

Module: Parenting

AUDIENCE

Married community groups and Single Parent Groups

OVERVIEW

Parenting shouldn’t be private. The way we raise and shepherd our children is an intensely personal topic, but like the rest of life, it should be processed with God’s Word and with biblical community. This module will focus on establishing a godly purpose for your parenting, and will provide God’s perspective on how to raise up your children in the way they should go.

WEEKLY SESSIONS: 4

- 1. Parenting with Purpose
- 2. The World’s Way vs. God’s Way
- 3. Fulfilling Your Role in Parenting
- 4. Battling Entitlement

PREPARATION

Read through the weekly material in advance of your group meeting, and answer the discussion questions in the chapter. When you come together as a group, discuss your main takeaways from the reading, and process through everyone’s answers to the discussion questions together.

LESSON #1:

Introduction

- 1. Describe your parents’ “parenting style”(example: lenient or strict, over-protective or risk-takers, etc).
- 2. How would you describe your parenting style? In what ways do you parent like your parents did?
- 3. What phrases do you find yourself saying that your parents said to you? (Example: “Because I said so,” “This is going to hurt me more than it hurts you.”)

Parenting with Purpose

PRINCIPLE #1

Discipleship is an all or nothing proposition, not a some-times thing.

Overview:

As followers of Christ we are called to make disciples. (Matthew 28:18-20) As parents our best opportunity to make disciples is with our own kids! Our charge as parents in Deuteronomy 6:1-9 is to teach our children to follow the Lord and to live in reverent obedience to His Word.

Deuteronomy 6:1-9

Now this is the commandment, the statutes and the judgments which the Lord your God has commanded me to teach you, that you might do them in the land where you are going over to possess it, ² so that you and your son and your grandson might fear the Lord your God, to keep all His statutes and His commandments which I command you, all the days of your life, and that your days may be prolonged. ³ O Israel, you should listen and be careful to do it, that it may be well with you and that you may multiply greatly, just as the Lord, the God of your fathers, has promised you, in a land flowing with milk and honey. “Hear, O Israel! The Lord is our God, the Lord is one! ⁵ You shall love the Lord your God with all your heart and with all your soul and with all your might. ⁶ These words, which I am commanding you today, shall be on your heart. ⁷ You shall teach them diligently to your sons and shall talk of them when you sit in your house and when you walk by the way and when you lie down and when you rise up. ⁸ You shall bind them as a sign on your hand and they shall be as frontals on your forehead. ⁹ You shall write them on the doorposts of your house and on your gates.”

Group Discussion Questions:

- 1. Why is the command given to teach your children in the ways of the Lord?
- 2. According to this passage, when is the best time to disciple your children?

The charts below give some examples of why and how a parent might achieve the “all the time” charge of Deuteronomy 6.

TEACHING DEUTERONOMY 6:1-9 TO YOUR CHILDREN

VERSES 1-3	VERSES 4-5	VERSE 6	VERSES 7-9
Why Teach?	What To Teach?	Key To Teaching Your Kids?	How To Teach?
So you will prosper	Full Devotion to God	Your own spiritual transformation	Constantly out of the overflow of your heart

LIVING DEUTERONOMY 6:6-7 WITH YOUR CHILDREN

TIME	COMMUNICATION	ROLE	GOAL
During Meals	Formal Discussion	Teacher	Establish Values
In the Car	Informal Dialogue	Friend	Interpret Life
Bedtime	Intimate Conversation	Counselor	Build Intimacy
In the Morning	Encouraging Words	Coach	Instill Purpose

- 1. Which of the roles in the chart above comes easiest for you? Which is hardest?

2. Of the times mentioned, which of the times have you found to be most effective in seeking to disciple your children? Describe.

Action Item:

Share with your spouse one thing you would like to put into practice as a result of this lesson.

Reflection Questions:

As you work through this module, we think it would be beneficial for you to answer each of these questions; spending time digging into what motivates your parenting. Each week, pick 2-3 of the questions that resonated with you to discuss during your group time.

1. As you looked over the chart, in what areas have you been most influenced by the world?

2. Your kids get their picture of who God is from you. How accurate is that picture? What areas can you focus on to improve their picture of who God is?

3. Are you modeling a vibrant, passionate walk with Christ or a passive, lukewarm relationship with Him? How?

4. Are you child-focused or God-focused? What can you do daily to keep your mind and actions God-focused in your parenting?

5. Are you marshaling achievement or shepherding your child’s character? What are examples of each of these from your last week?

6. Would your attitude at home reflect that you see your kids as a burden to be endured or as a gift from God? How does this show itself throughout your day?

7. Are you living out your dream for your kids or are you following God’s unique design for them? How do you know the difference?

8. Are you modeling and expecting “performance” for God or a relationship with God? Look at different areas: school, sports, friendships, behavior, etc.

9. Are you guiding your kids with wisdom from the world or wisdom from God’s Word? In what ways can you make scripture your primary tool?

10. What’s the ultimate goal of your parenting? Is it happiness or loving God and loving others?

LESSON #2:

Introduction

- 1. Share a funny parenting story with the group.
- 2. Why do you think it is hard for some people to talk about their parenting style with others?

The World’s Way vs. God’s Way

PRINCIPLE #2

Passivity in seeking God’s design for parenting leads to children being trained in the ways of the world.

Overview:

Many parents are passive and succumb to the influences of the world by simply letting their kids follow what the current culture says is “normal” (*James 1:6-8*). In order to combat the pressures and lies of the world both for our children and ourselves, we must spend time in His Word and seek to know His design.

Romans 12:1-2 (NIV)

Therefore, I urge you, brothers and sisters, in view of God’s mercy, to offer your bodies as a living sacrifice, holy and pleasing to God—this is your true and proper worship. ² Do not conform to the pattern of this world, but be transformed by the renewing of your mind. Then you will be able to test and approve what God’s will is—his good, pleasing and perfect will.

Proverbs 3:5-6 (NIV)

*Trust in the Lord with all your heart and **lean not on your own understanding.** In all your walks acknowledge him and he will make your paths straight.*

Proverbs 26:12 (NIV)

Do you see a person wise in their own eyes? There is more hope for a fool than for them.

Group Discussion Question:

- 1. What does it mean to be “wise in your own eyes”?

The chart in the next column compares the world’s way vs. God’s way of parenting.

WORLD’S WAY TO PARENT	GOD’S WAY TO PARENT	GOD’S WORD
parents as a picture of God: a muddy representation	parents as a picture of God: a clear representation	Proverbs 2:1-5 Luke 15:11-32 1 Corinthians 4:14-16; 11:1
parents model: a dead, passive, lukewarm relationship with God	parents model: a passionate, intimate, active relationship with God	Psalms 42:1-2; 63:1-2 Philippians 3:12-14 2 Timothy 1:5
self-focused or child-focused	God-focused	Deuteronomy 11:18-21 Philippians 3:13-14 Colossians 3:1-4 Hebrews 12:1-3
marshaling achievement	shepherding character	1 Samuel 16:7 Proverbs 20:11; 22:15 Ephesians 6:1-3
seek to make the path smooth for the child	prepare the child for the path	Proverbs 22:6 James 1:6-8
parent’s dream and scheme	God’s design and plan	Proverbs 3:5-6; 22:6 Romans 5:3-5 Hebrews 12:4-11
performance for God and others	relationship with God and others	Jeremiah 9:23-24 Colossians 2:2-3; 3:12-14 1 John 4:7-12
abdicate responsibility of discipleship to others	accept responsibility of discipleship	Deuteronomy 6:1-9 Psalms 78:4-6 Proverbs 4:1-4 Ephesians 6:4
dependence on man’s philosophies, techniques, and trends	dependence on God’s Word, Spirit, and community	John 14:16-17 Romans 8:13-16 2 Timothy 3:14-17 Hebrews 3:13; 4:12; 10:24-25
goal: happiness, health, and “success”	goal: love God, loving others	Matthew 22:37-39 Romans 6:12-13 1 Peter 2:11-12

- 1. As you looked over the chart, in what areas have you been most influenced by the world?
- 2. Your kids get their picture of who God is from you. How accurate is that picture? Are you modeling a vibrant, passionate walk with Christ or a passive, lukewarm relationship with Him? How?

Action Item:

Share with your spouse one thing you would like to put into practice as a result of this lesson.

LESSON #3:

Introduction

- 1. Describe your family environment growing up. How did your parents relate to each other? To your siblings? To you? (e.g. close, distant, combative, passive, strict, lenient, etc.)

Fulfilling your Role in Parenting

PRINCIPLE #3

If you don’t disciple your child through your own example... somebody or something will!

Overview:

As parents, God has entrusted us with the great responsibility of discipling our kids. Our role is to lead our children to an understanding of who God is and disciple them in the ways of the Lord. The primary way we accomplish this is through the example we set and the values we establish in our homes. Our main purpose as parents is to model Matthew 22:37-39, namely, to love God and love others.

Matthew 22:37-39 (NIV)

Jesus replied: “Love the Lord your God with all your heart and with all your soul and with all your mind.’ 38 This is the first and greatest commandment. 39 And the second is like it: ‘Love your neighbor as yourself.’

Group Discussion Questions:

- 1. Why do you think Jesus calls verse 37 the first and greatest commandment?
- 2. What does it mean that all the Law and Prophets hang on these two commandments?

Discipleship does not just happen.

As parents we are called to model what it looks like to love Christ wholeheartedly. Consider the following chart of values to model. As you discuss the examples listed, add some ideas of your own.

THREE FOUNDATIONAL VALUES TO MODEL

BE UNDER THE AUTHORITY OF GOD’S WORD (2 TIMOTHY 3:16-17)
• read God’s Word
• memorize God’s Word
• apply God’s Word to life’s circumstances
• lean on God’s Word during trials
• share God’s Word with others
• God’s Word is your guide in decision making
•
•
•

BE A PERSON WHO EXEMPLIFIES GRACE (EPHESIANS 2:8-9)
• talk about God’s grace in your life (both security and dependence)
• give grace to others
• occasionally offer grace in discipline
• ask for and grant forgiveness regularly
•
•
•

LIVE A LIFE CHARACTERIZED BY HUMILITY (PHILIPPIANS 2:5-8)
• share your own struggles
• talk about Christ’s humility
• recognize weaknesses and your sin
• be teachable
• be a learner
• don’t always have to “be right”
• don’t lean on your own understanding (depend on the Spirit)
• asking for forgiveness from kids when we are wrong
•
•
•

- 1. Were any of these values displayed in your house growing up? What were/are the effects of them either being or not being modeled in your life?
- 2. What area have you identified as needing the most attention? Would your spouse agree? What are practical actions and steps to begin modeling this value?

Action Item: Share with your spouse one thing you would like to put into practice as a result of this lesson.



LESSON #4:

Introduction

- 1. Did you have to do “chores” growing up? If so, describe some of them.
- 1. Growing up, would you say that you experienced more or less privilege than your peers? More or less than the average American?

Battling Entitlement

PRINCIPLE #4

Children who aren’t trained to walk with Christ in humility will grow up to be selfish and entitled.

Overview:

Every human’s natural bent is towards self (increased comfort, security and pleasure), creating a sense of entitlement. Yet scripture calls us to a life of loving God and loving others. We as parents often add to our child’s sense of entitlement in how we rescue them and control their circumstances. It’s our job to parent towards dependence on Christ and humility vs. dependence on “us” and entitlement.

Matthew 20:1-16

“For the kingdom of heaven is like a landowner who went out early in the morning to hire workers for his vineyard. ²He agreed to pay them a denarius for the day and sent them into his vineyard. ³“About nine in the morning he went out and saw others standing in the marketplace doing nothing. ⁴He told them, ‘You also go and work in my vineyard, and I will pay you whatever is right.’ ⁵So they went. “He went out again about noon and about three in the afternoon and did the same thing. ⁶About five in the afternoon he went out and found still others standing around. He asked them, ‘Why have you been standing here all day long doing nothing?’ ⁷“‘Because no one has hired us,’ they answered. “He said to them, ‘You also go and work in my vineyard.’ ⁸“When evening came, the owner of the vineyard said to his foreman, ‘Call the workers and pay them their wages, beginning with the last ones hired and going on to the first.’ ⁹“The workers who were hired about five in the afternoon came and each received a denarius. ¹⁰So when those came who were hired first, they expected to receive more. But each one of them also received a denarius. ¹¹When they received it, they began to grumble against the landowner. ¹²‘These who were hired last worked only one hour,’ they said, ‘and you have made them equal to us who have borne the burden of the work and the heat of the day.’ ¹³“But he answered one of them, ‘I am not being unfair to

you, friend. Didn’t you agree to work for a denarius? ¹⁴Take your pay and go. I want to give the one who was hired last the same as I gave you. ¹⁵Don’t I have the right to do what I want with my own money? Or are you envious because I am generous?’”¹⁶“So the last will be first, and the first will be last.”

Group Discussion Question:

- 1. In verse 11, why did the people protest to the owner?
 - 2. What were their expectations?
- Here are a few principles from Matthew 20:1-16. See if you can come up with a few more of your own.**
- 1. God can “bless” who He wants to “bless.”
 - 2. Fairness/justice is based on God’s economy not our own.
 - 3. False expectations cause us to miss out on God’s blessings.

About Entitlement...

- 1. Entitlement is believing I have certain “rights and privileges.”
- 2. The opposite of entitlement is humility.
- 3. Humans are born thinking they’re entitled!
- 4. Entitlement says it’s all about me.
- 5. Entitlement whines about trivial things.
- 6. Entitlement is easily angered.
- 7. Entitlement looks for ways out of hard tasks.
- 8. Entitlement lacks the ability to lose or fail gracefully.
- 9. Entitlement confuses wants with needs.
- 10. Entitlement uses talents and gifts to serve self.

Small Group Questions:

- 1. As you looked at the list about entitlement, what phrases were convicting, thought provoking or unfortunately familiar to you? Discuss.
- 2. Consider the way you were parented and how it affects the way you parent your kids, when it comes to entitlement (i.e. your parents gave you tons of chores making you feel that you couldn’t be a kid which created resentment, therefore you don’t give your kids any chores). Discuss.



HOW WE FEED ENTITLEMENT/ WHY KILL ENTITLEMENT

CAUSE	REMEDY
Always getting the latest thing in technology (you or your kids)	Waiting/making do with what we have
Praying for pain to go away/ for ease	Praying for strength through trials
Bailing our kids out of problems	Letting them experience consequences for their choice
Manipulating to get the "right" teacher, team, etc.	Trusting that the Lord will work everything out according to His purpose

1. In what ways do you step in to rescue, control, or manipulate your kids and/or their circumstances? (i.e. safety (won't let them play with bigger kids because they might get hurt), education (what teacher they get), failure (take their forgotten paper to school), athletics (what team they're on or position they play), development (teach them every skill before kindergarten so they are the smartest in the class), perfect skills (remake a not perfectly made bed), comfort (child didn't bring coat, it's super cold, you give coat), etc.)

How to Avoid Entitlement

1. Recognize it in ourselves and struggle well.
2. Allow your kids to work through tough times:
 - Bad teams
 - Tough coaches
 - Hard teachers
 - Difficult projects
 - Mean friends
3. Don't rescue: evaluate the situation, PRAY.
4. Give responsibility.
5. Expose your kids to varying circumstances.

Action Item: Share with your spouse one thing you would like to put into practice as a result of this lesson.

Module: Moneywise

AUDIENCE

All community groups

OVERVIEW

Finances can be another intensely personal topic. It may be a new experience for you to discuss your resources with anyone, but this is a great step to take with your community group. God's Word has much to say about money and stewardship, and this module will walk your group towards a biblical understanding of money, and will help you grow as a steward of all of God's resources.

WEEKLY SESSIONS: 6

1. **Introduction**
2. **God's Purpose with Money**
3. **Lifestyle, Spending, and Budgeting**
4. **Debt**
5. **Giving**
6. **Saving, Investing, and Assets**

PREPARATION

Read through the weekly material in advance of your group meeting, and answer the discussion questions in the chapter. When you come together as a group, discuss your main takeaways from the reading, and process through everyone's answers to the discussion questions together.

Small Group Curriculum

Over the next five sessions, we will study what God’s Word says about money and our opportunity to glorify Him through how we manage His resources. The topics we will study include:

- 1. God’s Purpose with Money
- 2. Lifestyle, Spending and Budgeting
- 3. Debt
- 4. Giving
- 5. Saving, Investing and Assets

Before beginning the study, we would like to set out some ground rules for successfully working through the study.

