



Financial Discipleship Study Guide



A FINANCIAL DISCIPLESHIP MINISTRY™

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Chapter 1 – What Is A Disciple?



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And he appointed twelve (whom he also named apostles) so that they might be with him and he might send them out to preach (Mark 3:14)

Be imitators of me, as I am of Christ. (1 Corinthians 11:1)

Go therefore and make disciples of all nations, baptizing them in the name of the Father and of the Son and of the Holy Spirit, (Matthew 28:19)

For even the Son of Man came not to be served but to serve, and to give his life as a ransom for many. (Mark 10:45)

Central Idea

A disciple is a follower of Jesus who has an ongoing life-changing relationship with Him and commits to sharing what they learned with others.

Highlights

The KJV of the Bible speaks more about disciples (256 times) than Christians (three times).

- The mission of a disciple is to serve others and help set them free from the things that hinder them so that they can do what God wants them to do.

- A disciple is called to walk “with” Christ (evangelism), equipped to live “in” Christ (learning), sent to live “for” Christ (service), and commanded “by” Christ to minister to others (empowerment).
- Discipleship creates maturity in Christ and is reflected in a three-fold transformation:
 1. Being a new person (new priorities, new objectives, new hope)
 2. Seeing with different eyes (agreeing, submitting, and aligning with Christ)
 3. Living a new life (loving God and others, new ethics)

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Being with Christ?

Learning from Christ?

Ministering to others?



Interpretation

All disciples are Christian. Explain whether every Christian is a disciple.

Why is maturity in Christ the purpose and ultimate goal of discipleship?

What are some things that hinder us from prioritizing and pursuing God and His will for us?



Personal Application

How can you apply these principles to being a disciple?

Notes:

Chapter 2 – The Cost of Discipleship



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

Then Jesus told his disciples, "If anyone would come after me, let him deny himself and take up his cross and follow me. (Matthew 16:24)

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? (Luke 14:28)

So therefore, any one of you who does not renounce all that he has cannot be my disciple. (Luke 14:33)

Whoever loves his life loses it, and whoever hates his life in this world will keep it for eternal life. (John 12:25)

Central Idea

A financial disciple must fully surrender to the Lordship of Christ by acknowledging that Christ is the priority, denying yourself, counting the cost, and renouncing all.

Highlights

- The cost of following Jesus as a disciple is not cheap.
- Life spent for self is life lost, but life poured out for Him is life found, saved, enjoyed, and kept for eternity.

- Discipleship to Jesus is the best investment opportunity any human being ever gets.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Cost?

Surrender?

Denying yourself?



Interpretation

What are the cost/benefits of discipleship vs. non-discipleship?

Why is it so important to lose our life for Jesus sake?



Personal Application

How can you apply these principles to surrendering to the Lordship of Christ?

Notes:

Chapter 3 – The Terms of Discipleship



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

"The time is fulfilled, and the kingdom of God is at hand; repent and believe in the gospel." (Mark 1:15)

If anyone comes to me and does not hate his own father and mother and wife and children and brothers and sisters, yes, and even his own life, he cannot be my disciple. (Luke 14:26)

Then Jesus told his disciples, "If anyone would come after me, let him deny himself and take up his cross and follow me. . ." (Matthew 16:24)

So Jesus said to the Jews who had believed him, "If you abide in my word, you are truly my disciples . . ." (John 8:31)

Central Idea

There are eight terms of discipleship as laid down by Jesus and three primary hindrances to true discipleship.

Highlights

- To become citizens of the Kingdom, we must confess our sins, accept that Jesus paid the price of our sins by His death and resurrection, and believe the great news that Jesus wants to bring to our lives.
- Our love to Christ must be greater than all other loves.
- We are called to follow Jesus heroically and sacrificially.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Love?

Choice?

Sacrifice?



Interpretation

What does it mean to deny yourself and take up your cross?

What are some of the characteristics of Jesus observed by the disciples?

How can you know if you are too quick, too slow, or too easy to heed the call to discipleship?



Personal Application

How can you apply these principles to accept the terms of discipleship and avoid the hinderances?

Notes:

Chapter 4 – Disciples Are Stewards



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

As each has received a gift, use it to serve one another, as good stewards of God's varied grace: (1 Peter 4:10)

This is how one should regard us, as servants of Christ and stewards of the mysteries of God (1 Corinthians 4:1)

"If I were hungry, I would not tell you, for the world and its fullness are mine. (Psalm 50:12)

... You are not your own, for you were bought with a price. So glorify God in your body. (1 Corinthians 6:19-20)

You have given him dominion over the works of your hands; you have put all things under his feet, ... (Psalm 8:6)

... and also for me, that words may be given to me in opening my mouth boldly to proclaim the mystery of the gospel, (Ephesians 6:19)

Central Idea

As God's stewards, we are entrusted with money, life, time, talents, grace, and His mysteries.

Highlights

- The revelation of the Word of God provides valuable truths and wisdom that, when understood, are the basis upon which all of God's purposes in our life are worked out.
- God owns everything, has redeemed us, and extends an invitation to become managers of all He entrusts to us.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Stewardship?

The mysteries God has revealed?

God's purpose for you?



Interpretation

Which of the mysteries of God do you find most intriguing?

Describe the three-legged stool concept of stewardship?



Personal Application

How can you apply these principles to being a faithful steward?

Notes:

Chapter 5 – Disciples Make Disciples



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And you should follow my example, just as I follow Christ's. (1 Corinthians 11:1)

And he said to them, "Go into all the world and proclaim the gospel to the whole creation. . ." (Mark 16:15)

And he called the people to him again and said to them, "Hear me, all of you, and understand . . ." (Mark 7:14)

After this the Lord appointed seventy-two others and sent them on ahead of him, two by two, into every town and place where he himself was about to go. (Luke 10:1)

And he took with him Peter and James and John, and began to be greatly distressed and troubled. And he said to them, "My soul is very sorrowful, even to death. Remain here and watch." And going a little farther, he fell on the ground and prayed that, if it were possible, the hour might pass from him. (Mark 14:33-35)

Central Idea

We have been called to follow Jesus, so we want to help others follow Him, not follow us.

