FIRST WEST | **Weekly E-mail Suggested Text**

Week 1 – Freedom in Stewardship

Story

Jim and Gail were a new couple in our church. They were middle aged in years but rather young in the faith. Both of them worked but they were frustrated by their personal debt load. When I preached my annual sermon on stewardship, they sought me out after church to tell me that they just could not give anything to the church. They especially knew that they could not give a tithe. I did not argue. Instead, I suggested that they pray about it and see how God may lead them. Over the next few weeks, they decided to express their gratitude to God for His goodness by giving to His church. Months later they even began to tithe. I will never forget Gail's comment: "It is like the 90% goes farther than the 100% ever did." They became known as very generous (and happy) people as a result. They found freedom in and through their stewardship.

Your life situation may be entirely different, but the outcome can be similar. God has a lot to say about how we steward His resources.

Scripture

Read these verses in preparation for this week's group time:
Luke 14:28-20
Matthew 13:44-46
Proverbs 3:9-10

Something to Ponder

- Over 2300 verses in the Bible have some relationship with money and possessions
- Money is the second most talked about topic in the Bible
- 11 of the 39 parables that Jesus told dealt with money and possessions
- "It is proven that mental and physical health improves with stronger financial wellness."

Week 2 – Diligent Earner

Story

The knock on the door was unexpected. The demand was even more shocking. The young adult Single in our church asked for our family to pay for her bills. She did not just mean one time. She wanted us to pay for her perpetually. I explained to her kindly but firmly that God's plan is for her to work to support herself. It was not that she could not work. She just did not want to work. She wanted someone else to work and pay her bills.

God is glorified as each one of us work according to the abilities and plans God has for us. In a family, someone is the leading wage earner. Others cooperate in how that money is used. All of us have a role in our family to use the resources God provides.

Scripture

Read these verses in preparation for this week's group time:
Proverbs 10:4
Proverbs 12:11
Proverbs 21:5
Proverbs 13:11

Something to Ponder
"What are your financial goals?"

- Set SMART financial goals
- SMART = Specific, Measurable, Achievable, Relevant, Time-sensitive
- Think in terms of 1 month, 1 year, and 5 years

Week 3 – Prudent Spender

Story
Growing up I played a lot of sports (football, basketball, track and swimming). The swimming team I was on won multiple state titles. The coaches were incredible. They had our workouts carefully planned. They knew when to push us hard, doing intense workouts, but then right before the meets, they backed off and put us through lighter exercises. It all fit into a winning strategy that produced amazing results. It did not happen by accident. They were intentional. They had a plan.

When it comes to finances, it is smart to have a plan. That plan should have some built in flexibility but should be intentional. It should enable you to achieve what God wants in your stewardship.

Scripture
Read these verses in preparation for this week's group time:
Isaiah 55:2
Luke 12:15
Luke 14: 28-30

Something to Ponder
"What did you learn from writing out a Monthly Spending Plan? How does your plan compare with the recommended percentages for each area?"

Week 4 – Generous Giver

Story
My home church pastor, Dr. Charles T. Carter, was known as an insightful Bible teacher, a highly organized leader, and a caring pastor. Many of us had soft debates about what his spiritual gift was. Was it teaching? Was it leadership? Was it mercy? It was when I asked him to come preach a revival at the church I pastored when I was in seminary that I realized that it was giving. During that week, he generously gave my young family various gifts – some from people in my home church, but some straight out of his creative kindness. Our little church was blessed to have this megachurch pastor give freely of his time to teach God's people His Word. I still recall with fondness that transformative week as we were blessed by his generosity.

Not everyone has the spiritual gift of giving, but all of us can be a blessing to others. You may not be able to bless the world with your generosity but your generosity may mean the world to the one you bless.

Scripture
Read these verses in preparation for this week's group time:
Luke 12:15
Matthew 6:24
Luke 21:1-4

Something to Ponder
"In what ways do you plan to be more generous in your financial matters? How will this impact your tithing? How will it impact your other giving habits?"

Week 5 – Wise Saver

Story
There is some lame joke about a duel between Jesus and the devil regarding how they spent their money. The punchline is something like, "Devil, you know you cannot beat Jesus financially. Jesus wins because Jesus saves."

Jesus wants us to win in our finances and saving is a key aspect to it. God will grant you wisdom and self-control (It IS a part of the fruit of the Spirit!) when it comes to discerning what to spend and what to save.

Scripture
Read these verses in preparation for this week's group time:
Proverbs 28:20
Proverbs 13:11
1 Corinthians 16:2

Something to Ponder
Savings go in three directions:

1. Save for the emergency that is coming
2. The process of savings and building wealth is a marathon
3. Save for future purchases

Week 6 – Cautious Debtor

Story
As a steward of God's money, the most important things is that we do what we sense God wants us to do with the resources He has given us. Sometimes it means saving. Sometimes it means spending. Sometimes it can even mean going into debt. However we steward the resources, we must be aware that we never know what is ahead.

George W. Carroll, a millionaire philanthropist, in the early part of the 20th century, grew wealthy from oil. He gave large sums of money to Baylor University to construct buildings and educate young Christians. He gave a great deal of money to his church and even sent his pastor, Dr. George W. Truett, to Europe to preach to the soldier boys during the First World War. Then, in the Stock Market crash of 1929, the man lost his fortune. This wealthy and generous man was reduced to pauper status. He never fully recovered.

One day when Mr. Carroll was visiting the Baylor campus, a professor recognized him as he stood before the auditorium that bore his name. He engaged Mr. Carroll in conversation and asked him if he regretted not keeping more money instead of giving it away to Baylor. The professor said something like this to him, "When you think about all the money you gave away, do you ever wish you had it back?" Mr. Carroll replied without hesitation, "Friend, the only thing I have left is what I gave away."

We do not know what is ahead. God does. God will guide you in how to save, spend, or invest the resources He has given you.

Scripture

Here are the verses in preparation for this Sunday. Let Him speak to you through them.
Hebrews 13:5
Matthew 6:19-21
Romans 13:8
Luke 14:28-30

Something to Ponder

“Debt has been marketed to us so we have to come to believe we cannot live without it.”