

HANDLING MONEY RESPONSIBLY

book twenty-three in the series:

THE OWNER'S MANUAL TO THE NEW YOU

DOUG BRITTON, MFT

Five-day Bible study for individuals, small groups, and churches

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- Day One: Set Your Heart on Things Above
 - Day Two: Be a Faithful Steward
 - Day Three: Give Generously
 - Day Four: Spend Wisely
 - Day Five: Review and Test

Handling Money Responsibly: Book twenty-three in “The Owner’s Manual to the New You”

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The Owner's Manual to the New You

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(Each book includes a five-day Bible study and homework)

By Doug Britton, MFT

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Twelve books on “Developing a Godly Character”

Twelve books on “Enjoying Healthy Relationships”

Twelve books on “Overcoming Personal Problems”

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The Owner's Manual to the New You

"The Owner's Manual to the New You," published by LifeTree Books, is a series of forty-eight cross-cultural discipleship books by Bible-based Marriage and Family Therapist Doug Britton. LifeTree Books is making these books available free of charge for individual use.

Each book is ideal for a five-day study by small groups, classes, or individuals. Although this is a forty-eight-book series, each book can be studied as a complete book by itself.

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- Book 2: Becoming a Believer
- Book 3: Your Identity in Christ
- Book 4: Quick Overview of the Bible
- Book 5: How to Study the Bible
- Book 6: How to Pray
- Book 7: Key Christian Practices
- Book 8: Successful Christian Living
- Book 9: Living a Joyful Life
- Book 10: Knowing God's Will
- Book 11: Obeying God
- Book 12: Living in God's Power

Developing a Godly Character

- Book 13: Growing in Christ
- Book 14: Changing Your Self-Image
- Book 15: Changing Your Attitudes
- Book 16: Living with Humility
- Book 17: Living with Purpose
- Book 18: Living with Self-Control
- Book 19: Living with Integrity
- Book 20: Growing through Problems
- Book 21: Trusting God
- Book 22: Breaking Free from Our Culture
- Book 23: Handling Money Responsibly
- Book 24: Staying Faithful to God

Enjoying Healthy Relationships

- Book 25: Keys to Healthy Relationships
- Book 26: Making Friends
- Book 27: Showing Grace to Others
- Book 28: Forgiving Others
- Book 29: Serving Others
- Book 30: Resolving Conflicts
- Book 31: Overcoming Peer Pressure
- Book 32: Helping Others with Wisdom
- Book 33: Dating, Marriage, and Sex
- Book 34: Embracing the Body of Christ
- Book 35: Respecting Authority
- Book 36: Sharing Your Faith

Overcoming Personal Problems

- Book 37: Overcoming Your Anger (Part 1)
- Book 38: Overcoming Your Anger (Part 2)
- Book 39: Overcoming Rejection
- Book 40: Overcoming Temptation (Part 1)
- Book 41: Overcoming Temptation (Part 2)
- Book 42: Overcoming Anxiety and Fear
- Book 43: Overcoming Jealousy and Insecurity
- Book 44: Overcoming Self-Sufficiency
- Book 45: Overcoming Guilt and Shame
- Book 46: Overcoming Discouragement
- Book 47: Overcoming Failure
- Book 48: Overcoming the Fear of Death

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Foreword

When I was first asked to write a series of downloadable books for intensive discipleship training, I was excited. Jesus has revolutionized my life, and I am glad to share his truths with you.

The pages you are about to study come straight from God's word. They contain truth that puts our feet on the path to the fullest life possible—truth that sets us free.

As Jesus said, “If you hold to my teaching, you are really my disciples. Then you will know the truth, and the truth will set you free” (John 8:31-32).

May God speak to your heart as you read, and may he bring his truth alive in your life.

Your brother in Christ,

Doug Britton

P.S. LifeTree Books is offering this downloadable book and all the other books in “The Owner's Manual to the New You” series free of charge. If you find these books helpful, please feel free to spread the news to churches, ministries, and individuals who might benefit from them.

Small Group Leader's Guidelines

Introduction. These studies are for new believers as well as mature Christians. They are for small groups, discipleship classes, mentors, and individuals. They are ideal for studies lasting from sixty to ninety minutes.

Choose the key points, verses, and discussion questions you will talk about. Don't think you need to cover every verse and question. With new believers, go over the main points, key verses, and selected questions. Go into more depth with mature Christians.

Begin and end each study with prayer. Start by asking God to help each person grow from the study. At the end, ask everyone to pray for help to put God's truth into practice.

Review homework. Before starting the current lesson, ask group members to discuss their answers to some of the previous day's homework questions.

