

The Big Three

In his first message of the *Money 101* series, Pastor Dan shares **three foundational principles** about money. These Bible truths should undergird our financial lives.

1. MONEY ULTIMATELY BELONGS TO GOD—ALL OF IT.

The earth is the LORD's, and everything in it, the world, and all who live in it. Psalms 24:1

This means we are *managers*, not owners, of all that we have. Say you get a job managing a popular restaurant in town. All goes well for a few months, but then you change some things. You add a few meals to the menu. You change up the décor. You even tweak the restaurant name to something you like better. One day the owners drop by the restaurant. Imagine their reaction. Imagine what they say to you as manager of *their* restaurant. “We hired you to *manage* our restaurant, but *we* own it. *We* call the shots.” So it is with “our” money and possessions. God owns them all.

2. MONEY IS INHERENTLY AMORAL—NEITHER GOOD NOR EVIL.

For the love of money is a root of all kinds of evil. 1 Timothy 6:10

Not money but *the love of money* is a root of all kinds of evil. Dave Ramsey illustrates this principle using bricks. Bricks are amoral. In themselves, they're neither good nor evil. A thug can throw a brick through a widow's window. A bricklayer could use the same brick to build a children's hospital in Haiti. So it is with money.

3. MONEY CAN BECOME A GOD-SUBSTITUTE—REPLACING WORSHIP.

You cannot serve both God and money. Matthew 6:24

Jesus said it plainly: “You cannot serve two masters.” And He used the example of money because we're so tempted to live for money and all that it promises to give us—peace, fulfillment, joy, security. But these are hollow promises, and money becomes a hard master, giving instead stress, frustration, emptiness, and worry.

I want it!! Every child says it at one time or another—some loudly at the checkout counter, some pouting on the way home. How do we deal with our kids' “I want its”? *First, don't give in.* Buying your child what she wants in response to her demanding or begging reinforces those ways of getting things. *Second, make it undesirable to demand.* Give your child appropriate, undesirable consequences for their behavior. *And last, teach your child what God says about selfishness and greed.*

SPEND
Money 101 series

Why We Spend

Greed tells us that the cure to our sadness and discontent and restlessness and loneliness and lack of fulfillment and any other unpleasant thing we're feeling is just one more purchase away. Pastor Dan

1. What was the best gift you received this Christmas? What was the best gift you gave to someone else this Christmas? What made it so good?
2. How are you feeling about your financial situation right now? Explain.
 - ◇ Thankful
 - ◇ Concerned
 - ◇ Dissatisfied
 - ◇ Content
 - ◇ Other _____
3. Pastor Dan said, "Our attitudes about money influence our actions with money. Then in turn our actions with money also shape our attitudes about it." How have you seen this work out in your life? In the lives of people around you?
4. Read Luke 12:13-21. What situation sparks Jesus' comment about greed? What all do you think He intends us to learn from the story of the rich man and his barns?
5. What else do these verses tell us about our attitudes and actions when it comes to spending?
 - Proverbs 11:28—
 - Exodus 20:17—
 - 1 Timothy 6:17—
 - Hebrews 13:5—
6. Will you take the challenge to track everything you spend money on this week? How will you do it—on paper, on your computer, through a mobile app?

Then he (Jesus) said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions." Luke 12:15