

SPRING 2020

# MASTERWORK®

ESSENTIAL MESSAGES FROM GOD'S SERVANTS



*Lessons from*

NEVER ENOUGH by **Ron Blue**

ALONE WITH GOD by **John MacArthur**

LifeWay | Adults

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# A STEP OF FAITH

In your opinion, what does it take for a person to get to heaven and have eternal life? The Bible answers this question in one word—**FAITH**.

## **F** Is for Forgiveness

- Everyone has sinned and needs God's forgiveness: *"All have sinned and fall short of the glory of God"* (Romans 3:23).
- God's forgiveness is in Jesus only: *"In him we have redemption through his blood, the forgiveness of our trespasses, according to the riches of his grace"* (Ephesians 1:7).

## **A** Is for Available

- God's forgiveness is available for all: *"God loved the world in this way: He gave his one and only Son, so that everyone who believes in him will not perish but have eternal life"* (John 3:16).
- God's forgiveness is available but not automatic: *"Not everyone who says to me, 'Lord, Lord!' will enter the kingdom of heaven"* (Matthew 7:21).

## **I** Is for Impossible

- It is impossible to get to heaven on our own: *"You are saved by grace through faith, and this is not from yourselves; it is God's gift—not from works, so that no one can boast"* (Ephesians 2:8-9).

## **T** Is for Turn

- Turn means repent. Turn away from sin and self and turn to Jesus alone as your Savior and Lord: *"I am the way, the truth, and the life. No one comes to the Father except through me"* (John 14:6); *"If you confess with your mouth, 'Jesus is Lord,' and believe in your heart that God raised him from the dead, you will be saved. One believes with the heart, resulting in righteousness, and one confesses with the mouth, resulting in salvation"* (Romans 10:9-10).

## **H** Is for Heaven

- Here ... Eternal life begins now with Jesus: *"I have come so that they may have life and have it in abundance"* (John 10:10).
- Hereafter ... Heaven is a place where we will live with God forever: *"If I go away and prepare a place for you, I will come back and take you to myself, so that where I am you may be also"* (John 14:3).
- How ... How can a person have God's forgiveness, eternal life, and heaven? By trusting Jesus as your Savior and Lord. You can do this right now by praying and asking Jesus to forgive you of your sins and inviting Jesus into your heart.

Accepting Christ is just the beginning of a wonderful adventure with God! Follow Christ's command in baptism. Join a church where you can worship God and grow in your faith. Get involved in Sunday School and Bible study. Begin a daily personal worship time in which you study the Bible and pray.



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S P R I N G   2 0 2 0





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*Spring, 2020*

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We believe that the Bible has God for its author; salvation for its end; and truth, without any mixture of error, for its matter and that all Scripture is totally true and trustworthy. To review LifeWay's doctrinal guidelines, please visit [www.lifeway.com/doctrinalguideline](http://www.lifeway.com/doctrinalguideline).





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## GETTING THE MOST OUT OF MASTERWORK

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Here are a few suggestions to help you get the most out of this resource:

### Group Members

1. Read the daily assignments prior to attending the group time. Complete the personal learning activities in bold type. Record your notes and questions.
2. Review your notes and questions a few moments prior to the group time as a means of preparing to be an active part of the group.
3. In the margins of this book, record insights gained during the group time.

### Group Leader

1. Complete step 1 above.
2. Identify the one main idea and goal for the lesson. The main point of the lesson and the goal are printed on the teaching plan pages at the end of each lesson. (See p. 16.) Focus on the session goal as you lead the session.
3. Read and study the key Bible passages listed in the margin of the teaching plan. Supplemental Bible commentary and Bible background articles are available in the MasterWork Leader Supplement. (See below.)
4. Develop a group time plan. Two options are offered in this book. One option is to follow the teaching plan at the end of each lesson. A second option is to use the discussion questions in the margins of the lessons. Some group leaders use a combination of both group time plans.
5. Customize the electronic versions of the suggested teaching plans, available on the Internet at <https://masterworkbylifeway.wordpress.com>, to fit your group.
6. Review and refine your teaching notes as you move toward the group time.
7. Arrive early, praying for the group time.