Personalize the lesson. Although it's okay to read each lesson word-for-word, the material will "come alive" if you discuss some of the key points in your own words. Share your own experiences and struggles, and how God has helped you.

As you read, identify important points and key parts of verses. Ask group members to circle them, and then explain why you want to emphasize these points.

Get everyone involved. The more people are actively involved, the more they are impacted by what you are studying. Don't ask questions that can be answered by "yes" or "no." For example, don't ask, "Do you have any thoughts about this?" Instead, ask, "How does this insight speak to you?"

Consider breaking up into smaller groups to discuss the questions if you are leading a large group or class.

Use day five for a review and test. Use the questions in day five as a review and/or test. Remove these pages if you do not want group members to see the questions ahead of time.

Want to Learn More?

Free online resources: For more suggestions for small group leaders as well as many online Bible studies on Christianity and daily living (anger, marriage, self-image, finances, and more), visit www.dougbrittonbooks.com/resources/small-groups

Small group leader's book: For detailed information on how to lead small groups and overcome typical problems, visit www.dougbrittonbooks.com/bookstore/small-groups.

Day One: Set Your Heart on Things Above

Introduction: Love God, not money

Many diseases threaten us as we journey through life. Some of them could be fatal. It is not only our physical bodies that face danger. The Bible warns of spiritual hazards. One of the most dangerous is the love of money.

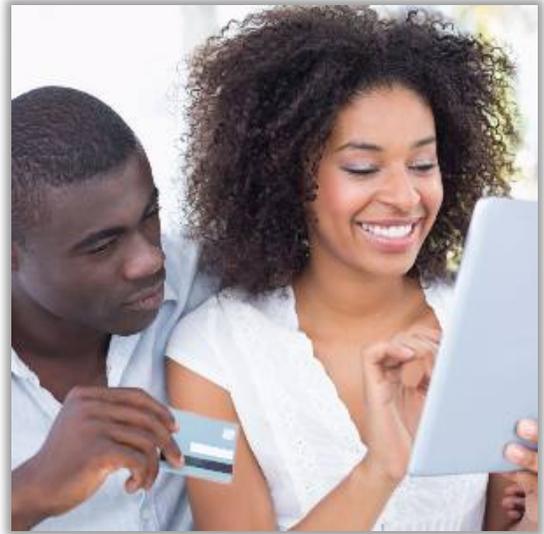
Do not wear yourself out to get rich; have the wisdom to show restraint. (Proverbs 23:4)

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money. (Matthew 6:24)

People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs. (1 Timothy 6:9-10)

Notice that the love of money, not money itself, is “a root of all kinds of evil” (1 Timothy 6:10). However, although money is not evil, it is a rare person who has not fallen in love with it.



Discussion questions

1. Why does God say the love of money is “a root of all kinds of evil” (1 Timothy 6:10)?
2. What kinds of “fruit” grow in people’s lives when they love money?
3. Read Matthew 6:25-34. What is one result of seeking the kingdom of God?

Recognize that you are a citizen of heaven

Our time on the earth is limited. When we die, we will live with God for eternity. If we understand that our citizenship is in heaven, we are less likely to get caught up in materialism.

Our citizenship is in heaven. And we eagerly await a Savior from there, the Lord Jesus Christ. (Philippians 3:20)

Since, then, you have been raised with Christ, set your hearts on things above, where Christ is seated at the right hand of God. Set your minds on things above, not on earthly things. For you died, and your life is now hidden with Christ in God. (Colossians 3:1-3)

Discussion questions

4. What do you think the Bible means when it says “our citizenship is in heaven” (Philippians 3:20)?
5. What do you think the Bible means when it says to “set your minds on things above, not on earthly things” (Colossians 3:1-3)?

Be aware of the dangers of wealth

God warns us about the dangers of money and wealth throughout the Bible. View these warnings as seriously as you would a sign that says, "Danger: Road washed out ahead." Rich or poor, be alert to the following dangers of wealth or of loving money.

Turning away from God

Wealthy people often think they do not need God. Agur, the man who wrote the following prayer, was well aware of this danger.

Keep falsehood and lies far from me; give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, "Who is the LORD?" Or I may become poor and steal, and so dishonor the name of my God. (Proverbs 30:8-9)

Neglecting your family

Does making, spending, or saving money consume you? If you put too much time and attention into your finances, you are likely to neglect your spouse and children.

Personal pride

It is easy, but foolish, to give yourself credit for your wealth. Remember that God is the one who made your situation possible. Thank him instead of patting yourself on the back.

Let not the wise man boast of his wisdom or the strong man boast of his strength or the rich man boast of his riches, but let him who boasts boast about this: that he understands and knows me, that I am the LORD, who exercises kindness, justice and righteousness on earth, for in these I delight. (Jeremiah 9:23-24)

Social pride

It is easy to think you are better than others because of your possessions or wealth. If you are not careful, you may find yourself only associating with wealthy or powerful people.

