



Sermon Discussion Guide

Lessons From A Shrewd Money Manager

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“No servant can serve two masters. ... You cannot serve both God and money.” Luke 16:13 (NIV)

“Store up for yourselves treasures in heaven ... for where your treasure is, there your heart will be also.” Matthew 6:20-21(NIV)

Understanding what God says about money is more important than ever in tough economic times. More of Jesus' parables were about money than any other subject because money has such power and influence in our lives. Here we will consider the story of a man Jesus praised in spite of his dishonesty for his shrewdness in money management. It's foolish to think that having more money will reduce our worries, or that God will take care of our finances without any planning on our part. We'll learn the eight attitudes for managing God's resources God's way that will reduce our stress about money and transform the way we look at the resources he has entrusted to us.

OPEN YOUR GROUP WITH A PRAYER. THIS IS ONLY A GUIDE – SELECT THE POINTS YOU WANT TO DISCUSS.

1. WHAT I THINK I OWN IS REALLY ON LOAN!

Read Luke 16:1. What was the manager being accused of?

- Since God is the true owner of our money and resources, what are we saying when we waste our money?
- How might someone's actions demonstrate acceptance of God as the owner of everything?

2. ONE DAY I'LL GIVE AN ACCOUNT TO GOD.

According to Luke 16:2, why did the manager have to give an account of how he had managed the rich man's money?

- Describe how the media, culture, friends, and family might positively or negatively impact how well we manage the money God has entrusted to us.
- What are ways to measure how well we are managing the resources God has given us?

Discipleship – How wisely we manage God's provisions has strong implications for our faith. Sometimes as Christians we focus on serving and loving others, but forget to manage our money in a Godly way. This week, try holding up each bill before you spend it, or holding up your credit card before you swipe it. Before you make your purchase, ask God if this is how he wants you to spend his money. Are you building his kingdom, or are you wasting God's resources without realizing it?

3. TO MANAGE MY MONEY I MUST:

- **LOOK AHEAD**
- **MAKE PLANS**
- **ACT QUICKLY**

What was the first key question the manager asked according to Luke 16:3?

- What are possible things to anticipate when managing money?

Read Luke 16:4. What is the key element in the man's plan for assistance when he loses his job?

- Describe a recent time you were involved in something that either had no plan or had a faulty plan.
- What are likely components of a detailed plan for God's way of money and resource management?

Fellowship – We are called to join together as we grow in Christ. For some, money issues can be personal and touchy at times. How might we share our struggles with Christian brothers and sisters to better manage our resources God's way? What are ways to share successes and gain encouragement as you set your priorities regarding money? Reach out to another person this week with an invitation to keep each other accountable as you look ahead, make plans, and act quickly in managing the beautiful resources God has provided.



4. MONEY IS A TOOL TO BE USED.

What does Luke 16:9 advise about our worldly wealth?

- Luke 16:9 implies that God's people will have wealth that should be used for relationships. What are examples of using money as a tool for relationships?

5. IF I'M FAITHFUL WITH LITTLE, GOD CAN TRUST ME WITH MORE.

The first part of Luke 16:10 talks about being trustworthy both with little and with much. What does the second part say?

- Like a muscle, resources can grow with exercise. Why do we sometimes hold on to things we value rather than using and sharing them? How can sharing resources make them grow?

6. MONEY IS A SPIRITUAL TEST.

What are the two types of wealth described in Luke 16:11?

- What is the difference between worldly wealth and God's true riches?

Why are we to be trustworthy according to Luke 16:12?

- What are some ways to show trustworthiness with God's resources?

Ministry – Rethink how you view and spend money, seeing how you can use money as a tool to help your Church or a fellow member. Expect God will trust you with more. Share with your group what you've decided.

7. MONEY SHOWS WHAT I LOVE MOST.

According to Luke 16:13, why can't a person serve two masters?

- How might a person become a servant to money?

Worship – Worship is acknowledging God as the true master and the owner of everything, pledging allegiance to God, and being a good trustworthy servant with his resources. Take an inventory of your heart and examine whether your allegiance is to God, the true master, or to the resources he has entrusted you. If your allegiance is divided, what are some actions you can take to acknowledge God's ownership of your resources?

8. THE BEST USE IS TO INVEST IT IN GETTING PEOPLE TO HEAVEN.

How does Luke 16:9 tell us to use our wealth?

- How is using our money to gain friends to welcome us into heaven different than "buying our way into heaven"?