- 1. Focus on God’s Word regarding the subject, not what the world has to say about the subject. (See 2 Timothy 3:16-17, Joshua 1:8, 1 Corinthians 3:18-20.)
- 2. Recognize that you are a sinner, and your stewardship of God’s resources is likely not an exception to this. (See Ecclesiastes 7:20, Romans 3:23.)
- 3. Enter the study with a teachable spirit, recognizing that you still have a lot to learn about financial stewardship. (See Luke 14:11, Proverbs 18:15, Psalm 66:18.)
- 4. Be open and authentic with your community group, sharing your financial details and your feelings about the material studied. Recognize that you will grow more in community than in isolation. (See Ecclesiastes 4:9-12, Proverbs 13:20, Proverbs 11:14, Proverbs 18:1.) We have more on this topic below.
- 5. Be an encourager with others in your group. Remember that the objective of this curriculum is to help one another grow, not to discourage one another. (See Luke 6:36, Hosea 6:6, Proverbs 12:18, Psalm 19:14.)
- 6. Be committed. (See Proverbs 16:3.)

For each of the session assignments below, work through the material in advance of meeting with your community group and then meet with your group prepared to discuss the material. If you are married, process the preparation work together.

There is often resistance to sharing financial information with others, especially around the financial topic of giving. Therefore, we have included a response to three of the more common objections to sharing finances in community. We hope these help people grow in the comfort with being transparent and authentic in their community group.

What are the benefits of sharing my financial information with others? What if it causes others in my community group to be uncomfortable?

In order to assess the benefits of involving others in discussing finances (or any other aspect of our Christian walk), we need to begin by understanding the nature of man.

We all have sinful hearts, so we can easily deceive ourselves and rebel against God’s will. (See Jeremiah 17:9, Proverbs 28:26.)

In addition to understanding the natural tendency of man, we must recognize that God’s plan is for us to be in community, not in isolation. God is very clear that we benefit from connecting with the body of Christ and suffer from isolation. (See Proverbs 11:14, Ecclesiastes 4:9-12, Proverbs 27:17, Ephesians 4:16, 1 Corinthians 11:1.)

Practically speaking, Scripture shares an example of people being inspired and changed by being exposed to the details of how others are giving. (See 2 Corinthians 9:2.) We can benefit in the same way.

If a member of your community group does not want to participate in group discussions about finances, it is best to begin by asking questions about the motives for his or her concern. (See Proverbs 16:2.) Ask the person to reference Scripture as much as possible in sharing with you why it is best to not share about this issue. Also, try to understand why they have concerns about sharing on this topic while being comfortable sharing about other topics such as marriage, parenting and work. If a person in the group does not want to participate openly, the rest of the group should still go through the material, rather than everyone giving up the opportunity to grow in their stewardship.

Why should I share my finances with others when Matthew 6:3 tells me that I should give to God’s work confidentially.

Matthew 6:3-4 states, “But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.” Looking at these verses in isolation would clearly lead you to believe that all giving should be done confidentially. However, as with all Scripture, these verses should be read within context, both the context of the broader passage and the whole of Scripture.

Context of passage. This passage pictures Jesus speaking to a crowd of Jews in what is known as the Sermon on the Mount. Matthew 6:1 sets up the purpose of this portion of the Sermon on the Mount; “Beware of practicing your

righteousness before men to be noticed by them [emphasis added]; otherwise you have no reward with your Father who is in heaven.” The purpose of God warning against letting your giving (or prayer or fasting, which are also mentioned in this passage) be known to others is related to sharing this information with the wrong motives. Specifically, Jesus is warning against acts of righteousness being done with the motive of being recognized and rewarded by others. Jesus spoke specifically of giving, prayer and fasting in this passage because these were common issues of the day; Jesus recognized many Jews performing these acts with the motive of temporal recognition. In addition, it was also common amongst first century Jews to teach lessons with three examples, hence giving, prayer, and fasting. It is also worth noting that Jesus was clearly speaking in hyperbole, since it is obvious that a left hand and right hand don’t do things secretly from one another or have the ability to reason for that matter.

Context of the whole of Scripture. The obvious question is whether Scripture shows specific positive examples of others knowing of a person’s financial stewardship. There are examples of this in the Bible, including Acts 2:45, Acts 4:32-37, Numbers 7, 1 Chronicles 29:1-9, and 2 Corinthians 8:2-3. Similarly, we can see the same thing with prayer (compare Matthew 6:6 to Matthew 18:19-20 and Acts 2:42). Another question to consider is whether God calls us to share with others what it looks like to follow Christ.

We see many examples of Scripture calling us to be a light to others providing them an example of what it means to follow Christ. (See Matthew 5:16, Hebrews 10:24, 1 Corinthians 11:1, 1 Timothy 3.)

In summary, we should not share with others about our financial stewardship (or anything else for that matter) where our motive is anything other than to bring glory to God. Giving, like all things, should be an act of worship. If we are sharing information with others to receive recognition, affirmation or reward from them, then we need to recognize that this grieves God and negates any eternal rewards.

I would like to share with my community group, but I just don’t know what financial transparency looks like in a group. What tips do you have for success?

As discussed above, many of you may be anxious about sharing your financial situation with others; in fact, the thought of sharing numbers with others may intimidate you or you may believe that your financial status is too personal. Before you share your finances with others in your group, or before you look at the numbers of others in your group, make sure you think through the following questions:

- Are you able to look at the numbers of others without comparing your status to theirs or coveting their situation?
- Are you able to look at other’s numbers without judging them for decisions they have made?
- Are you secure in your identity in Christ that your past financial decisions, whether they are good or bad, do not define you?

Ask the Lord to help you share and receive well in the middle of your financial transparency.

Practically, when you share specific numbers with one another, it would be best to send out copies of your spreadsheets in advance of your group meeting. That way, members can review your documents before group. If you are unable to complete before you meet as a group, bring in copies of spreadsheets for everyone/every couple in the group so that they are able to see the numbers before them. This applies for every aspect of the curriculum, including budget, assets/liabilities and debt repayment plans (if applicable). The spreadsheets found online on the Watermark Moneywise site can be saved to your computer and emailed out to others or printed out as needed.

Remember that your community can best serve you, and you can best serve one another, when you are transparent in all aspects of your walk with Christ. Your willingness to share with one another will allow you to best serve one another with regard to future purchases, family decisions, potential job changes and much more. The financial status of other members or couples in your group should not be shared with others outside your group, specifically in the form of gossip or slander. If you need counsel or wisdom in this area, please consult the Moneywise team.

One final word of encouragement. This study is hard work; many of the sessions are demanding. Therefore, don’t feel like each session needs to be completed in a week. Rather, view each session as a unique topic, and spend as much time on each session as is required to learn and grow. There are many exercises throughout this study, and most of these have the option of being completed in electronic spreadsheet format from a download on the Watermark MoneyWise website (www.watermark.org/ministries/care/moneywise-ministry/) in the Small Group Study session.

God's Purpose with Money

Memory verse: Luke 16:10-11 “He who is faithful in a very little thing is faithful also in much; and he who is unrighteous in a very little thing is unrighteous also in much. Therefore if you have not been faithful in the use of unrighteous wealth, who will entrust the true riches to you?”

God tells us in His word that He owns all resources and we are accountable to Him for how we manage or steward His resources. For example, below is a list of passages where God makes it clear to us that all we have is His and we are accountable for how we steward His resources.

- Psalm 24:1
- 1 Chronicles 29:11-12
- Deuteronomy 8:17-18
- Luke 12:48
- 2 Corinthians 5:10
- Matthew 25:14-29
- 1 Corinthians 4:2
- Luke 16:10-11

After studying these verses, consider the following questions and journal your thoughts.

- How are you operating like God owns everything you are entrusted with? Alternatively, how are you operating as if you own it but will share some of it with Him for His purposes?
- How are your actions portraying a belief that you created your wealth because of your wisdom and hard work, and how are your actions portraying a belief that God created your wealth in spite of your lack of wisdom in all things?

- | | |
|--|--|
| <ul style="list-style-type: none"> • In what ways do you praise God daily for His provision in your life? | <ul style="list-style-type: none"> • 1 Timothy 6:9-10 |
|--|--|

- Are you asking the right questions? What are the right questions? Do you even know what the questions are?
- In what ways are you deluded by the culture and what others around you do?

God makes it clear that there is an intimate correlation between how one handles resources He entrusts a person with and how that reflects a person's commitment to follow Him. Meditate on the following verses that present stewardship as a reflection of one's relationship with Christ, and note anything that comes to mind.

- Matthew 6:19-24

- Luke 19:8-9

- Acts 2:45

- Matthew 19:20-21

- Acts 4:32-37

- 1 Timothy 6:9-10

Money as a tool is no different than anything else. God wants us to use resources to love Him and love others. Read Mark 12:29-31 and Matthew 22:37-40. Here is a list of ways we are called to love God and love others through our financial stewardship.

- Provide for your family. Read 1 Timothy 5:8... BUT... only within the context of 1 Timothy 6:8.
- Find a church where you can give joyfully and yoke with the church. Read 2 Corinthians 9:7, 1 Timothy 5:17-18, Galatians 6:10, 1 Corinthians 16:1-2.
- Seek opportunities to share with others. Read Hebrews 13:16, 1 Timothy 6:17-18.
- Recognize that your not loving others through your money may be an indication of imperfections in your relationship with Christ. Read 1 John 3:17-18, 1 John 4:20.

Develop a list of ways you are succeeding and struggling in your love for God and love for others through how you steward the resources God has entrusted you with.

Succeeding	Struggling

In closing, meditate on the following verses and praise God for His unbelievable mercy, grace and abundant kindness.

- Luke 6:38
- 2 Corinthians 9:6-11
- Matthew 19:21
- Matthew 19:29
- Proverbs 11:25
- Proverbs 22:9

🔗 RECAP: PERSONAL APPLICATIONS MENTIONED IN SESSION ONE

- Review the Scripture on page 80, and reflect on the questions that follow.
- Review the Scriptures on pages 81 and 82, and list ways you are succeeding and struggling in your love for God and love for others through how you steward the resources God has entrusted you with.
- Spend some time praising God corporately for his mercy, grace and kindness as you meditate on the verses on page 7.

SMALL GROUP DISCUSSION QUESTIONS

1. What are your hopes and expectations for this financial study?
2. What would you like to see God do over the course of these 5 sessions?
3. What changes in either thought or action do you anticipate you will need to make?
4. Do you believe that how you handle financial resources has an effect on your walk with Christ? Why or why not?
5. Share one way you are succeeding and one way you are struggling in your love for God and love for others through how you steward the resources God has entrusted you with.

[illegible]

Lifestyle, Spending and Budgeting

Note: We noted in the introduction to this small group study that each session should not be viewed as one week sessions but rather as sessions that are worked through at the appropriate pace to allow you to learn and grow. We want to reemphasize this at this point as there is a large amount of work in this session.

Note: As a reminder, all worksheets in this small group study are available in electronic spreadsheet format from a download on the Watermark MoneyWise website (www.watermark.org/ministries/care/moneywise-ministry/) in the Small Group Study session.

Memory verse: 1 Corinthians 10:31 “Whether, then, you eat or drink or whatever you do, do all to the glory of God.”

“So is our lifestyle a spiritual issue? Does God care how we spend our money? As long as I give a decent amount of money, how I spend the rest doesn’t really matter to God, right?” This is a common line of reasoning, but is it right? Review the following passages and then journal how you would answer this person’s questions.

- 1 Corinthians 10:31
- Proverbs 16:2
- Revelations 4:11
- Ecclesiastes 12:13-14
- Luke 12:13-21
- Ecclesiastes 5:18-20
- Philippians 4:11-13
- Luke 16:10-12

Hopefully it has become clear to you that every experience in your life is an opportunity to grow in your relationship with your Father. God is sovereign over all things (see *Psalms* 100:3, *Psalms* 139:16, *Deuteronomy* 8:17-18), and He has blessed you with countless occasions throughout the day to seek and know Him – in conversations, seeing needs, experiencing trials...AND MAKING SPENDING DECISIONS. So with a biblical perspective about God’s hand in lifestyle, spending, and budgeting decisions, let’s get started.

For most people, the single most powerful determinant of their lifestyle is their level of income. If a person’s income increases, he will generally increase his lifestyle in a similar manner. Nowhere in Scripture are we called to increase our lifestyle when we experience an increased income. As we will learn in the next session as we discuss debt, income is a critical factor in setting a cap on lifestyle, but its usefulness ends there. Review the following passages:

- 1 Timothy 5:8
- 1 Timothy 6:6-8
- 2 Corinthians 8:14-15
- Proverbs 30:7-9
- Matthew 6:24
- 1 John 4:20

Based on the above passages, what are some potential reasons that God provides you with resources?

“So now I understand that spending decisions are important. I also understand that increased compensation doesn’t necessarily mean I should increase my lifestyle. So how do I make wise decisions?” We have listed some questions to ask in processing spending decisions in life. (Author John MacArthur)

- Will it benefit you spiritually? (See *1 Corinthians* 10:23.)
- Will it bring bondage? (See *1 Corinthians* 6:12.)
- Will it defile God’s temple? (See *1 Corinthians* 6:19-20, *Romans* 6:13.)
- Will it cause anyone to stumble? (See *1 Corinthians* 8:8-9, *Romans* 13:10.)
- Will it further the cause of evangelism? (See *1 Corinthians* 10:32-33.)
- Will it violate your conscience? (See *Romans* 14:23, *James* 4:17.)
- Will it bring glory to God? (See *1 Corinthians* 10:31.)

Just being in your community group where you can process spending decisions is a big step towards wise spending decisions. (See *Proverbs* 15:22.)



In all things, planning increases our likelihood of success. (See *Proverbs* 21:5, *Proverbs* 19:2.) With respect to spending decisions, a budget is a good planning tool, so let’s learn how to develop a budget and work within a budget.

The rest of this session is quite long. In order to give you a picture of where we are headed, here is a summary of the steps remaining in this session:

1. Know your take-home income.
2. Know your current expenses – dollar amount; essential versus non-essential.
3. Compare your income and expenses.
4. Develop an appropriate budget.
5. Track spending to remain within budget.
6. Periodically reassess budget.

The first step to developing a budget is knowing your take-home pay (i.e., after taxes, healthcare premiums, etc.)...the amount that gets deposited in your checking account. For you and, if applicable, your spouse, write down what your monthly take-home pay is. Be sure to differentiate income between what is predictable (e.g., guaranteed minimum paycheck) and what is unpredictable (e.g., year-end bonuses, commissions). Do not develop a budget that relies heavily (preferably not at all) on unpredictable income.

	Predictable	Unpredictable
His job #1		
Gross monthly pay		
Less: taxes		
Less: medical payroll deductions		
Less: Other _____		
Monthly take-home pay	0.00	0.00

Her job #1		
Gross monthly pay		
Less: taxes		
Less: medical payroll deductions		
Less: Other _____		
Monthly take-home pay	0.00	0.00
TOTAL	0.00	0.00

To calculate an unpredictable income, take a conservative estimate of your annual after-tax income (based on an income of the past few years, divided by 12). To be safe, multiply by 85%. Not a “hoped for” amount!

Now that we have your income calculated, let’s talk about a spending plan. As mentioned earlier, your spending plan needs to be less than your total take-home pay calculated above. If not, you will end up in debt and bondage. (See *Proverbs* 22:7.) We will discuss debt more next session.

Recognizing that even predictable income isn’t really predictable (for example, we can lose our job), you should build an emergency fund to provide for you and your family during these short-term seasons when your income can vanish. (See *Proverbs* 6:6-8.) In most circumstances, an emergency fund that can cover basic needs for four to six months is sufficient. If you have not built up an emergency fund, be sure to add a line in your budget for setting aside money each month until you have a sufficient emergency fund.

We can categorize expenses into two categories – essential and non-essential. God has given us direction on what is essential. Read the following verses to better understand what God views as essential.

- 1 Timothy 5:8
- 1 Timothy 6:8
- Romans 13:5-7
- Acts 20:35



• Hebrews 13:16

• 1 John 3:17-18

• Psalm 37:21

As you can see, we are called to do many things, including providing our family with basic needs (such as food and shelter), adhering to laws (such as having auto insurance if you own a car), providing for needs around us (such as poor orphans), and fulfilling our commitments (such as paying off debts).