Command those who are rich in this present world not to be arrogant. (1 Timothy 6:17)

Spiritual pride

A danger for many Christians is spiritual pride, thinking God blessed them with wealth because they are more devout, faithful, or better loved by God than others.

If you catch yourself thinking this way, read about the poor widow who was praised by Jesus as she put her last two coins into the temple treasury (Mark 12:41-44). Jesus used her, one of the poorest persons in the Bible, to illustrate great faithfulness.

Selfishness

Many people have discovered that they become stingier as they earn more. This can be especially tempting for rich people. Yet look at God's command to those who are wealthy:

Command them to do good, to be rich in good deeds, and to be generous and willing to share. (1 Timothy 6:18)

Dissatisfaction

Many have discovered that no matter how much money they have, they always want more. The love of money can be like cancer, always growing and spreading, never satisfied.

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. (Ecclesiastes 5:10)

Trusting in riches

It's a good idea to make reasonable financial plans for the future. But don't put your primary trust in these plans or in your wealth. Instead, put your trust in God.

Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf. (Proverbs 11:28)

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. (1 Timothy 6:17)

Discussion question

6. Which of these dangers of wealth could be a problem for you? How can you avoid these dangers?

Identify ways in which you love money

For some of us, it's pretty clear we have given in to the love of money. When we wake up, our first thoughts are about how the stock market is doing. As we go through the day, we mainly think about how to make more money and how to spend it. When we talk with our spouse and others, finances always come to the forefront. God is rarely part of our conversation.

The seed that fell among thorns stands for those who hear, but as they go on their way they are choked by life's worries, riches and pleasures, and they do not mature. (Luke 8:14)

Discussion questions

7. Does the love of money sometimes get in the way of your walk with God? If so, how does it get in the way?
8. What changes should you make in your actions and attitude about money?

Is it wrong to be well off financially or to seek to improve your situation?

The Bible has many warnings about the perils of wealth. However, God sometimes gives people riches. Look, for example, at the stories of Abraham, David, and Solomon in the Bible.

Although being rich poses spiritual dangers, being rich can be a blessing from the Lord. The key is to have the right attitude toward money—to recognize that your wealth is God's and see it as something to help accomplish his will in the world.

A man who has riches without understanding is like the beasts that perish. (Psalm 49:20)

If you are wealthy, be vigilant. Remember the many dangers discussed earlier in this lesson. Use your money to glorify God and help others.

Along similar lines, the desire to buy a newer car, buy new furniture, or purchase other things is not necessarily bad—assuming we don't slip into making our finances too important and God not important enough.

Discussion question

9. What guidelines should we bear in mind if we try to improve our situation?

Do you know Jesus?

This book was written to help believers in Jesus grow in their faith and personal life. You will get the most out of these pages if you know Christ, since it is through his love and power that you can truly change. If you have not yet entered into a relationship with Jesus, let me invite you to accept him as your Savior and Lord. Make this your personal prayer:

Jesus, I believe you are the Son of God, and I need your help. I confess I have sinned and failed you in many ways. I invite you to be my Savior and Lord, and I ask you to help me follow you the rest of my life. Thank you for loving me, forgiving me, and accepting me as your child.

If you prayed this prayer, welcome to the family of God. God has plans for you—to transform you. You have an exciting life ahead of you!

Memory verse

No one can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve both God and money. (Matthew 6:24)

Want to learn more?

Free online Bible studies

Studies on being wise with your finances
www.dougbrittonbooks.com/resources/money

Book by Doug Britton

Making Christ the Cornerstone (marriage book)
www.dougbrittonbooks.com/bookstore/cornerstone

Day Two: Be a Faithful Steward

Recognize that God owns everything

When you look at the subject of money, it's important to understand the big picture: God owns everything. When we look at "our" possessions this way, we see that we are stewards or caretakers of God's possessions. When we understand this, it makes a gigantic difference in our outlook.

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

To the LORD your God belong the heavens, even the highest heavens, the earth and everything in it. (Deuteronomy 10:14)

The world is mine, and all that is in it. (Psalm 50:12)

"The silver is mine and the gold is mine," declares the LORD Almighty. (Haggai 2:8)

You might ask, "But don't some Bible verses, such as Proverbs 3:9 and Colossians 4:15, refer to people owning possessions?" Yes, they do, but underlying these verses is the knowledge that everything belongs to God.

For everything in heaven and earth is yours. Yours, O LORD, is the kingdom; you are exalted as head over all. (1 Chronicles 29:11)

Discussion questions

1. Read 1 Chronicles 29:11-16. What, in your own words, do these verses say?
2. Describe how you will look at "your" possessions.

