



GOD HAS AN APP FOR THAT

“Financial Freedom”

Pastor Derwin

October 20-21, 2012

1. Welcome
 - Pray for your time together.
 - VIDEO: If you have access to the internet, watch the video, *The Joneses* (see link under this study guide's *Resources* section) and give the opportunity to comment on it.
2. DISCIPLESHIP: One of the principles of good stewardship is “the use of God-given resources to accomplish God-given goals” (Ron Blue).
 - What does this principle mean to you?
 - Do you think it is something we naturally apply to our finances? Why or why not?
 - We talked about resources as time, talent, treasure, truth and relationships.
 - How are you managing these resources in your own life?
 - How do you think these resources impact the kingdom?
 - Which of these resources is the one you struggle with the most? Which one is the easiest to manage for you?
3. Read 1 Timothy 6:6-10, 17-19. This is a very interesting passage. Paul, at the end of his life, is teaching a young apprentice of pastoral leadership to teach wealthy believers to not let money be their master.
 - What are some truths that you find in this passage regarding finances and spiritual development? How do these truths impact you? Any of them in particular you'd like to share?
 - Let's do an exercise of imagination:
 - How would your life change in the next 5 years if you applied literally the truths of this passage (and what we've learned so far)? (Give at least 1 specific point.)
 - How would our TC community change in the next 5 years in we all applied the truths of this passage? (Give at least 1 specific point.)
4. This weekend we learned that our order of priorities when developing a budget should be: (1) Give (2) Taxes (3) Savings (4) Debt (5) Living expenses.
 - Did the order in which we should budget catch you by surprise? (Read Proverbs 3:9-10)
 - Read the following passages and explain how they apply to budgeting. Which one applies the most to you? Why?



- Proverbs 25:28— _____
- Proverbs 27:23— _____
- Luke 14:28-30— _____
- Mark 4:19— _____
- Proverbs 15:22— _____

5. Take a moment to pray.
- Pray for you and your family as you develop a budget following God’s principles.
 - Pray for all Transformers to find *Financial Freedom*.
6. Read the Soul-tattoo. What are some practical steps you can take this week to apply it? Can you share them with the group?

Soul-tattoo:

- Develop a budget & PRACTICE the steps to financial freedom
- GET HELP!

RESOURCES

Handouts (included in this Study Guide)

- Scriptures
- Tracking Spending With Intentionality

Links

- Mint: www.mint.com
- Crown Financial Ministries: www.crown.org

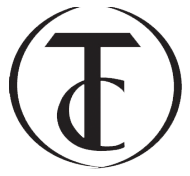
Video

- The Joneses: www.youtube.com/watch?v=vGiSaSHBAeM

Books

- *The Truth About Money Lies*, by Russ Crosson and Kelly Talamo.
- *Raising Money-Smart Kids: What They Need to Know About Money and How to Tell Them* (Kiplinger’s Personal Finance) by Janet Bodnar.
- *Your Kids Can Master Their Money: Fun Ways to Help Them Learn How* (Focus on the Family Books) by Ron Blue, Judy Blue and Jeremy L. White.

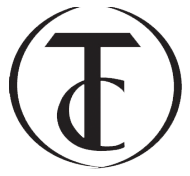
TC Financial Stewardship Team: Care@transformationchurch.tc



CHALLENGE

Review your challenge from last week (tracking expenses.) You will likely be surprised at the amount you spent.

- 1) What is one change you would like to make regarding giving and expenses? Implement this for the next week.
- 2) Use your *Expense Tracking* form to categorize some of your spending and then add those categories to the *Tracking Spending with Intentionality* form (see last page of this Study Guide) to see where you can make positive changes in your spending.



SCRIPTURES

Don't store up treasures here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be.