## MASTERWORK LEADER SUPPLEMENT

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Bible commentary on key passages used in *MasterWork* lessons and related *Biblical Illustrator* articles are available for download at [lifeway.com/masterwork](http://lifeway.com/masterwork). Look for “MasterWork Leader Supplement - Spring 2020.”





# Never Enough

You have a numbers story. Maybe it's a story ...

of hard work—years of intentionally shaping your financial future.  
of powerful generosity—marked by an open hand.

of struggle—consistently overcoming the factors that made your  
financial future difficult from the day you were born.

Many people's numbers tell of “never enough”—anxiety over  
what-ifs and regret over should-haves that drive financial decision.

Your numbers—your finances—tell a deeper story about YOU.  
I want to take a journey with you to unpack your numbers and your  
story. I want to show you what's possible.

Because God's Word speaks straightforward financial wisdom,  
you really can make decisions from a place of firm footing without  
holding an advanced degree in finance.

You can have a numbers story marked by contentment. You can be  
deeply satisfied in your current financial situation, even while boldly  
pursuing “next steps” for savings, debt payment, and lifestyle goals.

You can learn how to approach financial decisions that align your  
goals while standing on shared beliefs.

Jesus talked so much about money because money issues affect  
all humanity. Every person struggles with materialism, greed, envy,  
control, stinginess, impulsivity, fear, and comparison.

Because of the inevitable overlap between our hearts and our  
money, God filled Scripture with perspectives and principles about  
money. He gives us all we need to walk a path of confident steward-  
ship. He gives us His wisdom through the Holy Spirit along with reli-  
able lenses to evaluate our financial thinking and decisions.

Money provides a training ground for spiritual growth that will  
last into eternity.



## ABOUT THE WRITERS

RON BLUE

wrote *Never Enough?*

*3 Keys to Financial*

*Contentment*, the basis  
for our first study.

After an early career  
on Wall Street and as  
an entrepreneur, Ron  
became a Christian  
and for the past 40  
plus years has worked  
to help Christians  
understand God's design  
of stewardship and to  
manage their finances  
to maximize Kingdom  
giving. He is the author  
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KAREN

DOCKREY wrote

the teaching plans,  
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thirty books. Karen  
leads Bible study groups  
regularly.



# Who Owns It?



## DAY ONE

### Key #1: Perspective (Stewardship), Part 1

Recently, my daughter shared a story about a woman who was baptized at her church. The woman being baptized was a driven, high-achieving doctor. When she began to follow Jesus, she started a very interesting daily ritual. She knew her patients had to sign a release form saying they trusted her as their doctor and would accept any outcome of the surgery about to be performed. After she became a Christian, the doctor began keeping a stack of “release forms to God” on her bedside table. Every morning, she signs a form when she gets out of bed, in recognition of the fact her good heavenly Father will be working in her heart and life that day. The young doctor is intentionally surrendering to God’s work each day.

**1. What specifics would you write on this release form that apply to your daily work?**

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One of the greatest heart-level illusions about our money is that we control it. Whether we sign a release form or not, God owns it all.

Our possessions seem like they are “ours.” But the powerful assertion of Scripture is that God owns everything, whether we acknowledge His ownership or not. As Creator and Sustainer of the universe, as the One who



spoke the world into being and as the One who sets eternity in the hearts of men, God owns it all.

**2. Rank the following from one to four in order of their power to convince you that your money and possessions are truly yours:**

- ☐ When I've worked a sixty-hour week
- ☐ When I've resisted purchases to meet the budget
- ☐ When I've spent less than I make
- ☐ When I've given generously and need the remainder to repair something at my home or to meet another need

**Read Psalm 50:10, a passage that teaches God's ownership. What convinces you that God owns all your resource?**

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The statement is simple, but it is revolutionary in scope and application. If God owns it all, it changes my relationship to almost everything. If God owns it all, so many things matter in a different way than they did before.

