



Study Guide

Weeks 1-3 || June 2 - June 16, 2013

Treasure Hunting
Study Guide: Weeks 1-3

Contents:

Introduction and prayers page 2
Weekly plan page 3
Treasure Hunting Challenge page 4
Ten Financial Principles page 5
Study Guides page 6-8
Week 1 page 6
Week 2 page 7
Week 3 page 8

Introduction and prayers:

Hey Midtown Family!

A study by the American Psychological Association in 2004 found that 73 percent of Americans listed money as the single largest cause of stress in their lives. As a Jesus-centered family on mission, we cannot ignore the fact that money is a crippling, enslaving aspect of life for huge amounts of people in our nation and in our city.

Because Jesus loves setting people free from all types of captivity.

Because Jesus loves lightening people's burdens.

Because He longs for people's hearts to be so liberated that rich generosity can flow for His kingdom and mission.

In light of how much Jesus loves setting people free and in light of how crippling money can be, it shouldn't be a surprise to us that Jesus talked about money more often than He talked about heaven or hell combined. One fourth of His recorded parables involve money. One out of seven verses in the book of Luke are about money.

And so in the summer of 2013, we will begin **Treasure Hunting**, a summer training series about what Jesus and the Bible have to say about how we think about and handle money. For many of you, this series brings shivers, fears and queasiness because you have seen churches abuse money, embezzle money, and emotionally manipulate people with compulsion or guilt to take their money.

We have the same shivers, fears and queasiness.

And we are trusting Jesus to protect us from the dangers of money. We trust Jesus to help us soak in the gospel as we discuss financial freedom, management and sacrifice. In all of us this, we need Jesus, we rely on Jesus and we ask Jesus for help. So we are praying that:

- Some in our family will get freed up so that financial stress and anxiety will no longer be a source of conflict in relationships or a source of distraction from God's mission.
- Our church family will have a reputation in our city for sacrificial generosity and blessing others because of Jesus' sacrificial generosity toward us.
- Younger folks in our church will make decisions now on how they will handle money for the rest of their lives (preventing many painful mistakes, and leveraging many opportunities for Jesus' kingdom and mission).
- Older folks in our church will use their wealth to support Jesus' mission gladly and their wisdom to encourage and train younger folks to be wise, effective

- financial disciples.
- Some in our family will catch a vision for life that is bigger than the cultural norm of accumulating more and more things and signing more and more contracts that add up more and more monthly payments.
 - LifeGroups will continue to grow in taking care of financial needs for those who are burdened and struggling.
 - LifeGroups will creatively brainstorm how they can use their finances to serve and bless the communities where they are living on mission.
 - Those who are in debt would find wisdom and freedom from debt.
 - Those who are foolish and wasteful would repent and grow in wisdom and generosity.
 - Those who are not giving would start giving and that Jesus would give us new hearts that want to give freely and gladly.

Thank you for being part of our church family. Thank you for praying for us as we teach and lead. Thank you for having been very financially generous and sacrificial for the mission of Jesus in our city and in our world.

We love you and we're praying for you,

Your Pastors

Week-by-week:

June 2: The Longest-Term Investment

Jesus is clear that blowing our cash on temporary things is short-sighted and foolish. To know what investments will matter in light of eternity, we need to hear from the person who's experienced eternity already—Jesus.

June 9: Hunting Your Treasure

What do you care about most? Your bank account will answer that question most accurately. Comfort, status, power, and acceptance are false gods that our wallets expose. Find out specifically how Jesus sets us free from them all.

June 16: Tithing & Blessing

What does the Bible say about giving money to the church? Is tithing an Old Testament concept? Are Christians still supposed to tithe? What do we make of Scripture's promises to bless us when we're generous?

June 23: Work, Earn & Enjoy

In order to have anything to give away, first you have to work hard and earn an income. But didn't Jesus tell some people to sell everything? Isn't getting a job selling out? And why does Paul tell Timothy that God gives us good gifts to enjoy freely? Discover how God invites us to work fairly, earn faithfully, and enjoy freely.

June 30: Wise, Wicked or Lazy

God owns everything. He entrusts some of His stuff to us and charges us to manage and multiply His assets. Are you embezzling God's resources? Are you neglecting or faithfully managing the accounts He has entrusted to you?

July 7: The Cost of Mission

When you're truly committed to the mission of God, your wallet will show it. Find out how a true life on mission will mess with your comfort and your cash.

July 14: Keep Your Cash Clear

The book of Revelation includes some pretty crazy imagery. It says that in heaven, the most precious metals are transparent. What in the world does that mean and how does that impact how we use our money?

Treasure Hunting Challenge.

Because money is such a blinding issue in our culture, and because we need deep, internal heart change and not just behavior modification, we have a challenge for our church family. Throughout this series, every time you think about it, grab your family, grab your LifeGroup, or get alone and pray this simple prayer:

Jesus,

Help us be generous and wise in giving more of our riches away. Amen.

Challenge extended. Let's see if that isn't a prayer that Jesus will be faithful to answer for the sake of His mission in our city.

10 Money Principles

... that are more about our hearts than our money.

