

LIVING
IT OUT



**DAILY
BIBLE
STUDY**



CEDARCREEKCHURCH

The Real Issue With Money

September 24, 2018

One of my all-time favorite movie characters is *The Jerk's* Navin R. Johnson. Navin was adopted into a poor family in Mississippi. He loved his family and the life that he had. He was content living at home, helping around the farm, and spending time with his family on the porch of their small house.

That all changed on his 18th birthday. While lying in bed, a song came over the radio that spoke to Navin—it inspired him to believe that there was MORE for him outside of what he was experiencing in life.

As he laid in bed listening to the music, he said to himself, “Well, if this is out there, think how much MORE is out there. This is the kinda music that tells me to go out there and BE somebody!”

This was the beginning of Navin’s journey for MORE. It started innocently. There was nothing wrong with Navin’s desire to experience more in life. In fact, at first his desire for more was to find purpose and to be somebody that makes a difference in the world.

As Navin’s story continues, he accumulates a large fortune through his invention of the opti-grab, a device used to keep your eye-glasses from sliding down your nose. Navin now had the MORE he always wanted. He found a beautiful, kind woman to marry him. His dog had become a loyal companion. He purchased a big house, extravagant clothes, and even found friends to join him at his in-house disco club.

Navin had a problem though; he still wanted more. It had become the driver in his life, and he could never get enough. Another problem Navin had was that he didn’t count the cost to the MORE that he was chasing. Eventually, the cost finally caught up to him. He lost all of his money, his wife, the dog, and his friends. In the end, he was a shell of who he was at the beginning of the story. He became a homeless, lost soul believing that he had no purpose, meaning, or significance.

Last weekend, Ben Snyder continued our series *Issues* by teaching on the issue of money. For many of us, we believe the issue that we have with money is that we need more it. Ben encouraged us to look a little deeper into our money

issues, though, and find the real issue. When we find the real issue, we can begin finding the real solution.

The real issue behind our money issues isn't that we need more money. The real issue is our desire for more, and **when more drives your life, there will never be enough.** Jesus was not anti-money, but he was concerned about our desire for MORE and what it could do to our souls.

Matthew 16:26

And what do you benefit if you gain the whole world but lose your own soul? Is anything worth more than your soul?

In sharing Navin's story, my point isn't that if you pursuit more, you will lose everything or that pursuing more is wrong. Instead, it is to illustrate that when the pursuit of MORE becomes the driver of your life, there will be a cost.

Ben shared with us this weekend that the real solution to this real issue is to count the cost of more.

Luke 14:28-30

²⁸ "But don't begin until you count the cost. For who would begin construction of a building without first calculating the cost to see if there is enough money to finish it? ²⁹ Otherwise, you might complete only the foundation before running out of money, and then everyone would laugh at you. ³⁰ They would say, 'There's the person who started that building and couldn't afford to finish it!'"

In these verses, Jesus is teaching us the importance of calculating and evaluating the cost of the "more" that we want. So, how do we count the cost? This weekend, Ben shared a helpful tool to deal with this real issue and to begin calculating the cost. That tool is the C.O.S.T. acronym and we will be going through it in the remaining days of this week's *LivingItOut*.

Our prayer and hope is that this week you will begin to count the cost of your "mores" and determine what you can afford. As you do that, we hope that it will clarify and define what is "enough."

Questions:

Name a time in your life that you were focused on pursuing more. What did it cost you?

Read Luke 14:25-33. What stands out to you from this passage of the weekend message?

Next Steps:

Make a list of the things you would like more of right now. Out of that list, circle the ones that are driving your life.

From that same list underline the ones that might not be driving your life yet, but you need to be aware of their potential to become a driver in the future.

Prayer:

Dear Father in heaven, please help me to have a receptive mind and open heart to learn more about what the C.O.S.T. of things in my life are. Please help me learn to distinguish what will enrich my life and what will cost too much to be worth pursuing. Please help me to let go of the things with too high a price tag and to focus on those that will bring me closer to you. Amen.

Are You Enslaved by Your Debt?

