

life groups study guide

self control :: finances



"Money isn't everything, but it's way ahead of whatever is in second place"

Anonymous

"A wise man should have money in his head, but not in his heart."

Jonathan Swift

In Life Groups, kids, youth and adults study God's Word together and discuss the issues and challenges of life.

As I began to assemble and write material for this lesson the Holy Spirit brought quite a few verses to mind regarding money. Trying to put them through a filter of "self-control" was a challenge and it sometimes led me to see how missing the point that is intended with a particular verse could lead to a wrong understanding regarding even larger ideas.

As followers of Christ we are to, as instructed in 2 Timothy 2:15, rightly divide the word of truth. Interestingly – or ironically, depending on how you choose to look at it – there doesn't even seem to be a unified agreement on what the term "rightly dividing the word of truth" even means. One source I found believes it has to do with literal divisions of the Bible (1. Law & The Prophets; 2. The teachings of Jesus; 3. The teaching of the apostles). Another posits that we divide Scripture in terms of what God was doing in the past, what God is doing now, and what God is going to be doing in the future. I had a headache before even beginning.

Q :: What do you think "rightly dividing the word of truth" means? What is involved in doing this?

Q :: How might one wrongly divide the word of truth?

Q :: The Bible has SO much to say about money and how we handle it. What would be some consequences of wrongly dividing the word when it comes to money? Can you give any examples?

To be honest, I have some difficulty in using Genesis 41 to teach the priority of saving over spending because I think what we have in this story is God providing a Prescription and not a Principle. Joseph's advice for national savings is in direct response to interpreting Pharaoh's dream. It is a **prescription** for a very specific situation. While we can learn from that and make some general life application, most of us don't know with any sort of specificity when – or even if – disaster is coming our way.

Also, Joseph recommends saving 5% of the food produced in Egypt during the good years before the famine. For some to save 5%, that would be a great place to be. For others, it would be far below what they should be saving, not requiring any self-control at all.

What we need is something more along the lines of **principles** for life. Something that, while not maybe true 100% of the time, is still offered as good advice for wise living. Whenever I seek that sort of thing, I think Proverbs (and Psalms) are excellent places to look – they are called **wisdom literature**, after all. Let's look at some verses in Proverbs that deal with saving and see if we can rightly divide our way to any principles for wise living regarding saving.

Read Proverbs 6:6-11 & Proverbs 30:24-25

Q :: What do we learn about saving in this passage?

Q :: Based on this verse, what do you think God is saying about being lazy when it comes to saving?
..... What could happen if you wait too long to take action?

Read Proverbs 21:20 & Luke 12:13-21

Q :: What strikes you about the two passages?

Q :: Do you look differently, or more intently, at the Proverbs verse after reading the parable from Luke? In what way? How does the Luke passage affect the verse in Proverbs?

Q :: How do these verses require us to *rightly divide* the word – how does the “whole counsel of Scripture” impact Bible study?

Q :: What makes the man in Proverbs wise and the man in Luke a fool?

Read Proverbs 13:22

I wrestled with this one a bit. One of the best examples of a “good man” was my wife’s grandfather. Very godly man. Loving. Encouraging. Exemplary. Based on how it turned out, one of the most unwise things he did was leave an inheritance to his kids. With one of them named as custodian, the siblings have been driven apart and greed and distrust has taken firm root.

I almost missed it, but the passage doesn’t actually say the inheritance is for the person’s children, but, instead, for their grandchildren. Perhaps that is where the great wisdom lies??

Q :: What are your thoughts on this verse?

Q :: Do you think providing an inheritance is a good thing or a bad thing?

Q :: Ultimately, in context of familial culture of the time, this was more about providing for the more long-term needs of your family than it was to leave everyone a pile of cash to blow through. What are some ways we can do this today?

...And here comes the monkey wrench...Read Proverbs 30:7-9

Q :: How does the idea of self-control in our finances make it’s way into this passage?

Q :: While this is a great passage, it would seem that only having our daily bread (only what we need to live on for that day – something Jesus taught us we should pray for as well), doesn’t allow for extra for saving back. How does a verse like this impact the idea of the priority of saving?

Read 1 Timothy 6:6-10

Q :: Do these warnings give us any sort of guidelines – or guardrails – for how to approach saving from a biblical perspective?

Q :: If saving is to be a priority . . . How do we avoid developing a passion for savings that eventually leads to a love of money?

Conclusion

Many people are in difficult financial straits, not because they were unemployed, but because they lacked self-control. The income was there, the work was there, yet, before they knew it, they found themselves having frivolously spent whatever they had. The world system we live in is designed to bolster that tendency. And societal norms (cars, cable, cell phones, etc.) increase the cost of living, as these items become things we can no longer live without.

Self-control and finances are only good when the two are interconnected between the glory of God and the good of others. Scripture illuminates this. The Christian however should not have self at the center of his financial pursuits (nor any other pursuits). The Christian has seen a God whose greatness far exceeds anything this world can offer. Finances are no longer seen as a means of self-gratification, they are seen as tools for God glorification.