The Lord also allows us to use funds for non-essential items. (See *Ecclesiastes 5:19-20*.)

The pitfall is that it is easy for us to go from moderation to excess when it comes to using God’s provision for non-essential items. If we do not adhere to a budget that we track closely, then we have to rely on our own judgment, which is not always good. (See *Jeremiah 17:9*.)

Review the following list of expense categories. In the first column of blanks, mark which expense categories you spend money on, and in the second column of blanks, categorize each expense as either essential or non-essential. Of course, some might be a combination of essential and non-essential. For example, food is essential, but having filet mignon is not.

Expense Category	In Your Budget?	Essential, Non-Essential, Both
Auto – Fees, Registration		
Auto – Gasoline		
Auto – Loan payment		
Auto – Maintenance, Repair		
Auto – Parking, Tolls, etc.		
Auto – Payment		
Debt repayment – Credit card		
Debt repayment – Student loans		
Debt repayment – Other		
House – Cable		
House – Cleaning		
House – Electricity		
House – Furnishings		
House – HOA fees		
House – Lawn care		
House – Maintenance, Repair		
House – Mortgage, Rent		
House – Natural Gas		
House – Property taxes		
House – Telephone, Internet		
House – Water, Sewer		
Household – Babysitting		
Household – Clothes		
Household – Dry Cleaning		
Household – Groceries		
Household – Hair care		
Household – Other		
Household – School supplies		
Household – School tuition		
Household – Day care		
Household – Wireless phone		
Insurance – Auto		
Insurance – Disability		
Insurance – General		
Insurance – Health		
Insurance – House		

Expense Category	In Your Budget?	Essential, Non-Essential, Both
Insurance – Life		
Other – Child support		
Other – Giving		
Other – Medical other		
Other – Medical visits		
Other – Medicines		
Other – Other		
Recreation – Gifts		
Recreation – Gym		
Recreation – Movies		
Recreation – Country club		
Recreation – Restaurants		
Recreation – Vacations		
Savings – Emergency fund		
Savings – Auto replacement		
Savings – Retirement		
Savings – School/education		
Savings – Other		

Review the work above and journal about your initial impressions of how you are stewarding God’s resources. For example, how are you doing at keeping your nonessential spending moderate? In what ways can you change your spending patterns to improve your stewardship?

Let’s figure out exactly where your money is going. If you already track your spending, great! Print out the detail and bring it to your next community group meeting. If you haven’t been tracking your spending, gather your receipts, bank statements, and credit card statements and try to estimate your spending. If it helps, track your spending this week and use that information to help estimate your spending. In the below section, you can estimate your average monthly spending. (Note: see the supplemental electronic spreadsheet for a sample budget-tracking tool.)

Expense Category	Essential	+	Non-Essential	=	Total
Auto					
Fees, Registration	_____	+	_____	=	_____
Gasoline	_____	+	_____	=	_____
Loan payment	_____	+	_____	=	_____
Maintenance, Repair	_____	+	_____	=	_____
Parking, Tolls, etc.	_____	+	_____	=	_____
Payment	_____	+	_____	=	_____
SUBTOTAL	_____	+	_____	=	_____

Debt Repayment					
Credit card	_____	+	_____	=	_____
Student loans	_____	+	_____	=	_____
Other	_____	+	_____	=	_____
SUBTOTAL	_____	+	_____	=	_____

House					
Cable	_____	+	_____	=	_____
Cleaning	_____	+	_____	=	_____
Electricity	_____	+	_____	=	_____
Furnishings	_____	+	_____	=	_____
HOA fees	_____	+	_____	=	_____
Lawn care	_____	+	_____	=	_____
Maintenance, Repair	_____	+	_____	=	_____
Mortgage, Rent	_____	+	_____	=	_____
Natural Gas	_____	+	_____	=	_____
Property taxes	_____	+	_____	=	_____
Telephone, Internet	_____	+	_____	=	_____
Water, Sewer	_____	+	_____	=	_____
SUBTOTAL	_____	+	_____	=	_____

Expense Category	Essential	+	Non-Essential	=	Total
Household					
Babysitting		+		=	
Clothes		+		=	
Dry Cleaning		+		=	
Groceries		+		=	
Hair care		+		=	
Other		+		=	
School supplies		+		=	
School tuition		+		=	
Day care		+		=	
Wireless phone		+		=	
SUBTOTAL		+		=	
Insurance					
Auto		+		=	
Disability		+		=	
General		+		=	
Health		+		=	
House		+		=	
Life		+		=	
SUBTOTAL		+		=	
Other					
Child support		+		=	
Giving		+		=	
Medical other		+		=	
Medical visits		+		=	
Medicines		+		=	
Other		+		=	
SUBTOTAL		+		=	

Expense Category	Essential	+	Non-Essential	=	Total
Recreation					
Gifts		+		=	
Gym		+		=	
Movies		+		=	
Country club		+		=	
Restaurants		+		=	
Vacations		+		=	
SUBTOTAL		+		=	
Savings					
Emergency fund		+		=	
Auto replacement		+		=	
Retirement		+		=	
School/education		+		=	
Other		+		=	
SUBTOTAL		+		=	
TOTAL SPENDING					

Now compare your income to your expenses.

• Predicable income

\$

• Essential expenses

– \$

• Positive (negative) cash flow

= \$

• Unpredictable income

+

\$

• Nonessential expenses

– \$

• Positive (negative) cash flow

= \$

Based on all of the above data, fill in the below matrix.

Category	Dollar Amount (\$)			Percentage of Income (%) ⁽¹⁾		
	Essential	Non-Essential	Total	Essential	Non-Essential	Total
Auto						
Debt repay						
House						
Household						
Insurance						
Other – Giving						
Other						
Recreation						
Savings						
TOTAL						

(1) Take-home income is 100% of predictable income and 85% of unpredictable income.

Assessing the work above, where are you experiencing victory? Where are you struggling? What are you going to do to transform your struggles into victories?

As we stated earlier, your income is not a biblical indicator of what your lifestyle should be, but it is a good indicator of what your maximum lifestyle can be. If your expenses exceed your income, write out a plan below to resolve this problem. If your expenses are less than your income but you have a sizable amount of non-essential expenses, then journal below on whether and, if so, how you intend to resolve this issue.

Based on the last question, you can develop a realistic and God-honoring budget. (Note: After completing your study of debt, giving and savings over the next three sessions, revisit your budget to see what other changes you might want to make.) In developing and adhering to a budget, we would like to share a few practical tips to increase your chances of success.

- Attempt to keep your base essential expenses within your predictable income.
- Develop budget-line items to save now for big ticket items such as cars, so you can avoid debt in the future.
- If you are married and hope to have one parent stay at home with the kids, start moving toward living on one income now.
- Find ways to cut costs. For example, use coupons, start a babysitting co-op, make coffee at home, bring your lunch to work, and remove some non-essential items from your budget.
- Consider using an envelope system for keeping expenses within your planned budget. For example, if you budget \$500/month for food, place \$125 in an envelope at the beginning of each week and pay for all food expenses (e.g., groceries, restaurants) with cash from the “food envelope.” When the cash is gone, you are out of money for the week.

In summary, here is a review of the six steps to developing and staying within a budget:

1. Know your take-home income.
2. Know your current expenses (dollar amount; essential versus non-essential).
3. Compare your income and expenses.
4. Develop an appropriate budget.
5. Track spending to remain within budget.
6. Periodically reassess budget.

Remember, if you have any challenges in developing your budget, the MoneyWise team would be happy to meet with your community group.

RECAP: PERSONAL APPLICATIONS MENTIONED IN SESSION TWO

- Review the Scripture on pages 84-85, and reflect on God’s perspective on lifestyle and spending.
- Make a list of reasons God provides you with resources. Talk through these with your community group or with another person/couple to gain perspective.
- Begin to develop a budget by calculating your income, then categorizing your expenses into two categories—essential and non-essential.
- Review the Scripture on pages 85-86 to better understand what God considers essential.
- Track your spending and gather receipts, bank statements and credit card statements in order to estimate your spending. Compare income to expenses, and fill in the matrix on page 89.
- Discuss with your community group how you can change your spending patterns to improve your stewardship.
- If your spending exceeds your income, write out a plan to resolve the problem.
- If your spending did not exceed your income but you have a sizable amount of nonessential expenses, spend some time journaling about it and discuss with your community group whether you have an issue to resolve.

SMALL GROUP DISCUSSION QUESTIONS

1. Provide each community group member with a copy of each worksheet you completed for this session. (Note: Do so at least two days in advance of your group meeting to discuss this session.) Each person should review everyone’s worksheets to fully understand current circumstances and planned changes.
2. Come prepared to ask questions, encourage and gently guide where appropriate.
3. Share with the group at least one way they can encourage and help hold you accountable to better steward your resources.

Debt

Note: As a reminder, all worksheets in this small group study are available in electronic spreadsheet format from a download on the Watermark MoneyWise website (www.watermark.org/ministries/care/moneywise-ministry/) in the Small Group Study session.

Memory verse: Proverbs 22:7 “The rich rules over the poor, and the borrower becomes the lender’s slave.”

We need to remain firm where Scripture is firm and flexible where Scripture is flexible.

Scripture does not forbid debt, so this study will not forbid debt. At the same time, we need to recognize that Scripture speaks of debt with words of caution, so we must be cautious in considering the use of debt. For example, here are two warnings:

- Debt presumes on the future. See James 4:13-15.
- Debt can lead to bondage. See Proverbs 22:7, Proverbs 22:26-27.

In addition, we should explore our heart for any unhealthy, underlying conditions that led to our current circumstance and deal with those issues to prevent future unnecessary incurrence of debt. Meditate on Galatians 5:1, 1 Timothy 6:6-19, and 1 Corinthians 7:23-24, and journal about the areas where you have an unhealthy relationship with money.

When debt becomes extreme, Scripture is clear that bankruptcy is not the best option for becoming debt free. Bankruptcy has become an increasingly common “solution” people turn to in order to resolve their previous poor decisions. Before considering bankruptcy as an option, study the following passages:

- Psalm 37:21
- Ecclesiastes 5:4-5
- Proverbs 3:27-28
- Romans 13:7

Based on the above passages, as well as an overall study of Scripture, the following can be said about debt for followers of Christ.

- We are to enter into debt commitments with extreme caution.
- We are to fulfill the loans we do take out. The unrighteous are the ones who do not repay what they owe, but the righteous repay their debts.
- We are to do everything within our power to repay debts including liquidating assets, living spartan lifestyles (i.e., no non-essential spending), and earning additional income.
- Even if bankruptcy is declared and the courts discharge debt, followers of Christ are to pay back what is owed regardless of how long it takes.

Please develop a list of all of your debts.

Debt Description	Dollars Owed	Interest Rate	Monthly Payment
Total=		Total=	

In reviewing the above passages and your current list of debts (if any), how are you honoring Christ in this area, and where can you grow the most?

If you need to begin reducing and eventually eliminating debt, consider the following steps:

- **Eliminate all credit cards** and incur no new debt.
- Develop a list of the **details** of all your debts (done above).
- Reconsider your lifestyle and budget (from session 2) to **minimize costs** which will allow for redirecting funds to rapidly paying down debt.
- Develop a detailed plan to reduce debt as quickly as possible and allow your community group to help you **stay accountable to meeting your plan**.
- **Pay off** highest interest rate debts first. Roll payments to the next debt. **Incur no new debt**.
- **Communicate with creditors** to improve the terms of your debt but only do this after you have developed a realistic plan that you are able to deliver on.
- For more help, go to www.watermark.org/ministries/care/moneywise-ministry/ and review debt articles.

Note: The MoneyWise team can help your community group with developing a debt repayment plan for you.

One final thought as we close this session. Many people in debt are tempted to stop giving to God’s needs around them while they focus on reducing debt as quickly as possible. While recognizing the struggles associated with being in debt, we should still give to God’s work in the midst of our financial bondage since we are called to give of our first fruits. (See *Proverbs 3:9-10*.) In processing your potential decision to not give to God’s work while you are in financial bondage, process the following statements and questions, and journal about the reasoning for your stewardship decisions during times of financial bondage.

- Describe how you have removed all non-essential expenses before considering eliminating giving. (See *1 Timothy 6:8* for a definition of essential needs.)
- In choosing to temporarily eliminate giving, how do you feel this is an appropriate way to glorify God? In what ways will it further the cause of Christ? (See *1 Corinthians 10:31-33, Matthew 5:16*.)
- Recognizing that all you have is really God’s, why do you feel that not giving is what He would have you do with His resources? (See *Psalms 24:1, 1 Chronicles 29:11-12*.)
- In considering how this will impact your walk with Christ, how will it benefit you spiritually? (See *Luke 16:10-13, 1 Corinthians 10:23*.)

- Describe how you might be struggling with trusting that God can provide for you and trying to take the situation into your own hands. (See *Matthew 6:25-34*.)
- By not giving, how are you potentially avoiding the benefit of God’s discipline? How are you possibly avoiding the fact that God, through His love, providentially uses hard circumstances and the consequences of your poor choices to grow you? How might you miss out on an opportunity to strip away idols in your life? (See *James 1:2-4, Hebrews 12:4-11, 2 Corinthians 1:9-10*.)
- In what ways are your circumstances worse than the poor widow Jesus encounters (see *Mark 12:41-44*) or the Christians at Macedonia (see *2 Corinthians 8:1-5*)?
- How is not giving setting a Christ-like example for your children and those on your Top 10 list? (See *1 Corinthians 11:1*.)

Remember, if you have any challenges in determining how to deal with debt, the MoneyWise team would be happy to meet with your community group.

RECAP: PERSONAL APPLICATIONS MENTIONED IN SESSION THREE

- Review the Scripture on page 91 to see what God says about debt.
- Develop a list of all of your debts.
- Discuss with your community group how you are honoring Christ in this area and where you can grow the most.
- If you are in debt that is not appropriate,
 - Eliminate all credit cards and incur no new debt,
 - Reconsider lifestyle and budget to minimize costs,
 - Come up with a debt repayment plan, and
 - Communicate with creditors to improve the terms of your debt.
- If you are considering not giving to God in order to pay off debt, review the points on page 90 and process with your community group.

SMALL GROUP DISCUSSION QUESTIONS

1. Provide each community group member with a copy of each worksheet you completed for this session. (Note: Do so at least two days in advance of your group meeting to discuss this session.) Each person should review everyone’s worksheets to fully understand current circumstances and planned changes. Come prepared to ask questions, encourage and gently guide where appropriate.
2. Come prepared to share with your group whether and why you feel comfortable with your current level of debt, as well as any specific plans you have for changing your current circumstances. Ask them to speak wisdom into your situation.

Giving

Note: As a reminder, all worksheets in this small group study are available in electronic spreadsheet format from a download on the Watermark MoneyWise website (www.watermark.org/ministries/care/moneywise-ministry/) in the Small Group Study session.

Memory verse: 1 John 3:17-18 “But whoever has the world’s goods, and sees his brother in need and closes his heart against him, how does the love of God abide in him? Little children, let us not love with word or with tongue, but in deed and truth.”

Giving is a topic that leads to many questions from followers of Christ. Here are a few common questions people ask:

- Do percentages matter? If so, how much should you give?
- What is sacrificial giving?
- Should you give if you can't do so joyfully?
- In giving, do you consider income only or also savings (investments, assets)?
- How do you assess an organization that you are considering giving money to?

In starting, it will help to have a complete list of your recent giving. Complete the below section, including all of your contributions to Christ-honoring organizations over the past twelve months.

Organization	Organization Purpose	Dollar Amount
Total=		

🔗 In addition, note your last twelve months income (reviewed in session 3) and your total assets (will review further next session).

- Income \$ _____
- Assets \$ _____

A common belief in the church world is that a fully devoted follower of Christ is to give a tithe or 10% of income. A complete study of Scripture on the subject will quickly show the inaccuracy of this belief for two primary reasons. First, the biblical concept of tithing was more than 10%. Second, God frequently calls His followers to give well beyond a tithe. Let's unpack these two points!

In studying the biblical concept of tithing, the following truths will become evident:

- The tithe was a starting point. (See *Matthew 23:23-24*.)
- Anything less than a tithe was robbing God. (See *Malachi 3:8-10*.)
- There were multiple tithes, not just one – first to priests (see *Numbers 18:21, 24*), second to festival (see *Deuteronomy 12:17-18*), third to orphans, widows and the poor (see *Deuteronomy 14:28-29*).