1. Jesus gives status, comfort, and security – money does not.

Money is fool's gold that utterly fails to meet our deepest needs.

2. Nothing I have is truly mine.

Everything belongs to God. Everything I possess has been given to me by God for me to manage. When I use God's resources inappropriately, I am embezzling.

3. What my money goes to reveals what my heart loves.

My budget is a fool-proof sign for what I value most in life.

4. I can't take it with me.

Neither money nor possessions will matter after death--I am just traveling through earth on my way to heaven.

5. My budget starts with being rich towards God.

That is my first expense, before I determine what else I will do.

6. Tithing & generosity are natural responses to grace.

Though tithing is not a specific New Testament command (other than a reference by Jesus), God's people after Jesus should be more generous than God's people before Jesus. 10% is the minimum generosity level for a New Testament believer (apart from special circumstances). Midtown members commit to supporting God's mission in our church family through tithing.

7. If I am unable to be generous without going into debt, I need to rearrange my life and budget.

This is different than specific seasons of unusual need.

8. God wants me to enjoy the gifts He gives me.

Like a good father, He is pleased when I enjoy His gifts and worship the giver.

9. It is wise to save for expenses that will come up later.

Thinking ahead and saving for purchases is wiser than going into debt for purchases. Simply put: spend less than you make.

10. In Christ I have all the riches I'll ever need.

Contentment is what Jesus produces in me--not the desire for more.

Treasure Hunting
Discussion Guide
Week 1: The Longest-Term Investment

Read Luke 12:15-21 and 33-34

(If you are studying with your LifeGroup, read it out loud together.)

1.) What is your financial story? How did your family treat money? Where have you experienced seasons of financial strength or hardship? How much debt do you currently have? What is your overall perspective and attitude towards money (want more of it, scared of it, nervous about it, stressed out because of it, etc.)?

2.) Luke 12:21.

What do you think it looks like to be rich toward God?

If someone looked at your bank account, would they naturally come to the conclusion that you are rich toward God? Why or why not?

3.) Read Luke 12:33-34.

What does it mean to provide yourself with treasures in heaven?

Where are you sacrificing potential treasures here on earth in order to send your treasure forward to heaven?

4.) Are there any beliefs, attitudes, or actions that you currently have regarding money that you know are unhealthy or sinful? Where do you hope to see growth in your own life in light of this series?

Prayer: Ask Jesus to give you and your LifeGroup eternal perspective when it comes to your money. Ask Jesus to show you places where you are rich toward yourself instead of rich toward God and to lead you into freedom and repentance.

Treasure Hunting
Discussion Guide
Week 2: Hunting Your Treasure

Read Luke 12:22-34

(If you are studying with your LifeGroup, read it out loud together.)

1.) Luke 12:34. Understanding that Jesus teaches us that our money shows us where our heart is, take a minute to think about or jot down your basic budget. Start with your primary, regular, large monthly expenses (bills, rent/mortgage, car payment, groceries, etc.). Also include secondary regular expenses (cell phone, cable, entertainment, clothing, eating out, etc) and anything else you regularly spend money on.

- Where are you most willing to spend money?
- What to you is a "no-brainer" about where your money can go?
- What are things you are the most hesitant to put money towards?
- What does this tell you about where your heart is?

2.) Our love for money is often not tied up in money itself, but rather what we believe that money can deliver to us. What do you use money to try to provide for you? (Status, Comfort, Security, Power, Control)?

3.) Luke 12:29-33. Through Jesus, God has adopted us as His children and now He is our Father who loves to provide everything that His children need. Jesus has purchased for us in the cross all the status, comfort, security, power and control we could ever want.

- In what ways are you misunderstanding or not believing the gospel fully when you look to money to provide you with status, comfort, security, power or control?
- What does repentance need to look like for you in light of this?

Prayer: Ask Jesus to show you clearly what you value most. Ask Jesus to lead you to repent from any ways you've been treating money as a false savior. Ask Jesus to help form your heart to value Him most and gladly move your money towards His kingdom.

Treasure Hunting
Discussion Guide
Week 3: Tithing & Blessing

Read 2 Corinthians 9:6-12.

(If you are studying with your LifeGroup, read it out loud together.)

1.) Describe your generosity.

Do you give?

Do you give regularly or sporadically?

Where does your generosity go (causes, churches, para-church ministries, people in need, missionaries, etc.)?

Do you give sacrificially “until it hurts” or do you give conveniently “so long as it doesn’t hurt”?

What total percentage of your annual income is given away?

2.) 2 Corinthians 9:6-7 Would you describe yourself as a cheerful giver? Why or why not?

3.) If you are a missionary member, have you been supporting the ministry of the church? Why or why not?

4.) 2 Corinthians 9:8-9 and 8:9. How does Jesus' standard of giving encourage, motivate and challenge you? In what ways have you seen God make all grace abound to you? Do you believe that Jesus satisfies your needs?

Prayer: Ask Jesus to set your standard of generosity clearly and higher than you would have set it on your own. Ask Jesus to grow our family to be sacrificially generous for the mission of making disciples in our city.