

# **life groups discussion guide**

## **money: god or gift – multiply it**



*“Never say you know a man until you have divided an inheritance with him.”*

— Johann Kaspar Lavater

*“Sometimes the poorest man leaves his children the richest inheritance.”*

— Ruth E Renkel

### **Money, Money, Money . . . Mon-ey!**

Jamie Munson begins chapter 9 of his book, *Money: God or Gift*, with some very incisive questions. Munson asks “You will die. Between today and that final day, what will you do with your money? Your time? Your energy?” He concludes that opening section by asking “What sort of legacy will you leave when you go?”

Q :: In just once sentence, tell everyone how you’d like to be remembered when you pass away.

Legacy is an interesting concept. Dictionary.com lists the first definition of legacy as “a gift of property, especially personal property, as money, by will; a bequest.” That seems to be appropriate for a book about money. However, legacy means more than how much cash we leave behind for our children to fight over. The second definition seems to address what most of us might think of when hearing this term: “anything handed down from the past, as from an ancestor or predecessor.”

Which definition you lean into may well determine how you approach the concept as a whole. If one is prone to think they do not have a lot of money (whether true or just a skewed impression they have), they may not believe they have a legacy to pass along to the next generation. But if you lean toward that second definition, then you may see the potential to pass along something to your family that is of far greater value than a stack of cash.

Q :: What do you feel is the most valuable thing your parents or grandparents passed down to you?

Q :: What are some ways that you can pass along a money-oriented legacy that might have nothing to with actually leaving someone any money at all?

Q :: Have you ever seen someone dramatically change when coming into a large sum of money? Was it for the better or worse?

Q :: Knowing, of course, that there are not necessarily cookie-cutter solutions where one size fits all, what are some words of wisdom regarding finances that you would pass on to newlyweds? To young singles?

### **More Than Money**

Let’s jump back to that second definition again and expand our thinking about legacies. We know it’s true that our legacy is comprised of much more than our money, how we handle it, and how much of it we leave behind. It’s not that we believe that how we handle our money doesn’t matter (clearly, it does), it’s just that, especially as followers of Jesus, we know in our heart or hearts that there are greater, more important things to pass along to future generations than our money.

But if these other aspects of our life are more important than the money, in terms of the legacy that we leave, how will our actions bear out that truth? When we think in terms of the financial realm, we know that there are financial advisors that come alongside us to help shepherd us through the process of planning and strategizing so that we have enough for retirement, that we invest properly and wisely, that we are adequately covered for emergencies so that our long-range plans for our money management can truly come to pass.

We know that engaging some sort of plan for our finances is most beneficial to us if we do so early in life – most often, the earlier, the better.

Q :: Do you feel the idea of the legacy you leave behind is something that is only for older people to think about? And if you're older, is a legacy something you DID think of more as you moved further from your youth?

Think back to you one sentence that you gave for how you want people to remember you. While I'm not suggesting that God is not involved in the directions our lives take, and that ultimately, it is Him that determines our steps. I think it is fair to ask how much time, effort and energy do any of us put into planning and charting our life's course so that we ARE remembered that way – and it's not just by accident?

Q :: Is it easier to think about developing a plan regarding our financial legacy than our spiritual legacy? Why?

Q :: Munson says that the difference between a vision and an achievement is a plan. But you can't really have a plan without first having a vision. Do you and/or your family have a specific vision for the spiritual legacy you will leave behind? If so, what does it look like, and what are some specifics of it?

Q :: Is a vision for this sort of thing even necessary? Is it enough to just live out your faith and trust God to turn it into a legacy for your family? What might some shortcomings of that approach be?

Q :: We all chuckle when someone says "If you want to make God laugh, tell Him your plans." It's funny, and I understand the thought behind it. However, Proverbs 16:9 says "In his heart a man plans his course, but the LORD determines his steps". It would seem from God's perspective that there is an expectation that we would, indeed, have a plan (while still knowing that God may change it). Has there been a time when you feel like God changed the plan you had made for your life?

## Conclusion

I wanted to include these quotes because I think they're particularly powerful. As I was writing, I kept shifting around their placement within this guide. I finally landed on putting them at the end because they just seemed like good ideas to carry forward and inspire us to live our legacy right now.

And really, any time you can end with Dr. Suess you probably should do so.

*"Legacy is not leaving something for people, it's leaving something in people."*

-- Peter Strople

*"Today I shall behave as if this is the day [for which] I will be remembered."*

-- Dr. Suess