

NO MORE COIN FLIPS

September 3 & 4

ON MY MONEY

Chip Uhrmacher, Cedar Falls Interim Campus Pastor

INTRODUCTION

It's an unfortunate truth that we take chances on what should be areas of our life we prioritize and give our best attention to. We've already considered the outcomes of not consciously investing in our relationship with God or taking time for our other most important relationships. In this third week of our *No More Coin Flips* series, we'll work through this idea relating to our finances. As we dig to the root of why we tend to leave many of our decisions with money up to chance, we'll begin to see the solution may not start just with what we do with our money but with how we view the tangible gifts we have.

DISCUSSION

1. What's your gut reaction to money? Pastor Chip offered emotions such as fear and insecurity, guilt and shame, and peace. Unpack which response you feel most accurately reflects your own and share where you think that might come from.
2. **Read Matthew 19:16-24.** Why do you think it was so difficult for the young man to respond to Jesus' invitation to follow Him? Do you feel Jesus' response to the young man's question was unreasonable? How would you have responded and why?
3. The second view of money Pastor Chip mentioned was: "It's mine. I own it." Work backwards by first thinking about what you actually do with your money. Where do you spend? What will you splurge on? Now read **Matthew 6:19-21** and consider where your "treasure" and your heart tend to land.

THINK ABOUT IT

The thought of managing our money can be intimidating. Whether we're afraid of not having enough or in a cycle of getting all we can, it's easy to be so overwhelmed that we leave our finances up to chance. When we're following Jesus, our emotional responses don't have to drive our decisions to a point of apathetic insecurity or fearful micromanagement. Instead, God's authority gives us the invitation to follow rather than lead. We have the responsibility to use the gift of money well, while also receiving the freedom of serving our God who owns everything in the first place.

DO SOMETHING

1. Sometimes it can feel like a lot of pressure to manage our money well. Read Psalm 24:1. If this is true, then our money belongs to God, too! Let's ask Him to help us shift our view from one that assumes full authority and responsibility over our finances to one that understands God as the giver and ourselves as one entrusted.
2. To have some of God's money is an exciting gift as well as a responsibility! Review the parable Jesus tells in Luke 19:11-26. As He helps you make habits of carefully giving, saving and spending, get creative with how God might be inviting you into the opportunity to further worship Him with your finances.
3. Part of giving up leaving your finances up to chance is knowing what you have and where it's going. Take a step in this area this week. Track your spending. Make a budget – *mint.com* or *everydollar.com* are great tools! If you attend or can get to the Cedar Falls Campus on Monday nights, sign up for Financial Peace University. As you make these moves, keep in mind questions you've considered like "Where's my heart in this?" and "What does my budget say about what I value?"

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