Mission – A lifestyle of evangelism means using your life to demonstrate both the physical and spiritual reality of Jesus to non-believers. What are practical examples of ways you could actually use your resources to gain friends while bringing people to Christ?

Take a moment to review any assignments/challenges made during the personal application and commitment section of your previous meeting. Seeing God at work in the lives of those who commit to him is essential for growth.



PERSONAL APPLICATION AND COMMITMENT:

Take a closer look at whether you are truly using God's resources in God's way by asking the following questions:

- 1) Does Jesus really have first place in my life? What evidence do you have in my life to support that he really is first?
- 2) How much am I investing for eternity? Do I invest my resources in ways that benefit others' salvation?
- 3) Can God trust me with my possessions? Have I used my possessions to grow closer to the Lord, to serve other believers as well as the poor, orphans, and widows?

If you have not already done so, make a financial budget that reflects Godly values by investing money and resources towards your health, your relationships, others less fortunate than you, a means to minister, and ways to evangelize. Then fast forward your life to the day you will face God to give him an account of how you spent his resources. Practice this with a trusted accountability partner by taking turns sharing the ways you invested all his resources while you were on earth.



Sermon Discussion Guide Leader Notes

Goals for this Week's Study

- Name some examples of the resources God has given us.
- Help group members honestly assess whether they are managing God's resources in God's ways.
- Identify ways to better manage God's resources, including our money, time, and talents.
- Challenge members to invest their possessions towards God's eternal purposes.
- Pray: Dear Lord, Our Faithful and Loving Provider, thank you for blessing us with the many resources you have given us on earth. Grant us your wisdom and compassion to generously share them with others less fortunate than us. Bless us with even more resources to provide us opportunities to grow closer to you, to minister to others, and to share the Gospel with those near and far. Above all, help us invest our possessions in a way that will always give you glory so we can hear you say at the end of all our days "well done, my good and faithful servant."

Preparing to Lead Your Group

- ✓ **PRAY** for insight as you begin to prepare for leading your group. Ask for God's wisdom, that the Holy Spirit will be the teacher and that you will be God's instrument to lead the group to greater understanding and a willingness to commit to becoming more like God. Prayer should be your primary source of personal preparation for leading your group.
- ✓ **PLAN** where you want to take your group in the next 60-90 days. Is your group strong in some areas and weak in others? How can you challenge the members to live more balanced Christian lives? Consider God's five purposes for the church: Fellowship, Discipleship, Ministry, Mission and Worship, and make a plan to encourage your group members to growth and commitment in their weak areas.
- ✓ **PONDER YOUR PROGRESS** after each session and at the end of a series. Reflect on what went well and what didn't. Re-evaluation is key to your growth as a leader. Consider whether your plan is being effective in moving the group to greater understanding and commitment. How are you doing with leading the discussion: is it stimulating, challenging, and meaningful? Are you able to keep the group on track? Do you need to make some changes?

Using This Sermon Discussion Guide

- This Sermon Discussion Guide is only a tool to aid you in meeting the needs of your group. For most groups there are too many questions to answer in one session together. After considering the needs of your group you may choose one of the following options:
 - One section of questions;
 - One or two questions from each section
- Feel free to adapt the format to meet the needs of your group. If your group is mature and wants to dig deeper, add Scripture and ask suitable questions. Remember that this is only a guide.
- The questions relating to the five purposes are helpful to develop balance and spiritual maturity in our lives. You can bring your group to an awareness of their needs in these areas by using these questions as a regular part of each discussion.
- Personal application is key to everyone's growth and should be included in every discussion. When asked how he or she intends to apply a certain principle a group member may say, "I need to spend more time in the Bible and in prayer." It is important for you to help group members make applications that are more specific and commit to a specific plan of action by asking, for example, "How are you going to begin?" An example is to get up 30 minutes earlier each morning, spending 15 minutes reading the Bible and 10 minutes in prayer. Encourage each group member to be accountable to the group for personal progress at the next meeting.
- As the leader your goal is to help bring the group into a stimulating discussion that helps the members recognize their need for personal life change. Ultimately you want them to be willing to commit to change with accountability to the group. Accountability helps us to persevere in our commitments and achieve the blessings of success.

Do something good for the church and for yourself at the same time – Saddleback members just like you create these discussion guides, each working once a month in a small team after a Saturday 4:30 service. We need your help! No special skill or experience is required – just an interest in the Bible and in helping small group members benefit from the weekend sermons. We'll train you, but the work is relatively simple. Just send a note to pear@saddleback.net.