When I believe God owns it all, my trust in His goodness grows; my belief in His sovereignty expands; my attentiveness to His voice sharpens; my perspective about how much I have—possessions, reputation, family, sphere of influence, future plans, past healing, and more—shifts from consumption to stewardship; my concern over other people's opinions diminishes—I know I play for an “audience of one.”

If God owns it all, my money matters differently. More than that, if God owns it all, I enter a sacred and beautiful trust that extends far beyond my tithe or my year-end giving. If God owns it all, I become free to view life as a great adventure with Him, stewarding my all for His glory.

Our belief about who God is and our view of His ownership will shape everything about our lives. I cannot convince you of His character or His ownership. But I can reassure you that when people truly believe God's good and sovereign ownership, their lives and the world around them are beautifully transformed. In my career as a financial advisor to Christians, I found that the people who were the most free and confident in their financial decisions were the people who had, effectively, signed a release form to God, yielding to His will and listening for His voice. Surrendering to God's ownership explodes life's possibilities rather than diminishing those possibilities: He “is able to do exceedingly abundantly above all that we ask or think” (Eph. 3:20, NKJV).

If God owns it all, my money matters differently.

**Discussion Question**

What changes in a believer's habits and relationships when that person realizes God owns all his or her money and possessions?





## DAY TWO

# Key #1: Perspective (Stewardship), Part 2

### Parable of the Talents

In one of Jesus' parables (Matt. 25:14-30), He talked specifically about the dynamic that happens when we acknowledge God as Owner and ourselves as stewards in the kingdom of God. As I read this parable, I see a few important lessons about stewardship.

1. *The Amount Is Not Important* A key in this parable is that the stewards are all given different amounts, and the amount is not important to the owner's commendation or the steward's responsibility.
2. *Faith Requires Action* The servant with only one talent gives into fear and does not take responsibility for what he has been given.
3. *We Are in a Growth Process* The servants with two and five talents are given many responsibilities when their master returns, and he invites them to celebrate together with him. Their initial stewardship opportunity prepares them for something bigger in eternity.

### Discussion Question

God's ownership does not mean we do nothing. What were the actions required of those receiving talents?

### 1. Read Matthew 25:14-30. Identify in the margin which verse(s) the preceding three lessons come from.

### Perspective Changes Everything

Do you remember the story of the twelve spies—the ones Moses sent out from the Israelites' camp to spy on the inhabitants of the promised land? Two spies—Joshua and Caleb—came back with one story: "We must go up and take possession of the land because we can certainly conquer it!" (Num. 13:30). The other ten came back singing an entirely different tune. After spending forty days in the land and examining both its bounty and its population, they reported, "We can't go up against the people because they are stronger than we are! ... To ourselves we seemed like grasshoppers, and we must have seemed the same to them" (vv. 31,33).



Look at that again: “to **ourselves** we seemed like grasshoppers, and we must have seemed the same to them.” Seeing the circumstances and task before them caused them to see themselves as insignificant and ineffective. Their perspective was skewed, and the biggest problem about that skewed perspective was how they saw *themselves*.



## DAY THREE

### Key #1: Perspective (Contentment)

Sometimes when we encounter financial hurdles or try to communicate with our spouse about money or imagine our financial future in the face of today's demands, we encounter a perspective problem. We start to see ourselves as insignificant or ineffective—to see the fight as insurmountable.

Financial battles are no small thing. They can take us into territory requiring new habits, new priorities, and new vision. Our perspective toward our financial issues makes all the difference in the world—perspective undergirds the way we view ourselves, our problems, our future, and our chances of victory. Without a perspective that is rooted in truth, we can end up wandering in the proverbial desert for a few years or more.