In addition, a further study of Scripture shows that the giving topic is so much broader than “tithing.” Study these passages:

- Give according to your heart. (See *2 Corinthians* 9:7.)
- The willingness to give is foundational. (See *Exodus* 36:4-7.)
- The widow gave everything. (See *Luke* 21:1-4.)
- Early Christians gave possessions, not just income. (See *Acts* 2:44-45, *Acts* 4:32-37.)
- Christians are encouraged to give beyond their capability. (See *2 Corinthians* 8:1-5.)
- Provide freewill offerings. (See *1 Chronicles* 29:9, *Deuteronomy* 12:6.)

In reviewing these passages, hopefully it is evident to you that Christ's grace and the indwelling of the Holy Spirit doesn't lower the calling for believers—it raises the calling. (See *Luke 9:23-27*.) It is important to understand that the right question is not “how much should I give?” Rather, the right question to ask is “how much should I keep?” Faithful giving considers assets as well, not just income. As noted in passages we reviewed earlier in this small group study (see *Acts 2:44-45*, *Acts 4:32-37*, *Matthew 19:16-26*, *Luke 19:8-9*), everything is God's and available for God's purposes. One

word of caution is that the Bible does not call everyone to a life of asceticism (i.e., self-denial, extreme abstinence); rather, God wants to provide for us and for us to enjoy His provision. (See *Proverbs* 30:7-9, *Ecclesiastes* 5:10-19.)

After completing the initial portion of this session's study, take some time to journal what you are feeling right now – for example, encouragement about what you have been doing in the past, changed conceptions about what the Bible has to say about giving, new objectives, etc.

At this point, people will often say, “I really want to be faithful in this area of life, but it is hard.” That is completely understandable. Below are some common reasons why it is hard, as well as God’s antidote for the difficulty. Identify the common challenges that strike closest to home for you and meditate on the passages that you can lean on to hand over all your worries and cares to God.

Challenge	God's Answer
I am not sure God has my best interest in mind.	<i>Jeremiah 29:11, Romans 8:28</i>
I enjoy the things money provides.	<i>Ecclesiastes 5:10-15</i>
Giving removes my ability to control.	<i>1 Timothy 6:9-10</i>
There are no good examples for me to learn from.	<i>Matthew 5:15-16, 2 Corinthians 8, Mark 12:41-44</i>
Money is a private matter, so I won't share my struggles with other people.	<i>Proverbs 27:17, Proverbs 28:26, Proverbs 18:1-2, Proverbs 11:14</i>

How are you being challenged? What steps can you take to gain victory over your struggles?

By now, hopefully it is becoming clear that stewarding is at its core no different than any other aspect of our lives. We want to use our tongue to love God and love others. We want to use our time to love God and love others. We want to use our money to love God and love others. In order to be successful in all these matters, the following is critical:


- Understand and believe that nothing belongs to you. (See *Job 41:11, Psalm 24:1, 2 Corinthians 8:2, 2 Samuel 24:24.*)
- Desire to do good for others in response to the incredible grace you have received in Christ. (See *Ephesians 2:8-9, Matthew 19:21, Luke 19:8-9, Ephesians 2:10.*)
- Desire to avoid the pitfalls of greed. (See *Luke 12:15, Luke 6:38.*)
- Understand and believe what God promises to those who sacrifice for Him. (See *Matthew 10:39, Mark 9:35, Luke 9:23-24.*)

At this point, we hope you feel like you have a clearer understanding of how you decide how much to give to godly causes God puts before you. But now you might say, I get overwhelmed with requests for money from organizations. They all seem to be doing such great work, so I feel like I should give to all of them. I want to honor Christ by partnering with the right organizations. How do I assess an organization to decide whether or not to steward resources through them? That is a great question to ask!

Before we answer the question, list all of the organizations that you have recently given to or are considering giving to.

Randy Alcorn, a well-known author on the subject of financial stewardship, developed a list of nineteen questions to use in assessing a ministry before providing resources to the organization. We have copied this list from Randy's book, *Money, Possessions and Eternity* and included it here for your use.

1. Are you fulfilling your primary giving responsibility to your local church?
2. What things about this ministry make it uniquely worth investing in?
3. In addition to reading the literature from this ministry, who have you talked with who knows it close up but have no vested interests in it?
4. Have you considered a ministry or vision trip to see and participate in what this ministry is actually doing on field?
5. How does the ministry's staff demonstrate a servant-hearted concern for those to whom they minister?
6. How do the organization's workers demonstrate a sense of unity, camaraderie and mutual respect? (Ask employees, "For what reasons have people left this organization in the last few years?")
7. Whom have you talked directly with at the lower levels of this ministry, not just executives and PR people? How do they feel about the ministry?
8. Is this ministry biblically sound and Christ-centered? Do people call upon the Lord to ask His guidance and the Holy Spirit's empowerment to do their work?
9. What kind of character, integrity, purity and humility is demonstrated by the ministry leaders?
10. What kind of accountability structures (just using the word accountability isn't enough) does the organization have?
11. If this is a secular or semi-Christian organization rather than a distinctively Christian one, why would you give to it rather than to another?
12. How clear are this organization's goals and objectives, strategies, and tactics, and how effective are they in carrying them out?
13. Is this organization teachable and open to improvement to become more strategic? What examples have you seen?

- 
14. Are you certain you've gotten an objective view of this ministry, or have you seen only the positives without the negatives? (Ask them, "What are your weaknesses?")
 15. What ethics and what view of God and people are demonstrated in this organization's fund-raising techniques?
 16. How much money does the organization spend on overhead expenses and fundraising, and how much in actual ministry to people?
 17. In what way does this ministry show a clear understanding of cross-cultural ministry factors and local conditions and how the flow of money may affect them?
 18. What examples do you have that this organization speaks well of others and cooperates with them?
 19. How do you know this ministry is pervaded by a distinctly eternal perspective?

Let's wrap up this session by journaling what is on your mind at this point.

RECAP: PERSONAL APPLICATIONS MENTIONED IN SESSION FOUR

- Review the Scripture on pages 94-95 regarding giving.
- Make a list of your recent giving.
- Review your last 12 months income, as well as your total assets in relationship to your giving.
- Journal about what you feel as you assess your giving—encouragement about what you have been doing and/or discouragement and fear as you are being challenged.
- Address the hard questions that keep you from fully trusting God in this area.
- Journal about how you are being challenged in this area, and discuss with your community group.
- To assess an organization when deciding whether or not to support it, review the questions on page 96.

RECAP: SMALL GROUP DISCUSSION QUESTIONS

1. Provide each community group member with a copy of each worksheet you completed for this session. (Note: Do so at least two days in advance of your group meeting to discuss this session.) Each person should review everyone's worksheets to fully understand current circumstances and come prepared to ask questions.
2. Share with the group one encouragement about what you have been doing in this area and one way in which you are being challenged (or even discouraged) in this area.

Saving, Investing And Assets

Note: As a reminder, all worksheets in this small group study are available in electronic spreadsheet format from a download on the Watermark MoneyWise website (www.watermark.org/ministries/care/moneywise-ministry/) in the Small Group Study session.

Memory verse: Ecclesiastes 5:10 “He who loves money will not be satisfied with money, nor he who loves abundance with its income. This too is vanity.”

Is saving a biblical concept? On the one hand, Scripture seems to encourage us to save for a season. (See *Proverbs 6:6-8*.) On the other hand, when a man builds towers to store up grain for many years to come, Christ rebukes him and calls him a fool. (See *Luke 12:16-21*.) So what is a proper balance? How much should I save? Based on the two passages listed above, journal your initial impressions of a biblical view of saving.

Your definition likely includes an understanding that the Bible both encourages us to save for specific reasons in specific circumstances and also warns us about the dangers of saving for other reasons. As with many issues in life, it is important to have a complete understanding of what God says about storing financial resources for future use, so you can make the proper decisions for His circumstances.

In preparation for a deeper discussion on saving, investing, and assets, prepare a balance sheet listing all your assets and liabilities (note: you listed all of your liabilities in session three).

ASSETS

• House:	\$ _____
• Cars:	\$ _____
• 401k, IRA, etc	\$ _____
• Other stocks, bonds, etc.	\$ _____
• Additional real estate	\$ _____
• Checking account	\$ _____
• Savings account	\$ _____
• Other	\$ _____
TOTAL ASSETS	\$ _____

LIABILITIES

• Mortgage	\$ _____
• Student loans	\$ _____
• Car notes	\$ _____
• Credit cards	\$ _____
• Other	\$ _____
TOTAL LIABILITIES	\$ _____
Net Worth (<i>Assets – Liabilities</i>)	\$ _____

Scripture offers many warnings about the potential distractions that one can experience as a result of accumulating money. For example, review the following passages:

- 1 Timothy 6:6-10
- Ecclesiastes 5:10-16
- Matthew 19:23-24

After meditating on the above verses, journal how specifically money might be distracting you?

Fortunately, we know that when we seek the Lord, He can use all things for our good and His glory. (See *Romans 8:28-30*.) With this in mind, let’s review some Scriptural examples of God’s purposes for excess funds He supplies to His people:

- 2 Corinthians 8:1-5, 12-15
- Luke 12:48
- Acts 11:29
- Proverbs 3:9-10
- Proverbs 22:9
- Acts 2:42-47

Based on the above, how can you celebrate ground you have taken in stewarding assets? What are some specific ways you can grow in this area?

Develop and prioritize (with your spouse if appropriate) a list of significant areas (house, retirement, school tuition, etc.) you are currently saving for or hope to be saving for.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Based on your study of this session up to this point, review the following questions and then journal your responses.

- What does God want you to do with the resources He has entrusted to you?
- What are you saving for – a rainy day (i.e., a season) or a rainy lifetime?
- Are your investments and savings a reflection of the fool in Luke 12:16-21?
- How do you justify each thing you are holding onto?
- How are your savings and investments a way for you to protect against something God may bring into my life? Are you trusting Him, trusting your resources, or trying to trust both?

As a final exercise before meeting with your community group, develop a plan for what assets you should keep and what assets you should release. Be sure to consider each of your assets and explain your reasoning for each of your decisions. Allow your biblical community to speak into this plan – affirming or helping expose potential blind spots.

RECAP: PERSONAL APPLICATIONS MENTIONED IN SESSION FIVE

- Journal your initial impressions about the biblical view of saving by reviewing the Scriptures on page 98.

- List all of your assets and liabilities.

- Review the Scriptures on page 98 and journal about how money might be distracting you.

- Review the Scriptures on pages 98-99 and journal about how you can celebrate taking ground as you steward your assets. Discuss with your community group how you can grow in this area.

- Develop and prioritize a list of significant areas (house, retirement, school tuition, etc.) you are currently saving for or hope to be saving for.

- Review the following questions, journaling and then discussing with your community group:

– What does God want you to do with the resources He has entrusted to you?

– What are you saving for – a rainy day (i.e. a season) or a rainy lifetime?

– Are your investments and savings a reflection of the fool in Luke 12:16-21?

– How do you justify each thing you are holding onto?

– How are your savings and investments a way for you to protect against something God may bring into my life? Are you trusting Him, trusting your resources, or trusting both?

- Develop a plan for what assets you should keep and what assets you should release. Explain your reasoning for each decision. Discuss with your community group so they can affirm or expose blind spots.

- Revisit your budget and adjust as necessary.

RECAP: SMALL GROUP DISCUSSION QUESTIONS

1. Provide each community group member with a copy of each worksheet you completed for this session. (Note: Do so at least two days in advance of your group meeting to discuss this session.) Each person should review everyone's worksheets to fully understand current circumstances and planned changes. Come prepared to ask questions, encourage, and gently guide where appropriate.
2. How are you doing at finding all of your security in Christ and not finding any security in your financial resources?
3. Come prepared to share with your community group your current savings plan as well as whether and why you feel comfortable with your plan. Ask them to speak wisdom into your situation.

Closing

If you are overwhelmed by all of the action items in this study, don't be discouraged! This is a lot of information to digest. For those of you who would like a more narrowed down checklist of action items, here is a subset of the entire study's action items that is a good place for many people to start:

- **God's Purpose.** Start being financially transparent with your community group – both the numbers and your heart.
- **God's Purpose.** Praise God daily for His provision in your life and ask for His guidance in stewarding His resources for your good and His glory.
- **Spending.** Understand where you currently spend money by tracking your spending for a month or two. Begin making changes where necessary.
- **Spending.** Begin setting aside a modest amount of money for unexpected expenses such as auto or home repairs. Start with a goal of \$1,000 and eventually grow the emergency fund to 3-6 months of expenses.
- **Debt.** List all of your debts and develop a detailed plan to pay down all of your debts, especially credit card debt and auto loans.
- **Giving.** Start giving proactively and out of your first fruits. Only give to ministries where you have done your homework and feel good about their stewardship of God's resources.
- **Savings.** Develop a list of God-honoring future needs and desires you would like to save resources for. Reassess all savings in light of your list, and release assets that aren't being held onto for purposeful and God-honoring things.

Respond faithfully and let us know how we can help you and your community group. If you would like to listen to Watermark sermon series on stewardship, please go to www.watermarkradio.org to listen to the following two series:

Consumed

-11.13.2005 Todd Wagner

The Green, The Grey & The Gold

– 4.27.2003/5.4.2003 Todd Wagner

In closing, we hope this five session study has blessed you, your family, and your community group. We are committed to excellence and would appreciate any feedback you might have about this curriculum.

– The Watermark MoneyWise Team

PURPOSE

How does my financial stewardship relate to my walk with Christ?

God makes it clear that there is an intimate correlation between how one handles resources He entrusts a person with and how that reflects a person's commitment to follow Him. This is most clearly seen in Christ's words in Matthew 6:19-24. It is also seen in the ways scripture gives us other examples of financial stewardship being a reflection of where a person's heart is in relation to Christ. Meditate on the following verses that present stewardship as a reflection of one's relationship with Christ – Luke 19:8-9, Acts 2:45, Matthew 19:20-21, Acts 4:32-37, 1 Timothy 6:9-10.

God tells us in His word that He owns all resources (see below) and we are accountable to Him for how we manage/ steward His resources (see below). For example, God shares the following with us through His written revelation:

- *Psalm 24:1*
Earth and all it contains is the Lord's
- *1 Chronicles 29:11-12*
God has dominion over earth and riches
- *Duet. 8:17-18*
God makes wealth, not our wisdom and strength
- *Luke 12:48*
To whom much is given, much is expected
- *2 Corinthians 5:10*
Must all give an account to Christ at judgment
- *Matt 25:14-29*
Accountable to the Master for how we handle His money
- *1 Corinthians 4:2*
Must be trustworthy stewards
- *Luke 16:10-11*
If we are unfaithful with world's wealth we are untrustworthy with true riches

God also warns us of the dangers of materialism and how the love of money will pull us away from Him. (See *Ecclesiastes 5:8-16, 1 Timothy 6:5-11, Ephesians 5:5-14, 1 Timothy 3:3, Luke 16:13, Proverbs 11:24-28.*)

We will all give an account for how we steward God's resources and faithful stewardship of His resources is intimately tied with being filled with His grace. (See *Luke 16:9-13.*)

If I can't give joyfully, should I give at all?

If one is not feeling joy in giving, there is a strong probability that his joy is rooted in the things of this world rather than the things of God. (See *Colossians 3:1-3.*) If ones treasure is in the things this world has to offer, then releasing them will be difficult and not joyful. (See *Matthew 6:21.*) Joy is often an outgrowth of obedience to God's principles (see *Philippians 2:2, 2 Corinthians 9:7*) and a result of being filled by His Spirit (see *Galatians 5:16-24, 2 Corinthians 8:1-5.*)

In addition, giving is an act of worship (see *Proverbs 3:9, 1 John 5:3*), and as we obediently follow Christ and discipline ourselves for the purpose of godliness (see *1 Timothy 4:7-10*), we will experience the joy that comes from stewarding well the Master's resources. (See *Matthew 25:21.*)

DEBT/BUDGETING

How do you determine an appropriate lifestyle? When does a lifestyle become indulgent?