Highlights

- We disciple others because we want something for them, not something from them.
- Jesus disciple-making method occurs in four different environments: the large group (LG), the small group (SG), the inner circle (IC), and quality time (QT) alone with God. These environments support five principles:
 1. Jesus told everyone the Good News (LG – Church, Webinars, Podcasts)
 2. Jesus taught many to understand God's principles (LG – Church, Webinars, Podcasts)
 3. Jesus trained some to do the work (SG - FD Studies, Workshops)
 4. Jesus equipped a few to reproduce (IC - ONE MORE, FD Leader Training)
 5. Jesus modeled a relationship with the Father (QT – Prayer)

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Jesus' method?

Disciple-making principles?

Doing life together with people?



Interpretation

Describe the disciple-making principles that you are most gifted in modeling?

Describe the disciple-making principles that you would like improve in modeling?

Why is important to help people focus on following Christ and not you?



Personal Application

How can you apply these principles to being a disciple-maker?

Notes:

Chapter 6 – Characteristics Of A Disciple



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

Finally, brothers, whatever is true, whatever is honorable, whatever is just, whatever is pure, whatever is lovely, whatever is commendable, if there is any excellence, if there is anything worthy of praise, think about these things. What you have learned and received and heard and seen in me—practice these things, and the God of peace will be with you. (Philippians 4:8-9)

But seek first the kingdom of God and his righteousness, and all these things will be added to you. (Matthew 6:33)

Trust in the Lord with all your heart, and do not lean on your own understanding. In all your ways acknowledge him, and he will make straight your paths. (Proverbs 3:5-6)

...for God gave us a spirit not of fear but of power and love and self-control. (2 Timothy 1:7)

Central Idea

A disciple should reflect life characteristics that correspond to what the Lord is expecting from them.

Highlights

- Our character, motives, values and dreams (internals) will determine how well we deal with our job, finances, desires, and uncertainty (externals).
- A faithful and reliable disciple:
 1. Spends time in God's Word
 2. Lives an examined life
 3. Leads a controlled life
 4. Lives a sacrificial life
 5. Lives a fruitful life

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

God's Word?

Trusting God?

Self-control?



Interpretation

Why is God's Word so beneficial for your life?

Why must your thoughts, words, actions and motives always be God-centric?

Describe how you can use your time, talents and treasure to "Be fruitful and multiply" (Genesis 1:28)



Personal Application

How can you apply these principles to your characteristics as a disciple?

Notes:

Chapter 7 – Why Financial Discipleship?



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

If you hold on to My teaching, you are really My disciples. Then you will know the truth and the truth shall set you free. John 8:31-32

Go and make disciples . . . teaching them to obey everything I have commanded you. Matthew 28:19-20

No one can serve two masters. Either he will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money. Matthew 6:24

For where your treasure is, there will your heart be also. Matthew 6:21

My people are destroyed from lack of knowledge. Hosea 4:6

Central Idea

Money and financial responsibility are taught throughout scripture and should be an integral part of the development and daily walk of a Christ-follower.

Highlights

- A financial disciple applies what the Bible has to say about handling money and possessions.
- A financial disciple looks for three outcomes – know Christ more intimately, be free to serve Him, and help fund the great commission.

- Failure to integrate Biblical teaching into our financial life leads to a critical part of our life not being influenced by the Spirit of God.
- Money management is not merely a technical exercise: it is a spiritual discipline.
- The term "financial discipleship" refers to the impact money can have on our discipleship journey.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Biblical teaching on finances?

Your financial life and your spiritual life?

What determines your master?



Interpretation

What is the significance of the three outcomes of financial discipleship?

How does the great commission include financial discipleship?

How does ignorance of the Bible's teaching on money impact our spiritual walk?



Personal Application

If someone reviewed the transactions in your bank records, how would they summarize your priority in your life?

Notes:

Chapter 8 – Financial Freedom



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

For Ezra had set his heart to study the Law of the Lord, and to do it and teach His statutes and rules in Israel. Ezra 7:10

You shall remember the Lord your God, for it is He who gives you power to get wealth, that He may confirm His covenant that He swore to your fathers, as it is this day. Deuteronomy 8:18

Keep you lives free from the love of money and be content with what you have, because God has said "Never will I leave you; never will I forsake you." Hebrews 13:5

I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through Him who strengthens me. Philippians 4:13

Central Idea

Financial freedom is not a destination to reach; it is a path to take. It is a way of life.

Highlights

- We cannot teach what we have not applied and we cannot apply what we have not learned.
- Financial freedom has two dimensions: free from worry, anxiety, debt burdens, stress and materialism, and free to grow in generosity, in service and in enjoying fellowship with the Lord and others.

- You can be financially free with lots of money, you can be in financial bondage with lots of money, and you can be financially free with a little money.
- The Lord gives us power to create five types of wealth.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

The best source of financial instruction?

What financial freedom looks like?

The five types of wealth?



Interpretation

What are the benefits of learning, applying and teaching what the Bible says about money and possessions?

What does this phrase mean "we must learn to master money, or money will soon master us."?



Personal Application

Which of the "Four Thieves of Joy" do you struggle with the most, and what can you do to overcome this struggle.

Chapter 9 – Financial Bondage



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

And Jesus said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." Luke 12:15

... take captive every thought to make it obedient to Christ. 2 Corinthians 10:5

Just as the rich rule over the poor, so the borrower is servant to the lender. Proverbs 22:7

Central Idea

A focus on money alone, allowing our decisions to be based only on financial concerns, can cause us to focus only on ourselves and lead us into financial bondage.

Highlights

- 12 symptoms of financial bondage are listed in this chapter
- Pride is often the issue and Christ-like humility is the antidote
- Financial problems hide spiritual problems
- The obsession with acquiring and caring for "stuff" is a dangerous thing for the disciple of Jesus

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Healthy versus an unhealthy perspective on money?

Materialism requires a sacrifice of . . .

Economic impact of materialism?



Interpretation

How would you define “stuffocation”?

What are some consequences of a materialistic lifestyle?

What would be some reasons that God wants us to be free from financial bondage?



Personal Application

Which of the 12 symptoms of financial bondage do you find are the greatest struggle in your life, and how will you commit to address the source of these symptoms?

Notes:

Chapter 10 – Decisions



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

But to all who did receive Him, who believed in His name, He gave the right to become children of God. John 1:12

Moreover, it is required in stewards that they be found faithful. 2 Corinthians 4:2

Central Idea

Every life consists of major decisions and each decision builds a hierarchy that affects our financial discipleship journey.