#### **Contentment: How Much Is Enough?**

There is a tension in our world today. It exists in the pull between the Facebook phenomenon and the farm-to-table trend. On Facebook, we see more vacation bliss, better family photos, and shinier blogs. In the farm-to-table trend, we celebrate simplicity—what the local earth produces and the beauty that can come from hard work and creativity. We're caught between the tag lines and slogans that appeal to our narcissism and those that play on our nostalgia for something simpler. It's easy to become confused.

To return to the spies analogy (Num. 13), it's as though we are spies, scouting out the battle, inundated with the conflicting messages of our culture (more ... less ... more ... less ... more). It becomes difficult to know how to stand our own ground—the ground we've been given by God to steward.

So, how much is enough? Is there a biblical perspective that will allow us to conquer this tension of mixed messages?

#### **Discussion Questions**

How should one manage money differently since God owns it all? How are these actions similar to and different from what one would do if he or she owned the resources?

#### **Discussion Questions**

What financial battles seem to most powerfully discourage people? Explain.



The key to resolving this “more” struggle is adopting a contentment perspective.

The key to resolving this “more” struggle is adopting a contentment perspective. The hard truth is that the answer to “how much is enough?” is neither more money nor less stuff. Simply speaking, Scripture teaches that the answer to “how much is enough?” is what I have **right now**.

Take a fresh look at two familiar Scriptures:

“Keep your 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’ ” (Heb. 13:5, NIV).

“I don’t say this out of need, for I have learned to be content in whatever circumstances I am. I know both how to have a little, and I know how to have a lot. In any and all circumstances I have learned the secret of being content—whether well-fed or hungry, whether in abundance or in need. I am able to do all things through Him who strengthens me” (Phil. 4:11-13).

**1. What does each passage mean? What does it not mean?**

**Hebrews 13:5 means** \_\_\_\_\_

**but it does not mean** \_\_\_\_\_

**Philippians 4:11-13 means** \_\_\_\_\_

**but it does not mean** \_\_\_\_\_

Hebrews answers the question, “How much is enough?”—“Be content with what you have.” Enough is whatever I have right now. The resources currently at my disposal are enough. I don’t need more to answer any longing or need of my heart. I can be content with what I have because God is with me, at all times. His presence, not more resources, settles anxiety, insecurity, and dissatisfaction.

In Philippians, Paul gave more color to the contentment perspective. His experience had involved both plenty and lack, both self-sufficiency and dependency. Paul learned contentment as he experienced the indwelling power of “Him who strengthens me.” Interestingly, Paul applied



contentment to BOTH need and abundance. We tend to think more contentment is needed when we are struggling with less than what seems ideal to us. However, Paul's teaching lets us know that when we experience abundance (an American reality) we also deeply need to practice contentment through the strength of Jesus so we don't fall into its unique traps. Learning to be content is for everyone—not just for those who experience lack!

Let's make peace with our financial situation and recognize that more money or less money is never the solution to our heart questions.

**2. Review Philippians 4:11-13 on the previous page and identify an area in which you experience lack of contentment. Create a set of tips for practicing contentment in that area.**

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## DAY FOUR

### Key #1: Perspective (Wisdom)

#### Wisdom: Taking Solomon with You to the Mall

Earthly wisdom and heavenly wisdom stand in stark contrast to one another, and you can tell the difference by their fruit. James 3:16-17 says, “For where envy and selfish ambition exist, there is disorder and every kind of evil. But the wisdom from above is first pure, then peace-loving, gentle, compliant, full of mercy and good fruits, without favoritism and hypocrisy.”

**1. Begin memorize James 3:16-17. Fill in the words with first-letter clues: “For where e\_\_\_\_\_ and s\_\_\_\_\_ a\_\_\_\_\_ exist, there is d\_\_\_\_\_ and every kind of e\_\_\_\_\_. But the w\_\_\_\_\_ from a\_\_\_\_\_ is first p\_\_\_\_\_, then p\_\_\_\_\_ -l\_\_\_\_\_, g\_\_\_\_\_, c\_\_\_\_\_, full of m\_\_\_\_\_ and g\_\_\_\_\_, f\_\_\_\_\_, without f\_\_\_\_\_ and h\_\_\_\_\_.”**

As a financial advisor, I am familiar with the telltale hallmarks of an earthly mind-set—envy, disorder, and selfish ambition. Earthly wisdom doesn't yield peace or confidence. Instead, with an earthly mentality,

#### Discussion Questions

Why is more money or less money never the solution to our heart questions? How does contentment apply to abundance? How does it apply to need?