Matthew 6:19-21 (NLT)

Yet true godliness with contentment is itself great wealth. After all, we brought nothing with us when we came into the world, and we can't take anything with us when we leave it. So if we have enough food and clothing, let us be content. But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction. For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows. *1 Timothy 6:6-10 (NLT)*

Tell those who are rich in this world not to be proud and not to trust in their money. Money cannot be trusted. They should put their trust in God. He gives us all we need for our happiness. Tell them to do good and be rich in good works. They should give much to those in need and be ready to share. Then they will be gathering together riches for themselves. These good things are what they will build on for the future. Then they will have the only true life! *1 Timothy 6:17-19 (NLV)*

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. *1 Timothy 6:17 (ESV)*

Then He said, "Beware! Guard against every kind of greed. Life is not measured by how much you own." *Luke 12:15 (NLT)*

Honor the LORD with your wealth and with the firstfruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine. *Proverbs 3:9-10 (ESV)*

Now regarding your question about the money being collected for God's people in Jerusalem. You should follow the same procedure I gave to the churches in Galatia. On the first day of each week, you should each put aside a portion of the money you have earned. Don't wait until I get there and then try to collect it all at once. *1 Corinthians 16:1-2 (NLT)*

Pay to all what is owed to them: taxes to whom taxes are owed, revenue to whom revenue is owed, respect to whom respect is owed, honor to whom honor is owed. *Romans 13:7 (ESV)*

Take a lesson from the ants, you lazybones. Learn from their ways and become wise! Though they have no prince or governor or ruler to make them work, they labor hard all summer, gathering food for the winter. *Proverbs 6:6-8 (NLT)*

The wicked borrow and never repay, but the godly are generous givers. *Psalms 37:21 (NLT)*

But if anyone does not provide for his relatives, and especially for members of his household, he has denied the faith and is worse than an unbeliever. *1 Timothy 5:8 (ESV)*



You know the generous grace of our Lord Jesus Christ. Though He was rich, yet for your sakes He became poor, so that by His poverty He could make you rich. *2 Corinthians 8:9 (NLT)*

The earth is the Lord's, and everything in it, the world, and all who live in it. *Psalms 24:1 (NLT)*

We can make our plans, but the Lord determines our steps. *Proverbs 16:9 (NLT)*

Wealth from get-rich-quick schemes quickly disappears; wealth from hard work grows over time. *Proverbs 13:11 (NLT)*

The rich rules over the poor, and the borrower is the slave of the lender. *Proverbs 22:7 (ESV)*

He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity. *Ecclesiastes 5:10 (ESV)*

In the desert He fed you bread from heaven, which your fathers did not know about. He did this so you would not have pride and that He might test you. It was for your good in the end. Be careful not to say in your heart, 'My power and strong hand have made me rich.' But remember the Lord your God. For it is He who is giving you power to become rich. By this He may keep His agreement which He promised to your fathers, as it is this day. *Deuteronomy 8:16-18 (NLT)*

For he sees that even the wise die; the fool and the stupid alike must perish and leave their wealth to others. Their graves are their homes forever, their dwelling places to all generations, though they called lands by their own names. Man in his pomp will not remain; he is like the beasts that perish.

Be not afraid when a man becomes rich, when the glory of his house increases. For when he dies he will carry nothing away; his glory will not go down after him. For though, while he lives, he counts himself blessed—and though you get praise when you do well for yourself—his soul will go to the generation of his fathers, who will never again see light. Man in his pomp yet without understanding is like the beasts that perish. *Psalms 49:10-12, 16-20 (ESV)*

The rich and the poor meet together. The Lord is the maker of them all. *Proverbs 22:2 (NLT)*

If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money. *Luke 16:11-13 (ESV)*

...As we look not to the things that are seen but to the things that are unseen. For the things that are seen are transient, but the things that are unseen are eternal. *2 Corinthians 4:18 (ESV)*

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through Him who strengthens me. *Philippians 4:11-13 (ESV)*



TRACKING SPENDING WITH INTENTIONALITY

See how much you can save each week by taking a more intentional look at your daily spending habits. Use your expense tracking form to categorize your expenses, and then fill out this form.

EXPENSE	AMOUNT SPENT	PRIORITY Select one: 1. Must have 2. Can cut back on 3. Can eliminate	ANTICIPATED SAVINGS
EXAMPLES: Starbucks Daily	\$14.00	Can eliminate	\$14.00
Lunch Out 2x/week	\$12.00	Can cut back to 1x/week	\$6.00
1			
2			
3			
4			
5			
6			
7			
8			
9			
10			
TOTALS			