

Home Group Plan Money & Giving

A. Your money is not really your money... (15 min)

-Try a small exercise. (Try to follow along) Ask for 3 volunteers. Pick one of them as the part time Bollo's coffee shop employee/ student, one as the Virginia Tech Electricity Service worker, and one as a VT professor. Give 10 dollars in 1 dollar bills to the Bollo's employee. (Ask for the money back at the end)

1. Have the Bollo's worker pay the electric company worker \$4 for their electric bill and pay the VT professor \$5 for tuition.

2. Have the Virginia Tech Electricity Service Worker pay the Bollo's worker \$1 for coffee and the Virginia Tech Professor \$2 for a parking ticket (because we know the school uses that money for things other than parking).

3. Have the VT professor pay the Virginia Tech Electricity Service Worker \$4 for his/her power bill. Have them pay \$2 to the Bollo's employee for coffee.

-The previous exercise may seem very dumb, because you basically exchange money, but that's the idea. Our money is not really ours, its always changing hands. Nor is the money anyone's... (Add to the exercise to make it more entertaining)

-Discuss these versus, what they mean when it comes to our money and material possessions?

-Psalm 24: 1-2

-Deuteronomy 8:13-14

-1 Timothy 6:7

*All things come from God and everything is God's. Think about when you spend, give, save, or invest, it's all God's.

(10 min)

B. Money in itself is not evil; people are what allows money to be evil. Money can be used as a tool to solve a lot of world problems. (This is not supposed to be a guilt trip, but it may be good to throw out some of the following statistics.)

- 'They' estimate that Christians only give 2% of their income to Christian Ministries.
- If that moved to 5%, a large portion of the world's hungry would be fed.
- 3% of American Christians give 10% or more of their income.
- 3% of the Indian population claim to be Christian, but Christians are responsible for 18% of India's Healthcare.

*These stats are not to make you feel guilty, but to show the potential power of the Church and the power that the church has now.

-Have some fun discussing what world problems could be solved by the church if it had the right resources. Food, water, shelter, etc.

C. God does not need money, but He needs your heart. (15-25 min)

*Have your home group discuss these things below. For some of you it might better to break your group into smaller groups of 3 or 4.

- What do you think God wants from you? (think outside of money)
- When it comes to money, how much should we give? Discuss the following verses.
 - Luke 20:25
 - Luke 21:4
- What are you supposed to give if you don't have anything to give?
- How do you think God feels about Christians having debt? (Discuss the differences of credit card debt and student loans. Discuss how 'bad' debt can prevent you from following God's call)
- Read Mathew 16:19-21, What does it mean to store you treasures in Heaven?

*The following can be done in homegroup or challenge people to do it sometime during the week outside of homegroup.

-God wants you to be free from the hold of money; He wants you to be able to give. You need to know where your money is going so that you can be able to do what God wants you to do whether it's giving time, money, or anything else. Make a list of your monthly expenses and how much you think you spend on each item, food, rent, fun, etc. Then keep track of your receipts for a month to find out where your money is being spent. Ask yourself some questions...

-Are you surprised to know where your money is really going?

-Is there money going to waste?

-Pray about where your money is going and pray that He shows you where He wants you to spend or give the money.

(This can be a lot of material to cover, so if you think you won't have enough time, pick out what you want to cover)