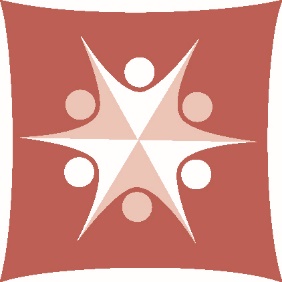
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**“Making Change”**

**For a Better Tomorrow**

**October, 2018**

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**The biggest mistake most Christians make is dismiss stewardship has solely a financial issue. This small group is based on a sermon series that digs into the foundations of our stewardship Issues that will help you find a successful future.**

**MAKING CHANGE**

1. ***Less is More***

Week #1 1 Timothy 6:2b-10

*Better one handful with tranquility, than two handfuls with toil and chasing after the wind.*

*– Ecclesiastes 4:6*

**Welcome**

Warm-Up question: **Introduce yourself and describe one change you’d love to make in your life today in order to improve your life in the future.**

**Context**

*This series, “Making Change,” is based on the idea of how to set the future “you” up for success. What changes do you need to make today in order for your tomorrow to be the tomorrow you’re dreaming of? The Bible addresses many categories of Kingdom living that lead to a better future, and this series will address one such category of making change as it relates to money--What does the Bible tell me about my relationship to money and what changes do I need to make?*

*The scripture in Ecclesiastes teaches a “less is more” lifestyle that seems counter to our culture of “more is more.” In the letter to Timothy, Paul builds on this theme by trying to give Timothy some practical advice to help his congregation avoid the trappings of wealth and be free to enjoy the great gain of godliness.*

As you consider today’s scripture, be thinking….

**… What are your attitudes toward wealth?**

**Scripture**

**1 Timothy 6:2b-10 NIV Putting Wealth In Its Place**

These are the things you are to teach and insist on. **3**If anyone teaches otherwise and does not agree to the sound instruction of our Lord Jesus Christ and to godly teaching, **4**they are conceited and understand nothing. They have an unhealthy interest in controversies and quarrels about words that result in envy, strife, malicious talk, evil suspicions**5**and constant friction between people of corrupt mind, who have been robbed of the truth and who think that godliness is a means to financial gain.

**6**But godliness with contentment is great gain. **7**For we brought nothing into the world, and we can take nothing out of it. **8**But if we have food and clothing, we will be content with that. **9**Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. **10**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.

**Reflect:** *Take two minutes in silence to reflect on what the Holy Spirit is trying to tell you in this story. Keep it personal. What jumps out as important in your life? What do you need to pay attention to? This is not a time to teach others…but for the Holy Spirit to stir in your life.*

**Share** *(invite the group to wrestle with one or more of the following questions)*

* How do you feel when the topic of stewardship, money, or wealth comes up in spiritual circles?
* Do you agree with Ecclesiastes that “less is more?” Why or why not?
* Why is it hard for you to live a ‘less is more’ lifestyle?
* Have you experienced the trappings of the ‘more is more’ lifestyle in verses 9-10?
* How are you being tempted to be a “lover of money?” What impact are those temptations making in your life right now?
* How would making change to a ‘less is more’ lifestyle provide a better tomorrow for you?

**Put It Into Action this week**

* What are one or two things you could *change* this week to help you embrace a ‘less is more’ lifestyle? How can the group help?

**MAKING CHANGE**

1. ***Stress is Bad***

Week #2 Luke 12:13-21

**Welcome**

Warm-Up question: **Introduce yourself and describe something that really stressed you out this week.**

**Context**

*Jesus often told parables to help people face the stress of daily life in this world by embracing the Kingdom life. In today’s scripture, Jesus is approached with a request to serve as a judge in the division of an inheritance, a request very similar to one in which Moses handled (Ex 2:14). Possession of land in Jesus’ day was extremely important because it meant security, status and wealth. Families would cling to their land at the cost of their lives. Therefore, inheritance and managing family property produced strife and stress that robbed people of the true riches of the Kingdom. Jesus rejects this mindset and points the man to a different, deeper understanding that true value security is not wrapped up in wealth and possessions, but in the knowledge that God is in control.*

As you consider today’s scripture, be thinking….

**… How is the desire for money & possessions an obstacle of faith for you?**

**Scripture**

**Luke 12:13-21 NIV Parable of the Rich Fool**

Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.”

14Jesus replied, “Man, who appointed me a judge or an arbiter between you?” 15Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.”

16And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. 17He thought to himself, ‘What shall I do? I have no place to store my crops.’

18“Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. 19And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”’

20“But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

21“This is how it will be with whoever stores up things for themselves but is not rich toward God.”

