



# RIGHT ON THE MONEY

## *Smart Money*

#nprightonthemoney

Week 4

4 of 4

February 26, 2017

**Bottom Line:** Your priorities and your self-control determine how you spend your money.

**Icebreaker:** Think over the last 48 hours. What did you spend money on? What was the most and least expensive?

**Key Verse:** *But seek first his kingdom and his righteousness, and all these things will be given to you as well.*  
Matthew 6:33

An experienced shopper knows how to do it. You make a list of the things you need or desire, you put them on a list, and you head to the store. You only go to the stores that carry what you want and usually only go down the aisles that carry what you want. You steer clear of distractions and temptations. Your priorities are clear, and you are self-controlled enough to carry them out.

That's a proactive way of managing your money. Not too many people follow it more than somewhat loosely for their grocery list. But it is true across the board. Your priorities and your self-control determine how you spend your money. What does your checkbook registry tell about your priorities? If the people who know you could actually see a big-screen calculator adding up the money you spend and how you spent it, would they feel a disconnect between what you say is most important and where your money goes? Would they see evidence of self-control, or would it be a testament to unrefined and untamed desires?

If you are a Christ follower, you know that Christ is supposed to be your central and first priority. Does that actually show up in your use of money? Do you intend to do what is right, but lack the self-control to follow through? Do you give to God first, or do you give Him your leftovers? God knows all our needs and we can trust Him to provide for us. When we think and live like an owner—God comes last; but when we think and live like a steward—God comes first. It's all about priority and self-control.

### THINK IT OVER >>>

Thinking back on the message, is there anything that was a new thought to you?

"Stewardship is about reordering all of your finances so that you live in such a way that reflects that God is the owner of it all." What do you think it takes to actually make that a thoroughly held core value?

Sometimes we fool ourselves into thinking that once we tithe, the rest is ours to do with as we please. How does the definition of stewardship challenge that assumption?

There are essentially five things we can do with our money: spend it, repay bills, use it for taxes, save it, and give it. All are legitimate, in the right priority and with the right amount of control. Are any of these areas neglected in your money plan?

### LOOK IT OVER >>>

Jesus said in Matthew 6:33 that putting His priorities first guarantees that our priorities will be important to Him. If we believe Jesus is truth, then that statement is true, and we can afford to trust Him with our resources. Why do you think so many of us struggle with actually doing that?

Where do you struggle most with self-control and money? Why do you think so? (For example, maybe it is with your children. You quit being a steward when they want something because you don't want them to be disappointed.)

Window-shopping, literally or mentally, can be a great distraction from stewardship. Comparison and envy can easily demolish our priorities. How do we guard ourselves against that?

# NEXT STEPS

This week, consider taking some next steps together as a group:

- 1) Share a personal experience with the group about how you used self-control to avoid a financial misstep.
- 2) Pray for each other about the “all these things” Jesus mentioned that tend to upset your stewardship mindset.

## EVALUATION/ACTION Realizing and reaching your full potential in Christ

**Bottom Line:** Your priorities and your self-control determine how you spend your money.

Rate yourself from 1 to 10 1 (never), 10 (always)	1	2	3	4		6	7	8	9	10
Why did you give yourself this rating?										
What benefits will you obtain by raising your rating?										
Do you know someone who demonstrates this bottom line well? What do you admire about that person?										
What specific action can you put into practice to raise your rating?										
At the end of this week, reflect - where did you see the bottom line show up in your actions throughout the week?										

## PRAYER

List group members and their prayer requests for this week:

## DAILY STUDY

Want to dig deeper? Check out **The Daily** this week at [newpointe.org/daily](http://newpointe.org/daily):

Day 1: Matthew 6:25-33

Day 2: Proverbs 13:22; 21:20

Day 3: Romans 13:7-8

Day 4: 1 Timothy 6:17-19

Day 5: 1 Corinthians 16:2

***Don't let the conversation stop here. Keep talking it over with others throughout the week.***  
(Don't forget to bring this paper to your next small group meeting)