A good starting point in assessing appropriate spending is the same as any other issue in life; that is, you should assess all decisions based on whether they bring glory to God (*1 Corinthians 10:31*). However, this needs to be understood within the whole of Scripture to avoid coming to the incorrect conclusion that God calls everyone to an ascetic lifestyle in order to deny ourselves and give everything away to ministry needs. While God calls us to do all things for His glory, He also tells us to personally enjoy God's financial provision for our lives. (See *Ecclesiastes 5:18-20.*) It is also worth noting that Scripture does not define a specific standard of living or outline a common standard of living such that we all have lifestyles that are identical. Furthermore, in 1 Timothy 5:8 we are even called to spend money on our families. (See *1 Timothy 6:8* for a definition of "needs" as used in Scripture.)

In processing your lifestyle, considering the following biblical principles:

- God does not want us to seek fulfillment through wealth. (See *Luke 12:15, Ecclesiastes 5:10.*)
- Our contentment in life should be driven by our relationship with Christ, not our standard of living. (See *1 Timothy 6:6-8, Philippians 4:11-13.*)
- God often provides wealth to one person to meet the needs of others (see *2 Corinthians 8:14-15*), not to increase our standard of living.
- An extravagant lifestyle threatens to pull our attention away from God. (See *Proverbs 30:7-9.*)

In addition, here are some good questions to process in considering all spending decisions. These questions should be viewed as informative inputs only, not questions that must be answered a certain way in order to allow for spending.

- Will it benefit me spiritually? (*1 Corinthians 10:23*)
- Will it bring bondage? (*1 Corinthians 6:12*)
- Will it defile God's temple? (*1 Corinthians 6:19-20, Romans 6:13*)
- Will it cause anyone to stumble? (*1 Corinthians 8:8-9, Romans 13:10*)
- Will it further the cause of evangelism? (*1 Corinthians 10:32-33*)
- Will it violate my conscience? (*Romans 14:23, James 4:17*)
- Will it bring glory to God? (*1 Corinthians 10:31*)

I'm struggling to make ends meet. If I stopped giving, I could use that money to pay off debt (credit cards, auto). Should I stop giving and focus on paying down debt?

If a person is struggling financially, they are right to make every effort possible to pay their debts. Scripture is clear that we should keep our commitments to people, including debtors. (See *Psalm 37:21, Proverbs 3:27-28, Romans 13:7, Ecclesiastes 5:4-5.*) In addition, as followers of Christ, we are to be a living testament to a lost and hurting world. (See *Matthew 5:16, 2 Corinthians 6:3, Colossians 4:5.*)

It is also understandable that a person uses the word "struggling" in speaking of repaying debts. Scripture frequently alarms us of the dangers of debt. (See *Proverbs 22:7, Proverbs 22:26-27.*) We should explore our heart for any unhealthy underlying conditions that led to our current circumstance and deal with those issues to prevent future unnecessary incurrence of debt. (Meditate on *Galatians 5:1, 1 Timothy 6:6-19, 1 Corinthians 7:23-24.*)

Recognizing the struggles associated with being in debt, one should still give to God's work in the midst of his or her financial bondage since we are called to give of our first fruits. (See *Proverbs 3:9-10, Matthew 23:23.*) In processing your potential decision to not give to God's work while you are in financial bondage, process the following questions:

- Have I removed all non-essential expenses before considering eliminating giving? (See *1 Timothy 6:8* for a definition of essential needs.)
- Am I choosing to temporarily eliminate giving because I feel that is an appropriate way to glorify God? Will it further the cause of Christ? (See *1 Corinthians 10:31-33, Matthew 5:16.*)

- Recognizing that all I have is really God's, do I feel that not giving is what He would have me do with His resources? (See *Psalm 24:1, 1 Chronicles 29:11-12.*)
- Have I considered the impact this will have on my walk with Christ? Will it benefit me spiritually? (See *Luke 16:10-13, 1 Corinthians 10:23.*)
- Am I struggling with trusting that God can provide for me and trying to take the situation into my own hands? (See *Matthew 6:25-34.*)
- By not giving, am I trying to avoid the benefit of God's discipline? Am I trying to avoid the fact that God, through His love, providentially uses hard circumstances and the consequences of our poor choices to grow us?
- Would I miss out on an opportunity to strip away idols in my life? (See *James 1:2-4, Hebrews 12:4-11, 2 Corinthians 1:9-10.*)
- Are my circumstances worse than the poor widow Jesus encounters (see *Mark 12:41-44*) or the Christians at Macedonia (see *2 Corinthians 8:1-5.*)?
- Am I setting a Christ-like example for my children and those on my Top 10 list? (See *1 Corinthians 11:1.*)

SAVINGS

When does the Bible say it is prudent to save? How much should I save?

The Bible both encourages us to save in specific circumstances and also warns us about the dangers of saving too much or for the wrong reasons. As with many issues in life, it is important to have a complete understanding of what God says about storing financial resources for future use, so one can make the proper decisions for his circumstances.

God cautions against being consumed with worldly possessions since it might redirect one's heart from God to possessions, and He cautions that unnecessary savings can be quickly lost. (See *Matthew 6:19-34, Luke 12:13-21, 1 Timothy 6:9-10, Exodus 16:16-20.*) In addition, God warns against storing up too much. (See *James 5:1-5, Ecclesiastes 5:10-15, Proverbs 30:7-9.*) On the other hand, God provides many examples of the wisdom of wisely preparing for future needs. (See *Proverbs 6:6-8, Proverbs 21:20, Genesis 41:25-57.*) It is worth noting that all of these examples of saving were related to needs (i.e., food), not unnecessary but nice benefits.

So the answer to the question is yes—it could be prudent to save. However, one needs to ask “how much?” and “for what?” In addition, it is wise to ask “why” one feels a need to save for future use and whether there is a lack of trust that God will provide.

What does the Bible say about retirement?

Retirement is not a concept specifically contemplated in Scripture; however, Scripture offers a lot of direction on the subject.

God calls us all to work. (See *2 Thessalonians 3:10-14*, *Genesis 3:19*, *Exodus 20:9-11*, *Exodus 23:12*, *Proverbs 14:23*, *Proverbs 10:4*.) In addition, we are called to glorify God in all things. (See *1 Corinthians 10:31*, *Matthew 28:18-20*.) As such, the modern retirement concept of self indulgence and relaxation is inconsistent with God’s calling for His followers.

On the other hand, it might be reasonable for a follower of Christ to serve God with his time without earning an income due to some savings allowing for income free work. That form of “retirement” might be consistent with Scripture and God’s calling on one’s life.

For a broader understanding of savings, see the FAQ about savings.

PROVIDING/TRUSTS

I want to make sure my wife is provided for in the event I can’t work (disabled) or I die. Is it Godly to purchase disability/ life insurance, and if so, how much should I buy?

It is completely understandable that you want to provide for your wife in the event of an untimely accident or even death, and it is encouraging that you want to process this through the lens of Scripture.

The greatest danger of insurance is it has the potential to undermine our dependence on God and His provision for us through community and the local church. (See *Acts 2:42-45*, *Acts 4:32-37*, *2 Corinthians 8-9*.) One must continually evaluate motives when considering insurance. The following questions should be processed as part of the decision making process:

- Am I trusting insurance to protect me in case God does something unexpected, or is insurance part of God’s provision for me to be wise according to His word? In other words, is insurance a legitimate tool of God or a substitute for Him?

- Is it wise to buy enough insurance to provide food and shelter for my wife and kids (see *1 Timothy 5:8*, *1 Timothy 6:8*) in the event of tragedy in a manner consistent with the way I provide for them today?

It all depends on our heart and motives for what we are trying to accomplish.

In digging further into this topic, you are encouraged to meditate on Matthew 6:25-34 as a good guide to use in considering where you are placing your reliance.

I’m updating my will and trying to determine how much money to leave to my kids. I want to bless them with what we have been provided. Also, I’m trying to decide if a trust is the best way to do this. Any advice?

The greatest inheritance parents can leave their kids is a life well stewarded as a parent (see *1 Corinthians 11:1*). Study the following passage describing how we can best provide for our children – Deuteronomy 6:3-9, Proverbs 22:6, Proverbs 27:23, Proverbs 13:24, Proverbs 20:11.

One should exercise extreme caution in passing on money to their kids. The Lord entrusted us to steward our wealth, not delegate this responsibility to our kids. God desires His people to be active and engaged with how they are faithful in stewarding all He entrusts to them. Delegating this responsibility to ones kids could be analogous to the unfaithful steward who did nothing with his talent but bury it. (See *Matthew 25:14-30*.) The Master referred to this man as wicked and lazy. (See *Matthew 25:26*.)

Scripture reminds believers of their accountability in this regard. (See *Luke 16:9-13*.) Furthermore, if God desires for one’s kids to have wealth He can easily provide it to them, and Scripture warns of the dangers of an inheritance gained easily. (See *Proverbs 20:21*.) God desires for all His children to work and provide for themselves and their families, and an inheritance can circumvent this model (see *2 Thessalonians 3:7-13*).

More directly, automatically thinking of money as a blessing parents can pass down to children is not consistent with Scripture. Money can just as easily be a curse and a root of evil (see *1 Timothy 6:9-10*) as it can be a blessing. It is the giving and stewarding of money well that is a blessing and joy (see *2 Corinthians 8:2-5*).

Asking oneself “why” he would want to pass on money to children is a great place to start. Is it because one treasures it and it brings him security? Is one trying to keep his children secure in this world? (See *James 4:4*.) Is this the heritage one wants to encumber his children with? (See *Ecclesiastes 5:10-17*).

Lastly, Proverbs 13:22 can be easily misunderstood and misapplied due to a lack of consideration for the context of the passage. The common inheritance at this time was agrarian assets (e.g., land, animals). The purpose of the inheritance was to allow one’s descendants to work to provide for needs. Common inheritances today are not provisions to allow for descendents to work.

GIVING CHOICES

How do you decide how much money to give? Do percentages matter?

This is a very common question. To really wrestle through this topic, you are encouraged to first read the FAQ entitled “How does my financial stewardship relate to my walk with Christ?” It is important to understand that the right question is not “how much should I give?” Rather, the right question to ask is “how much should I keep?”

The Bible does not provide a precise percentage for giving. However, the Bible does provide lots of examples to help one understand how he should process what God would have him do. Here are a few examples to meditate on:

- 2 Corinthians 9:7 – Give according to the heart
- Luke 21:1-4 – Could be called to give all resources
- Luke 12:16-21 – Are to be rich towards God, not build bigger barns
- Acts 2:44-45; 4:32-37 – Give of assets, not just income
- 2 Corinthians 8:1-5 – Give beyond ones ability

Many will look to the Old Testament calling to tithe and anchor on the tithe as the appropriate level of giving. In Matthew 23:22-24, Jesus did not ignore the tithe and affirmed it as acceptable for the Pharisees. While we are no longer under the law (see *Romans 6:14*; *Romans 10:4*; *Galatians 3:23-24*; *Ephesians 2:15*), it is always wise to understand the Old Testament law since Christ consistently called us to a higher standard of living than the law. However, if one is going to start with an understanding of the Old Testament tithe as the foundation for determining how much to give, then it is important to have a thorough understanding of what the Old Testament says about giving.

- There was an annual tithe to support the priests and Levites. (See *Numbers 18:21, 24*.)
- There was an annual tithe to provide for sacred festivals. (See *Deuteronomy 12:17-18*; *Deuteronomy 14:23*.)

- There was a tithe every three years to support the orphans, widows, and the poor. (See *Deuteronomy 14:28-29*; *Deuteronomy 26:12-13*.)
- Not providing the 23% of tithes was considered robbing God. (See *Malachi 3:8-10*.)
- There were freewill offerings beyond the tithes. (See *1 Chronicles 29:9*; *Deuteronomy 12:6*.)

The Old Testament set a floor for giving and allowed for giving significantly beyond that through the freewill offerings As we enter the New Testament, once again God does not set a ceiling on giving, and He does not talk about a set percentage.

The tithe is probably a great starting point for giving, but for many people, it will not be the finish line. As we consider faithful stewardship, we should:

- Recognize God owns everything.
- Pray God would expose and soften your heart to His purposes.
- Spend time in God’s Word. (See *Matthew 6:19-21*, *Luke 12:18-21*, *Acts 2:42-47*, *Acts 4:32-35*, *1 Timothy 6:6-10*, *1 Timothy 6:17-18*, *Deuteronomy 8:18*, *2 Corinthians 8:2-5*, *2 Corinthians 9:6-11*, *Proverbs 11:25*, *Ecclesiastes 5:10-12*, *Revelations 3:17-18*.)
- Review your cash flow.
- Inventory all you have.
- Involve community.
- Respond faithfully.

Also, ask yourselves:

- Am I building bigger barns? (See *Luke 12:15-21*.)
- Am I finding great joy in giving? (See *2 Corinthians 8:14-15*.)
- How am I sowing? (See *2 Corinthians 9:6-7*.)
- Do I understand God’s expectations? (see *Luke 12:48*.)

What does sacrificial giving look like?

Sacrificial giving is giving beyond one’s ability. It is giving when the numbers don’t necessarily make sense, when the world around you would say you should not give that much, when you give what you don’t want to part with, etc. While sacrificial giving might look different for each of us, we are given many great examples of sacrificial giving or giving beyond abilities in Scripture:

- Luke 21:1-4 – The widow was poor and gave all she possessed.
- Acts 2:44-45; 4:32-37 – Early Christians liquidated their possessions to take care of the needy among them.
- 2 Corinthians 8:1-5 – The Macedonians, though poor, gave beyond their ability with great joy.
- Matthew 19:16-26 – Jesus calls the Rich Young Ruler to sell all his possessions and give to the poor.
- Luke 19:8-9 – Zaccheus gave half of his possessions the day he accepted Christ. *(Note: it is not clear this was sacrificial giving)*

In each of these examples, we see the act of obedience of following God’s will and the transformation of life that results. God promises us life when we sacrifice our desires for His will. We are promised that we will receive God’s blessing a “hundred-fold” *(Mark 10:29-31)* when we sacrifice and follow Him. God further instructs us on what sacrifice looks like and warns of what it means to follow him *(Luke 9: 23-27)*.

While Scripture calls us to give generously and sacrificially, God does not command us to give so much that we live in ascetic poverty *(Proverbs 30:7-9; Eccles 5:10-19)*. In order to give sacrificially, you must:

- Understand and believe that nothing belongs to you. (See *Job 41:11; Psalm 24:1; 2 Corinthians 8:2; 2 Samuel 24:24.*)
- Desire to do good for others in response to the incredible grace you have received in Christ. (See *Ephesians 2:8-9; Matthew 19:21; Luke 19:8-9; Ephesians 2:10.*)
- Desire to avoid the pitfalls of greed. (See *Luke 12:15; Luke 6:38.*)
- Understand and believe what God promises to those who sacrifice for Him. (See *Matthew 10:39; Mark 9:35; Luke 9: 23-24.*)

What questions should I be asking when determining where to give money? Why should I give to the local church? Should my giving to the church be a higher priority over other ministries?

In one’s desire to be a faithful steward of God’s resources, it is great to process where to give (church, Christian charities, other charities, etc.), and Scripture certainly gives us some direction. A person is right to make his local church a priority in his giving. 2 Corinthians 9:7 says God loves cheerful givers, and all followers of Christ should find a church home where he or she can give to the church joyfully. If a person can not give to his or her church joyfully, that issue should be dealt with immediately. 1 Timothy 5:17-18, Galatians 6:10, Acts 4:34-35, and 1 Corinthians 16:1-2 provide some guidance and insight into the importance of the local church in stewarding God’s resources. Even when sending money to ministries in other cities, the Bible often shows this money being given collectively through a local church. As such, the local church should be a prominent part of one’s giving. In addition, God may use the local church to help fulfill and grow an individual’s passion for specific needs around the world by establishing new ministries within the local church. Ultimately, if one is not comfortable stewarding a significant part of his resources through his local church, he should ask himself whether he has chosen the appropriate local church to yoke with.

It is also appropriate to seek the will of the Lord in identifying other Christ-centered opportunities outside of the local church. (See *Philippians 1:9-10.*) Acts 2:45 provides an example of believers providing for the needs of others in a way that was obedient and God-glorifying. In assessing all giving opportunities, it is wise to partner with Christ honoring organizations that are trying to fulfill the Great Commission (see *Matthew 28:18-20*) and Great Commandment (see *Mark 12:29-31*).

As with all things in life, we are accountable for our stewardship of resources. With that in mind, Randy Alcorn (in *Money, Possessions and Eternity*) provides a list of nineteen questions to consider before providing resources to any organization.

