

Week 4: Planning for Real Success

- **WELCOME + REVIEW OF LAST TIME**
 - **Materialism: Biblical Views, False Promises , and the Cure**
 - Anything stand out over the last week as you thought about those things we discussed last time?
 - Any stories of victory or growth in the areas of stewardship or generosity, or the fight against materialism that anyone would like to share?
- **DISCUSS/PRAY – SMALL GROUPS**
 - Break Into small groups and discuss these two questions:
 - What did God speak to you about the ideas of the vanity of striving after possessions, the benefits of focusing on the kingdom of God rather than the things of this world, and the value of hoping in the Lord rather than riches?
 - What one practical thing do you think God is calling you to do to fight the draw of materialism on your heart?
 - Pray together.
- **Review Chapters 5-6 of Treasure Principle**
 - “I have held many things in my hands and I have lost them all. But whatever I have placed in God’s hands, that I still possess. – Martin Luther
 - “The point [in deciding how to give] is not to rob God less – it’s not to rob God at all.” – Alcorn
 - “He doesn’t just look at what we give. He also looks at what we keep.” – Alcorn
 - “See also that you excel in the grace of giving.” 1 Corinthians 8:7
 - “Like piano playing, giving is a skill.” – Alcorn
 - “Death isn’t your best opportunity to give; it’s the end of your opportunity to give. God rewards acts of faith done while we’re still living.” – Alcorn
 - “Leaving a large inheritance to children is not just a missed opportunity to invest in God’s kingdom. It’s also rarely in the children’s best interest.” – Alcorn
 - “Giving is a sacrifice, and sometimes we will feel that sacrifice. God’s payoff is very real, but it comes at the “proper time” which may not be today or tomorrow but in eternity.” – Alcorn
- **Biblical Concepts of Planning/Preparation**
 - Raise your hand if you generally think of yourself as a “planner”.
 - **We serve a God who Plans**
 - All of History is a carefully planned sequence of events woven together as the great story that God is telling about His Glory.
 - We are all part of God’s ongoing plan...it’s not a surprise given His organization of the world that He expects us to plan out our lives for maximum fruitfulness and obedience to Him.
 - Jeremiah 29:11 For I know the plans I have for you, declares the LORD, plans for welfare and not for evil, to give you a future and a hope.
 - **The Wise Man Plans**
 - Proverbs 24:27 Prepare your work outside; get everything ready for yourself in the field, and after that build your house.
 - Proverbs 6:6-12 Go to the ant, O sluggard; consider her ways, and be wise.
⁷ Without having any chief, officer, or ruler,
⁸ she prepares her bread in summer and gathers her food in harvest.
⁹ How long will you lie there, O sluggard? When will you arise from your sleep?
¹⁰ A little sleep, a little slumber, a little folding of the hands to rest,
¹¹ and poverty will come upon you like a robber, and want like an armed man.
 - Luke 14:28 For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it?

