

FINANCIAL HACKS

THE QUEST FOR FINANCIAL FREEDOM

- ✓ Financial freedom is not a matter of net worth. It's freedom from:
 - (1) Excessive financial **WORRY**
 - (2) The endless **PURSUIT OF MORE**

- ✓ Two Common Financial Myths
 - (1) God wants us **RICH**
1 Timothy 6:5 James 2:5
 - (2) God wants us **POOR**
1 Timothy 6:17-19

THREE NOT SO EASY (BUT VERY DOABLE) STEPS TO FINANCIAL FREEDOM

- (1) **LEARN** to be **CONTENT**.
Philippians 4:11-13 Ecclesiastes 5:10 1 Timothy 6:9-10 Luke 12:15 Matthew 6:24

- (2) **DECIDE** to live **BELOW YOUR MEANS**.
Proverbs 12:9 Proverbs 22:7 Proverbs 21:17 Proverbs 21:20 Proverbs 13:11 & 28:20

- (3) **PAY** God first - not **LAST**.
Matthew 6:33 Proverbs 3:9-10 Philippians 4:15-19

Growth Group Homework

For the week of October 1, 2017

GETTING TO KNOW YOU

1. For most of us, food is something we enjoy and look forward to eating. If you had to give up a favorite food, which would be the most difficult for you to give up?

What is one food you'd be happy if you never had to eat again?

2. Larry talked about two financial myths many Christians believe. Can you remember any times in your life when you believed either of them? How did it affect how you lived?

3. Studies show that people who make more money don't necessarily become more generous. If increased income doesn't increase our generosity, what do you think it takes for a person to become more generous?

4. Looking back at your notes from this week's teaching, was there anything you heard for the first time or that caught your attention, challenged or confused you?

DIGGING DEEPER

1. Our generosity and contentment are usually directly related to the perspective we have of our possessions. Jesus told a parable in Luke 12:13-21 about possessions. How do the actions and statements of the rich man in the parable differ from how God views money and possessions?

Luke 12:13-21 *New International Version (NIV)*

The Parable of the Rich Fool

¹³Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

¹⁴Jesus replied, "Man, who appointed me a judge or an arbiter between you?" ¹⁵Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

¹⁶And he told them this parable: "The ground of a certain rich man yielded an abundant harvest. ¹⁷He 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. ¹⁹And 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 whoever stores up things for themselves but is not rich toward God."

Can you think of any decisions the rich man in the parable could have made that would have demonstrated a more godly outlook?

Having a proper perspective on our possessions can help us make the decision to live below our means. What are some reasons why most people find it so challenging to actually live below their means?

2. Jesus had a lot to say about money and how we relate to it. As you read his comments in Matthew 6:19-34, what do you notice about his thoughts on money and living a life of financial freedom?

Matthew 6:19-34 *New International Version (NIV)*

Treasures in Heaven

¹⁹“Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal. ²⁰But store up for yourselves treasures in heaven, where moths and vermin do not destroy, and where thieves do not break in and steal. ²¹For where your treasure is, there your heart will be also.

²²“The eye is the lamp of the body. If your eyes are healthy, your whole body will be full of light. ²³But if your eyes are unhealthy, your whole body will be full of darkness. If then the light within you is darkness, how great is that darkness!

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.

Do Not Worry

²⁵“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes? ²⁶Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they? ²⁷Can any one of you by worrying add a single hour to your life?

²⁸“And why do you worry about clothes? See how the flowers of the field grow. They do not labor or spin. ²⁹Yet I tell you that not even Solomon in all his splendor was dressed like one of these. ³⁰If that is how God clothes the grass of the field, which is here today and tomorrow is thrown into the fire, will he not much more clothe you—you of little faith? ³¹So 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. ³⁴Therefore do not worry about tomorrow, for tomorrow will worry about itself. Each day has enough trouble of its own.

Can you think of any ways a person could know if they were serving money instead of God? Or God instead of money?

In Matthew 6:25, Jesus illustrated a number of distractions that can cause us to worry and lose our contentment. If you could rewrite this verse, can you think of any other distractions you would add to make it apply even more specifically to what people are dealing with today?

Matthew 6:25 *New International Version (NIV)*

Do Not Worry

²⁵“Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more than food, and the body more than clothes?

3. We heard this weekend about the steps we can take to move toward financial freedom. How could each of the passages below help you become more content and generous while also addressing the unhealthy pursuit of money and possessions?

Deuteronomy 8:17-18 *New International Version (NIV)*

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.

Proverbs 23:4-5 *New International Version (NIV)*

Saying 8

⁴ Do not wear yourself out to get rich;
do not trust your own cleverness.
⁵ Cast but a glance at riches, and they are gone,
for they will surely sprout wings
and fly off to the sky like an eagle.

Luke 16:10-12 *New International Version (NIV)*

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. ¹¹ So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? ¹² And if you have not been trustworthy with someone else's property, who will give you property of your own?"

2 Corinthians 9:6-7 *New International Version (NIV)*

Generosity Encouraged

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.

Which of these passages is most motivational or encouraging for you?

TAKING IT HOME

1. Larry mentioned that we should avoid people, places and things that stir up discontentment in our lives. As you examine your life, are there any people, places and things that you need to start avoiding or continue to avoid?

2. Which of the "three not so easy (but very doable steps) to financial freedom" Larry talked about this weekend do you think you need to pay special attention to now?

Praise/Prayer Requests:

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REAL MAN WEEKEND – "The Palomar Experience"- Oct. 27-29

Lookin' for some crazy guy stuff to do? Want to kick back or get refocused on God? Join us for another epic man's weekend that will get you recharged and refreshed as Chris Brown leads us into a look at what a real man is and isn't! The weekend will also include plenty of man event options like paintball, high ropes course, skeet shooting, archery, zipline, horseback riding, etc. Space is limited so don't delay! Register online at northcoastchurch.com/real-man-weekend.