1. Am I fulfilling my primary giving responsibility to my local church?
2. Are there things about this ministry that make it uniquely worth investing in?
3. Have I not only read the literature from this ministry, but talked with others who know it close up but have no vested interests in it?



4. Have I considered a ministry or vision trip to see and participate in what this ministry is actually doing on field?
5. Does the ministry’s staff demonstrate a servant-hearted concern for those to whom they minister?
6. Do the organization’s workers demonstrate a sense of unity, camaraderie and mutual respect? (Ask employees, “For what reasons have people left this organization in the last few years?”)
7. Have I talked directly with people at the lower levels of this ministry, not just executives and PR people? How do they feel about the ministry?
8. Is this ministry biblically sound and Christ-centered? Do people call upon the Lord to ask His guidance and the Holy Spirit’s empowerment to do their work?
9. What kind of character, integrity, purity and humility is demonstrated by the ministry leaders?
10. What kind of accountability structures (just using the word accountability isn’t enough) does the organization have?
11. If this is a secular or semi-Christian organization rather than a distinctively Christian one, why would I give to it rather than to another?
12. How clear are this organization’s goals and objectives, strategies, and tactics, and how effective are they in carrying them out?
13. Is this organization teachable and open to improvement to become more strategic?
14. Am I certain I’ve gotten an objective view of this ministry, or have I seen only the positives without the negatives? (Ask them, ”What are your weaknesses?”)
15. What ethics and what view of God and people are demonstrated in this organization’s fund-raising techniques?
16. How much money does the organization spend on overhead expenses and fundraising, and how much in actual ministry to people?
17. Does this ministry show a clear understanding of cross-cultural ministry factors and local conditions and how the flow of money may affect them?
18. Does this organization speak well of others and cooperate with them?
19. Is this ministry pervaded by a distinctly eternal perspective?

Is establishing a foundation and giving through it a good way to give? It allows me time to think about how much to give and where to give.

The first question one should ask in considering the establishment of a foundation is what his motive is for establishing the foundation *(Proverbs 16:2)*. As with all decisions, a follower of Christ should assess the condition of his heart. For example, is the reason for establishing a foundation (instead of simply deploying the resources immediately) driven by a desire to retain control, prominence and stature? Also, is the foundation set up such that the donor can tap into the money for his own benefit?

Meditate on the following passages in assessing how the Lord would have you structure giving to His work.

- Matthew 6:19-21 – Is an endowment a form of storing up treasures on earth?
- Proverbs 16:9 – Is delayed giving through an endowment presuming upon the future?
- Matthew 25:14-30 – Recognizing the Lord will return unexpectedly (see 2 Peter 3:10-13), are you comfortable with giving an account of where your resources are? Are you potentially guilty of “burying it for the future” (see *Matthew 25:25*) without gaining an eternal return?
- Mark 12:43-44 – Does an endowment put you in a position where you always “give out of your wealth” and avoid the blessing of “putting in everything”?
- Matthew 9:36-38 – Have you not found enough godly opportunities to use today’s wealth for today’s needs?
- James 4:17 – Do you feel like you should really give immediately, and if so, are you giving through a foundation as a way to delay giving up control?

COMMUNITY

Why should I share my finances with others when Matthew 6:3 tells me that I should give to God’s work confidentially?

Matthew 6:3-4 states, “But when you give to the poor, do not let your left hand know what your right hand is doing, so that your giving will be in secret; and your Father who sees what is done in secret will reward you.” Looking at these verses in isolation would clearly lead you to believe that all giving should be done confidentially. However, as with all Scripture, these verses should be read within context, both the context of the broader passage and the whole of Scripture.



Context of passage: This passage pictures Jesus speaking to a crowd of Jews in what is known as the Sermon on the Mount. Matthew 6:1 sets up the purpose of this portion of the Sermon on the Mount, “Beware of practicing your righteousness before men to be *noticed by them* [emphasis added]; otherwise you have no reward with your Father who is in heaven.” The purpose of God warning against letting your giving (or prayer or fasting which are also mentioned in this passage) be known to others is related to sharing this information with the wrong motives. Specifically, Jesus is warning against acts of righteousness being done with the motive of being recognized and rewarded by others. Jesus spoke specifically of giving, prayer and fasting in this passage because these were common issues of the day where Jesus recognized many Jews doing them with the motive of temporal recognition. In addition, it was also common amongst first century Jews to teach lessons with three examples, hence giving, prayer, and fasting. It is also worth noting that Jesus was clearly speaking in hyperbole, since it is obvious that a left hand and right hand don’t do things secretly from one another or have the ability to reason for that matter.

Context of the whole of Scripture. The obvious question is whether Scripture shows specific, positive examples of others knowing of a person's giving. There are examples of this in the Bible, including Acts 2:45, Acts 4:32-37, Numbers 7, 1 Chronicles 29:1-9, and 2 Corinthians 8:2-3. Similarly, we can see the same thing with prayer (compare Matthew 6:6 to Matthew 18:19-20 and Acts 2:42). Another question to consider is whether God calls us to share with others what it looks like to follow Christ. We see many examples of Scripture calling us to be a light to others providing them an example of what it means to follow Christ. (See *Matthew 5:16, Hebrews 10:24, 1 Corinthians 11:1, 1 Timothy 3*.)

In summary, we should not share with others about our giving (or anything else for that matter) where our motive is anything other than to bring glory to God. Giving, like all things, should be an act of worship. If we are sharing information with others to receive recognition, affirmation or reward from them, then we need to recognize this grieves God and negates any eternal rewards.

What are the benefits of sharing my financial information with others? What if it causes others in my community group to be uncomfortable?

In order to assess the benefits of involving others in discussing finances (or any other aspect of our Christian walk), we need to begin by understanding the nature of man.

☞ We all have sinful hearts, so we can easily deceive ourselves and rebel against God's will. (See *Jeremiah 17:9*, *Proverbs 28:26*.)

In addition to understanding the natural tendency of man, we must recognize that God's plan is for us to be in community, not in isolation. God is very clear that we benefit from connecting with the body of Christ and suffer from isolation. (See *Proverbs 11:14, Ecclesiastes 4:9-12, Proverbs 27:17, Ephesians 4:16, 1 Corinthians 11:1.*)

Practically speaking, Scripture shares an example of people being inspired and changed by being exposed to the details of how others are giving (see *2 Corinthians 9:2*). We can benefit in the same way.

If a member of your community group does not want to participate in group discussions about finances, it is best to begin by asking questions about the motives for his or her concern. (See *Proverbs 16:2*.) Ask the person to reference Scripture as much as possible in sharing with you why it is best to not share about this issue. Also, try to understand why they have concerns about sharing on this topic while being comfortable sharing about other topics such as marriage, parenting and work.

How do I share my financial information with others? How does the group use this information going forward?

As with all information you share with your community group, there are certain ground rules for healthy group dynamics. Here are a few to remember as you begin sharing financial information:

- Begin by explaining to them why your faithfulness in stewardship is important to you and as such why you are trying to gain counsel from others. (See *Luke 12:47-48, Luke 16:10-15, Matthew 12:33-36*.) Also, help them understand their responsibility for sharpening you. (See *Ezekiel 33:6-9, Proverbs 27:17, 1 Timothy 4:15-16*.)
- Involve as many community members together as possible in the discussions rather than trying to meet with people individually. (See *Proverbs 12:15, Proverbs 13:20, Proverbs 11:14*.)
- Everyone should come in with humble, teachable spirits and be prepared to offer truthful but gentle words. (See *Proverbs 27:6, Proverbs 18:5, Proverbs 12:1, Proverbs 10:19, Proverbs 15:1, Proverbs 12:18*.)

- While unconditional confidentiality should not be promised or expected (see *Proverbs 16:9, Matthew 12:36*), everyone should steward each other's financial information wisely. If you feel you need to involve another person, you should first inform the one whose finances you are discussing so they won't be surprised. To be clear, involving others is rare.

- All conversations should be grounded in the Word and in prayer. (See *2 Timothy 3:16-17, Hebrews 4:12, Matthew 18:20, Psalm 43:3.*)

With a proper perspective and heart about community, you are now ready to discuss one another's finances. Here are some practical tips specifically related to finances.

- Begin by collectively reviewing some key biblical passages related to financial stewardship. We should recognize that stewardship is intimately related to our walk with Christ. (See *Matthew 6:19-24*, *1 Timothy 6:6-19*, *Ecclesiastes 5:8-20*.)
- You want to make sure you have complete financial information before offering any counsel with respect to stewardship. (See *Proverbs 18:13*.) This means you want details on giving, saving, spending and debt including recent historical personal balance sheets and cash flow statements.
- On giving, you want to understand where they are giving, why they chose the specific organizations, how they determined the amount of giving, and what the giving has looked like over the last three to five years. See the “Giving Choices” section of the FAQs for more advice on this aspect of stewardship.
- On saving, you want to understand how much they are saving, the details of how they are investing their savings, how they have come to the determination that their savings amount is the proper amount, and what specific future needs and/or desires they are saving for (note: also helpful to see a prioritization of big ticket items that one is saving for). See the “Savings” and “Providing/Trusts” sections of the FAQs for more advice on this aspect of stewardship.
- On spending, you want to understand how much they are spending, the details of where they are spending (for example, break spending detail into several categories), their philosophy of when it is appropriate to spend money, and how they process large ticket spending decisions. See the “Debt/Budgeting” section of the FAQs for more advice on this aspect of stewardship.

- On debt, you want to understand how much debt they have, the nature of the debt (e.g., mortgage, auto, credit card, student), the payment history (i.e., any late or past due payments), and the plan for paying down the debt. See the “Debt/Budgeting” section of the FAQs for more advice on this aspect of stewardship.

Do not rush through this exercise, as it is a foundational issue to understand as you help one another process many issues. For example, you wouldn't want to process issues like car purchases, family vacations, kids summer camps, job changes, etc. without having a solid understanding of the person's stewardship. In addition, recognizing both that financial situations change quickly and that stewardship is a key aspect of our walk with Christ, we should revisit the stewardship question periodically.

Telling Your Story

As we begin to launch into community together, it would benefit us all to know more about who we are, where we’ve been and where we are today in our walk with Christ. We will take some time over the next few meetings to interact with these questions: Who are some people that have shaped our lives? What are some of the key events that have made us who we are and have shaped our understanding of who God is and how He sees us? Hopefully sharing the answers to these questions will help us begin to get to know each other better.

THREE KEY PEOPLE

- 1.
- 2.
- 3.

THREE KEY PLACES

- 1.
- 2.
- 3.

THREE KEY EVENTS

- 1.
- 2.
- 3.

Community Verses: What God’s Word Says About Community

The way of a fool is right in his own eyes, but a wise man is he who listens to counsel. - Proverbs 12:15

Carry each other’s burdens, and in this way you will fulfill the law of Christ. - Galatians 6:2

Be completely humble and gentle; be patient, bearing with one another in love. Make every effort to keep the unity of the Spirit through the bond of peace. - Ephesians 4:2-3

And we urge you, brothers and sisters, warn those who are idle and disruptive, encourage the disheartened, help the weak, be patient with everyone. - 1 Thessalonians 5:14

Preach the Word, be prepared in season and out of season; correct, rebuke and encourage - with great patience and careful instruction. - 2 Timothy 4:2

But encourage one another daily, as long as it is called Today, so that none of you may be hardened by sin’s deceitfulness. - Hebrews 3:13

And let us consider how to stimulate one another to love and good deeds, not forsaking our own assembling together, as is the habit of some, but encouraging one another; and all the more as you see the day drawing near. - Hebrews 10:24-25

Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous man is powerful and effective. - James 5:16

Rescue those being led away to death; hold back those staggering toward slaughter. If you say, “But we knew nothing about this,” does not he who weighs the heart perceive it? Does not he who guards your life know it? Will he not repay everyone according to what they have done? - Proverbs 24:11-12

He who separates himself seeks his own desire. He quarrels against all sound wisdom. - Proverbs 18:1

Two are better than one, because they have a good return for their labor: If either of them falls down, one can help the other up. But pity anyone who falls and has no one to help them up. Also, if two lie down together, they will keep warm. But how can one keep warm alone? Though one may be overpowered, two can defend themselves. A cord of three strands is not quickly broken. - Ecclesiastes 4:9-12

Make allowance for each other’s faults, and forgive anyone who offends you. Remember, the Lord forgave you, so you must forgive others. - Colossians 3:13



Better is open rebuke than hidden love. Wounds from a friend can be trusted, but an enemy multiplies kisses. - Proverbs 27:5-6

As iron sharpens iron, so one person sharpens another. - Proverbs 27:17

Be kind and compassionate to one another, forgiving each other, just as in Christ God forgave you. - Ephesians 4:32

Dear friends, since God so loved us, we also ought to love one another. - 1 John 4:11

Where there is no guidance the people fall, but in abundance of counselors there is victory. - Proverbs 11:14

The heart of the discerning acquires knowledge, for the ears of the wise seek it out. - Proverbs 18:15

Listen to counsel and accept discipline, that you may be wise the rest of your days. - Proverbs 19:20

He who trusts in his own heart is a fool, but he who walks wisely will be delivered. - Proverbs 28:26

Whoever rebukes a person will in the end gain favor rather than one who has a flattering tongue. - Proverbs 28:23

There is a way that appears to be right, but in the end it leads to death. - Proverbs 14:12

Let a righteous man strike me—that is a kindness; let him rebuke me—that is oil on my head. My head will not refuse it, for my prayer will still be against the deeds of evildoers. - Psalm 141:5

But now there are many members, but one body. And the eye cannot say to the hand, “I have no need of you”; or again the head to the feet, “I have no need of you.” On the contrary, it is much truer that the members of the body which seem to be weaker are necessary; and those members of the body which we deem less honorable, on these we bestow more abundant honor, and our less presentable members become much more presentable, whereas our more presentable members have no need of it. But God has so composed the body, giving more abundant honor to that member which lacked, so that there may be no division in the body, but that the members may have the same care for one another, that there may be no division in the body, but that the members may have the same care for one another. - 1 Corinthians 12:20-25

Now that you have purified yourselves by obeying the truth so that you have sincere love for each other, love one another deeply, from the heart. - 1 Peter 1:22

Four Stages of Community

There are four different stages of community. As you begin to do life together, you’ll begin to see that there is a natural progression. The tendency will be to stop at Stage 2 when conflict arises, and either leave the group or retreat to Stage 1. If however, your group matures onto Stages 3 and 4, you’ll see how God designed community as His provision for us.

STAGE 1: HONEYMOON (“This is awesome...”)

This stage is primarily characterized by a fun sense of “us”. Since the members of the group are just getting to know one another, the relationships will be somewhat shallow. This shallowness is perfectly acceptable for this season.

Similarities between the members of the group will be highlighted and will be the first step in moving toward a deeper sense of “togetherness”. Typically during this stage there is uncritical acceptance of everyone in the group.

Members might think other members are “quirky” or have personality traits that seem a little odd or different, but these thoughts are usually not verbalized and are not brought into the light.

Members who are “new” to community and members who struggle opening up their lives to others will most likely love this stage of group life. Members who have had a good experience with authentic community or are very comfortable opening up about the details of their lives will most likely struggle with this stage and want to move “deeper” as quickly as possible.

The key to this stage is to make sure the group finds similarities upon which to move forward. During this stage it’s good to ask what each member wants most out of a community group. Most likely, members will mention their desire for a “safe” and/or “accepting” environment. This is a great similarity to build upon as the group moves forward.

STAGE 2: DIFFERENTIATION (“Wow, we’re different...”)

This stage is primarily characterized by recognition of the differences between each group member. As the group spends time together, differences will naturally arise which impact each member uniquely, depending on their personal experience with handling conflict.

For those members who are comfortable engaging in conflict, these differences will be seen as a natural hurdle to overcome as the life of the group progresses. For those who are not comfortable engaging in conflict, these differences will be viewed as a threat. For those who feel threatened by the differences, there is potential for members to develop a “win versus lose” posture and start to doubt whether or not



they are going to fit in and whether or not this group is going to be successful.

The key to this stage is to make sure the group understands that it is at a critical juncture. Path one is to go back to the honeymoon stage of lighthearted fun. Although this may seem like a good idea, understand that this is a step backwards and will not produce the experience of community that they desire in their hearts. Path two is to develop a biblical standard of conflict resolution that will enable the members of the group to safely and maturely deal with their differences and draw the group closer together. Path two is really the only option if the group desires to continue moving forward into real community.

