

FINANCIAL STEWARDSHIP BIBLE STUDY APRIL/MAY 2025

SESSION FIVE: DON'T STEAL FROM YOUR FUTURE

RE-CAP

THE MINDSETS OF GOOD FINANCIAL STEWARDSHIP:

MINDSET ONE: THE OWNERSHIP ISSUE

MINDSET TWO: A HEALTHY PERSPECTIVE OF PROVISION

MINDSET THREE: FIRST THINGS FIRST

MINDSET FOUR: GRATITUDE

MINDSET FIVE: CONTENTMENT

MINDSET SIX: THEY DON'T STEAL FROM THEIR FUTURE.

We are counting on _____ earnings to pay _____ expenditures.

Most of the unrenewed mind's decisions, are rooted in _____, rather than logic.

That is certainly true where _____ decisions are concerned.

I John 2:16ESV. For all that is in the world — the desires of the flesh and the desires of the eyes and pride of life — is not from the Father but is from the world.

But this all takes place at an emotional level. Usually to get rid of a _____

to bridge an insecurity or to feed my _____.

We rationalise what we want.

Once emotions are stirred up, we then start building a case for it with _____.

Acquiring something new and shiny, releases '_____ - _____' brain chemicals called endorphins.

We need to understand that God actually created those _____ systems in the brain.

We also need to understand the way the _____ turns that God given system in our mind against us.

We pursue the _____, rather than purpose, rather than godly relationships.

This is financially dangerous for us.

We are _____ from our future.

This is a symptom of a deeper issue - our inability to _____.

LIVING IN HOPE

Romans 8:24 "For in this hope we were saved. But hope that is seen is no hope at all. Who hopes for what they already have?

God wired us to operate in _____.

Hope is a powerful spiritual force God created us to contain IN our hearts.

Hope empowers us to delay _____ so that we can experience joy and satisfaction when the thing for which we've hoped finally becomes a _____.

Rom 4:18 NLT. Even when there was no reason for hope, Abraham kept hoping—believing that he would become the father of many nations. For God had said to him, "That's how many descendants you will have!"

God wired us so that if we wanted something that is good and from Him, we would be filled with hope - a force moving us forward in _____ - _____ anticipation and _____ perseverance.

Prov 20:17 NLT. Stolen bread tastes sweet, but it turns to gravel in the mouth
Instant gratification - stealing from our futures - provides a momentary rush of excitement but it quickly fades and becomes corrosive.

We're designed to run on hope, and _____ is a hope killer.

CONCLUSION

Abraham killed hope when going for _____ gratification.
But then he took painful steps necessary to restart, reset and move back into hope.

Prov 13:12. Hope deferred makes the heart sick, but a desire fulfilled is a tree of life."

Prov 10:22. "The blessing of the Lord makes rich, and he adds no sorrow with it."

DISCUSSION QUESTIONS:

1. The vast majority of impulse purchases appear to be explained - rationalised - by the fact that the item was on sale. However, if you buy enough things on sale, you could still go bankrupt. Talk about what is going on in the brain, and the effect that a sale, or an impulse purchase has on you.
2. Do you know someone, (including yourself) who exhibits uncontrolled tendencies to buy things. Can you see any emotions, or any situations that are creating the feelings, that are causing that to occur?
3. We see from Abraham's story how his initial lack of patience birthed a host of problems, but when he went back to waiting on God, his expectation was fulfilled as

God had promised. Do you consider yourself a hopeful person? What do you think of when you think of YOUR hope for the future (on this earth). Explain.

4. Debt has been around as long as there have been people. However, the levels of debt and the opportunities to increase our debt have sky rocketed in the last century. How did your parents or grandparents (or friends that you know) who grew up in the first half of the twentieth century feel about debt? What is more instinctive to you; is your brain trained to wait (pursue hope) - or incur debt (pursue instant gratification)?

PRAY TOGETHER

HOMEWORK:

1. Take some time this week to assess your attitude towards debt (and instant gratification). Is it something that you have been fooled into, as the servant has become the master?

2. Now assess your actual debt.

It is vital that we know precisely how much debt we currently have.

But it is not enough to just add up the balances on all your debts, you need to know the type of debt each obligation represents (secured, unsecured, mortgage, student loan, etc). You also need to know the interest rate, the minimum payment, and the remaining term of each obligation.

If you have basic spreadsheet skills, this will be a great way to compile all of this information. But a simple word document or legal pad will work also.

The important thing is to be able to see your total indebtedness and to know which debts are carrying the highest interest rates.

From here, this sheet will tell you 'where you are.'

Don't worry, no one will be handing in their homework, or sharing it with their neighbour.