Acknowledge God's ownership out loud

Here's a simple exercise that can help you remember God's ownership deep in your heart: Say out loud that God owns each particular thing in your life. Say, for example, "I'm in God's house, sitting here on God's chair, writing with God's computer, and looking out God's window at God's garden."

Discussion questions

3. Say out loud all the things God owns that you are using. For example, "I'm reading God's book as I sit in God's house."
4. How did saying these words affect the way you think about ownership?



“I earned what I have. No one gave me anything.”

It may be true that you put in long hours to get where you are. Yet it is God who created you in the first place and gave you the strength, talent, and opportunity to make money.

You may say to yourself, “My power and the strength of my hands have produced this wealth for me.” But remember the LORD your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your forefathers, as it is today. (Deuteronomy 8:17-18)

For who makes you different from anyone else? What do you have that you did not receive? And if you did receive it, why do you boast as though you did not? (1 Corinthians 4:7)

Discussion question

5. Why should you give God credit for your possessions and accomplishments?

Realize that you are a steward

You are a steward, or manager, to whom God has entrusted a portion of his riches. You are responsible to take care of his property and spend his money in ways that please him.

Recognizing that you are a steward can change your outlook in many ways. Instead of asking, “What do I want to buy?” ask, “Lord, how do you want me to use your resources?”

Does knowing you don't actually flat-out own anything make you feel sad or insignificant? It shouldn't. God created you and loves you so much that he entrusted some of his riches to your care. He also provides for your enjoyment.

Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment. (1 Timothy 6:17)

Discussion questions

6. What does it mean to be a steward of God's possessions?
7. Can you think of any ways you should use your money differently to be a good steward? If so, what ways?

Be a faithful steward

What sort of a steward of God's resources are you? Here are guidelines that can help you evaluate yourself:

Work diligently.

Work is part of God's purpose for us. God called Adam, the first human, to be a gardener (Genesis 2:15). The Bible tells us to work hard.

Work is a blessing. It enables us to provide for ourselves, our family, and the work of the Lord. When we work diligently, we are good stewards. We are also a positive example of Christianity to those around us. When we are lazy, we are a bad example and hurt the cause of Christ.

All hard work brings a profit, but mere talk leads only to poverty. (Proverbs 14:23)

Work with your hands, just as we told you, so that your daily life may win the respect of outsiders and so that you will not be dependent on anybody. (1 Thessalonians 4:11-12)

One who is slack in his work is brother to one who destroys. (Proverbs 18:9)

Discussion question

8. What type of worker are you? What would God say?

Work with a positive attitude.

Regardless of who your boss is, you are really working for God.

Whatever you do, work at it with all your heart, as working for the Lord, not for men. (Colossians 3:23)

Discussion question

9. Do you need to change your attitude toward your work? Explain your answer.

Avoid get-rich-quick schemes.

The Bible encourages us to work hard instead of wasting time, effort, and finances on get-rich-quick schemes.

He who works his land will have abundant food, but he who chases fantasies lacks judgment. (Proverbs 12:11)

Discussion question

10. Do you look for the quick dollar? If so, what change do you need to make in your attitude?

Balance work and rest.

Give yourself time for recreation, relaxation, and sleep. Although some of us must overcome laziness, others must be careful not to work so much that we miss out on needed sleep or neglect our relationship with God, family, and friends.

In vain you rise early and stay up late, toiling for food to eat—for he grants sleep to those he loves. (Psalm 127:2)

Be trustworthy.

The most important ethical guideline for many people is, “If you don’t get caught, it’s okay.” The second is, “If you get caught, deny it.” God looks at things differently. He wants us to be people of integrity. Even if no one catches us being dishonest, the Lord knows what we do.

The man of integrity walks securely, but he who takes crooked paths will be found out. (Proverbs 10:9)

The LORD detests lying lips, but he delights in men who are truthful. (Proverbs 12:22)

We have wronged no one, we have corrupted no one, we have exploited no one. (2 Corinthians 7:2)

Take care of your possessions.

Some people make their belongings last a long time, while others frequently break or lose them. Since your possessions belong to God, care for them as a faithful steward, making them last as long

as possible. Repair leaking faucets, change your car's oil regularly, and clean the lint filter each time you use the clothes dryer.

You will give an account to the Lord

In Matthew 25:14-30, Jesus taught the parable of the talents. In this story, a man gave each of his three servants from one to five “talents” (units of money) to take care of while he was on a trip. When he returned, two of the servants reported that they used the money wisely and earned more money. The master rewarded them for their faithful service.