September 25, 2018

Today, we unpack **Cash** from the acronym C.O.S.T. that Ben spoke about last weekend. Remember that C.O.S.T. stands for **Cash, Obligation, Significance, and Thankfulness**. When counting the C.O.S.T, the question Ben asked us to think about in regards to cash is this: "Am I able to buy it without going into debt?" This may seem obvious, but a high percentage of Americans purchase items without having the cash to pay for them.

In July 2018, U.S. consumer debt rose by 5.1 percent to \$3.918 trillion. Of this, \$2.881 trillion was non-revolving debt, which is not intended to be paid off each month. Non-revolving debt would include items such as automobile and education loans ((mortgages are personal investments in residential real estate and, therefore, are not included). Credit card debt, which is revolving debt that is expected to be paid off monthly, totaled \$1.037 trillion. The American household owes approximately on average \$7,055 in credit card debt. This statistic includes households that do not have credit cards, so the amount would be much higher if only credit card households were included. This exceeds the record of \$1.02 trillion set in 2008. According to statistics from July of 2018, almost 80 percent of full-time workers live paycheck to paycheck.

Proverbs 22:3

A prudent person foresees danger and takes precautions.

The simpleton goes blindly on and suffers the consequences.

Proverbs 27:12

A prudent person foresees danger and takes precautions.

The simpleton goes blindly on and suffers the consequences.

Yes, the same words are recorded twice in the book of Proverbs. Proverbs was written by King Solomon, who had received supernatural wisdom from God. He was the wisest man, besides Jesus, to ever live. Leaders from other nations would sit in his presence just to hear him speak, because he understood things no one else could.

The book of Proverbs contrasts between the wise and the foolish. Applying this verse to our topic today, the prudent person recognizes that an unsustainable spending pattern will have the potential to destroy his or her finances, while the simpleton continues to spend with no regard for the future.

Proverbs 22:7

*Just as the rich rule the poor,
so the borrower is servant to the lender.*

Howard Dayton, a Christian financial expert, said that there are 2,350 references to money and possessions in the Bible. Nowhere in the Bible does it say that debt is a salvation issue or a sin. The Bible does say, however, that debt is foolish. When you are in debt to someone, you are enslaved to that creditor. It's hard to be generous when you are a slave.

Questions:

Do you spend money that you do not have?

Do you have personal/family budget?

If yes, is it up to date? If no, what is keeping you from creating one?

Next Steps:

Our Group Semester is just kicking off and now is a great time to join one of our financial Groups. For more information visit <https://my.cedarcreek.tv/groups>.

Check out RightNow Media. It is an incredible video library that includes financial studies from Dave Ramsey and Crown. All of this amazing content can be accessed from a phone, tablet, computer or television. You'll even find a CedarCreek Library with recommendations for our Issues Series. For Free access to RightNow Media visit <https://cedarcreek.tv/resources/rightnow>.

Visit Dave Ramsey's website at <https://www.daveramsey.com/get-started/budget> to learn about how to prepare a budget that really works. He hosts *The Dave Ramsey Show*, a nationally syndicated radio show that is heard by 13 million listeners and he also founded *Financial Peace University*, which has been attended by 4.5 million people.

Prayer:

Dear Heavenly Father, help me to use your wisdom with my finances. Help me to trust you in this process. Show me where I need to change. Grant me the insight of when to say no. Help me to work toward being more generous. In Jesus' name I pray. Amen.

This post was written by Jenn Macke, a regular contributor to the LivingItOut Bible Study.

Loving Others is Priceless

September 26, 2018

I absolutely LOVE how God works! I had the privilege to write for *LivingItOut* the week we kicked off this series. Now, we're in week three, and my topic today totally relates to my post two weeks ago. Coincidence? No, GODincidence!

In my last post, I wrote about a big decision that God made for me last year that required a big move and its impact on my issues. Yes, I have issues. Most of them (not all) have to do with my family. How about you?

I struggle with abandonment issues from my dad. He wasn't there for me, but I know there is no one else to help him in his time of need. It's been a long road to forgiveness, and it's been hard to travel. Honestly, when God told me to come back to where my dad was, I didn't want to come. My life was so comfortable and safe. Sometimes, comfortable is what God has for you, and that's awesome, and I loved and cherished every moment. And then sometimes, he leads us to fulfill obligations that are not fun or fair. As my dad gets older and doesn't care for himself, I prepare for the inevitable. The Bible tells us again and again to care for people we are responsible for, and I love what Paul says about this.