Highlights

- Decisions you need to revisit include "one-time" important decisions as well as daily choices that are part of life's challenges and setbacks.
- Some decisions are temporal, but our focus should be on those that are eternal.
- Our aim as financial disciples is to be servants.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Six lifetime decisions?

The problem with financial success?

A God-honoring money-mindset?



Interpretation

What challenges exist in the progression from one decision to another?

What is the goal in a money-mindset?



Personal Application

Can you honestly say, without reservation, that you have made the Salvation decision? If not, please discuss how you can make this decision with your ONE MORE Leader today!

Notes:

Chapter 11 – Financial Success



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.
Proverbs 3:9-10

Those who love money will never have enough. How meaningless to think that wealth brings true happiness. The more you have, the more people come to you to help you spend it. So what good is wealth – except perhaps to watch it slip through your fingers! People who work hard sleep well, whether they eat little or much. But the rich seldom get a good night's sleep. Ecclesiastes 5:10-12

Central Idea

Financial success is not defined by the amount of money that you earn, but by the way you view money and avoid allowing it to control your life.

Highlights

- Spending less than you earn is the simple way to financial prosperity.
- Believe that God owns it all.
- A spending plan, or budget, makes sense.
- If your faith goals are made together with God, He will provide.

- We need to cut the umbilical cord that attaches us to our possessions.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Planning for our finances?

Six decisions?

Problems created by financial success?



Interpretation

What practical purpose is served through a spending plan?

What benefits are derived from the six financial decisions?



Personal Application

What challenges have you experienced through financial success or what are your concerns about financial success?

Notes:

Chapter 12 – Eternal Perspective



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

Do not store up for yourselves treasures on earth . . . But store up for yourselves treasures in heaven . . . For where your treasure is, there will your heart be also.
Matthew 6:19-21

Well done, good and faithful servant. Enter into the joy of your master. Matthew 25:21

Not that I desire your gifts; what I desire is that more be credited to your account.
Philippians 4:17

As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is life indeed. 1 Timothy 6:17-19

Central Idea

If our focus is on earthly treasure, our hearts are drawn away from the greatest treasure of Christ.

Highlights

- Focusing on earthy treasure can capture our heart and lead us away from God.

- If the things you value the most are material things, then you are focused on worldly, temporal treasures.
- The greatest treasure in heaven is an intimate relationship with Jesus Christ and hearing "Well done, good and faithful servant."

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Earthly treasure?

Our focus?

Financial generosity?



Interpretation

What do we risk when we focus on earthly treasure?

How can you determine the “location” of your treasures?

Doing good and sharing will result in what?



Personal Application

What do you think an intimate relationship with Christ looks like and what are you doing now to experience that relationship?

Notes:

Chapter 13 – Learning From The Master



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

Then the disciples came and said to him, "Why do you speak to them in parables?" And he answered them, "To you it has been given to know the secrets of the kingdom of heaven, but to them it has not been given. For to the one who has, more will be given, and he will have an abundance, but from the one who has not, even what he has will be taken away. This is why I speak to them in parables, because seeing they do not see, and hearing they do not hear, nor do they understand. (Matthew 13:10-13)

"Therefore the kingdom of heaven may be compared to a king who wished to settle accounts with his servants. When he began to settle, one was brought to him who owed him ten thousand talents. And since he could not pay, his master ordered him to be sold, with his wife and children and all that he had, and payment to be made. So the servant fell on his knees, imploring him, 'Have patience with me, and I will pay you everything.' And out of pity for him, the master of that servant released him and forgave him the debt. But when that same servant went out, he found one of his fellow servants who owed him a hundred denarii, and seizing him, he began to choke him, saying, 'Pay what you owe.' So his fellow servant fell down and pleaded with him, 'Have patience with me, and I will pay you.' He refused and went and put him in prison until he should pay the debt. (Matthew 18:23-30)

And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared,

whose will they be?' So is the one who lays up treasure for himself and is not rich toward God." (Luke 12:16-21)

Central Idea

Jesus' teaching method was highly effective because it was primarily hands-on, versus lectures or coaching. In addition, he used financial or economic situations to teach important lessons.

Highlights

- Parables are earthly stories with a heavenly meaning.
- Jesus used what the disciples saw or heard to teach them about money and possessions.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Parables?

Forgiveness?

Storing treasures?



Interpretation

Why do you think that Jesus spoke in parables instead of plainly?

Why is it important to ask God to check, align, and speak to your heart as you approach a parable in scripture?



Personal Application

How can you apply these principles to learning from Jesus?

Notes:

Chapter 14 – The Debtors



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

One of the Pharisees asked him to eat with him, and he went into the Pharisee's house and reclined at table. And behold, a woman of the city, who was a sinner, when she learned that he was reclining at table in the Pharisee's house, brought an alabaster flask of ointment, and standing behind him at his feet, weeping, she began to wet his feet with her tears and wiped them with the hair of her head and kissed his feet and anointed them with the ointment. Now when the Pharisee who had invited him saw this, he said to himself, "If this man were a prophet, he would have known who and what sort of woman this is who is touching him, for she is a sinner." And Jesus answering said to him, "Simon, I have something to say to you." And he answered, "Say it, Teacher."

"A certain moneylender had two debtors. One owed five hundred denarii, and the other fifty. When they could not pay, he cancelled the debt of both. Now which of them will love him more?" Simon answered, "The one, I suppose, for whom he cancelled the larger debt." And he said to him, "You have judged rightly." Then turning toward the woman he said to Simon, "Do you see this woman? I entered your house; you gave me no water for my feet, but she has wet my feet with her tears and wiped them with her hair. You gave me no kiss, but from the time I came in she has not ceased to kiss my feet. You did not anoint my head with oil, but she has anointed my feet with ointment. Therefore I tell you, her sins, which are many, are forgiven—for she loved much. But he who is forgiven little, loves little." And he said to her, "Your sins are forgiven." Then those who were at table with him began to say among themselves, "Who is this, who even forgives sins?" And he said to the woman, "Your faith has saved you; go in peace." (Luke 7:36-50)

Central Idea

Jesus teaches His disciples that we should guard our heart and thoughts and about the forgiveness of financial debt and sin.