The third servant, however, said he buried his money. He did not make a profit or earn any interest. He was severely punished.

Throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth. (Matthew 25:30)

Jesus taught this parable about money to illustrate a spiritual truth, not to give a lesson in financial management. Yet by using this illustration, he also let us know we are to invest what he gives us in a trustworthy way. We will give an account to God about our stewardship.

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? And if you have not been trustworthy with someone else's property, who will give you property of your own? (Luke 16:11-12)

Now it is required that those who have been given a trust must prove faithful. (1 Corinthians 4:2)

Memory verse

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

Want to learn more?

Free online Bible study

Study on being a good steward

www.dougbrittonbooks.com/resources/stewardship

Book by Doug Britton

Putting Money in its Place (marriage book with advice that also applies to singles)

www.dougbrittonbooks.com/bookstore/money

Homework – Day Two

1. Do you agree that God owns everything? Why or why not?
2. What would you say if someone said, “I worked hard for what I have, and it’s all mine”?
3. What does it mean to be God’s steward?
4. Does thinking of yourself as God’s steward give you new ideas or insights about how to handle your money? Explain your answer:

5. Do you think you will give an account to God of how you handled his resources? Why or why not?

6. Review the six guidelines under “Be a faithful steward.” What are one or two points that you need to work on? Explain your answer:

7. Read Proverbs 10:9. What does this verse mean?

8. Write a prayer asking God to help you be a wise steward:

Day Three: Give Generously

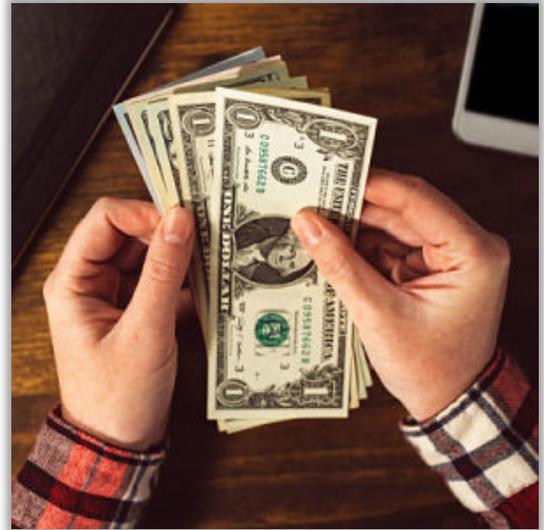
If you were to read all the verses in the Bible dealing with money, you would find that a vast number of them are about giving to the work of the Lord and helping people in need. Over and over, God tells us to be generous. In fact, as you can see in the following verse, the Bible says the reason God gives us wealth is so we can be generous.

You will be made rich in every way so that you can be generous on every occasion, and through us your generosity will result in thanksgiving to God. (2 Corinthians 9:11)

Many people don't understand the importance of generosity. They hold on tightly to what they own, unaware that selfishness often causes financial difficulties.

One man gives freely, yet gains even more; another withholds unduly, but comes to poverty. (Proverbs 11:24)

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. (2 Corinthians 9:6)



Biblical examples of generosity

Regardless of your financial situation, God wants you to look for ways to bless others. Let the following examples from the Bible encourage you to use your resources—your money and your home—to further the kingdom of God.

- Mary Magdalene and other women helped support Jesus and the apostles (Luke 8:1-3).
- Joseph, a wealthy man, provided his own tomb for Jesus (Matthew 27:57-60).
- Nicodemus supplied expensive spices for Jesus' burial (John 19:39).
- Priscilla and Aquila invited Apollos to their home to tell him about Jesus (Acts 18:26).
- The Corinthians gave money to help impoverished Christians in Jerusalem (2 Corinthians 8 and 9).
- Philemon opened his home for church meetings (Philemon 2).

Discussion question

1. How generous do you think you are? Explain your answer.

Give of your time and talents

Whether or not you have a lot of money or material possessions, be generous with your time, looking for ways to help your church, other ministries, or people in need. Follow Christ's example by showing a passionate concern for others.

Your attitude should be the same as that of Christ Jesus: Who, being in very nature God, did not consider equality with God something to be grasped, but made himself nothing, taking the very nature of a servant, being made in human likeness. (Philippians 2:5-7)

Be especially generous if you are well off

Although everyone is called to be generous, you should be especially generous if you are wealthy. Do not be embarrassed by your wealth, but remember it is not your money. Use it to bless others.

Command those who are rich ... to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life. (1 Timothy 6:17-19)

Guidelines for giving wisely

These guidelines can help you see how to be both generous and wise.

Tithe ten percent of your income.

For thousands of years, people have given a tithe (ten percent) and more of what they earn back to God. Tithing was considered so important in the Old Testament that failing to tithe was described as robbing God.