Adopting a wisdom perspective can radically change the fruit in your financial life.

money stresses people out, stirs people up, and makes people confused. If this is your reality, be encouraged that adopting a wisdom perspective can radically change the fruit in your financial life.

As promised in James, applying biblical wisdom yields a better outcome: peace, mercy, gentleness, and good fruit—even with financial issues. A wisdom mentality is a new way of thinking about money. I’m not talking about adopting formulas and rules, but rather a new mind-set altogether—rooted in something far more transcendent than opinions, urges, or formulas.

Have you ever thought about God’s wisdom being eternal? Proverbs 8:22 says of wisdom, “The LORD made me at the beginning of His creation, before His works of long ago.” When we seek God’s wisdom, we are actually aligning ourselves with something that existed from the beginning of time. Let that really resonate with your spirit. Before any physical laws of nature existed, wisdom was there. Wisdom is an eternal, indisputable force. Applying God’s financial wisdom positions us firmly on a bedrock our Creator laid before time began.

In addition to God’s wisdom being eternal, it is also available: “Now if any of you lacks wisdom, he should ask God, who gives to all generously and without criticizing, and it will be given to him” (Jas. 1:5). God’s wisdom doesn’t emanate from our thinking, processing, ruminating, planning, or understanding. It comes directly from Him, and we can ask Him for it! I cannot tell you the number of client meetings I have walked into and prayed, “Lord, You promised to give me wisdom, and I am asking for it, in this specific situation.” Time and time again, God has answered my prayer for wisdom and has given me advice to offer that was completely outside of my own understanding or even inclination. How often do you specifically ask God for His wisdom when you need it? When I ask Him for supernatural wisdom, I am continually amazed at His generous response!

Finally, God’s wisdom meets us where we are. When we ask, He offers wisdom fitting for our current circumstances. Some good counsel can be applied long term. Other times we receive good advice intended for a unique purpose in a specific season. Unfortunately, sometimes with said advice, we tend to continue adhering to it long after it has stopped making sense.

Years ago, on a trip to Africa, I had a heart-wrenching encounter with my good friend. Randy was a career missionary, father of a growing family, and was as fully surrendered financially as anyone I had seen. In fact, his giving was based on a radical challenge he heard years before in a sermon.

### **Discussion Questions**

Which aspect of wisdom—eternal, available, meets you where you are—do you believe is most needed in our world these days? Explain.



The pastor had challenged hearers to consider increasing their giving by 1 percent per year. At the time, my friend was tithing 10 percent. He and his wife considered the challenge and committed to increase their giving by 1 percent. When he and I were talking, his giving was in the 30 percent per year range and he was feeling very pinched financially. He was looking for advice. Due to his commitment made long ago when his finances looked very different, he was feeling overwhelmed and guilty for not being able to find a way “out” without breaking the rule. I encouraged him in the way of grace and to seek God’s wisdom about his financial stresses rather than to lean so heavily on a system he had set up for himself so many years prior.

Not all of our financial rules are as altruistic as my friend’s, but they often create similar tension for us as we seek to apply them relentlessly, despite changing circumstances or relationships.

The power of wisdom is that it is holistic—it is applied uniquely in different situations and as our circumstances change. Walking in wisdom invites us further into a relationship with the Lord, seeing the big picture, listening to God’s truth daily, and applying His principles uniquely to financial circumstances.



