



THE ELEPHANT IN THE ROOM

We all have "elephants in the room" – things we don't want to discuss or face. But leaving these "elephants" unaddressed won't lead us to a flourishing life. Today, we're tackling the topic of money. We all handle, make, save, and spend money. But we often find ourselves in the frustration of Romans 7:15, "For I do not understand my own actions. For I do not do what I want, but I do the very thing I hate." We don't understand why we can't get this area of our lives right. We don't know why we fight about money so much. We don't understand why our plan on paper doesn't seem to work out practically. Good news: God has much to say about our financial lives and how we can ultimately experience financial victory.

Warm Up:

What's something big or small that happened this week that you're thankful for?

Key Passage: 1 Timothy 6:6-10

Discussion Questions:

1. What would happen if you gave a kid a credit card and let them loose in a department store? On the other hand, what happens when someone tells a kid they can't have a toy they want? How can adults operate a lot like children when it comes to money?
2. What does it mean that money is a heart issue? Why are people less likely to ever admit to having a greed issue than any other issue?

If you've been in church for any part of your life and heard a message on money, you've probably heard a pastor or teacher talk about money being a heart issue. When it comes to money, Jesus said, "Where your treasure is, there will your heart be also."

If you want a healthy relationship with money, it starts with the heart. It's a challenge to resist the onslaught of cultural messaging that aims to shape our thinking regarding money. We often hear messages that tell us our salaries, bank accounts, neighborhoods, and cars define us. As followers of Christ, we need to remember that we are who God says we are: HIS children.

3. What does Paul mean when he says that godliness with contentment is great gain? What does it mean to live a godly and content life? Describe an area of your life where you've grown in contentment. What challenges arise to test this area of contentment from time to time?

When Paul refers to godliness, he's referring to a person's outward character and behavior (think fruit of the Spirit). Regarding contentment, he's highlighting the inner person - the heart. When you

combine godliness and contentment (having a settled heart in the sufficiency of Christ to meet all of your needs (Matthew 6:33)) – that is great gain.

4. How can discontentment lead us to make poor financial decisions? What do we learn about the dangers of discontentment in verses 9-10? How have you experienced or seen this firsthand?

Discontentment leads to a lot of poor financial decisions. Someone struggling with discontentment may find themselves operating from these ideas: “I need more than I can afford; My house isn’t good enough; My car defines me; The clothes I wear say _____ about me; If I don’t have the latest _____ I’m not good enough.” A heart of discontent is consumed by the pursuit of more, envy of other people’s stuff, or jealousy of what someone else has.

1 John 6:9-10, “But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.”

The desire to be rich leads to a snare (trap) into senseless and harmful desires that plunge people into ruin and destruction. People who live with the passion to be rich are asking for trouble. It’s not a sin to be wealthy; it’s a sin to desire wealth to the degree that it leads to an all-out pursuit that can plunge you into destruction. So many people have lost their families because of an unhealthy quest to make more money. Loving money is the root of all kinds of evil. Many have pierced themselves with “pangs,” meaning they’ve made decisions that have led to self-inflicted wounds.

5. How does tithing serve as a guardrail for your heart regarding money? How is tithing a demonstration of faith? Would anyone be willing to share a testimony to the practice of tithing in your life? What have you learned on the journey?

To tithe is to give a tenth of what you make back to God. We know He owns it all; therefore, we believe our money goes further at 90% with God than 100% without God.

In Malachi 3:10-12 God tells Israel – put me to the test! See, if I won’t come through and pour out a blessing on you, I will rebuke the devourer in your life, and other nations will call you blessed! This is a promise for the people of Israel, but any person who’s ever been a tither has seen that same thing happen in their life!

6. How can the practice of tithing go on to influence how you steward the remaining portion of your income as well as the other parts of your life? Why does tithing/generosity require discipline and a plan?

If you spend all you make, you’ll never have the opportunity to tithe or be generous. Margin in your finances positions you to allow God to use you and your resources to bless others and the Kingdom of God. Paul gave the Corinthian church a recommendation for handling their money. He was taking up an offering to help other Christians in other places who were struggling and said, “On the first day of every week, each of you is to put something aside and store it up, as he may prosper, so that there will be no collecting when I come” (1 Corinthians 16:2).

Plan: Do you have a plan for your money related to tithing and generosity? This is why a start in tithing (10%) is helpful – it's at least a place to get started. Plan to tithe and be willing to be spontaneously generous! Plan to tithe, then start planning for generosity, and push yourself!

7. What's one personal takeaway from today's study you can focus on this week?