Highlights

- Forgiveness is the cornerstone of following Christ.
- God knows our hidden thoughts and they will be revealed in our words and actions.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Self-centeredness?

Hypocrisy?

Jesus' ability to perceive unspoken thoughts?



Interpretation

What is required of us to find forgiveness?

Why did Jesus say that the woman judged to be a sinner acted more gracious than Simon who was judged to be a righteous man?



Personal Application

How can you apply these principles to forgiving financial debt?

Notes:

Chapter 15 – The Budget



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And when it grew late, his disciples came to him and said, "This is a desolate place, and the hour is now late. Send them away to go into the surrounding countryside and villages and buy themselves something to eat." But he answered them, "You give them something to eat." And they said to him, "Shall we go and buy two hundred denarii worth of bread and give it to them to eat?" And he said to them, "How many loaves do you have? Go and see." And when they had found out, they said, "Five, and two fish." Then he commanded them all to sit down in groups on the green grass. So they sat down in groups, by hundreds and by fifties. And taking the five loaves and the two fish, he looked up to heaven and said a blessing and broke the loaves and gave them to the disciples to set before the people. And he divided the two fish among them all. And they all ate and were satisfied. And they took up twelve baskets full of broken pieces and of the fish. And those who ate the loaves were five thousand men. (Mark 6:35-44)

Central Idea

When God asks us to do something, He will always arrange a way to pay for it.

Highlights

- God will not send us off to do for Him what we cannot do without Him.
- This is the only miracle our Lord performed that is described in all four of the Gospels.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

God's provision?

Our limitations?

Multiplication?



Interpretation

What was Jesus' response to the budget crisis faced by the disciples to feed the multitudes?

What is the difference between percentage increase in the world economy and multiplication in God's economy?



Personal Application

How can you apply these principles to your budget?

Notes:

Chapter 16 – The Traveler



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And behold, a lawyer stood up to put him to the test, saying, "Teacher, what shall I do to inherit eternal life?" He said to him, "What is written in the Law? How do you read it?" And he answered, "You shall love the Lord your God with all your heart and with all your soul and with all your strength and with all your mind, and your neighbor as yourself." And he said to him, "You have answered correctly; do this, and you will live."

But he, desiring to justify himself, said to Jesus, "And who is my neighbor?" Jesus replied, "A man was going down from Jerusalem to Jericho, and he fell among robbers, who stripped him and beat him and departed, leaving him half dead. Now by chance a priest was going down that road, and when he saw him he passed by on the other side. So likewise a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he journeyed, came to where he was, and when he saw him, he had compassion. He went to him and bound up his wounds, pouring on oil and wine. Then he set him on his own animal and brought him to an inn and took care of him. And the next day he took out two denarii and gave them to the innkeeper, saying, 'Take care of him, and whatever more you spend, I will repay you when I come back.' Which of these three, do you think, proved to be a neighbor to the man who fell among the robbers?" He said, "The one who showed him mercy." And Jesus said to him, "You go, and do likewise." (Luke 10:25-37)

Central Idea

A financial disciple uses his resources to help those in need.

Highlights

- We are to set aside our prejudice and priorities to show love and compassion for our neighbors.
- Our neighbor is anyone that we encounter.
- We need a savior

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Love?

Law?

Eternal Life?



Interpretation

Why is it important to help others not just when it is convenient or easy?

What are some of the resources that you have to help others?

Why do you think the lawyer asked Jesus the question, "And who is my neighbor?"



Personal Application

How can you apply these principles to help others through your resources?

Notes:

Chapter 17 – The Fool



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me." But he said to him, "Man, who made me a judge or arbitrator over you?" And he said to them, "Take care, and be on your guard against all covetousness, for one's life does not consist in the abundance of his possessions." And he told them a parable, saying, "The land of a rich man produced plentifully, and he thought to himself, 'What shall I do, for I have nowhere to store my crops?' And he said, 'I will do this: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. And I will say to my soul, "Soul, you have ample goods laid up for many years; relax, eat, drink, be merry.'" But God said to him, 'Fool! This night your soul is required of you, and the things you have prepared, whose will they be?' So is the one who lays up treasure for himself and is not rich toward God." (Luke 12:13-21)

Central Idea

Do not measure the value of your life in terms of money or possessions, but on a rich relationship with God and to grow in service and generosity.

Highlights

- We must put our trust in God, not our wealth.
- We should use our wealth to bless others and build up the kingdom of God.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Wealth?

Greed?

The future?



Interpretation

Why did God call the rich man a fool?

Why must we put our trust in God and not our wealth?

Why is it more important to store up treasures in heaven than on earth?



Personal Application

How can you apply these principles to prevent you from being foolish with your wealth?

Notes:

Chapter 18 – The Waster



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And he said, "There was a man who had two sons. And the younger of them said to his father, 'Father, give me the share of property that is coming to me.' And he divided his property between them. Not many days later, the younger son gathered all he had and took a journey into a far country, and there he squandered his property in reckless living. And when he had spent everything, a severe famine arose in that country, and he began to be in need. So he went and hired himself out to one of the citizens of that country, who sent him into his fields to feed pigs. And he was longing to be fed with the pods that the pigs ate, and no one gave him anything.

"But when he came to himself, he said, 'How many of my father's hired servants have more than enough bread, but I perish here with hunger! I will arise and go to my father, and I will say to him, "Father, I have sinned against heaven and before you. I am no longer worthy to be called your son. Treat me as one of your hired servants."' And he arose and came to his father. But while he was still a long way off, his father saw him and felt compassion, and ran and embraced him and kissed him. And the son said to him, 'Father, I have sinned against heaven and before you. I am no longer worthy to be called your son.' But the father said to his servants, 'Bring quickly the best robe, and put it on him, and put a ring on his hand, and shoes on his feet. And bring the fattened calf and kill it, and let us eat and celebrate. For this my son was dead, and is alive again; he was lost, and is found.' And they began to celebrate. "Now his older son was in the field, and as he came and drew near to the house, he heard music and dancing. And he called one of the servants and asked what these things meant. And he said to him, 'Your brother has come, and your father has killed the fattened calf, because he has received him back safe and sound.' But he was angry and refused to go in. His father came out and entreated

him, but he answered his father, 'Look, these many years I have served you, and I never disobeyed your command, yet you never gave me a young goat, that I might celebrate with my friends. But when this son of yours came, who has devoured your property with prostitutes, you killed the fattened calf for him!' And he said to him, 'Son, you are always with me, and all that is mine is yours. (Luke 15:11-31)

Central Idea

Plan your finances with God. Do not waste what He has entrusted to you.