STAGE 3: ACCEPTANCE (“*These differences are good...*”) This stage is primarily characterized by each group member realizing the value of the group’s diversity. As Paul discusses in 1 Corinthians 12, diversity among the body of Christ is essential and is to be valued and respected. The group benefits by each member having different strengths and weaknesses, especially when they have unity of purpose.

Hopefully, during this stage the group will understand that the one similarity they all share in common is their brokenness and need for Jesus Christ.

The key to this stage is to successfully practice the conflict resolution standard and stay engaged despite differences. This will help build trust and help members grow in their appreciation of the group’s diversity. As the group continues to progress, intimacy will continue to deepen and the members’ love for one another will continue to grow.

STAGE 4: COMMUNITY (“*We need / love each other...*”) This stage is primarily characterized by each group member sacrificially loving one another. As the group practices the conflict resolution standard and intimacy in the group grows, the group will move to a point where each member is mutually submitting to the others out of reverence for Christ (Ephesians 5:21). Each member of the group, out of love, sacrifices for the other member without expecting anything in return (Philippians 2:1-11).

The depth of the trust experienced in this stage is special, and the love shown to one another is Christlike.

The key to this stage is each member’s acceptance of personal responsibility for each relationship. This stage is what everyone’s heart longs for when it comes to community.

Four Stages of Community, Developed in conjunction with R.E.A.C.H. and Clark Stevens, PhD

Destructive Communication Patterns - WENI

The way that people handle conflict determines success or failure in their relationships. In each poorly handled conflict situation, at least one or more negative communication patterns are present. Four patterns to avoid are:

WITHDRAWAL

Withdrawal is when one of the parties ends the dialog eliminating the forum for understanding or resolution. It may appear gracious: “I don’t want to fight about this,” frustrated: “You just do what you want,” or angry: “I don’t care.” It also may be physical avoidance by the party leaving the room. The problem is that one person avoids an issue or “checks out” of the dialog.

ESCALATION

Escalation is when the conversation becomes intense because one or both parties continue to add inflammatory issues. Often it involves bringing in peripheral topics, sensitive issues, exaggeration, character assassination, or other personal attacks, which can inflame the conversation.

NEGATIVE INTERPRETATION

Negative interpretation is when the listener filters the message of the speaker in such a way as to come away with a falsely negative perception. Essentially, it is a predisposition to presume the speaker’s intentions in an adversarial way. Consider the statement, “I think your hair looks good that way.” Negative interpretation is to presume that the speaker didn’t like the person’s hair some other way.

INVALIDATION

Invalidation is when the speaker receives feedback that denies the significance of their feelings, ideas, logic or goals. The listener rebuts the speaker by attacking them. Responses such as, “that doesn’t make sense,” “how can you believe that,” “you’re being silly,” or “you are being irrational” are examples of invalidating the original speaker.

Conflict: A Constant Opportunity Field Guide—Community Group Edition

Fully devoted followers of Christ should be committed to resolving conflict in a way that glorifies the Lord, edifies the body of Christ, and reflects the principles laid out in Scripture. Since all relationships – including those among believers – will be faced with disagreements at different times, as followers of Christ, commit to the following biblical principles as a guide for resolving these issues. We trust that the following information will serve as a continual resource for you as you strive to serve others, grow personally, and glorify the Lord in the context of conflict.

Scriptures to read and remember when considering how you are going to handle conflict: *Prov. 6:16-19, Prov. 17:14, Prov. 20:3, Matt. 5:23-24, 1 Peter 5:5-7, Eph. 4:1-3, Prov. 18:19.*

OUR COMMITMENT TO BIBLICAL CONFLICT RESOLUTION:

As people reconciled to God by the death and resurrection of Jesus Christ, we believe we are called to respond to conflict in a way that is remarkably different from the way the world deals with conflict. We also believe conflict provides opportunities to glorify God, serve other people, and grow to be like Christ. Therefore, in response to God’s love and in reliance on His grace, we commit ourselves to respond to conflict according to the following principles:

GLORIFY GOD – Instead of focusing on our own desires or dwelling on what others may do, we will seek to please and honor God – by depending on His wisdom, power and love; by faithfully obeying His commands; and by seeking to maintain a loving, merciful and forgiving attitude.

GET THE LOG OUT OF YOUR OWN EYE – Instead of attacking others or dwelling on their wrongs, we will take responsibility for our own contribution to conflicts – confessing our sins, asking God to help us change any attitudes and habits that lead to conflict and seeking to repair any harm we have caused.

GO AND SHOW YOUR BROTHER HIS FAULT – Instead of pretending that conflict doesn’t exist or talking about others behind their backs, we will choose to overlook minor offenses, or we will talk directly and graciously with those whose offenses seem too serious to overlook. When a conflict with another Christian cannot be resolved in private, we will ask others in the body of Christ to help us settle the matter in a biblical manner.

GO AND BE RECONCILED – Instead of accepting premature compromise or allowing relationships to wither, we will actively pursue genuine peace and reconciliation – forgiving others as God, through Christ, has forgiven us, and seeking just and mutually beneficial solutions to our differences.

By God’s grace, we will apply these principles as a matter of stewardship, realizing that conflict is an opportunity, not an accident. We will remember that success, in God’s eyes, is not a matter of specific results but of faithful, dependent obedience. And we will pray that our service as peacemakers brings praise to our Lord and leads others to know His infinite love.

“We must picture Hell as a state where everyone is perpetually concerned about his own dignity and advancement, where everyone has a grievance, and where everyone lives the deadly serious passions of envy, self-importance and resentment.” – C. S. Lewis

#1 – AT THE TRAILHEAD: LEARNING THE LANDSCAPE

SEE CONFLICT AS AN OPPORTUNITY

Conflict is not necessarily bad or destructive. Even when conflict is caused by sin and causes a great deal of stress, God can use it for good (Rom. 8:28-29). As the Apostle Paul wrote in 1 Corinthians 10:31-11:1, conflict actually provides three significant opportunities. By God’s grace, you can use conflict to:

- Glorify God (by trusting, obeying and imitating Him).
- Serve other people (by helping to bear their burdens or by confronting them in love).
- Grow to be like Christ (by confessing sin and turning from attitudes that promote conflict).

These concepts are totally overlooked in most conflicts because people naturally focus on escaping from the situation or overcoming their opponent. Therefore, it is wise to periodically step back from a conflict and ask yourself whether you are doing all that you can to take advantage of these special opportunities.

GLORIFY GOD

When the Apostle Paul urged the Corinthians to live “to the glory of God,” he was not talking about one hour on Sunday morning. He wanted them to show God honor and bring Him praise in day-to-day life, especially by the way that they resolved personal conflicts (1 Cor. 10:31). As mentioned above, you can glorify God in the midst of conflict by trusting Him, obeying Him and imitating Him (Prov. 3:4-6; John 14:15; Eph. 5:1). One of the best ways to keep these concerns uppermost in your mind is to regularly ask yourself this focusing question: “How can I please and honor the Lord in this situation?”

Preparing for the Journey

GET THE LOG OUT OF YOUR OWN EYE

The most challenging part of peace-making is set forth in Matthew 7:5, where Jesus admonishes us to “...first take the log out of your own eye, and then you will see clearly to take the speck out of your brother’s eye.”

There are generally two kinds of logs you need to look for when seeing your part in the conflict. First, you need to consider your own attitudes and biases. Critical, negative or overly sensitive attitudes easily lead to unnecessary conflict.

The other log you must deal with is actual sinful words and actions. Because we are often blind to our own failures, we must have honest friends who will help us take an objective look at ourselves and face up to our contribution to a conflict.

The most important aspect of getting the log out of your own eye is to go beyond the confession of wrong behavior and face up to the root cause of that behavior. The Bible teaches that conflict comes from the “desires at war within you” (*James 4:1-3; Matt. 15:18-19*). Some of these desires are obviously sinful, such as wanting to conceal the truth, bend others to your will, or have revenge. In many situations, however, conflict is fueled by good desires that you have elevated to a sinful place, such as an unhealthy craving to be understood, loved, respected or vindicated (*1 Peter 2:23*).

Any time you become excessively preoccupied with something, even a good thing, and seek to find happiness, security, or fulfillment in it rather than in God, you are guilty of idolatry. Idolatry inevitably leads to conflict with God. It also causes conflict with other people. As James writes, when we want something but don’t get it, we kill and covet, quarrel and fight (*James 4:1-4*).

Having done the hard work of discovering your part in the conflict, it is time to take action. Below is a clear, seven-step process to help you first examine yourself and then move forward as a peacemaker:

1. Ask the Lord and others for help with self-awareness (*1 John 1:8*).
 - Ask God to show you where you have been guilty of “wrong worship,” which is to say where you have been focusing your attention and love on something other than the Lord and His desires. “Search me, O God, and know my heart; Try me and know my anxious thoughts; See if there be any hurtful way in me; And lead me in the everlasting way”(*Ps.139:23-24*).
 - Specifically identify and renounce the desire contributing to the conflict.
 - Deliberately pursue right worship. Fix your heart and mind on God and seek joy in Him alone.
 - Give others permission to speak into your life, and regularly ask them to help you see any “logs” both in attitude and action.
2. Address everyone involved as soon as possible (*Matt. 5:23-24, Prov. 6:1-5*).
3. Avoid if, but, and maybe. (Don’t make excuses; be specific when possible with both attitudes and actions. *Luke 15:17-24*).
4. Apologize. (Express sorrow for the way you affected someone. *Luke 15:21*).
5. Ask for forgiveness (*Prov. 28:13*).
6. Accept the consequences (*Luke 19:1-9*).
7. Alter your behavior. (Commit to changing harmful habits. *Eph. 4:22-32, John 8:11*).

As God guides and empowers these efforts, you can find freedom from the idols that fuel conflict and be motivated to make choices that will please and honor Christ. This change in heart will usually speed a resolution to a present problem, and at the same time improve your ability to avoid similar conflicts in the future.

#2 – BEGINNING THE JOURNEY:
HITTING THE TRAIL TO LOVE YOUR FRIEND

GO AND SHOW YOUR BROTHER HIS FAULT

DON’T SWEAT THE SMALL STUFF
Overlook Minor Offenses

Another key principle of peacemaking involves an effort to help others understand how they have contributed to a conflict. Before you rush off to confront someone, however, remember that it is appropriate to overlook minor offenses (*Prov. 19:11*). As a general rule, an offense should be overlooked if you can answer “no” to all of the following questions:

- Is the offense dishonoring God?
- Has it damaged a relationship?
- Is it hurting other people?
- Is it hurting the offender himself?

DON’T SPREAD THE BIG STUFF
Talk in Private

If you answer “yes” to any of these questions, an offense is too serious to overlook, in which case God commands you to go and talk with the offender privately and lovingly about the situation (see *Matt. 18:15*). As you do so, remember to:

- Pray for humility and wisdom (*1 Peter 5:5*).
- Plan your words carefully—think of how you would want to be confronted (*Prov. 15:1-2; 16:23*).
- Anticipate likely reactions and plan appropriate responses— rehearsals can be very helpful (*Prov. 20:18*).
- Choose the right time and place—talk in person whenever possible (*Prov. 16:21; 27:12*).
- Assume the best about the other person until you have facts to prove otherwise (*Prov. 18:17*).
- Listen carefully (*Prov. 18:13*).
- Speak only to build others up (*Eph. 4:29*).
- Ask for feedback from the other person (*Prov. 18:2*).
- Trust God (*Psalms 37:3*).

DON’T STOP IF YOU’VE BEEN STIFFED
Take Others Along (Matt. 18:17)

If an initial confrontation does not resolve a conflict, do not give up. Review what was said and done, and look for ways to approach the other person more effectively. Then try again with even stronger prayer support.

If you have done all you can to share your concern and the matter is still unchanged in that it is “too serious to overlook,” you should ask one or two other people to meet with you and the person you have approached to help you resolve your differences (*Matt. 18:16-20*).

DON’T STOP IF IT GETS STICKY

As unfortunate as it is, there are times when the only solution left is to expand the circle of accountability and wisdom to include an even wider community within the body of Christ. It is imperative that the process is not stopped short of any Scriptural admonition to diligently preserve the unity that the Lord intends. Where conflict persists, it is the job of the wider community of faith to speak boldly into the matter and where necessary separate itself from hard hearts that refuse to deal with matters “too serious to overlook,” (*Matt 18:17a; 1 Cor. 5:1- 2*) even when that includes necessary separation until such a time as when the sin issues creating the conflict are acknowledged and dealt with.

GO AND BE RECONCILED

One of the unique features of biblical peacemaking is the pursuit of genuine forgiveness and reconciliation. Even though followers of Christ have experienced the greatest forgiveness in the world, we often fail to show that forgiveness to others. To cover up our disobedience we often use the shallow statement, “I forgive her – I just don’t want to have anything to do with her again.” Just think, however, how you would feel if God said to you, “I forgive you; I just don’t want to have anything to do with you again.”

Praise God that He never says this! Instead, He forgives you totally and opens the way for genuine reconciliation. He calls you to forgive others in exactly the same way: “Bear with each other and forgive whatever grievances you may have against one another. Forgive as the Lord forgave you” (*Col. 3:12-14; see also 1 Cor. 13:5; Ps. 103:12; Isa. 43:25*). One way to imitate God’s forgiveness is to purpose to live with these actions and attitudes when you forgive someone:

- I will not dwell on this incident.
- I will not revisit this incident or use it against you.
- I will not talk to others about this incident.
- I will not allow this incident to stand between us or hinder our personal relationship.

Remember that forgiveness is a spiritual process that you cannot fully accomplish on your own. Therefore, as you seek to forgive others, continually ask God for grace to enable you to imitate His wonderful forgiveness toward you.

#3 – ENDURING DIFFICULTIES ON THE JOURNEY: WHAT TO DO WHEN THE TRAIL GETS ROUGH

BE PREPARED FOR UNREASONABLE PEOPLE

Whenever you are responding to conflict, you need to realize that other people may harden their hearts and refuse to be reconciled to you. There are two ways you can prepare for this possibility.

First, remember that God does not measure success in terms of results but in terms of faithful obedience. He knows that you cannot force other people to act in a certain way. Therefore He will not hold you responsible for their actions or for the ultimate outcome of a conflict.

All God expects of you is to obey His revealed will as faithfully as possible (see *Rom. 12:18*). If you do that, no matter how the conflict turns out, you can walk away with a clear conscience before God, knowing that His appraisal is, “Well done, good and faithful servant.”

Second, resolve that you will not give up on finding a biblical solution. If a dispute is not easily resolved, you may be tempted to say, “Well, I tried all the biblical principles I know, and they just didn’t work. It looks like I’ll have to handle this another way”— meaning, the world’s way.

A follower of Christ should never close the Bible. When you try to resolve a conflict but do not see the results you desire, you should seek God even more earnestly through prayer, the study of His Word and the counsel of His church. As you do so, it is essential to keep your focus on Christ and all that He has already done for you (*Col. 3:1-4*). It is also helpful to follow five principles for overcoming evil, which are described in Romans 12:14-21:

- Control your tongue (“Bless those who curse you.” See also *Eph. 4:29*).
- Seek godly advisors (identify with others, and do not become isolated).
- Keep doing what is right (*1 Pet. 2:12, 15; 3:15b-16*).
- Recognize your limits (instead of retaliating, stay within proper biblical channels).
- Use the ultimate weapon: deliberate, focused love (*John 3:16; Luke 6:27-31*).

At the very least, these steps will protect you from being consumed by the acid of your own bitterness and resentment if others continue to oppose you. And in some cases, God may eventually use such actions to bring another person to repentance (*1 Sam. 24:1-22*).

Even if other people persist in doing wrong, you can continue to trust that God is in control and will deal with them in His time (see *Psalms 10* and *37*). This kind of patience in the face of suffering is commended by God (*1 Pet. 2:19*) and ultimately results in our good and His glory.

GET HELP FROM ABOVE

None of us can make complete and lasting peace with others in our own strength. We must have help from God. But before we can receive that help, we need to be at peace with God Himself.

