



TREASURE
HUNTING



Series Packet

Weeks 4-7 || June 23 - July 14, 2013

Treasure Hunting
Series Packet: Weeks 4-7

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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

Weekly plan:

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 more 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 4: Earn, Work and Enjoy

1.) Read Ephesians 4:28.

- What is your overall attitude towards work? Do you hate work or love work or are you somewhere in between? Why? What does this reveal about your thinking and your heart?

- What are God's purposes for you in your job?

- What are the best things about your job? How often do you think and speak positively about work?

- What are the worst things about your job? How often do you think negatively and complain about work?

2.) Work diagnostic:

I provide a fair day's or week's work for what I am compensated by my employer.

a.) rarely **b.)** sometimes **c.)** most of the time **d.)** always

My co-workers would describe me as a "hard worker" and a "solid contributor".

a.) rarely **b.)** sometimes **c.)** most of the time **d.)** always

I report 100% of my income on my tax returns and pay the taxes that I owe.

a.) rarely **b.)** sometimes **c.)** most of the time **d.)** always

I have repaid/repaid financial misdealings from my past.

a.) rarely **b.)** sometimes **c.)** most of the time **d.)** always

I view employment as a means to provide for my family and allow us to be generous; not just a means to ensure my pleasure.

a.) rarely **b.)** sometimes **c.)** most of the time **d.)** always

I avoid "get rich quick" schemes or practices.

a.) rarely **b.)** sometimes **c.)** most of the time **d.)** always

3.) Read Colossians 3:23-25. How does Jesus affect your work? Your attitude toward work? Your behavior at work? Your work-ethic?

4.) Read 1 Timothy 6:17-19. God graciously provides for us through our work. In light of this, how are you content and freed up to put your hope in Him, enjoy some of His blessings and be rich towards Him through generosity?

Prayer: Ask Jesus to help you and your LifeGroup see your job in light of His kingdom and mission. Ask Jesus to help you work hard with His provision and mission in mind.

Treasure Hunting
Discussion Guide
Week 5: Wise, Wicked or Lazy

Read Matthew 25:14-30

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

1.) It 's all God 's. (Matthew 25:14, Psalm 50:10-12, Haggai 2:8)

- Do you view your money, possessions, abilities and opportunities as gifts given to you by God? Why or why not?

- What would change in your life if you saw God as the owner of your money, and possessions?

2.) It 's not about how much you get, it 's about being faithful. (Matthew 25:15-18)

- In terms of money, how much do you struggle with comparison to others that leads to discontentment, jealousy or arrogance?

- How faithful are you being with what you 've been given? What are Jesus ' purposes for your life, money, possessions, abilities, etc.?

3.) Management diagnostic:

In 2012, what percentage of your gross (pre-tax) income did you allocate towards savings and investments?

- a.)** 0% or negative **b.)** 1-5% **c.)** 5-10% **d.)** 10% or more

How much cash do you have set aside in an emergency fund?

- a.)** none **b.)** 1 mo. living expense **c.)** 2 mo. living expense **d.)** 3-6 mo.

Do you have a short term savings plan for cars, vacations, gifts, etc.?

- a.)** yes. **b.)** no.

Do you have a long term savings plan for retirement, children s needs, etc.?

- a.)** yes. **b.)** no.

Are your savings and investments well diversified?

- a.)** yes. **b.)** no.

4.) Jesus expects a return on His investments. (Matthew 25:19-30, Proverbs 6:6-11)

- If Jesus came to settle accounts with you tonight after dinner and asked one question: "How faithful have you been with what I 've given you?" How prepared would you be? What would you have to show as a return on Jesus ' investment (money, possessions, abilities, relationships, etc) in your life?

Prayer: Ask Jesus to help us be faithful managers of all He has given us and to work to grow His gifts for His purposes in light of eternity.

Treasure Hunting
Discussion Guide
Week 6: The Cost of Mission

Read Matthew 28:18-20

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

1.) How is Jesus' mission and purpose for our lives reflected in your finances? What have you been unwilling or hesitant to give up for the sake of joining God in His Mission to bring salvation to the world.

2.) Are there any deep idols (power, approval, comfort, control) that are preventing you from sacrificially using your life to partner with Jesus in His Mission? If so, which idols?

3.) How does Jesus perfectly give to you what you are looking to gain from these idols?

4.) What practical changes can you make as a lifegroup to better devote your lives to God's Mission together as a family.

5.) Giving to mission diagnostic:

Systematic giving: I am giving to Jesus' mission on a regular basis (weekly/monthly).

a.) rarely b.) sometimes c.) most of the time d.) always

Strategic giving: I prayerfully direct my giving to the things Jesus cares about.

a.) rarely b.) sometimes c.) most of the time d.) always

Spontaneous giving: I reserve a portion of my monthly giving for "spontaneous" giving opportunities.

a.) rarely b.) sometimes c.) most of the time d.) always

Sacrificial giving: As God directs me, I give in a manner that causes me to sacrifice financially and personally.

a.) rarely b.) sometimes c.) most of the time d.) always

Wholistic giving: I give my time, money, gifts and energy to Jesus mission.

a.) rarely b.) sometimes c.) most of the time d.) always

Prayer: Ask Jesus to help us be more generous and wise in giving more of our riches away for the purpose of seeing His gospel spread.

Treasure Hunting
Discussion Guide
Week 7: Keep Your Cash Clear

If your LifeGroup has been studying along with the Treasure Hunting series, the discussion for this week is to have your LifeGroup members work through the money health diagnostic (included on the next pages).

Step 1: Spend time working through the diagnostic on your own personally and then with your spouses. Prayerfully be as accurate as possible without need to embellish or downplay your strengths or weaknesses.

Step 2: Spend time with your Lifegroup talking through the diagnostic and what stood out to you as biggest areas of needed growth.

Step 3: Develop next steps for how you will repent and grow in financial stewardship, being rich towards God and sacrificing for Jesus' mission.

Money Health Diagnostic:

For each money principle, pray and ask Jesus to show you if your understanding and life are healthy or unhealthy in regard to the principle.

Healthy doesn't mean perfect. It means you understand the principle, you see practical decisions in light of this principle and you are repenting and growing in acting in light of the principle.

Unhealthy could mean you simply don't understand the principle yet or it could mean you are actively rebelling, rejecting or neglecting to make decisions in light of this principle.

Money Principle:	Healthy:	Unhealthy:	Explain: Why are you healthy or unhealthy in this area? What would it take for you to grow in this area?
1. Jesus gives status, comfort, and security. Money does not.			
2. Nothing I have is truly mine.			
3. What my money goes to reveals what my heart loves.			
4. I am going to die and lose everything I own.			
5. My budget starts with being rich towards God.			
6. Tithing & generosity are natural responses to grace.			

Money Health Diagnostic: (cont'd)

Money Principle:	Healthy:	Unhealthy:	Explain: Why are you healthy or unhealthy in this area? What would it take for you to grow in this area?
7. If I am unable to be generous without going into debt, I need to rearrange my life and budget.			
8. God wants me to enjoy the gifts He gives me.			
9. It is wise to save for expenses that will come up later.			
10. In Christ I have all the riches I'll ever need.			