Highlights

- When we squander our resources, we should confess and turn back to His ways.
- Financial problems are sometimes an outside indicator of spiritual problems.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Preparation to be a financial disciple?

Forgiveness?

Anger?



Interpretation

Why is wasteful extravagance (Prodigal) wrong?

Why is it wrong to have a self-centered response to something that you think someone else does not deserve.



Personal Application

How can you apply these principles to prevent you from wasting the resources God has entrusted to you?

Notes:

Chapter 19 – The Manager



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

He also said to the disciples, "There was a rich man who had a manager, and charges were brought to him that this man was wasting his possessions. And he called him and said to him, 'What is this that I hear about you? Turn in the account of your management, for you can no longer be manager.' And the manager said to himself, 'What shall I do, since my master is taking the management away from me? I am not strong enough to dig, and I am ashamed to beg. I have decided what to do, so that when I am removed from management, people may receive me into their houses.' So, summoning his master's debtors one by one, he said to the first, 'How much do you owe my master?' He said, 'A hundred measures of oil.' He said to him, 'Take your bill, and sit down quickly and write fifty.' Then he said to another, 'And how much do you owe?' He said, 'A hundred measures of wheat.' He said to him, 'Take your bill, and write eighty.' The master commended the dishonest manager for his shrewdness. For the sons of this world are more shrewd in dealing with their own generation than the sons of light. And I tell you, make friends for yourselves by means of unrighteous wealth, so that when it fails they may receive you into the eternal dwellings.

"One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money." (Luke 16:1-13)

Central Idea

Using the money and possessions God has entrusted to you for His purposes is faithful stewardship.

Highlights

- We have a small amount of time (compared to eternity) and a small amount of resources (compared to God).
- We can love God and be devoted to Him in all our financial dealings, or we can hate and despise Him by choosing to love and be devoted to money.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Stewardship?

Love of money?



Interpretation

Why was the managers forgiveness of debt considered shrewd?

What does "true riches" mean to you?



Personal Application

How can you apply these principles to how you will leverage your time and resources on earth to maximize God's Kingdom?

Notes:

Chapter 20 – The Rich Man



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

"There was a rich man who was clothed in purple and fine linen and who feasted sumptuously every day. And at his gate was laid a poor man named Lazarus, covered with sores, who desired to be fed with what fell from the rich man's table. Moreover, even the dogs came and licked his sores. The poor man died and was carried by the angels to Abraham's side. The rich man also died and was buried, and in Hades, being in torment, he lifted up his eyes and saw Abraham far off and Lazarus at his side. And he called out, 'Father Abraham, have mercy on me, and send Lazarus to dip the end of his finger in water and cool my tongue, for I am in anguish in this flame.' But Abraham said, 'Child, remember that you in your lifetime received your good things, and Lazarus in like manner bad things; but now he is comforted here, and you are in anguish. And besides all this, between us and you a great chasm has been fixed, in order that those who would pass from here to you may not be able, and none may cross from there to us.' And he said, 'Then I beg you, father, to send him to my father's house—for I have five brothers—so that he may warn them, lest they also come into this place of torment.' But Abraham said, 'They have Moses and the Prophets; let them hear them.' And he said, 'No, father Abraham, but if someone goes to them from the dead, they will repent.' He said to him, 'If they do not hear Moses and the Prophets, neither will they be convinced if someone should rise from the dead.'" (Luke 16:19-31)

Central Idea

Jesus wants His financial disciples to lovingly, compassionately, and generously use their resources to help people in need.

Highlights

- Jesus condemned the rich man for the use of his wealth, not for having wealth.
- What we believe and place our faith in during our earthly lives determines our eternal destiny.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Pursuing earthly wealth?

Pursuing eternal wealth?



Interpretation

What is your definition of a wealthy person from a worldly perspective? What is your definition of a wealthy person from an eternal perspective?

What are your personal observations and experiences with the wealthy and how they use their wealth?

How do you feel about Abrahams' response to the rich man's request to send Lazarus to warn his brothers about hell?



Personal Application

How can you apply these principles to being a credible financial disciple?

Notes:

Chapter 21 – The Leader



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And a ruler asked him, "Good Teacher, what must I do to inherit eternal life?" And Jesus said to him, "Why do you call me good? No one is good except God alone. You know the commandments: 'Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.'" And he said, "All these I have kept from my youth." When Jesus heard this, he said to him, "One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me." But when he heard these things, he became very sad, for he was extremely rich. Jesus, seeing that he had become sad, said, "How difficult it is for those who have wealth to enter the kingdom of God! For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God." Those who heard it said, "Then who can be saved?" But he said, "What is impossible with man is possible with God." And Peter said, "See, we have left our homes and followed you." And he said to them, "Truly, I say to you, there is no one who has left house or wife or brothers or parents or children, for the sake of the kingdom of God, who will not receive many times more in this time, and in the age to come eternal life." (Luke 18:18-30)

Central Idea

The financial disciple must relinquish the control that possessions, power, status, and even family have over their life.

Highlights

- No one is good except God alone.
- We need deliverance from the power of money in our lives.
- Exchanging wealth on earth for wealth in the Kingdom of God is a great exchange.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Jesus?

The wealthy ruler?



Interpretation

What do we know about the wealthy leader from his words, his manner, and his actions?

How does it make you feel to hear Jesus say that is difficult for those who have wealth to enter the kingdom of God?

To what degree do you feel that money, power, and status has control over your life?



Personal Application

How can you apply these principles to being fully surrendered to the Lord?

Notes:

Chapter 22 – The Tax Man



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

He entered Jericho and was passing through. And behold, there was a man named Zacchaeus. He was a chief tax collector and was rich. And he was seeking to see who Jesus was, but on account of the crowd he could not, because he was small in stature. So he ran on ahead and climbed up into a sycamore tree to see him, for he was about to pass that way. And when Jesus came to the place, he looked up and said to him, "Zacchaeus, hurry and come down, for I must stay at your house today." So he hurried and came down and received him joyfully. And when they saw it, they all grumbled, "He has gone in to be the guest of a man who is a sinner." And Zacchaeus stood and said to the Lord, "Behold, Lord, the half of my goods I give to the poor. And if I have defrauded anyone of anything, I restore it fourfold." And Jesus said to him, "Today salvation has come to this house, since he also is a son of Abraham. (Luke 19:1-9)

Central Idea

No one is beyond redemption and repentance.