Peace with God doesn’t come automatically, because all of us have sinned and alienated ourselves from Him (*Isa. 59:1-2*). Instead of living the perfect lives needed to enjoy fellowship with Him, each of us has a record stained with sin (*Matt. 5:48; Rom. 3:23*). As a result, we deserve to be eternally separated from God (*Rom. 6:23a*). That’s the bad news.

The good news is that “God so loved the world that He gave His one and only Son, that whoever believes in Him shall not perish but have eternal life” (*John 3:16*). Believing in Jesus means more than being baptized, going to church, or trying to be a good person. None of these activities can erase the sins you have already committed and will continue to commit throughout your life. Believing in Jesus means, first of all, admitting that you are a sinner and acknowledging that there is no way you can earn God’s approval by your own works (*Rom. 3:20; Eph. 2:8-9*).

Second, it means believing that Jesus paid the full penalty for your sins when He died on the cross (*Isa. 53:1- 12; 1 Peter 2:24-25*). In other words, believing in Jesus means trusting that He exchanged records with you – that is, He took your sinful record on Himself and paid for it in full, giving you His perfect record.

When you believe in Jesus and receive His perfect record of righteousness, you can really have true peace with God. As you receive this peace, God will give you an increasing ability to make peace with others by following the peace-making principles He gives us in Scripture, many of which are described above (*Phil. 4:7; Matt. 5:9*).

If you have never confessed your sin to God and believed in Jesus Christ as your Savior, Lord, and King, you can do so right now by sincerely praying this prayer:

Lord Jesus,
I know that I am a sinner, and I realize that my good deeds could never make up for my wrongs. I need your forgiveness. I believe that you died for my sins, and I want to turn away from them. I trust you now to be my Savior, and I will follow you as my Lord and King, in the fellowship of your church.

If you have prayed this prayer, it is essential that you find fellowship with other Christians in a church where the Bible is faithfully taught and applied. This fellowship will help you to learn more about God, grow in your faith, and obey what He commands, even when you are involved in a difficult conflict.

GET HELP FROM THE CHURCH

As God helps you to practice His peacemaking principles, you will be able to resolve most of the normal conflicts of daily life on your own. Sometimes, however, you will encounter situations that you do not know how to handle. In such situations, it is wise and appropriate to turn to others in your community or to spiritually mature persons around you who can give you advice on how you might be able to apply these principles more effectively.

When individual advice does not enable you to resolve a dispute, you should ask one or two mutually respected friends to meet with you and your opponent to help you settle your difference through mediation or arbitration (*Matt. 18:16-17; 1 Cor. 6:1-8*).

If there is any way that we can serve you or help you apply these principles to your relationships, please let us know. To order the messages that accompany these notes, please click on the media tab at www.watermark.org.

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This *Community Edition* is an abbreviated version of *Conflict: A Constant Opportunity Field Guide*, which was a supplement to *Conflict: A Constant Opportunity*, a message series by Todd Wagner, Pastor of Watermark Community Church (Go to www.watermark.org to watch or listen to series). Material adapted or borrowed from Ken Sande whose generosity in sharing his excellent work on conflict in *The Peacemaker: A Biblical Guide to Resolving Personal Conflict*. Copyright © 1997 made this material possible.

Sharing Life Maps

Plan either an extended time to meet to share your Life Maps as a group or schedule out several times for each person to share theirs.

- 1. In advance, set a recommended time limit to share your Life Maps, about 20 minutes each. Re-affirm that everything that is shared is confidential, and won't be shared outside the group. This gives freedom for complete honesty.
- 2. If you are the leader, take the lead by sharing your story first. It's as important the people in the group know you as it is for you to know them. Be honest, as you will set the tone for the level of authenticity and honesty. All of our lives have messy parts.
- 3. Encourage the group not to "check out" when someone is sharing but give the person sharing their undivided attention. There's nothing more de-motivating or discouraging than to be ignored when sharing something significant.
- 4. Affirm each person who shares for their honesty. Some people may have never experienced an environment of acceptance when sharing potentially hard things.
- 5. Follow-up with praying for each person, thanking God for the people He's brought into their life, acknowledging His hand, even in times where it could not be seen, and for the person's worth. Be specific about details they mentioned in their story.
- 6. Optional, write a note to each person after the life story sharing time, affirming their vulnerability and identifying specific ways that his/her story encouraged you.

"And we know that God causes all things to work together for good to those who love God, to those who are called according to His purpose."
Romans 8:28, NLT

DEVELOPING YOUR LIFE MAP

Have you considered how God has used significant experiences, people or events to form and develop His people? A Life Map is a visual representation of your life from birth to present. It highlights events God has used to mold and shape your character. The insights you gain through the Life Map process help you answer the questions, "Who am I, and where is the Lord leading me?" It can also help your shepherd and community group get to know and understand you better.

Consider the life of Abraham. His journey took him through both the lows and highs of life. They also brought him in contact with all sorts of people and places. Most importantly, you can see how these experiences helped shape his relationship with God. All of Abraham's experiences - decisions, people, places, events, etc. - helped form and develop him.

These four steps will help you develop your Life Map so you can share it with others:

Step 1:

REFLECTION

Prayerfully consider people, places and events that have marked your life. Make a list. Be sure to use the Life Map worksheet to help you categorize your thoughts. The terms on the worksheet identify categories you should include. Ask yourself the following questions for each category:

HERITAGE

How have your family relationships influenced your life? What ethnic or geographical influences shaped your life?

HEROES

What relationships significantly influenced your character or shaped your direction (positively & negatively)? How? Why?

HIGH POINTS

What experiences have you especially enjoyed? Why?

HARD TIMES

What experiences were especially difficult or painful? Why?

HAND OF GOD

When & how have you seen God's sovereign hand at work in your life? List specific events that illustrate His work in your life?

Step 2:

ANALYSIS

Now that you have reflected over your life up to today and have a list of your heroes, heritage, high points, hard times and "hand of God" moments, it's time to analyze which of these you want to put in your life map. While it would be nice to share everything, focus on the most significant influences and experiences in your life. Spend some time praying through what you have listed. What you choose is totally up to you. You should not plan to spend any longer than 20-25 minutes sharing your Life Map with either your shepherd or community group.

Step 3:

ORGANIZATION

You are now ready to synthesize this information into a logical flow of thought. How do these people, places and events fit together?

Step 4:

PRESENTATION

This is where you exercise your creative powers. How will you deliver your story? What medium fits your style of communication? You could draw your map like an ancient sea journey with battles, treasures and tropical islands. You could also use a narrative story, graph, photographs or music. Be as creative as you can be to depict your life story. If you are presenting this to your community group, remember to make it large enough for everyone to see and read easily. You can use the template we've provided, or create your own.

119

Life Map Worksheet				
Name:	Age/ Lifestage	Location	Age/ Lifestage	Location
HERITAGE: How have family relationships, ethnic or geographical influences shaped your life?				
HEROES: What relationships influenced your character/shaped your direction (positively & negatively)? How? Why?				
HIGH POINTS: What experiences have you especially enjoyed? Why?				
HARD TIMES: What experiences were especially difficult or painful? Why?				
HAND OF GOD: When/how have you seen God's hand at work in your life? List specific events that illustrate His work in your life?				

Six Steps to Understanding the Bible

You can understand the Bible! You do not need a graduate degree in Biblical Studies. All you need to be able to do is read. Sadly, many people feel unqualified or ill-equipped to read and interpret the Bible for themselves. Consequently, they miss out on understanding the promises God wants them to rest in knowing. Here are six easy steps for you to follow:

- 1. DETERMINE THE CONTEXT** – To understand the meaning of a particular passage in Scripture, it is essential that you first determine its context. Each passage has a historical, cultural, literary, and theological context. Try to read every verse in context of each paragraph, each paragraph in context of each chapter, each chapter in context of each book, and each book in context with the rest of Scripture. (Apart from what the text says, additional resources to help you do this are listed in step 4).
- 2. GATHER THE CLUES** – Because “all Scripture is inspired by God” (2 Timothy 3:16), no word or thought is insignificant. Each word needs to be examined carefully. Each passage is filled with “clues” (key words, people, contrasts, locations, etc.) that unlock its meaning. Thus, the same skills that are required of a good detective are also necessary for understanding the Bible. Like a good detective, you must ask a lot of questions. Try asking questions beginning with the words: Who, What, When, Where, How, and Why? For example, you might ask, “To whom is Jesus speaking?” and “How did they respond?” Or, “When did this event take place?” and “Why is it significant?” The number of questions you might ask is endless. Based upon what you have discovered, you summarize your thoughts by answering the following two questions: What is the main idea (subject) of the passage? What is said about the main idea (subject) of the passage? Make sure that your answers to these questions are not too general (broad) that they fail to deal with the specifics of the text, nor too specific (narrow) that they fail to consider the whole. Once you have identified the main idea (subject), write down everything the passage says about it. (This also serves as an excellent way to outline the text).
- 3. COMPARE AND CONTRAST SCRIPTURE** – The best interpreter of Scripture is Scripture. Thus, one of the best ways to understand the meaning of a passage is to compare and contrast it with other passages. Often, the same ideas in one passage are repeated or restated more clearly in other parts of the Bible. One way to do this is

to use a concordance. A concordance is a tool that lists all the words used in the Bible, gives the reference for where they appear, and provides the surrounding context. Concordances are found in the back of many study Bibles and on many websites such as biblegateway.org.

- 4. CONSULT OTHER SOURCES** – After having studied the passage for yourself, it is helpful to see what other people have discovered about the text. Fortunately, there are hundreds of reference books that can help you. Some of the more popular books that will help you include a concordance, Bible dictionary, Bible encyclopedia, Bible handbook, Bible atlas, a commentary, and a good word study book. Some helpful websites that will enhance your study are netbible.org, sonilight.com, and biblegateway.org. If you are looking for just one complete resource, we recommend the ESV Study Bible for its clarity, study notes and aids. (You can see the ESV Study Bible at ESVBible.org).
- 5. DRAW YOUR CONCLUSION** – Once you have exhausted all your investigative efforts, it is time to draw your conclusion. To do so, try answering the question, “In one sentence, what is the universal principle this passage is teaching?”
- 6. COMMIT TO TAKE ACTION** – The purpose of studying the Bible is to grow in godliness, not to simply gain more knowledge about a particular subject. Therefore, it is essential that you take the final step of applying what you have learned. There may be dozens of applications. The following questions are helpful to ask:
 - Is there an example for me to follow?
 - Is there a sin for me to avoid?
 - Is there a promise for me to claim?
 - Is there a prayer to repeat?
 - Is there a command to obey?
 - Is there a condition to meet?
 - Is there a verse to memorize?
 - Is there a doctrine taught that I need to better understand?
 - Is there a challenge to face?

Helpful resources include Rick Warren’s book, *Bible Study Methods: Twelve Ways You Can Unlock God’s Word* (Zondervan) and *Talk Thru the Bible* by Wilkinson and Boa (Zondervan).

Watermark Community Group Assessment

Our hope is that this assessment will spark some great conversation among group members and that you will use the results to help plan the next best steps for your group. As always your Watermark Community Director would love the opportunity to help you troubleshoot, brainstorm and discover some great resources to help your group move forward.

COMMUNITY CORE VALUES:

- Devote Daily
- Pursue Relationally
- Live Authentically
- Counsel Biblically
- Admonish Consistently
- Engage Missionally

Directions: Answer the questions below about your group. Be sure to answer as honestly as possible, as this will help your group better identify areas where growth is needed, brewing conflict or hurts may need to be addressed, and where praise is due for the areas you are doing well.

1. I consistently spend time in God’s Word.

I am the vine, you are the branches; he who abides in Me and I in him, he bears much fruit, for apart from Me you can do nothing. – John 15:5

Heart: Growing believers understand the absolute necessity of spending time in God’s Word in order to have an eternal perspective. Healthy groups consist of members who abide with Christ daily through prayer, time in God’s Word, and committing His Word to memory. Mature believers understand that if they are not being informed by God’s Word, they have little to offer to the group.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

2. Members of our group share regularly with each other what they are learning from God’s Word.

Therefore encourage one another and build each other up, just as in fact you are doing. – 1 Thessalonians 5:11

Heart: Healthy groups encourage each other by sharing with one another what they are currently learning from their time with the Lord. Mature believers have the expectation that God and His Word will be a part of their normal day-to-day conversations and fellowship with one another, as they seek to build each other up.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

3. I make efforts to build relationships by pursuing every member of our group.

My brothers, as believers in our glorious Lord Jesus Christ, don’t show favoritism. – James 2:1

Heart: Most of us have the tendency to gravitate towards those who are most like us. Healthy groups value each other’s differences, understanding that diversity is essential for spiritual growth and maturity. Mature group members take responsibility to cultivate each and every relationship in the group.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

4. Our group follows-up (outside of group time) concerning the issues discussed any given week.

Each of you should look not only to your own interests, but also to the interests of others. – Philippians 2:4

Heart: Healthy groups take seriously the idea that we are “our brother’s keeper”. For example, follow-up concerning an issue discussed in the group should be a natural reaction when your heart is fully engaged in caring and praying for one another.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

5. I feel pursued by the members of my group.

Be devoted to one another in love. Honor one another above yourselves. – Romans 12:10

Heart: At times, all of us have felt unappreciated and left wondering if anyone really needs what we have to offer. Healthy groups recognize that while certain personalities are more confident or assertive, every member’s counsel, giftedness and approach to processing issues should be acknowledged, valued and taken into account.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

6. Our relationships are characterized by a consistent pursuit of one another.

We loved you so much that we were delighted to share with you not only the gospel of God but our lives as well, because you had become so dear to us. – 1 Thessalonians 2:8

Heart: Relationally doing the bare minimum hinders growth at all levels. Healthy groups have relationships that are characterized by intentionality and prioritizing time with one another.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

7. I feel freedom to share authentically with my group, especially in the areas where I struggle.

Accept one another, then, just as Christ accepted you, in order to bring praise to God. – Romans 15:7

Heart: All of us have felt the fear and shame that comes from confessing a sin or struggle. Healthy groups create a safe environment where confession is regularly practiced because each member is continually reminded of their new identity in Christ, where there is no condemnation.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

8. Our group practices authenticity by confessing specific sins and struggles with each other.

Therefore confess your sins to each other and pray for each other so that you may be healed. The prayer of a righteous person is powerful and effective. – James 5:16

Heart: Healthy groups develop a deep level of trust and intimacy while living authentically with one another. Confession is a normal part of a mature group because members understand the importance of living in the light and that a person is not defined by their sin struggle.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

9. We counsel one another from God’s Word concerning how to manage our lives and resources (e.g. use of time, spiritual giftedness, financial decisions, etc.).

Plans fail for lack of counsel, but with many advisers they succeed. – Proverbs 15:22

Heart: Healthy groups are marked by members who humbly seek wise counsel. These individuals also understand the necessity to give counsel to one another that is informed by God’s Word. Growing believers understand their responsibility to steward all that God has given them, whether it be time, talent, or treasure, and there is no area of their lives for which they will not give an account. Therefore, there is nothing in these groups that is “off limits.”

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

10. Our group encourages each member to takes steps toward spiritual growth.

Encourage one another daily, as long as it is called Today, so that none of you may be hardened by sin’s deceitfulness. – Hebrews 3:13

APPENDIX

Heart: We all need encouragement and affirmation. People feel motivated to continue to grow in their relationships with Christ through the encouragement or admonishment of others. Healthy groups are marked by members who remind one other where they see Jesus at work in each other's lives.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

11. Members of our group admonish each other in areas where each person can excel still more.

Let the message of Christ dwell among you richly as you teach and admonish one another with all wisdom through psalms, hymns, and songs from the Spirit, singing to God with gratitude in your hearts.

– Colossians 3:16

Heart: A healthy group is characterized by members who speak the truth in love to one another and aren't afraid to be a "mirror" to one another. Healthy groups lean into perceptions and sharpen each other, understanding that "wounds of a friend can be trusted." (Proverbs 27:6)

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

12. Our group challenges each member to share Christ with others.

We are therefore Christ's ambassadors, as though God were making his appeal through us. We implore you on Christ's behalf: Be reconciled to God.

– 2 Corinthians 5:20

Heart: Unhealthy groups are those that adopt a "holy huddle" mentality and become too inwardly focused. Healthy groups remind members that God deeply loves the lost, and encourage each member to initiate spiritual conversations with those in their sphere of influence.

- ☐ Strongly Disagree
- ☐ Disagree
- ☐ Somewhat Agree
- ☐ Agree

