

TUESDAY — Take Steps To Be What You Should Be

Big Point: *Even if you have to take baby steps towards giving, take that step. There have been many before that have taken that one small step that leads to growth in Christ!*

If you have not heard the name Dave Ramsey and Financial Peace University (“FPU”), perhaps you’ve been taking way too many naps in church. Dave is nationally known for the assistance he provides through FPU to individuals who struggle with managing their finances. FPU helps people learn how to stop worrying about money and to be a good steward of their finances. Dave created FPU as a means of educating people on how to rewire their brains with the goal of giving more! He starts with the step that we discussed yesterday by knowing that everything we own is God’s. From there, he introduces a series of step by step instructions on how to be what we should be in Christ as it relates to our finances. FPU talks about taking seven baby steps. They are:

- 1. Create a \$1,000 emergency fund.*
- 2. Pay off all debt with his signature “Debt Snowball” methodology.*
- 3. Create a reserve: 3-6 months of expenses in savings.*
- 4. Invest 15% of income in Roth IRA’s and other annuities.*
- 5. Create a college fund for your children.*
- 6. Pay off your home early.*
- 7. Build wealth and give!*

How do you measure up to these steps? If you wonder how people who have little to no money still give with peace and joy in their heart, you’ll find they had to reposition their heart toward Christ. Learn how to take steps toward giving with the right attitude and how God can entrust more to you as you depend on Him through the scriptures below.

READ and THINK...Find Answers in the Bible

1. During Paul’s third missionary journey, he collected money for impoverished believers in Jerusalem. However, the people in the churches in that area had given more than Paul expected. What were the people experiencing in that time and what did Paul testify to regarding their giving:

2 Corinthians 8:2-3 (New Living Translation)

² They are being tested by many troubles, and they are very poor. But they are also filled with abundant joy, which has overflowed in rich generosity. ³ For I can testify that they gave not only what they could afford, but far more. And they did it of their own free will.

Answer:

2. What point is Jesus trying to make as it relates to us abiding by the law of giving and our general attitudes and behavior toward giving in Matthew 23:23:

Matthew 23:23 (New Living Translation)

²³ “What sorrow awaits you teachers of religious law and you Pharisees. Hypocrites! For you are careful to tithe even the tiniest income from your herb gardens, but you ignore the more important aspects of the law—justice, mercy, and faith. You should tithe, yes, but do not neglect the more important things.

Answer:

3. Jesus is trying to make yet another crucial point in the parable outlined in the scripture below. What lesson is Jesus trying to teach us about our responsibility in using what God has given us?

Matthew 25:14-21 (New Living Translation)

¹⁴ “Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. ¹⁵ He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last—dividing it in proportion to their abilities. He then left on his trip. ¹⁶ “The servant who received the five bags of silver began to invest the money and earned five more. ¹⁷ The servant with two bags of silver also went to work and earned two more. ¹⁸ But the servant who received the one bag of silver dug a hole in the ground and hid the master’s money. ¹⁹ “After a long time their master returned from his trip and called them to give an account of how they had used his money. ²⁰ The servant to whom he had entrusted the five bags of silver came forward with five more and said, ‘Master, you gave me five bags of silver to invest, and I have earned five more.’ ²¹ “The master was full of praise. ‘Well done, my good and faithful servant. You have been faithful in handling this small amount, so now I will give you many more responsibilities. Let’s celebrate together!’”

Answer:

LIVE...What will you do now?

1. After reading the seven baby steps that Dave Ramsey outlined in FPU, list how many steps you have taken for yourself. If you have not taken any of these steps, list which steps you will work on first.

2. How well do you manage your current finances? Explain why you believe you are a good steward with what you currently have and how you would steward if God wills for you to have more:

***Interested in Taking A Steps?
Financial Peace University
started this week! If you are still
interested in joining this class,
Perrysburg and South Toledo class
begins tomorrow. Contact
lindseyp@cedarcreek.tv to learn
how to get involved!***

3. Do you have any hesitation with giving on your own free will or do you feel like people are pressuring you to give? Describe what needs to change in your heart.

PRAY...God, What do you want me to know & do?

Ask God to help you take steps toward having a heart of giving. Ask Him to help you to be a good steward of what you currently have so that you can be entrusted with more as Christ’s wills for you.