A tithe of everything from the land, whether grain from the soil or fruit from the land, belongs to the LORD; it is holy to the LORD. (Leviticus 27:30)

Will a man rob God? Yet you rob me. But you ask, "How do we rob you?" In tithes and offerings. (Malachi 3:8)

Some say, "Since we are no longer under the law, we are not required to tithe." They often add that tithing is not mentioned in the New Testament. However, when Jesus rebuked the Pharisees, he said they were right to tithe one tenth of everything (Luke 11:42).

No matter how you view tithing, there is no question that the New Testament teaches us to give generously. Study chapters 8 and 9 of 2 Corinthians to see how important this is to God. If you have a heart to touch the world for Christ, you should be eager to give to the work of the Lord and to help others in need.

Support your local church.

Give generously to your local church. It is where you are fed, and you are responsible to help support it. Although it's okay to also help other ministries, be sure your tithe goes into the storehouse—your church. Bring the whole tithe "into the storehouse" (Malachi 3:10).

In addition to giving a tithe to your church, give additional offerings for special needs. Many ministries depend on donations: missionaries, college pastors, relief organizations, crisis pregnancy centers, Christian legal action groups, and others. Ask God to direct you to projects and organizations he would like you to support.

Discussion questions

2. How generous have you been toward your church and other ministries?
3. How generous should you be toward your church and other ministries?

Help people in need.

Throughout the Bible, we are instructed to reach out to those in need, particularly those who are poor.

If a man shuts his ears to the cry of the poor, he too will cry out and not be answered. (Proverbs 21:13)

Your primary responsibility is to your immediate family, starting with your spouse and then spreading out. This includes your parents if they are in need (Matthew 15:4-6).

If anyone does not provide for his relatives, and especially for his immediate family, he has denied the faith and is worse than an unbeliever. (1 Timothy 5:8)

Discussion questions

4. How generous have you been toward people in need?
5. How generous should you be toward people in need?

Give cheerfully.

Don't miss out on the joy of giving. Instead, be thankful for the privilege of giving and helping others.

Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver. (2 Corinthians 9:7)

Give wisely. Don't think you must donate to every need.

You are not responsible to help every ministry or needy person you may come across. Pray for a generous heart, but also pray for wisdom. Read Philippians 1:9-11, then ask God for knowledge and insight to help you make wise decisions. Don't feel condemned for saying "no" sometimes.

Save enough money for your obligations.

Although the Bible teaches us to give, it also teaches us to have reasonable savings (Proverbs 6:6-8, 21:20), care for our family (1 Timothy 5:8), and use money in other ways. Be generous, but don't forget you have other obligations.

Discussion questions

6. What guidelines should we follow when helping people or ministries?
7. Is it wrong to save money and plan ahead? Why or why not?

Do not be embarrassed if you can only give a little.

Do not feel like a failure if you have little to give. God understands your heart.

For if the willingness is there, the gift is acceptable according to what one has, not according to what he does not have. (2 Corinthians 8:12)

God rewards generosity

A wonderful thing happens when we are generous—God rewards us. Many passages describe his blessings for those who are unselfish.

He who is kind to the poor lends to the LORD, and he will reward him for what he has done. (Proverbs 19:17)

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you. (Luke 6:38)

Although God sometimes rewards us financially when we give, at other times the refreshment he gives is spiritual—something much more precious than money. Paul is a good example of this. He poured his life out to touch the world for Christ, yet he often found himself lacking in material things (Philippians 4:11-13). What he did receive, however, was a deep relationship with God and a joyful spirit (Philippians 2:17, 4:4; Colossians 1:24).

When we give, we are refreshed physically, spiritually, or both while here on earth. More importantly, we store up treasures in heaven.

Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. (Matthew 6:19-20)

Memory verse

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously. (2 Corinthians 9:6)

Want to learn more?

Free online Bible study

Study on generous giving

www.dougbrittonbooks.com/resources/generosity

Homework – Day Three

1. Write out one verse from this lesson that encourages you personally to be generous:
2. Why did you choose this verse? How does it speak to you?
3. Read Proverbs 11:24. What is the message of this verse?
4. What is a good guideline when it comes to being generous?

5. Imagine someone in your church was starving:
 - a. What would you do?

 - b. Why would you do that?

6. Imagine someone in your church asked you to give him your car and everything else you own:
 - a. What would you do?

 - b. Why would you do that?

7. Why is it a good idea to help support your church?

8. What is one ministry you would like to help financially? Why?

Day Four: Spend Wisely

Have you ever found yourself short of money? Most of us have been in that situation—often because we spent what we had foolishly. In this lesson you will read how to spend wisely, but first let's look at the importance of making financial plans.

