

Financial Freedom and Contentment

How God Uses Money in our Lives—part 4

November 5, 2023

God uses money to reveal our real values, to expose our hearts, and to build Christ-like character, our faith, and a testimony to God's goodness.

DAY 1: Debt's chains

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

1. Solomon says the borrower is "servant" (slave) to the lender. If you have ever had 72 "easy" payments you've probably experienced what Solomon is talking about! What is a situation where you have felt like a slave to a debt that took a while to repay?

2. What was it like when you finally got that debt paid?

3. What is debt? Consider some of these as instances of unwanted debt:

Outgo more than your income.

Liabilities exceed your assets.

Purchasing an item today with *anticipated* future earnings.

Borrowing to purchase a depreciating item.

Owing more on an item than what it is worth.

4. Place a check mark next to any of these where you have been slave to the lender.

Psalms 37:21 The wicked borrow and do not repay, but the righteous give generously;

5. David gives some great perspective on how we should think about debt!

a. How serious is paying back debts we have incurred?

b. David contrasts piling up debt with the opposite approach to life. What is it?

6. Debt is serious stuff. It's easier to get into quicksand than it is to get out. If you are in the quicksand of debt, strongly consider asking a trusted friend to come alongside you to help!

DAY 2: Debt's central driver: discontentment

1. Sometimes we get into debt because of circumstances beyond our control, like getting laid off in a down economy. But most of the time we get into debt because we are naïve and/or careless about money. Or, we try to use money to fill empty places in our heart.

Jeremiah 49:23 Concerning Damascus, "Hamath and Arpad are dismayed, for they have heard bad news. They are disheartened, troubled like the restless sea.

2. When we are "disheartened," "troubled," or "restless" what does spending money do in the *immediate* moment?

3. We may believe that buying something will relieve an inner restlessness.

Proverbs 27:20 Hell and destruction are never satisfied, and never satisfied are the eyes of man.

4. Can purchasing items ever satisfy us the way we want to be satisfied? Why not?

5. Solomon gives us two examples of things that are never satisfied. How do "hell" and "destruction" aptly illustrate things that are *never* satisfied?

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

6. Solomon tells us another driver of debt.

a. What is the heart problem?

b. What is the approach used to "solve" the heart problem?

c. Will it work?

d. What is the "end product" of this strategy for living?

7. Which of these verses resonates with you the most? Why?

DAY 3: Turning discontentment into contentment

*1 Timothy 6:9 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.*

1. What specifically does Paul warn against?

2. Why is the *desire* to get rich a danger?

*1 Timothy 6:10 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.*

3. You will often hear people who don't know the bible try to quote this verse by saying, "For money is the root of all kinds of evil." What is the difference between what they quote and what Paul says?

4. What dangers does Paul bring to light in verse 10?

5. The "**want to**" in verse 9, the "**love** of money" and "**eager for money**" in verse 10 are the early warning signs of big trouble!

1 Timothy 6:6-7 But godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that.

6. Paul contrasts those who want to get rich, are eager to get rich. What two things does he point out are of "great gain?"

7. What does he say should be our bottom line of contentment?

8. How would you describe your own level of contentment?

DAY 4: Where does contentment come from?

1. How does God build contentment in us? Ironically, it's when money is tight! Real contentment never comes because we have a lot of money.

Proverbs 15:16 Better a little with fear of the Lord than great wealth with turmoil.

2. Solomon contrasts two states of living.

3. Have you known a family that fits the second life situation? What strikes you about that second situation?

4. Have you known a family like the first situation? What strikes you about them?

5. Why would the "fear of the Lord" compensate for just having "a little?"

6. What is contentment? My favorite definition is: knowing God has given me everything I need for my present happiness.

7. In other words, contentment is a spiritual endeavor, not a financial one!!!!!!

1 Timothy 6:17 Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain...

8. The real source of your contentment is the key to experiencing contentment. When we put our real hope in wealth what can we expect?

1 Timothy 6:18... but to put their hope in God, who richly provides us with everything for our enjoyment. Command them to do good, to be rich in good deeds, and to be generous and willing to share.

9. Paul tells us two important items regarding contentment:

a. Having your contentment rooted in the right source.

b. To be *giving as a lifestyle*, both financial and with time.

10. What strikes you about your contentment?

DAY 5: Contentment found in Christ.

Philippians 4:11 Not that I complain of want; for I have learned, in whatever state I am, to be content.

1. At the time Paul wrote those words he was in a Roman prison! How was it possible for anyone to be content when you are in prison?

2. Paul says he "learned" to be content, regardless of his living condition.

3. He doesn't say *how* he learned. His point seems to be that contentment is something that is learned and can be learned! What have you learned about contentment?

Philippians 4:12 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.

4. Paul has "seen it all," both when we had a lot and when he had little.

5. Contentment doesn't come naturally. What comes naturally is worry.

Philippians 4:13 I can do everything through Him who gives me strength.

6. Paul placed his hope of contentment in Christ.

7. God yearns for you to know peace and contentment.

8. Think about your own life. What has brought you discontentment? Have you had placed your hope for contentment in things that cannot give contentment? Have you thrown your hopes for contentment in Christ?