Highlights

- Zacchaeus was short, wealthy, hated, and disgusted with himself.
- When Jesus comes into a home, everything changes.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Jesus?

Zacchaeus?

Repentance, Redemption, Restitution?



Interpretation

Why do you think Jesus invited himself to stay at the home of Zacchaeus?

Why is it important for a financial disciple to be completely honest in all money matters?



Personal Application

How can you apply these principles to financial honesty?

Notes:

Chapter 23 – The Market



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And they came to Jerusalem. And he entered the temple and began to drive out those who sold and those who bought in the temple, and he overturned the tables of the money-changers and the seats of those who sold pigeons. And he would not allow anyone to carry anything through the temple. And he was teaching them and saying to them, "Is it not written, 'My house shall be called a house of prayer for all the nations'? But you have made it a den of robbers." And the chief priests and the scribes heard it and were seeking a way to destroy him, for they feared him, because all the crowd was astonished at his teaching. (Mark 11:15-18)

Central Idea

In our money management, all our transactions must be done prayerfully, honestly, and for God-given goals.

Highlights

- Jesus was angry about the "market-place" focus in the temple.
- The economy of the world works by buying and selling. The economy of God works by giving and receiving, which we call grace.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Jesus?

Money Changers?

The temple?



Interpretation

Why was Jesus angry?

What is the danger of churches having a market-place focus?

Why do you feel that it is okay or not okay to make a profit?

How would you describe a worldly profit vs. a God-centered profit?



Personal Application

How can you apply these principles to maintain your focus on serving the Lord and not money?

Notes:

Chapter 24 – The Investors



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

As they heard these things, he proceeded to tell a parable, because he was near to Jerusalem, and because they supposed that the kingdom of God was to appear immediately. He said therefore, "A nobleman went into a far country to receive for himself a kingdom and then return. Calling ten of his servants, he gave them ten minas, and said to them, 'Engage in business until I come.' But his citizens hated him and sent a delegation after him, saying, 'We do not want this man to reign over us.' When he returned, having received the kingdom, he ordered these servants to whom he had given the money to be called to him, that he might know what they had gained by doing business. The first came before him, saying, 'Lord, your mina has made ten minas more.' And he said to him, 'Well done, good servant! Because you have been faithful in a very little, you shall have authority over ten cities.' And the second came, saying, 'Lord, your mina has made five minas.' And he said to him, 'And you are to be over five cities.' Then another came, saying, 'Lord, here is your mina, which I kept laid away in a handkerchief; for I was afraid of you, because you are a severe man. You take what you did not deposit, and reap what you did not sow.' He said to him, 'I will condemn you with your own words, you wicked servant! You knew that I was a severe man, taking what I did not deposit and reaping what I did not sow? Why then did you not put my money in the bank, and at my coming I might have collected it with interest?' And he said to those who stood by, 'Take the mina from him, and give it to the one who has the ten minas.' And they said to him, 'Lord, he has ten minas!' 'I tell you that to everyone who has, more will be given, but from the one who has not, even what he has will be taken away. But as for these enemies of mine, who did not want me to reign over them, bring them here and slaughter them before me.'" (Luke 19:11-27)

Central Idea

God invests in us and expects a return of fruitfulness on His investment.

Highlights

- God will entrust us with gifts, ability, and opportunities to test our stewardship over it and faithfulness to Him.
- The reward of good stewardship is greater stewardship.
- Our eternal rewards are determined by our fruitfulness and accomplishments.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

The master's response to the productive servants?

The master's response to the unproductive servants?



Interpretation

What are some of the gifts, abilities and opportunities that God has entrusted to you?

As you think about the fruit of service, what are the differences between a victor and a victim?



Personal Application

How can you apply these principles to being more productive for the Kingdom?

Notes:

Chapter 25 – The Government



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

The scribes and the chief priests sought to lay hands on him at that very hour, for they perceived that he had told this parable against them, but they feared the people. So they watched him and sent spies, who pretended to be sincere, that they might catch him in something he said, so as to deliver him up to the authority and jurisdiction of the governor. So they asked him, "Teacher, we know that you speak and teach rightly, and show no partiality, but truly teach the way of God. Is it lawful for us to give tribute to Caesar, or not?" But he perceived their craftiness, and said to them, "Show me a denarius. Whose likeness and inscription does it have?" They said, "Caesar's." He said to them, "Then render to Caesar the things that are Caesar's, and to God the things that are God's." And they were not able in the presence of the people to catch him in what he said, but marveling at his answer they became silent. (Luke 20:19-26)

Central Idea

Paying taxes is an act of obedience, an acknowledgement of God's provision, and provides money to benefit the needs of others.

Highlights

- We should pay our taxes fairly and honestly, without any attempt to subvert the law.

- We should give our all in tribute to God, for it is His image we bear in this world.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Jesus?

Trick questions?

Taxes?



Interpretation

Why do you think the scribes tried to flatter Jesus (*“Teacher, we know that you speak and teach rightly, and show no partiality, but truly teach the way of God.”*)?

What was the specific trap that they were trying to place Jesus in?

How is paying taxes a reflection of God's provision?



Personal Application

How can you apply these principles to paying taxes?

Notes:

Chapter 26 – The Widow



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

And in his teaching he said, "Beware of the scribes, who like to walk around in long robes and like greetings in the marketplaces and have the best seats in the synagogues and the places of honor at feasts, who devour widows' houses and for a pretense make long prayers. They will receive the greater condemnation." And he sat down opposite the treasury and watched the people putting money into the offering box. Many rich people put in large sums. And a poor widow came and put in two small copper coins, which make a penny. And he called his disciples to him and said to them, "Truly, I say to you, this poor widow has put in more than all those who are contributing to the offering box. For they all contributed out of their abundance, but she out of her poverty has put in everything she had, all she had to live on."
(Mark 12:38-44)

Central Idea

The rich gave out of their abundance and with pride. The widow gave out of her poverty and sacrificially.

Highlights

- Jesus commends giving in faith.
- Jesus condemns not giving according to how you have been blessed.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Jesus?