Make and follow financial plans

Many people have no clear financial plan. That's not God's way. He tells us to make plans, to give thought to our ways.

The plans of the diligent lead to profit as surely as haste leads to poverty. (Proverbs 21:5)

The wisdom of the prudent is to give thought to their ways. (Proverbs 14:8)

An upright man gives thought to his ways. (Proverbs 21:29)



Discussion questions

1. When you shop, how do you decide what to buy or how much to spend?
2. Do you follow a financial plan or budget? If so, what is it?

Make savings and investment plans.

Many of us have had times of living hand-to-mouth, spending everything we earn as fast as we get it. Yet even in this situation we should make it a goal to start putting some money into savings, planning for future expenses.

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. (Proverbs 6:6-8)

Even if you are only able to save one dollar a month, do it. That way you will develop a savings habit. Plan to increase how much you save each month.

Make and follow a budget.

When you have a budget, there's no need to wonder if you have enough money to buy clothes. You just look at the budget. If there's still money in the clothing allowance, then you can spend it. If the money is gone, you wait.

A budget can help you plan ahead for upcoming expenses. A budget also gives you the opportunity to make choices, to see that if you spend \$30 less on groceries each month, you can save money to buy Christmas presents later in the year.

Keep track of all your income and expenses.

When you keep track of how you spend money, you may discover you spend on small things you don't really need. For example, perhaps you buy snacks or coffee every day, five days a week. At \$2.00 a day, you would spend \$10.00 a week. This would add up to \$520 a year. If you just drift along, your money could "disappear."

The saying, "What you don't know can't hurt you" is not true when it comes to finances. Without accurate information, it is impossible to make wise plans.

Be sure you know the condition of your flocks, give careful attention to your herds. (Proverbs 27:23)

Enjoy life, but be ruled by God, not your desires

God is not against us having fun or spending some money on recreation as long as we are generous and avoid the love of money. After all, God "richly provides us with everything for our enjoyment" (1 Timothy 6:17).

Although God provides for our enjoyment, he warns us against luxurious living.

You have lived on earth in luxury and self-indulgence. You have fattened yourselves in the day of slaughter. (James 5:5)

What is appropriate entertainment and what is self-indulgence? At what point do we cross the line? How much money should we spend on a car? Dinner at a restaurant? A house? Clothing? A vacation?

These questions can't be answered by a list of rules, but they motivate us to search our hearts. Ask yourself whether you are ruled by God or your desires. Ask him to help you develop the right motives and make the right decisions.

All a man's ways seem innocent to him, but motives are weighed by the LORD. (Proverbs 16:2)

Discussion questions

3. How can we live a balanced life, spending some money on recreation but not being ruled by the desire to be self-indulgent or have fun?
4. Are you ruled too much by your desires? Do you think God wants you to change your attitude? Explain your answer.

Do not borrow

One of the biggest burdens many of us carry is the burden of debt. It is an invisible burden, yet it weighs heavily on many people. You will experience a tremendous sense of freedom when you live debt-free.

The rich rule over the poor, and the borrower is servant to the lender. (Proverbs 22:7)

Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his fellowman has fulfilled the law. (Romans 13:8)

Make living within your means your lifestyle. It's a blessing not to owe money. You are free from the tension and depression that debt can bring.

Is it ever appropriate to borrow money? In rare circumstances it may be, particularly for property that is likely to appreciate in value, such as a house, or for college expenses (since the increased income that may result from a college education can help pay off the loan).

If you owe money, make a plan to pay it back, even if it is a slow process. Talk with people to whom you owe money. Let them know your situation and your repayment plans.

The wicked borrow and do not repay, but the righteous give generously; those the LORD blesses will inherit the land, but those he curses will be cut off. (Psalm 37:22)

Discussion question

5. If you are in debt, what lessons have you learned? How will you pay your debt back? How will you spend differently in the future?

Be a wise shopper

Resist sales pressure. TV, radio, the Internet, newspapers, magazines, and billboards bombard us with messages intended to stir up our desire to spend. Advertisers tell us we need what they are selling, we deserve it, and life is not worthwhile without it.

Consider destroying your credit cards and debit cards. It's easy to buy something using a card when you wouldn't dream of paying actual cash for it. Remember that you are spending real money. Only use credit cards and debit cards if you are able to exercise self-control.

More tips to help you be a wise shopper:

- Plan your purchases. Do not wait until the last minute to buy things.
- Shop from a list. Make a list and take it with you when you shop.
- Buy when things are on sale.
- Buy secondhand goods.
- Use coupons.
- Only spend as much money as you have budgeted.
- If you must go in debt to buy a soft drink, drink water.
- If you can't afford to go out to dinner, eat at home.
- If it would stretch your budget to eat chicken, eat beans.
- If you do not have money to pay for Christmas presents, send cards.
- If you don't have money for store-bought cards, send a note or email.
- If you must borrow to take an expensive vacation, go camping.

