



## LIFEgroup Homework

Week of May 6, 2007

### **Keys to the LIFEhouse - Ownership**

Stewardship defined: "managing what belongs to another."

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This week we learned that God owns everything. Psalm 24:1 tells us that "The earth is the Lord's, and everything in it, the world, and all who live in it;" NIV While God owns everything, He has entrusted it to us to manage. The everyday choices we make with our finances will reflect what we value in our heart of hearts.

This weekend we learned that having an eternal perspective, will make all the difference in our personal priorities and values.

#### **Sharing Questions**

- 1) Who has been most helpful in teaching you to manage your finances? What did that person teach you?
  
  - 2) What was your first "official" job? What did you learn?
  
  - 3) Do you have a financial plan? If so, what values drive your financial plan?
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## **Homework:**

What is one highlight, thought or principle from Sunday's message that stood out to you?

Few Christians argue with the principle that God owns everything. Yet many don't understand that, because He owns it all, He has right to determine how we, as his stewards use His possessions responsibly.

## **Read Matthew 25:14-29**

List two or three "stewardship" insights from this passage:

What was the primary job of each servant?

What does this passage say to the person who assumes that fewer possessions mean less responsibility?

Why was the one talent taken and given to the servant who had the most (ten)?

The U.S. Department of Commerce, Bureau of Economic Analysis has released the 2006 income and outlay figures, and the news is not good. The personal savings rate for 2006

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dropped another .5% from 2005 to negative one percent (-1.0%) of disposable personal income. Since records have been kept, there have been only 4 years that the savings rate was negative for the entire year: 2005, 2006, 1932, 1933.

75% of Christians live from paycheck to paycheck like most Americans. There is no financial plan to live within or beneath their means. They spend more than they make. What does Matthew 25:29 say to these people?



Ron Blue writes that “financial planning is allocating limited financial resources among various unlimited alternatives.” There are five basic categories for these unlimited alternatives.

1. Spend it
2. Repayment of debt
3. Pay taxes
4. Save it
5. Give it away

When giving and saving are the last priorities, there will never be enough to plan for the future or to help others. Two things govern how much goes into each of these categories:

- 1) Your priorities – values
- 2) Your self control - plan.

The following three “key questions” will help you navigate your financial future.

## **1. What is your financial vision?**

Do you plan to struggle every day of your life and eat cat food one day? Do you plan to one day be debt free? Pay for children’s college education? Charitable giving? Own your own business? Travel?

## 2. What are your financial values?

Andy Stanley in his book “The Best Question Ever” says that we are asking the wrong questions when it comes to finances. We are asking, “can I buy this item” rather than “should I.”

### Read Job 34:4

What does this passage say to us about setting financial values?

### Prioritize the following list of values:

Spirituality	Fun	Entertainment
Health	Relationships	Leisure
Pleasing God	Education	Sports
Family	Security	Impacting the
Making a	Purity	next
difference	Generosity	generation

Which two or three are at the top of your list? Then choose to invest in what you value.

## 3. What is your financial plan?

### Read Proverbs 21:5, Luke 6:38, Matthew 6:19-34.

What leads to prosperity? How would you define prosperity?

What are God honoring priorities found in these passages?

### Memory Verse:

**Matthew 6:33** But seek first his kingdom and his righteousness, and all these things will be given to you as well. NIV