



Your group matters.

DISCUSSION GUIDE

- Icebreaker -

*In your opinion, what is the best
piece of music ever written?*

1. Saving, Pastor Tom said, is a recommended Biblical means of amassing wealth, yet Americans lag far behind many other nations in savings rates, averaging a mere 4%. (Read **Proverbs 21:20**) How much do you plan your savings and how do you resist the cultural norm to spend as soon as (or even before) you have the money?
2. Sometimes we save to ensure our personal security, yet **Philippians 4:19** reminds us that God is our ultimate security. Are there dangers in saving for the wrong reasons and if so, what are they and do you avoid them?
3. Read **Proverbs 12:27**, **14:23** and **John 5:17**. How similar is your attitude toward work to God's and how do you see the relationship between work and wealth?
4. Unplanned spending is the enemy of wealth, but a friend of poverty. Do you abide by a rigorous spending plan (budget) as Pastor Tom recommends? (Read **Proverbs 27:23**)
5. "No matter how wealthy I've become, I'm not financially free until I've learned to give" (**Matthew 6:19-21**, **2 Corinthians 9:6-11a**). What is your plan for storing up "treasures in heaven" and how consistent are you in carrying it out?

PERSONAL GUIDE

Day One: Mark 3; Psalm 120

Day Two: Numbers 3; Proverbs 27

Day Three: 2 Corinthians 10; 1 Kings 16

Day Four: Revelation 12; Lamentations 2

Day Five: Song of Songs 4; Acts 8

*This Personal Guide has been adapted from
Professor Grant Horner's Bible Reading System.*

FREE FINANCIAL COURSE AVAILABLE THROUGH MAY 31

As a complement to this message series, we will also be offering FREE resources through Financial Peace University for anyone who enrolls before the end of May. Take advantage of this resource before it expires! MYRC.CHURCH/FPU



Your
story
matters.

MAY 4, 2025

Message Notes



Taking Stock: How to Move from Weary to Wise
"If Money Actually Talked" (Part 2)
Pastor Tom Lundeen | May 4, 2025

What most people don't realize is that some of the best financial principles aren't found on _____ media or Wall Street, but in the Scriptures.

Note **1 Timothy 6:10**

So this series is about us taking stock of how we handle money and how God's truth can help us experience greater financial _____.
 Quick review of Part 1 of this message from last Sunday (4 wrong uses of wealth):

- | | |
|--------------------------------|---|
| 1. Amassing of Wealth | 3. How I Spend Wealth |
| 2. Allocation of Wealth | 4. How I Use the Influence of Wealth |

Today let's look at 4 right uses of wealth:

5. The Right _____ of Wealth
 (note **Proverbs 30:25; 21:20**)

Americans save on average only ____% of income compared to nations like Norway (____%) and other nations over ____%...

Why do we Americans save so little? We live for _____.

To develop the _____ of saving we have to learn:

- To live on _____.
- _____ (note **Philippians 4:10-13**).

The purpose of saving is not _____.

Anything that can be _____ from you...you can't put your trust in...
 (note **Philippians 4:19**).

Biblical reasons for saving:

- _____ (helps us to not impulse buy, note **Proverbs 21:20**).
- Helps us _____ others when in need.
- Principle of _____.

6. The Right _____ of Wealth
 (note **Proverbs 13:11; 14:23**)

God designed us to do what He is always doing = _____ (note **John 5:17; Genesis 2:15**).

God approves work as a _____ to wealth (note **Proverbs 14:23; 12:27**).
 _____ is much more interested in how you make money than how much money you make.

God doesn't have a _____ on how much money you make as long as:

- It doesn't hurt my own _____ (note **Proverbs 23:4**).
- It doesn't hurt my _____.
- It doesn't hurt other _____ (note **Proverbs 16:8**).
- I keep my relationship with Jesus on the same level - if our incomes were at the same _____ as our relationship with Jesus, would we be millionaires or in poverty?

7. The Right Way to _____ Wealth (note **Proverbs 21:5**)

Most of our households will earn over \$1 million in _____ years...

...it's a _____ problem.

Our _____ capacity always tends to exceed our earning capacity.
 (Warren)

The answer = _____ = planned spending.
 Keep good _____ (note **Proverbs 27:23**).

8. The Right Way to Use the _____ of Wealth

Note **Proverbs 11:24-25; Luke 6:38; 2 Corinthians 9:6-11a**

...if we're going to become more like God, then becoming generous

_____ has to happen, because God is the greatest giver ever (note **John 3:16**).

No matter how wealthy I've become, I'm not financially _____ until I've learned to give. Root word for *miserable* = _____.

When it comes to tithing, some people have sclerosis of the _____.
 (Warren)

Note **Matthew 6:19-21**

How do we *store up treasure in heaven*? Investing in what's _____.

Only 2 things last forever = God's Word and _____.

Everything we give on this side of eternity is being _____ to our heavenly account.

So let's take stock:

- God wants us to be financially free and His promises and principles can place us on a better financial _____.
- Unmanageable finances = trying to live without God's _____.

Tell us about the next step you took today in your spiritual journey!

App: Message Notes/Connect Card **Or:** MYRC.LINK/CONNECT



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Today let's look at 4 right uses of wealth:

5. The Right Amassing of Wealth (note **Proverbs 30:25; 21:20**)

Americans save on average only 4% of income compared to nations like Norway (50%) and other nations over 30%...

Why do we Americans save so little?

We live for today.

To develop the habit of saving we have to learn:

- To live on margin.
- Contentment (note **Philippians 4:10-13**).

The purpose of saving is not security.

Anything that can be taken from you...you can't put your trust in... (note **Philippians 4:19**).

Biblical reasons for saving:

- Stewardship (helps us to not impulse buy, note **Proverbs 21:20**).
- Helps us help others when in need.
- Principle of investment.

6. The Right Allocation of Wealth (note **Proverbs 13:11; 14:23**)

God designed us to do what He is always doing = work (note **John 5:17; Genesis 2:15**).

God approves work as a means to wealth (note **Proverbs 14:23, 12:27**).

God is much more interested in how you make money than how much money you make.

God doesn't have a limit on how much money you make as long as:

- It doesn't hurt my own health (note **Proverbs 23:4**).
- It doesn't hurt my family.
- It doesn't hurt other people (note **Proverbs 16:8**).
- I keep my relationship with Jesus on the same level - if our incomes were at the same level as our relationship with Jesus, would we be millionaires or in poverty?

7. The Right Way to Spend Wealth (note **Proverbs 21:5**)

Most of our households will earn over \$1 million in 10-15 years...

...it's a spending problem.

Our yearning capacity always tends to exceed our earning capacity. (Warren)

The answer = BUDGET = planned spending.

Keep good records (note **Proverbs 27:23**).

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...if we're going to become more like God, then becoming generous givers has to happen, because God is the greatest giver ever (note **John 3:16**).

No matter how wealthy I've become, I'm not financially free until I've learned to give. Root word for *miserable* = miser.

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