Discussion questions

6. Do you buy things when you don't really have enough money to do so? If so, what things do you buy?

7. Do you use credit cards or debit cards to purchase things you shouldn't buy? Do you pay off your credit card debts every month? Should you destroy your cards?
8. Name one thing you are thinking about buying. Given what you have learned in this lesson, should you buy this item? Why or why not?
9. How will you bring your spending under control?

Practice contentment

Let's close this lesson with a powerful message from the Bible—to be content whatever our circumstances. We can do this because we are citizens of heaven, not the world. We can do this because we get our sense of value or self-image from who we are in Christ, not our finances or possessions. We can do this because we are secure in God's love.

Keep your lives free from the love of money and be content with what you have. (Hebrews 13:5)

I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. (Philippians 4:11-12)

Notice that Paul, author of the above verse, said he was content whatever the circumstances—whether in plenty or in want.

Discussion questions

10. How content have you been in your circumstances?
11. Read 1 Timothy 6:6-8. Do you agree with this passage? Why or why not?
12. Have you been embarrassed because of your clothes, your home, or other possessions? How would God want you to look at these things?

Memory verse

The wisdom of the prudent is to give thought to their ways. (Proverbs 14:8)

Want to learn more?

Free online Bible studies

Studies on self-concept (or self-image)

www.dougbrittonbooks.com/resources/self-image

Book by Doug Britton

Who Do You Think You Are

www.dougbrittonbooks.com/bookstore/who

Homework – Day Four

1. Why should we make financial plans? Shouldn't we just live day-by-day, trusting God?
2. If you wanted to make a budget, what would be your first steps?
3. What's wrong with borrowing?
4. Read James 5:5. What does this verse mean? Why is it important?

Day Five: Answer Key to Test (may be removed by leader)

Note to teachers and small group leaders

Remove this page if you do not want group members to see these answers ahead of time.

True or false

- F 1. Money is evil.
- T 2. The love of money is a root of all kinds of evil.
- F 3. Practicing contentment means never trying to improve your financial condition.
- T 4. The Bible discourages borrowing.
- T 5. When God blesses us financially, it is so we can bless others financially.
- F 6. Generosity is not too important if we pray for others a lot.
- F 7. God owns everything except our personal possessions.
- T 8. Being generous also applies to how we use our time.
- T 9. Part of being a good steward is taking care of our possessions.
- T 10. Part of being a good steward is working hard at our job.

Memory verses

- 1. Psalm 24:1

The earth is the Lord's, and everything in it, the world, and all who live in it.

- 2. 2 Corinthians 9:6

Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.



About the Author

Doug Britton, Bible-based Marriage and Family Therapist, has helped hundreds of thousands of people as a therapist, clinical director of a treatment center, seminar speaker, radio co-host, and author of over twenty books that show people how to apply God's truths in their daily lives.

He has also trained pastors, counselors, mentors, and lay leaders in biblical counseling, mentoring, and small group leadership.

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Books

Doug has written Bible-based books on many daily-living topics. Visit www.dougbrittonbooks.com/bookstore.

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Read and download Doug's free online studies on marriage, parenting, anger, self-concept, anxiety, depression, temptation, fear of death, biblical counseling, mentoring, small group leadership, and other topics. Visit www.dougbrittonbooks.com/resources.

Seminars and retreats

Doug is the founder and president of LifeTree Institute and LifeTree Books. If you would like him or another member of the LifeTree team to speak in your church on any of the above topics, please visit www.dougbrittonbooks.com and click on the "Seminars" link.

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In addition to “The Owner’s Manual to the New You,” Doug Britton has written many more cross-cultural, Bible-based books on leadership, discipleship, and key areas of daily living.

Growing in Christ

Getting Started, Getting Connected
First Things First
Living by Grace

Living Free

Breaking Free (from Drugs and Alcohol)
Conquering Depression
Defeating Temptation
Healing Life’s Hurts
Overcoming Jealousy and Insecurity
Six Keys to Personal Growth
Six Keys to Successful Relationships
Strengthening Your Marriage
Victory over Grumpiness, Irritation, & Anger
Who Do You Think You Are?

Marriage by the Book

Laying a Solid Foundation
Making Christ the Cornerstone
Encouraging Your Spouse
Extending Grace to Your Mate
Talking with Respect and Love
Improving Your Teamwork
Putting Money in its Place
Celebrating Intimacy and Romance

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