



For Group Discussion
Week 3 - Calculated Choices

CONNECT

Have you ever looked in your wallet, knowing you recently had some cash, and said, “Where has my money gone?” Why does it seem our money sometimes just disappears?

ENGAGE

In the most recent message in this series, James identified three types of people when it comes to money. There are the “savers,” the “spenders” and the “investors”. How do you personally identify with these descriptors?

What are some of the common repercussions of making unwise financial decisions? Are there any that you’ve personally experienced that you would be willing to share?

In Sunday’s message, James identified three reasons people don’t tithe; lack of understanding, fear, and greed. What do you see as the most common reason? Which one is currently or once was the biggest obstacle for you?

REFLECT

God is FOR us, particularly when it comes to tithing. How does tithing teach us to trust God? How does tithing bring us joy? How does tithing help drive out greed? How does tithing put us under the fountain of God’s blessing?

Tithing is not as much a financial decision as it is a decision of the heart. Said another way, it’s not a MONEY issue, but a MASTER issue. Read Matthew 6:24. What does it say about God and money? What does our obedience or disobedience in tithing communicate to God?

APPLY

God, I thank you, that you are FOR me. I thank you for the myriad of blessings that you have for me when I put you first. I want to choose you as my master, not my money. I invite you into my finances. You know my tendencies, whether it be fear, or greed, or a lack of understanding. I ask you to work in my life, specifically in those areas. My desire to follow you, God, isn’t about checking a box or being legalistic about tithing. It’s about my heart. As my obedience in my finances and in my giving grows, I pray that it will bring a greater connection to you, that I will recognize the blessings you generously and graciously give to me, and that I will see the fruitfulness of my tithe through more and more people who will come to know and follow your Son, Jesus Christ. Amen.