## DAY FIVE

# Key #1: Perspective (Faith)

### Faith: “What Would You Have Me to Do?”

John, a retired cardiac surgeon, was on the front lines of open-heart surgery technology in the 1970s and 1980s. His career was both high risk and high reward. He is no stranger to living boldly, and he was very familiar with making life-altering decisions. Nevertheless, just as his career was beginning to be more and more financially lucrative, he was uncertain about a move his family was planning to make. During this time, we had a powerful conversation that shaped both of our lives.

He and his wife had just built their dream home—an expensive house on a beautiful piece of property; it was an oasis of calm in the middle of a growing city. John’s faith was growing by leaps and bounds, and he came

### Discussion Questions

What financial advice have you received or heard that seems to match biblical wisdom? What financial advice have you encountered that does not align with biblical wisdom? Explain.



"Is it okay with God for me to [\_\_\_\_\_]" ...  
Have you asked God that question?

to me with the very earnest question, "Ron, is it okay with God for me to move into my new, large home?"

At the time, I had recently been called into ministry, choosing to walk away from a career that afforded me many nice things. This calling into ministry led my wife and me to downsize. It was tempting to apply my experience of downsizing to my friend's similar questions about his home and lifestyle. The Holy Spirit stopped me from falling into that trap. Instead, God gave me wisdom when I replied to my friend, "John, I am not the one to answer that question for you. Have you asked God that question? What would God have you to do?"

My friend spent the next several weeks asking God his question and wrestling with it during his prayer and devotion time. John heard God inviting him to use his home as a place of ministry. Over the next decades in that home, there were countless outreaches, dinners, meetings, and youth events. Many, many people met Jesus in my friend's home—not because it was big, but because he had surrendered his home to God and followed God's direction for its use.

### **Discussion Question**

Which do you think is most prominent among Christians, seeking God's help in making financial decisions or seeking His help in coping with the consequences of poor financial decisions? Explain your reasoning.

**1. To articulate the perspective with which you view the resources entrusted to you, write a non-poet's poem. Complete these blanks according to the instructions below each:**

### **Stewarding God's Resources**

\_\_\_\_\_  
**(Identify two adjectives that describe stewardship.)**

\_\_\_\_\_  
**(Identify three verbs that tell how to steward God's resources.)**

\_\_\_\_\_  
**(Identify a four word phrase that summarizes what stewardship is all about.)**

\_\_\_\_\_  
**(Identify four synonyms, words that mean the same as stewardship.)**

Rather than being afraid of life's struggles, and rather than filling the question gaps that we all have with other people's opinions, the Bible teaches us about journeying by faith:



“Now faith is the reality of what is hoped for, the proof of what is not seen” (Heb. 11:1).

“Now without faith it is impossible to please God, for the one who draws near to Him must believe that He exists and rewards those who seek Him” (v. 6).

Faith bridges the gap between reality now and what we hope for. Faith pleases God as it closes the gap between Him and us. Faith stretches us to continue to believe in and rely on God’s goodness.

Even though my friend was a man of extreme competence and confidence in his career, his faith journey regarding his home led him to a new habit of placing his ultimate confidence in God and his ultimate dependence on God’s direction.

Romans 14:23 states that whatever is not of faith is sin, and Romans 14:5 reminds us that when we take action in our spiritual life, we should be fully convinced in our own minds that what we are doing is good before the Lord. God wants us to be men and women of faith who act boldly when He leads us, wherever He leads us.

**2. How would you synthesize the four verses just addressed: Hebrews 11:1,6; and Romans 14:5,23?**

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Your financial journey is unique. Walking in faith before God in your financial life will open you up to new, deeper ways to grow with Him. Begin to ask God, “What would You have me to do?” and I’ll guarantee you’ll be rewarded with a profound richness in your relationship with Him.

**Important Money Perspectives**

*You are a steward, managing God’s resources.*

*You can learn to be content with what you have.*

*You have ready access to eternal, supernatural wisdom.*

*Your financial life is fertile soil for a powerful faith journey.*

Armed with these perspectives, let’s set aside our grasshopper mentalities and boldly fight in the land God has given us to conquer.



