

module six

Lifestyle



Exercise wisdom when you spend

Crown's overview of module six:

This week we will determine our God-given standard of living. In many respects, this section is the summary of the entire study. The leaders should read the lifestyle notes on pages 74-86 in the *Student Manual* before study.

Outreach: Crown has a special rate for Crown groups who wish to purchase copies of Your Money Counts for outreach purposes. This special rate provides an outreach discount of 30% on 10 copies or more.

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Agenda

Time	Agenda description
1	(5 minutes) Open in prayer.
2	(5 minutes) Everyone individually recites from memory Philippians 4:11-13. <i>"I have learned to be content in whatever circumstances...I know what it is to be in need, and I know what it is to have plenty. I can do everything through him who gives me strength."</i>
3	(5 minutes) Confirm that members have started their spending plan. This module contains a number of the secondary forms for recording bank, cash and credit card transactions; these are optional forms. However, the reconciliation of the bank statement with bank records is important. It is all too easy to lose track of the bank balance and payments, whether inadvertent or fraudulent, can be overlooked – reconciling to your own records will discover payments that are not properly authorised. Answer any questions the group may have.
4	(80 minutes) Begin the group discussion.
5	<p>10 minute review of next week...</p> <ul style="list-style-type: none"> • Review module six 'lifestyle' Crown notes on pages 74-86 • Complete the 'honesty' personal study on pages 90-93 • Complete the practical application: implementation. <p>Complete the practical application: implementation This week members continue with their spending plan and look at how they will deal with monitoring their periodic expenses and any month end deficit or surplus. As the month end is some time ahead this is a less intensive week than the previous two. We trust your group members are encouraged. Look out for any who are struggling. Answer any questions the group may have.</p>
6	(10 minutes) Note requests and answers to prayer in the prayer log.
7	(5 minutes) End in prayer.



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Personal study

To be completed **prior to** module six meeting



Scripture to memorise

"I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty...I can do everything through him who gives me strength" (Philippians 4:11-13)



Practical application

Week two of budgeting. Please begin your spending plan and look at how you record the accounting for your spending, including your bank, cash, and credit card records. This will involve reconciling your bank and 'plastic' accounts to your records and linking them to your spending plan.

Day one – let's review counsel

Read the counsel notes on pages 60-66 and answer:

1. What elements of God's perspective on counsel especially interested you?

2. From whom would you actively seek counsel when faced with a major financial decision? If you have no one, whose counsel do you propose to seek in the future?

Lifestyle

Day two

Read Deuteronomy 30:15-16; Joshua 1:8 and Hebrews 11:36-40

1. What do each of these passages communicate to you about financial prosperity?

Deuteronomy 30:15-16:

[One of the blessings of obedience was prosperity]

Joshua 1:8:

[Knowing and obeying all of the commands in the Scriptures resulted in prosperity]

Hebrews 11:36-40:

[Even godly people have experienced poverty & difficult circumstances while exercising faith]

Reflect on the lives of Job (Job 1:8-21) Joseph (Genesis 37:23-28; 39:7-20) and Paul (2 Corinthians 11:23-27)

2. Did they ever experience periods of financial abundance and at other times a lack of financial prosperity?

[Job, Joseph, and Paul each experienced periods of plenty and times of want]

3. Was their lack of financial prosperity a result of sin or lack of faith?

[Their times of poverty usually were not a result of sin or lack of faith]

4. Should all Christians prosper financially? Why?

[Once a person has fulfilled all areas of being a faithful steward, he or she is in a position for the Lord to prosper him or her financially. However, the Lord may not for one of three reasons: (1) He is building our character (Romans 5:3-4); (2) He needs to discipline us in areas of our lives where there is sin (Hebrews 12:6,10); and (3) God's sovereignty (Hebrews 11:36-40)]

Read Psalm 73:1-20

5. What does this passage tell you about the prosperity of the wicked?

[The psalmist questioned why the wicked prospered. He was envious. Godliness did not seem to 'pay off.' The Lord revealed the wicked person's end: sudden, eternal punishment]

Day three

Read Philippians 4:11-13 and 1 Timothy 6:6-8

1. What do these passages say about contentment?

Philippians 4:11-13:

[Contentment is not something that occurs naturally; it is learned. We can learn to be content in any circumstance]

1 Timothy 6:6-8:

[Godliness with contentment is a means of great gain. We cannot take anything with us when we die, and we should be content with our basic needs satisfied]

2. How does our culture discourage contentment?

3. How can you practice contentment?

Note to leader: You should have approximately **one hour** of study time remaining. We recommend a five minute break for your group at this time.

Day four

Read Matthew 5:25-26 and Romans 13:1-7

1. Does the Lord require us to pay taxes to the government? Why?

[The Lord requires us to pay taxes because He has instituted government to serve people. The consequence of tax evasion is punishment]

Read James 2:1-9

2. What does Scripture say about partiality (showing favouritism)?

[Do not show favouritism to the wealthy. It is a sin to be partial]

3. Are you ever guilty of partiality based on a person's financial, educational, colour, or social status?

Read Romans 12:16 and Philippians 2:3

4. How do you plan to overcome partiality?

[Be of the same mind toward each person and consider each person as more important than yourself]

Day five

Read Acts 4:32-37 and 1 Thessalonians 4:11-12

1. What do these passages communicate to you about lifestyle?

Acts 4:32-37:

[An equality of needs being met within the body of Christ led to revival]

1 Thessalonians 4:11-12:

[We are encouraged to live quiet, industrious lives]

2. How do the following factors influence your present spending and lifestyle?

Comparing your lifestyle with that of friends and other people:

Television, the Internet, magazines, catalogues, 'role models' and advertisements:

Your study of the Bible:

Your commitment to Christ and to things that are important to Him:

3. Do you sense that the Lord would have you change your spending or your standard of living?
If so, in what way?

Day six

Read Deuteronomy 6:6-7; Proverbs 22:6 and Ephesians 6:4

1. According to these passages, who is responsible for teaching children how to handle money from a biblical perspective?

[It is the responsibility of the parents. Introduce the concept of establishing a strategy for independence – the goal of having each child independently managing his or her finances (with the exception of food and housing) by the time they are 15]

2. Stop and reflect for a few minutes: describe how well you were prepared to manage money when you first left home as a young person.

[Most children leave home ill-equipped to manage money]

3. Describe how you currently or will train children to:

Budget – create and maintain a spending plan:

Work:

Give:

Save:

Spend wisely:

Please write your prayer requests in your prayer log before coming to the meeting.