- Proverbs 21:5 The plans of the diligent lead surely to abundance, but everyone who is hasty comes only to poverty.
- **The Wise Man Submits His Plans**
 - Proverbs 19:21 Many are the plans in the mind of a man, but it is the purpose of the Lord that will stand.
 - Proverbs 16:9 The heart of man plans his way, but the Lord establishes his steps.
 - Proverbs 21:31 “The horse is made ready for the day of battle, but the victory belongs to the Lord.”
 - We must lay our plans at His feet and ask Him, “Lord, if this plan is from you, please bless it, and if it’s not, please thwart it.” – If you can’t pray that prayer about your plan with conviction, it’s probably a bad plan.
- **Our Planning Reflects our Beliefs/Priorities**
 - When we prepare for Heaven, we prepare for a real thing, with real ramifications...not theoretical. That which is unknown to us is certainly NOT unknown to God. He is not limited by, or waiting with bated breath to find out about, the future. It’s set in stone, and He’s commanded that we store up for ourselves treasure for the very real reality of heaven and eternal life with Him.
 - If we don’t take the time to plan for something, we communicate we don’t care about it, we don’t believe in it, or we don’t think it’s a priority. (True of relationships, finances, spiritual disciplines, goals at work, etc.) **What we care about, we plan for...**
 - Matthew 25 “Then the kingdom of heaven will be like ten virgins...”
- **First Things First**
 - Faithful pursuit of God as the center of your life is the first button on the shirt...the first line item in any successful plan
 - It takes work to truly have Jesus at the center of our lives...it doesn’t just happen, and “all these things will be added to you” is a pretty major promise for those who prioritize Christ.
 - Matthew 6:33 But seek first the kingdom of God and his righteousness, and all these things will be added to you.
 - In all areas, put in the **Big Rocks First....**
- **Practical Ideas for Planning**
 - Budgeting
 - Good Habits Are Hard to Form, Bad Habits are Hard to Break
 - Start Simply (if you can’t repeat it every month without fail, you shouldn’t be doing it.)
 - Do it together with your spouse...it won’t work if you’re not both working together.
 - Do it EVERY MONTH
 - Put it on your calendar and don’t bump it.
 - Consider Cash/Envelopes
 - Consider Mint.com
 - Be accountable to a friend in the church.
 - Accountability
 - Good Habits Are Hard to Form, Bad Habits are Hard to Break
 - Start Simply
 - Do it together with a buddy at least monthly
 - Use a form as a starting place
 - Your sins are not unique, nor are they outside of God’s Grace
 - Retirement
 - Put Your Trust In God, not your Plan
 - A Little NOW is worth a LOT later
 - Maximize employer matching programs
 - Don’t put savings at the end of your budget. Put it right after giving.
 - Saving is NOT lacking in faith – it is being a faithful steward.

- Consider TERM Life Insurance
- Schedule
 - Good Habits Are Hard to Form, Bad Habits are Hard to Break
 - Do it prayerfully
 - Do it together with your spouse
 - Plan weekly
 - Put it on your calendar, and do the work up front to add in reminders, etc.

- **DISCUSS – SMALL GROUPS**

- If you don't budget, what's the first reason that comes to mind for "why"?
- If you're not evaluating your financial performance and seeking to be more excellent in the way you manage God's money, why?
- What's the first practical step God's calling you to take in this area?

- **EXERCISE - The Money Covenant**

- Consider which one (or a couple) of these might be a good commitment for you to make to the Lord as you complete this class:
- I affirm God's full ownership of me and of everything entrusted to me. I recognize that my money and possessions are, in fact, His. I will regularly ask Him what He wants me to do with His money.
- I will set aside the firstfruits of all I receive, treating it as holy and belonging exclusively to the Lord. I will seek to prayerfully decide on a percentage or lump sum that I will give to the Lord, and to prayerfully submit that percentage/sum to the Lord again each time I re-evaluate my budget.
- Out of the remaining treasures God entrusts to me, I will seek to make generous freewill gifts to the church and the needy both in and outside of the church as an ongoing expression of my desire to be fully submitted to the Lord in my finances and my belief in the reliability of His promises to reward Generosity "in His time".
- I commit to take practical steps to avoid consumer debt, as I recognize it represents buying that for which I cannot pay and limits my ability to submit my daily and monthly financial decisions completely to the Lord.
- Affirming that Heaven, not Earth, is my home, I commit to laying all assets before His feet, leaving nothing as untouchable, and asking Him to direct me how to vest use each gift He's given me for His greater glory.
- I commit to relying on the church family God has given me to help me remain faithful to these commitments by accountability and by pointing me to the grace of God who is my only hope to remain faithful.

- **ASSIGNMENTS:**

- 1) PRAY – Ask God for grace to obey, and grace **NOT TO:**
 - Become overwhelmed,/condemned...
 - See these practical things we've learned as a means to earn God's favor or His blessing....
 - Deceive yourself by hearing all of this information, walking away, and thinking that you're changed just by hearing....
- 2) Prayerfully consider beginning a monthly budget (no amount of income is too small to be faithfully and prayerfully budgeting.)
- 3) Commit to meet with Dan, Tim, FJ, Brian, or Matt to discuss next steps in ordering your finances to best honor and glorify God as His Steward.
- 4) Consider taking Financial Peace University when it's next available.
- 5) Submit yourself to loving, gracious, mutual accountability with a brother so that you can grow in the Lord in these areas.