# LEADER GUIDE



## The main point of this lesson is:

God owns all “our” resources, we are but God’s stewards of those resources.

## Focus on this goal:

To help adults become aware of the perspective with which they view the resources entrusted to them

## Key Bible Passages:

Matthew 25:14-30;  
James 3:16-17

## To the Leader:

Enjoy doing Group Leader instructions 1 and 4 from “Getting the Most Out of MasterWork” on page 4 of this book.

## Before the Session

1. Have available three inch by five inch cards, pens, a large writing surface, extra Bibles, and copies of MasterWork. (Steps 1-7)
2. Highlight points you want to emphasize from the study introduction (p. 5). (Step 1)

## During the Session

1. Give each group member two cards. Direct adults to write, *AGREE* and *STRONGLY AGREE* on the two sides of one card, and *DISAGREE* and *STRONGLY DISAGREE* on the second card. Read the following statements based on the study introduction (p. 5). Call for adults to hold up the card side that tells how he or she responds to that statement. Invite volunteers to explain their reasoning. [This step has two goals: (1) to introduce the Never Enough study (2) to demonstrate that different responses to a single statement can give us facets of God’s truths about money, from all sides.] • There is never enough money. • God’s principles for managing money apply whether we have plentiful money or less money. • We can learn from every financial story. • It’s easy to align our financial habits with God’s financial principles. • Financial stories include both struggle and triumph. • Managing finances can be a fun adventure rather than a task to dread. • Financial situations come over weeks and years of repeated decisions on what to do with money that day. • We can create firm financial footing no matter where we are today. • Jesus cares about money. As group members give their reasoning comment from the study introduction.
2. Invite a volunteer to read **The main point of this lesson is** (p. 16). Note that we are quick to nod agreement that God owns everything, but our minds might argue. Use Day One, activity 2 to share circumstances that might push us to assume we own our money and possessions. Call for a volunteer to read Psalm 50:10 as part of the discussion. Invite release form samples (Day One, activity 1, p. 6). Note that daily



work might not be wage earning but could be money saving such as careful spending. Pause to pray that adults discover how to respond throughout the day to the reality that God owns everything.

3. Use Day Two, activity 1 (p. 8) to study the parable of the talents (Matt. 25:14-30). Record on a large writing surface the verses group members assigned to each lesson. (A verse might apply to more than one lesson.) Samples include: The amount is not important (vv. 15,21,23); Faith requires action (vv. 26-27); We are in a growth process (vv. 21,23,28,29). Use what the group discovered for Day Two, Discussion Questions (pp. 8-9).
4. Introduce the concept of contentment. Invite volunteers to describe what contentment is and how it behaves. Study two Bible passages about contentment—Hebrews 13:5 and Philippians 4:11-14—using Day Three, activity 1 (p. 10). Inquire: *How can we understand how to live out Bible passages better by exploring them from both sides—what they mean and what they don't mean?* Then volunteers share their tips for practicing contentment using Day Three, activity 2 (p. 11).
5. Agree that using money well takes godly wisdom. Distinguish between earthly and godly wisdom by quoting together James 3:16-17 using Day Four, activity 1 (p. 11). Call on a volunteer to read the Day Four pull quote (p. 12). Ask how a wisdom perspective can impact our financial lives.
6. Recall from Day Two (pp. 8-9) that faithful money management does not mean we do nothing, but instead that we take faithful action. Build on understanding faith by using Day Five, activity 2 (p. 15). Be certain to allow for a wide range of volunteers to share insights rather than allowing one or two to dominate the discussion.
7. To articulate the perspective with which we view the resources entrusted to us, invite volunteers to read their non-poets' poems about stewardship (Day Five, activity 1, p. 14). After each person reads, highlight something biblical about that poem, whether it's an adjective, verb, four-word phrase, or synonym. Thank the group for their insights that help us recognize how to steward the resources entrusted to us.

### After the Session

Challenge the group to begin or continue conversations with God about how to manage their money and possessions. Let each day's discoveries provide fodder for these discussions.