Rich people?

The widow?



Interpretation

Describe some of the positive and negative attitudes towards giving?

What are the barriers to sacrificial giving and how can they be overcome?



Personal Application

How can you apply these principles to your attitude towards generosity?

Notes:

Chapter 27 – The Traitor



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with the study guide.



Scripture Reading

But Judas Iscariot, one of his disciples (he who was about to betray him), said, "Why was this ointment not sold for three hundred denarii and given to the poor?" He said this, not because he cared about the poor, but because he was a thief, and having charge of the moneybag he used to help himself to what was put into it. (John 12:4-6)

Then Satan entered into Judas called Iscariot, who was of the number of the twelve. He went away and conferred with the chief priests and officers how he might betray him to them. And they were glad, and agreed to give him money. So he consented and sought an opportunity to betray him to them in the absence of a crowd. (Luke 22:3-6)

Central Idea

We should be loyal to God at all times and in all circumstances regardless of the cost.

Highlights

- Judas was a thief and a traitor.
- Judas betrayed Jesus for money

- We should choose God over money, trust Him to provide, and don't worry.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s) and highlights say about:

Judas?

Satan?

Loyalty?



Interpretation

What do you feel is the biggest threat to the Kingdom, the power of open enemies or the treachery of Christians who may know Jesus but do not follow Jesus?

How can we prevent Satan from infiltrating our lives as he did with Judas?



Personal Application

How can you apply these principles to your attitude towards loyalty?

Notes:

Chapter 28 – A Map and A Compass



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

Your word is a lamp to my feet and a light to my path. Psalm 119:105

Central Idea

The Bible is your map which points you to Christlikeness.

Highlights

- When navigating the journey of a financial disciple, biblical teaching gives you the safest and most direct route to travel.
- You will only end your journey when you meet Jesus face-to-face. Then He will evaluate what you have done with the resources He has entrusted to you.
- Once you complete the cycle for yourself, your focus enlarges to helping others utilize the map and the compass.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

The Bible?

Planning?

Long-term focus?



Interpretation

How do the points on the compass provide the route you should take?

What becomes the ultimate goal in this process?



Personal Application

Reviewing your current financial situation, where do you think you are on the compass? What are your next steps to move along in the process?

Notes:

Chapter 29 – Compass Point North: The Gold Standard



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

Everything in the heavens and earth is Yours O Lord, and this is Your kingdom. 1
Chronicles 29:11

Central Idea

The first step in the journey of a financial disciple is to acknowledge, accept and embrace God's ownership of all things, including "your" money.

Highlights

- Our day-to-day use of money is now decoupled from anything that has intrinsic value.
- Financial disciples should get back on the spiritual "Gold Standard," which is based on the solid promises of God.
- Getting back on the "God Standard" focuses on asking God to reveal His plans for my financial life, the basis being recognition of God's ownership.
- We work harder for longer hours and have more than ever before – yet we are not satisfied.
- Emotional detachment to finances is a critical step to make in our journey to financial healing.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

God standard?

Ownership?

The meaning of gold in the Bible?



Interpretation

What benefits do you receive when you relinquish ownership to God?

How is the picture of an affluent society reflected in our routine decisions?



Personal Application

What seems to be the area of your life that challenges you the most as it relates to God's ownership of everything? How can you mentally and spiritually acknowledge the transfer of ownership to God specifically for those areas?

Notes:

Chapter 30 – Compass Point Northeast: The Power of Money



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs.
1 Timothy 6:10

Central Idea

Financial disciples tear down the idols in their life and replace them with seeking the one true God daily.

Highlights

- Hidden forces are seeking to tempt us off track.
- Money has god-like characteristics that pry us away from being servants of God to being servants of money.
- Enjoying things properly means not allowing them to become our master, capture our love, demand our devotion, to be the source of our hope.
- Generosity yields a victory over the dark powers that seek to control and oppress us.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

The power of money?

Idolatry?

Generosity?



Interpretation

What are some examples of the power of money that can get us off the spiritual track?

What are some steps we can take to break the idolatry of money and possessions?

What role can generosity play in breaking the hold of money?



Personal Application

Given the “three conversions” as described by Martin Luther, on a scale of 1 to 5, with 5 being the most Christ-like, where would you rate yourself on the conversion of the heart, mind, and purse? What steps must you take to increase your ratings?

Notes:

Chapter 31 – Compass Point East: Financial Decisions



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading:

For where your treasure is, there will your heart be also. Matthew 6:21

Central Idea

The best decisions are those taken in the light of their eternal impact.

Highlights

- Reading and studying the Bible on a daily basis is really more about a heart change than a schedule change.
- The correct way of making financial decisions is to allow our thinking to be determined, not by what everyone else does, but by allowing God to transform our thinking.
- Goal-setting should come from God.
- The Bible should always be our source of wisdom.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Bible study?

Goal-setting?



Interpretation

How can reading and studying the Bible impact our decision-making?

What is a "faith goal"?



Personal Application

Which of the six Biblical processes for decision making do you tend to overlook or skimp on? Why do you think that occurs?

Notes:

Chapter 32 – Compass Point Southeast: Free from Debt



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

The woman said, "The serpent deceived me, and I ate." Genesis 3:13b

Will not your creditors suddenly arise? Will they not wake up and make you tremble? Then you will become their prey. Habakkuk 2:7 (NIV)

The rich rules over the poor, and the borrower is the slave of the lender.
Proverbs 22:7

The wicked borrows but does not pay back, but the righteous is generous and gives;
Psalm 37:21

Be not one of those who give pledges, who put up security for debts. If you have nothing with which to pay, why should your bed be taken from under you? Proverbs 22:26-27

Central Idea

Debt removes our freedom, because the creditors gain the priority on our finances; they have to be paid first.

Highlights

- God wants us to remain free.

- It is very difficult to love our neighbor if we owe money that we cannot repay in full on time; the relationship starts to break down.
- Debt removes our flexibility to adapt to unexpected circumstances.
- Greed is the beginning of everything, including the desire to borrow.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

God's thoughts on debt?

Reasons we get into debt?

Waiting on God?



Interpretation

How do the wicked handle debt?

What are three principles to follow when considering debt?

What does "paying back on time" indicate about you?



Personal Application

What would your life look like if you were not in debt, or you had not accepted debt as an option in the past?

