



Today, we continue our “Getting My Life in Order” series by focusing on a topic that affects every one of us—our finances. God’s Word has a lot to say about how we manage money, and Proverbs offers both wisdom and balance in how we honor Him with what we have. This isn’t just about budgeting or giving—it’s about aligning our hearts and priorities with God’s purposes. People often feel defensive or guilty when discussing money because finances are personal and frequently tied to deeper issues like control, trust, or shame. Today’s discussion aims to offer a balanced, biblical view of finances, steering clear of prosperity and poverty extremes. The Bible emphasizes freedom, not guilt, through planned generosity and God-honoring stewardship. By aligning our finances with God’s principles, any discomfort we feel about this topic can turn into peace and purpose.

Key Passage: Proverbs 3:9-10

Discussion Questions:

1. What does it mean to honor the Lord with your wealth? Why does this idea appear first in our passage on managing our money?

Honoring the Lord with our wealth means placing Him in a position of the highest value in our lives by using our finances for righteous and God-honoring purposes. The Hebrew word “kabbeed” refers to giving weight or importance to someone. By giving the first and best of what we have, we demonstrate that God is our priority, not an afterthought. This principle sets the tone for every other financial decision we make.

2. What is the biblical significance of “first fruits”? How can we apply this today?

First fruits means giving God the best portion of your income, not the leftovers. In today’s context, this means giving at the beginning of your paycheck—not if there’s something left after spending. It’s a heart posture that says, “God, You come first.” One way to apply this is by setting up recurring giving as the first financial decision each month, prioritizing God before anything else.

3. How does planned giving differ from spontaneous giving? Why is planned giving so important?

Spontaneous giving is often emotional and based on immediate need, while planned giving is a decision rooted in obedience and consistency. Planned giving reflects spiritual maturity and intentionality. Paul taught that each person should decide in their heart what to give—this requires thought and planning. Planned giving ensures that generosity becomes a lifestyle, not just a reaction.

4. What promises does Scripture give about generosity? How should these promises shape our view of giving?

Proverbs 3:10 – “...then your barns will be filled with plenty, and your vats will be bursting with wine.”

Proverbs 11:24 – “One gives freely, yet grows all the richer; another withholds what he should give, and only suffers want.”

Malachi 3:10 – “Bring the full tithe into the storehouse, that there may be food in my house. And thereby put me to the test, says the Lord of hosts, if I will not open the windows of heaven for you and pour down for you a blessing until there is no more need.”

Scripture consistently connects generosity with provision—not necessarily extravagant wealth, but sufficiency and blessing. Proverbs teaches that giving freely leads to greater gain while withholding can lead to want. God promises to care for our needs when we prioritize His kingdom through giving. Knowing this can shift our mindset from scarcity to trust in God’s faithfulness.

5. How can debt be damaging to our spiritual and emotional well-being?

Debt can create constant stress and anxiety, which affects relationships, decision-making, and even our ability to give. A recent survey showed that 83% of Americans believe they overspend, and 44% say they use credit cards to make additional purchases beyond their budget. Proverbs 22:7 says the borrower becomes a slave to the lender, illustrating how debt limits freedom. Spiritually, excessive or greedy-driven debt reflects misplaced priorities and can indicate a deeper issue of discontentment. To avoid this trap or plan your way out of it, you could start by creating a realistic budget and avoiding purchases that exceed your means.

6. What are some signs that greed may be taking root in a person’s life? How can we counteract greed?

Signs of greed include always wanting more, overspending, hoarding, or placing identity in possessions. Greed often leads to debt, dissatisfaction, and misplaced trust. To counteract it, one can practice gratitude daily, live below their means, and regularly give to kingdom causes. Making a habit of generosity can break the grip of greed and refocus the heart on what truly matters.

7. Why is contentment so crucial in the Christian life, especially regarding finances?

Contentment protects our hearts from greed, envy, and the endless pursuit of more. 1 Timothy 6 reminds us that we brought nothing into the world and can take nothing out, so we should be satisfied with our basic needs being met. Godliness with contentment is described as “great gain” because it leads to freedom from materialism. We’re more likely to give freely and steward resources wisely when we’re content.

8. How does giving reflect where our heart truly is, according to Jesus’ teaching?

Jesus taught, “Where your treasure is, there your heart will be also,” meaning our spending reveals what we value most. If our money flows mostly to ourselves and our desires, it reflects a self-centered focus. When we give to God’s work, it shows our heart is invested in His kingdom. A practical way to check your heart is to review your bank statement and ask, “Does this reflect God’s priorities or mine?”

“The last part of a man to be converted is his wallet.” – John Wesley