tithe?
11. Why does a person who tithe, sometimes lose his or her job?

12. How much does it cost a person not to tithe?

13. How much does a person save by tithing?

Being Smart With Your Money Lesson 3 “What Should I Do” Philippians 4:10-13

1. When was the last time you had an internal struggle inside and you knew that you had enough, but you had a hard time convincing yourself not to still go for more?

2. Why won't our society let us believe that “we have enough?”

Philippians 4:10-13 Today's New International Version (TNIV)

¹⁰ I rejoiced greatly in the Lord that at last you renewed your concern for me. Indeed, you were concerned, but you had no opportunity to show it. ¹¹ I am not saying this because I am in need, for I have learned to be content whatever the circumstances. ¹² I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. ¹³ I can do all this through him who gives me strength.

3. What makes it hard to be content with what we have? Where do you need to exercise contentment now?

4. Do you think our possessions that we leave behind will be a testimony in our favor or a testimony against us when we stand before God at the judgment?

5. How is the choice of a car or a home that we buy or we rent is both a financial and a spiritual decision?

6. What should we do if we are to start to learn how to be content?

7. Jesus once said, Luke 12:47-48 (NIV)
- ⁴⁷ "That servant who knows his master's will and does not get ready or does not do what his master wants will be beaten with many blows.
- ⁴⁸ But the one who does not know and does things deserving punishment will be beaten with few blows. From everyone who has been given much, much will be demanded; and from the one who has been entrusted with much, much more will be asked. How does this passage relates to a person who has been given a lot of money? Should a person with a very large income be expected to give more than 10%, if so what would you think a very large income is?
8. The Scriptures says that "God loves a cheerful giver." If a person is cheerful giving only 2% of their income to God, is that enough to fulfill all that's required?
9. Read the following context in what comes before the Lord loving a cheerful giver. Do you think the passage encourages giving more or giving less.

Today's New International Version (TNIV) 2 Corinthians 9:5-9

⁵ So I thought it necessary to urge the brothers to visit you in advance and finish the arrangements for the generous gift you had promised. Then it will be ready as a generous gift, not as one grudgingly given. ⁶ Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. ⁷ Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. ⁸ And God is able to bless you abundantly, so that in all things at all times, having all that you need, you will abound in every good work.

10. Why is it important to be a regular faithful giver to the work of the ministry of Jesus Christ?

11. How does one become a disciplined giver?
12. How does knowing the secret of contentment put us in a better position to be tithers?
13. What are the purposes of being a tither?
14. If everything belongs to God, what portion of our finances should God have a say so in how and on what we spend it?