Notes:

Chapter 33 – Compass Point South: How Much is Enough?



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

But if we have food and clothing, with these we will be content. 1 Timothy 6:8

Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need. I can do all things through Him who strengthens me. Philippians 4:11-13

Central Idea

Money does not satisfy nor create contentment.

Highlights

- The more we have the more we want.
- When we desire possessions, we are looking for rest which we never find because we ultimately discover that the possessions are possessing us and lead us into more needs.
- We use stuff to fill some voids about our lives and make social statements about ourselves.

- If we determine the threshold of enough, any income over and above that can be utilized to build assets to invest in doing good – first of all to our families and friends and then to the world at large.
- Contentment has nothing to do with money. It's a learned response, a deliberately chosen attitude.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

God the Provider?

Affluenza?

Contentment?



Interpretation

How does overconsumption feed upon itself?

Do you agree with this statement "Contentment is not the fulfillment of our wants." Why or why not?



Personal Application

How do you pursue contentment and what can you do to become more content?

Notes:

Chapter 34 – Compass Point Southwest: Whole-life Prosperity



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

Beloved, I pray that all may go well with you and that you may be in good health, as it goes well with your soul. 3rd John 1:2

Come to me, all who labor and are heavy laden, and I will give you rest. Take my yoke upon you, and learn from me, for I am gentle and lowly in heart, and you will find rest for your souls. For my yoke is easy, and my burden is light." Matthew 11:28-30

I am the vine; you are the branches. Whoever abides in me and I in him, he it is that bears much fruit, for apart from me you can do nothing. John 15:5

Central Idea

Life wealth is the accumulation of financial, relational, physical, productive, and spiritual capital with which we can achieve our God-given goals.

Highlights

- A well-lived life (true wealth) is about much more than finances.
- The problem with prosperity theology is that it is narrowly focused on measuring financial prosperity when it ought to be thinking about spiritual, relational, physical, and productive prosperity too.

- When we think financial capital is the most important, we are willing to sacrifice all kinds of other capital to get it.
- The Kingdom of God and eternal life are like code words to refer to a life filled with spiritual capital.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Life wealth?

God's priorities?



Interpretation

Which of the five types of wealth capital is the least important but takes up most of our energy? Why?

What are some examples of how Jesus used wealth capital in His life and ministry?



Personal Application

Taking a 30,000 foot view, how does your life reflect your own prioritization of the five different kinds of life capital? What would you like the priorities to be?

Notes:

Chapter 35 – Compass Point West: Generosity



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from You, and we have given You only what comes from Your hand. 1 Chronicles 29:14

And God is able to make all grace abound to you, so that having all sufficiency in all things at all times, you may abound in every good work. 2 Corinthians 9:8

Central Idea

Whole-life generosity is an overflowing life that is released to God for the blessing of others.

Highlights

- Whole-life generosity – sharing time, talents, treasure, and the gospel – is the lifestyle outcome of a financial disciple.
- God will only bless us with abundance and allow us to enjoy overflow when we limit our lifestyle. He will not pour money into a bucket with holes in it.
- The five "P's" of planned giving are Priority, Percentage, Premeditated, Progressive, and Promised
- Giving God His part first breaks the power of money in our life.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

God's generosity to us?

Levels of giving?

The role of faith in giving?



Interpretation

Where and how do we begin the journey to a generous lifestyle?

For what purpose(s) will God bless us with an abundance?



Personal Application

Watch the short video on "A Handful of Rice" at this link:
<https://vimeo.com/46042973> What does this teach you about generosity that you can readily apply to your own generosity journey?

Notes:

Chapter 36 – Compass Point Northwest: An Eternal Portfolio



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

For we must all appear before the judgement seat of Christ, so that each one may receive what is due for what he has done in the body, whether good or evil. 2 Corinthians 5:10

Truly, I say to you, there is no one who has left house or wife or brothers or parents or children, for the sake of the Kingdom of God, who will not receive many times more in this time, and in the age to come eternal life. Luke 18:29-30

What you have heard from me in the presence of many witnesses entrust to faithful men, who will be able to teach others also. 2 Timothy 2:2

Central Idea

When we build an eternity portfolio, we are working on our destiny. We have been designed for eternity.

Highlights

- Developing an eternal perspective is essential to making good decisions as a believer.
- My faith in Jesus determines my eternal destination, but my behavior determines my eternal rewards.
- Make every decision today on the basis of its impact on eternity.

- According to John Wesley, we should not raise our standard of living but should raise our standard of giving.
- Jesus said that we should use inherently unrighteous money to develop relationships with people so that they may experience eternity with Him.
- We can give our lives for that which will last for eternity or for those things that will soon be consumed.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Our impact on eternity?

Regrets in this life?

Disciple making?



Interpretation

What role does mercy play in eternity, both with the mercy we receive and the mercy we extend?

As a financial disciple, what is my number one goal for the use of wealth I have at my disposal?



Personal Application

How can you apply these principles to your financial discipleship journey?

Notes:

Finishing Well



Prayer

Pray for the Holy Spirit's guidance as you begin reading and completing this. Ask for clarity and insight as you engage in God's Word and the author's writings.

Read the chapter completely before continuing with this study guide.



Scripture Reading

His master said to him "Well done, good and faithful servant! You were faithful with a few things. I will put you in charge of many things. Enter into the joy of your master." Matthew 25:21

Central Idea

Finishing well doesn't mean finishing with a perfect record. But it does mean learning from our mistakes, getting back on course, and pursuing the Lord with our whole heart.

Highlights

- Starting well does not guarantee that a person will finish well.
- Only one-third of Biblical personalities that we know much about finished well.
- Long races don't require speed but they require determination and finishing power.

How would you concisely describe the theme for this chapter?

What were the highlights for you?



Observation

What does the scripture(s), highlights and assigned readings say about:

Bible-Based?

Christ-Centered?

Prayer Driven?

Holy Spirit-Led?

Discipleship-Focused?



Interpretation

List one key and personal benefit from the five key characteristics of a strong finisher?

Bible-Based:

Christ-Centered:

Prayer Driven:

Holy Spirit-Led:

Discipleship-Focused:



Personal Application

The author closes with these four encouragements: leave your past behind, be courageous, stay focused on Christ, never give up. How will you practically begin living these out for the rest of your life?

Notes: