

Investing is risky but worth it if we are yoked up with Jesus. Does Christ have your heart? Jesus tells us: “Don’t store up treasure here on earth, where moths eat them and rust destroys them, and where thieves break in and steal. Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal. Wherever your treasure is, there the desires of your heart will also be” (Matthew 6:19-21).

Your stuff here on earth will one day pass away. But your investment in God’s Kingdom is kept safe in a holy place where no evil can touch it. To bury your Master’s silver and bow to fear not only derails you financially, but will greatly limit your influence for Christ. Think about it: deciding now to get on-track (or *back* on-track) could mean more souls in heaven!

4. How is a transformed life the greatest treasure? How have you seen this to be true in your journey thus far?

“Bring all the tithes into the storehouse so there will be enough food in my Temple. If you do,” says the LORD of Heaven’s Armies, “I will open the windows of heaven for you. I will pour out a blessing so great you won’t have enough room to take it in. Try it! Put me to the test!”
Malachi 3:10

(For practical ideas and application on how to become debt-free, save, and double your investment see [The Total Money Makeover](#) by Dave Ramsey and [I Was Broke. Now I’m Not.](#) by Joe Sangl)

One Year Bible Reading

Feb. 11: Exodus 32:1-33:23, Matthew 26:69-27:14, Psalm 33:1-11, Prov. 8:33-36
Feb. 12: Exodus 34:1-35:9, Matthew 27:15-31, Psalm 33:12-22, Proverbs 9:1-6
Feb. 13: Exodus 35:10-36:38, Matthew 27:32-66, Psalm 34:1-10, Proverbs 9:7-8
Feb. 14: Exodus 37:1-38:31, Matthew 28:1-20, Psalm 34:11-22, Proverbs 9:9-10
Feb. 15: Exodus 39:1-40:38, Mark 1:1-28, Psalm 35:1-16, Proverbs 9:11-12
Feb. 16: Leviticus 1:1-3:17, Mark 1:29-2:12, Psalm 35:17-28, Proverbs 9:13-18
Feb. 17: Leviticus 4:1-5:19, Mark 2:13-3:6, Psalm 36:1-12, Proverbs 10:1-2

DERAILED

Text: Matthew 25:14-28

Plain Truth:

Nothing _____ more about us than
our _____ of _____.

1. Invest in a _____.
2. Invest in a financial _____ which creates space for freedom.
Practice 10-10-80
 - a. 10% goes to _____
 - b. 10% goes to _____
 - c. 80% is for _____
3. Invest in what ultimately matters—_____.
 - a. Refrain from practicing a “_____” which leads to paralysis of resources and a paralysis of faith.
 - b. He served his master out of _____ and not out of _____.

February 10 & 11, 2018

Life Group Lesson

Week of February 11

How do you measure one's success in life? If we took our cues from media, most of us would adopt the mindset that wealth is measured by how much one owns. The lure of this world is strong, drawing the desirous eye to the lifestyles of the rich and famous. Our culture tells us happiness is in materialism and success is in pursuing selfish ambitions. But behind the façade of this world's definition of wealth and success is emptiness and debt. As followers of the Lord Jesus, we don't have to adopt that mindset. We can think differently than the culture.

Created for a purpose, for a lasting inheritance that reaches way beyond the sphere of this world, we turn to God's eternal truth for insight. According to God's Word, accumulating things and amassing great quantities of debt is not our purpose. In fact, it will derail even those of us who have professed faith in Christ. The Lord gives us talents, gifts, and abilities to produce an income. Question is, will we use what God gives us for His ultimate glory, or will we be trapped by greed? Protect your heart and be careful about the lure of riches. As Jesus says: "Beware! Guard against every king of greed. Life is not measured by how much you own" (Luke 12:15).

Read Matthew 25:14-30

In this parable Jesus gives a glimpse into the Kingdom of Heaven. Before going on a long trip, a wealthy man (the master) entrusts to three different servants bags of silver in proportion to their abilities. To the first servant the master gives five bags of silver, to the second servant two bags, and to the third one bag. Once the master departs, the first two servants go straight to work investing the silver and earning more. The third servant digs a hole and buries his bag of silver.

Like the master in this parable, the Lord wants His servant to use well what He has entrusted to them, this includes finances, God-given resources, abilities, intellect, and work ethic—good things that enable us to produce an income, provide for ourselves, our families, and yes, those in need. Squandering opportunities and misusing God's gifts will lead to distress and ruin—like a huge train wreck. So, if we find ourselves derailed by debt, how do we get back on track?

1. First, make a plan. Think about what the Master has entrusted to you and like the first two servants in the parable, begin to develop a plan for investment. In the space below, jot down some resources, gifts, talents that *you know* without a doubt come from God.

- Look at the following questions and quickly answer with a simple yes or no—
- Do I have a budget for my money?
 - Do I have a budget for my time—my personal goals and aspirations?
 - Am I willing to risk?
 - Do I invest the 'first fruits' of my income to God for a greater dividend?
 - Am I listening to fear?

What might a plan for 'doubling' my investment look like (write it in simple terms below)

Fear keeps people in poverty. If fear is telling you to pick up a shovel and dig a hole, stop and ask the Lord to remove that lie now! Your action plan to invest what the Master has entrusted to you is directly connected to your devotion to the Master. Don't allow a life of fear to derail God's plan for your life. "For God has not given us a spirit of fear and timidity, but of power, love, and self-discipline" (2 Timothy 1:7). Living in the light of God's preferred present and future will not leave you drowning in a sea of debt.

2. Next, create 'room' in your budget for unforeseen expenses. This is called a safety net. Do you have at least \$1000 set aside for unknown, unexpected emergencies?

If not, what would it take to get that amount set aside?

Your safety net must remain untouched. Only in the case of true emergencies do you use this particular savings, and then replace as soon as possible. Dave Ramsey says: "Most of America uses credit cards to catch all of life's 'emergencies.' Some of these so-called emergencies are events like Christmas. Christmas is not an emergency; it doesn't sneak up on you. Christmas is always in December, they don't move it, and therefore it is not an emergency. Your car will need repairs, and your kids will outgrow their clothes. These are not emergencies; they are items that belong in your budget. If you don't budget for them, they will feel like emergencies." (The Total Money Makeover by Dave Ramsey, p.104)

3. Third, invest in your future. As the first two servants in Jesus' parable invested the Master's silver, they were also investing in their own long-term wealth. Upon his return, the Master rewards them: "Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let's celebrate together!" (vv 21-23,29). What does long-term wealth look like for you?

Long-term wealth in this life—

Long-term wealth beyond this life—