**Reflect:** *Take two minutes in silence to reflect on what the Holy Spirit is trying to tell you in this story. Keep it personal. What jumps out as important in your life? What do you need to pay attention to? This is not a time to teach others…but for the Holy Spirit to stir in your life.*

**Share** *(invite the group to wrestle with one or more of the following questions)*

* In your own words, what is the punchline of this parable?
* Advertising is dedicated to make us think that verse 15 is wrong. Do you get sucked into the world’s advertising campaign? How?
* What stresses you out about your financial life? How does this stress interfere with the future you have in mind for yourself?
* What healthy and unhealthy ways have you handled the stress that comes with your financial situation?
* What do you want to be truly rich in? How does this affect your relationship with money?
* If you could go back and teach your 15-year-old self a truth about how to avoid negative stress in your money management, what would you teach yourself (if you would listen ☺!)?
* How does giving help you become rich toward God and reduce stress?

**Put It Into Action this week**

* In planning an investment portfolio to become “rich toward God,” what will you do this week? This year?

**MAKING CHANGE**

1. ***Giving is Good***

Week #3 Genesis 12:1-2

**Welcome**

Warm-Up question: **Think of something you “gave” with no strings attached—it could be a recent birthday present, Christmas gift; or something you gave to a family member, co-worker, friend or stranger; or something valuable you gave to a charity. It could be anything-a gift, time, advice, etc. Now, share with the group “WHY” you gave it.**

**Context**

*God is a giving God. In today’s scripture, God calls Abram to abandon everything and go on a journey to another county. More importantly, God tells him why. God blesses Abram so that he can be a blessing to others. Abram’s radical obedience to God’s call is the prototype for how we are to live and why we are to live. We are blessed to be a blessing. That’s why we give.*

As you consider today’s scripture, be thinking….

**… Why is it more blessed to give than to receive?**

**Scripture**

**Genesis 12:1-2** The Call of Abram

**12**The Lord had said to Abram, “Go from your country, your people and your father’s household to the land I will show you.

**2**“I will make you into a great nation,  
    and I will bless you;  
I will make your name great,  
    and you will be a blessing.

**Reflect:** *Take two minutes in silence to reflect on what the Holy Spirit is trying to tell you in this story. Keep it personal. What jumps out as important in your life? What do you need to pay attention to? This is not a time to teach others…but for the Holy Spirit to stir in your life.*

**Share** *(invite the group to wrestle with one or more of the following questions)*

* Share some ways that God blessed you. *Why* do you think God has blessed you in these ways?
* How has your giving been a blessing to others?
* Even though God has wired us to be givers and we are usually happier when we give, why is it often difficult for you to give? Be specific to your situation.
* How does giving bring you closer to God?
* When was a time you were able to meet another person’s financial need. Did that act of giving change you? If so, how?
* What would you say to someone who is not able to give?
* How does a giving lifestyle open you to the future that God intends for you to have?

**Put It Into Action this week**

* What change will you make that will help you become a generous giver?
* Give something away this week. Set a certain amount of money aside (anything between $1 to $100) this week to give to someone else. Pray about it. Ask God to show you what to do with it. Try to stay anonymous, be creative, focus on giving as a steward on behalf of the one who truly owns it all. Note how you feel.
* Challenge: Consistently tithe for three months. Read Malachi 3:10 and take God up on his challenge to test Him in this. Ask God to help you be very aware of how He uses your giving to change your heart and relationship with him. Give your small group permission to hold you accountable to this commitment by asking you often how you are doing with your tithe.

**MAKING CHANGE**

1. ***Tomorrow Matters***

Week #4 Proverbs 6:6-8

**Welcome**

Warm-Up question: **Introduce yourself and describe something that you are looking forward to.**

**Context**

*Proverbs 1:2-7 describes the book’s purpose to help people become wise and godly in daily living. Chapter 6 takes on the difficult task of challenging two key human affairs that tend to get godly men and women off-track: Money and Sloth. For some reason, many in our western culture have an aversion for work and saving, opting to spend more than one makes. Many just can’t wait for tomorrow. They must have it now. Thus, debt has become a principle robber of hope. Today’s scripture reveals that even the ant has this figured out. God’s biblical principles of stewardship provide for our needs today, but also grants us a secure plan for the future. We need to look no further than the ant to illustrate the call to work and save.*

As you consider today’s scripture, be thinking….

**… how prepared are you for “tomorrow?”**

**Scripture**

**Proverbs 6:6-8 NIV**

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

**Reflect:** *Take two minutes in silence to reflect on what the Holy Spirit is trying to tell you in this story. Keep it personal. What jumps out as important in your life? What do you need to pay attention to? This is not a time to teach others…but for the Holy Spirit to stir in your life.*

**Share** *(invite the group to wrestle with one or more of the following questions)*

* What is the most “questionable” thing you have purchased on credit? Why did you do that?
* How does an “ant” illustrate practical biblical fiscal concepts? Are you more sluggard-like or ant-like in your fiscal life?
* Debt can cause our lives to spiral out of control. How have you seen debt cause this loss of control in your own life or in the life of someone else?
* Describe how you currently save for tomorrow. How does saving provide you hope for tomorrow? What are some tips that have really helped you? What are some challenges preventing you from saving?
* Do you believe God holds you accountable to a sound financial plan? Why or why not? What elements of your plan do you do well with? What needs attention?

**Put It Into Action this week**

* What is one *change* you can make this week to be more ant-like in your financial stewardship?
* Consider making a commitment to getting out of debt. What are some practical steps you are willing to make today so that you can focus on a better tomorrow? How can the group hold you accountable?
* If you have never done a budget in your household, start with a simple one. Maybe someone in your group can help you. Take time to write down your regular monthly income and expenses. Next, determine where you can eliminate unnecessary spending as well as determining ways you can begin saving money. The goal is to budget less than you make each month and following through.

**CLOSING SESSION**

**What are you looking for?**

***Nicodemus***

John 3:1-8

**Welcome**

Warm-Up question: **Introduce yourself by sharing with the group why you originally decided to join this small group.**

**Context**

*Today’s session concludes our initially promised 9-weeks. We should celebrate! We also want to use this time to consider what’s next. Although 9 weeks may not have been enough time together, our hope is that you experienced the foundations of authentic community…and want to go further. We are being invited to continue on our own as a small group: to continue to build a deeper, more authentic space in which we help each other live more like Jesus. What could that look like?*

*Today’s session will help us reflect on our next steps individually and together. To be clear, we are not required to continue as a group; and, it is okay if you want to explore other kinds of groups. It is simply important that we provide closure by celebrating, reflecting, and considering next steps.*

*Today’s scripture highlights Nicodemus, a Pharisee and a member of the Sanhedrin who secretly sought out Jesus at night. Nicodemus was curious to find out more about Jesus. The conversation they have reveals the heart of John’s gospel…and what all people seek from Jesus. He eventually became a follower of Jesus, and helped to take Jesus down off the cross.*

As you consider today’s scripture, be thinking….

**… What question do you long to ask Jesus?**

**Scripture**

**John 3:1-21 NIV** Jesus teaches Nicodemus

Now there was a Pharisee, a man named Nicodemus who was a member of the Jewish ruling council. 2 He came to Jesus at night and said, “Rabbi, we know that you are a teacher who has come from God. For no one could perform the signs you are doing if God were not with him.”

3 Jesus replied, “Very truly I tell you, no one can see the kingdom of God unless they are born again.”

4 “How can someone be born when they are old?” Nicodemus asked. “Surely they cannot enter a second time into their mother’s womb to be born!”

5 Jesus answered, “Very truly I tell you, no one can enter the kingdom of God unless they are born of water and the Spirit. 6 Flesh gives birth to flesh, but the Spirit gives birth to spirit. 7 You should not be surprised at my saying, ‘You must be born again.’ 8 The wind blows wherever it pleases. You hear its sound, but you cannot tell where it comes from or where it is going. So it is with everyone born of the Spirit.”

**Reflect:** *Take two minutes in silence to reflect on what the Holy Spirit is trying to tell you in this story. Keep it personal. What jumps out as important in your life? What do you need to pay attention to? This is not a time to teach others…but for the Holy Spirit to stir in your life.*

**Share** *(invite the group to wrestle with one or more of the following questions)*

* On a scale of 1-10, how satisfied are you with your spiritual health?
* What first aroused your interest in Jesus?
* What does being “born again” look like in your life?
* In what ways do you continue to long for new birth?

**Put It Into Action this week**

* Feel free to share “The Vision of Small Groups” statement below, either by reading it or in your own words.
* Would you like to continue being a small group together?
* If so, what would it look like? What would you like to address so that you could live more like Jesus?
* When would we meet? How often? Who else would you like to invite?

**The Vision of Small Groups**

We’ve come to the end of our agreed upon time, but hopefully something has stirred in you to see that this is just the beginning—or at least a continuation of your spiritual journey. At times, we may lose track of the primary purpose of our Small Group. That’s normal. Occasionally, we confuse these weekly sessions for social gatherings, therapy sessions, or gripe fests. It’s vital in creating and maintaining a healthy group that we remind ourselves of the vision. **The intent of the Small Group is to seek authenticity with one another so that we can help each other grow closer to God and live more like Jesus.** In a healthy group, friends are made and support is given, but the primary purpose is to work on our personal relationships with God.

It takes time and commitment to build the kind of environment that truly helps people feel fully free and 100% safe to be vulnerable, real, and allow God to really work on us. But hopefully, you received a foretaste of what is possible in a spiritually authentic community. Are you ready AND willing to invest the time and make a commitment to continue your journey together?