1 Timothy 5:8

But those who won't care for their relatives, especially those in their own household, have denied the true faith. Such people are worse than unbelievers.

So, what is the "true faith" that was denied? It is the unconditional love of God, who loves us even when we are unlovable. He gave us his son out of that love, and Jesus tells us to love others as he has loved us. That is an obligation that we all must commit to. Many times, our issues cloud the fact that this is exactly what Jesus has commanded us to do.

As Ben mentioned this weekend, when we count the cost of MORE we need to ask ourselves this question: **Am I PROVIDING for those in my CARE?** The "O" in C.O.S.T. stands for **Obligation** and it is part of counting the cost of MORE. My obligation at this time is to my father. The truth is that we all have obligations in our lives. No matter what our obligation, whether it is a spouse, child or parent, it is important that we don't neglect them in pursuit of MORE.

We get caught up in our pursuit of wealth and things—we forget that life is about relationships. Family and friends and faith are what is important. Love of people,

not stuff, is messy and hard and sometimes uncomfortable or downright painful, but it is so worth the reward!

Questions:

Is your pursuit of more keeping you from providing for those in your care?

Is there a relationship in your life that needs more care and attention from you?

Next Steps:

Write down some practical steps to help you repair and care for that relationship.

Prayer:

Papa, thank you for loving me, even when I am unlovable. Thank you for showing me by example that love of people comes first. Help me to pursue more of you and to share your love with the people in my life. Amen.

Where Does Your Significance Come From?

September 27, 2018

“Too many people spend money they haven’t earned to buy things they don’t want to impress people that they don’t like.” -Will Rogers

Today we take a look at the “S” in C.O.S.T. It stands for **Significance** and the question we need to ask ourselves is this: Am I finding my SIGNIFICANCE IN GOD more than this?

Whether we admit it or not, we all worship money to some extent. We use it to purchase inessential things that we hope will encourage others to see our value. We hope that if we have the right clothes, the right house, or the right car, then people will see we’re truly something.

Ok, you say, but I don’t do that; I just acquire what makes me comfortable.

“Money never made a man happy yet, nor will it. The more a man has, the more he wants. Instead of filling a vacuum, it makes one.” - Benjamin Franklin

“Comfort” is subjective and to use this as a reason to focus on and worship money is a flawed excuse. Once one discomfort is treated with money, another discomfort will quickly fill its place.

1 Timothy 6:6-8

⁶Yet true godliness with contentment is itself great wealth. ⁷After all, we brought nothing with us when we came into the world, and we can’t take anything with us when we leave it. ⁸So if we have enough food and clothing, let us be content.

Yes, but I require a certain level of security. A lot of people depend on me. What if something happened?

Proverbs 3:5 says, “Trust in the Lord with all your heart; do not depend on your own understanding.” And Jesus said, “Store your treasures in heaven, where moths and rust cannot destroy, and thieves do not break in and steal” (Matthew 6:20). Money cannot protect you or deliver you from every trial you will ever face. Only God can. All money does is give you a false sense of security, allowing you to fixate on that instead of on the one who can (and will) protect you.

Luke 12:15

Then he said, "Beware! Guard against every kind of greed. Life is not measured by how much you own."

This doesn't mean don't manage your money wisely, it simply means that making it the source of your significance and worth is not what God calls us to. He is the source of our value. He is the only one who can fulfill the promise of eternal deliverance, comfort, and security, and he does this through his Son, Jesus. Everything else is just not worth it.

Luke 14:25-26

²⁵ A large crowd was following Jesus. He turned around and said to them, ²⁶ "If you want to be my disciple, you must, by comparison, hate everyone else—your father and mother, wife and children, brothers and sisters—yes, even your own life. Otherwise, you cannot be my disciple.

Questions:

In what way do you worship money? Is it to achieve status? Comfort? Security? How can you shift your focus onto seeing your significance through Jesus instead?

Next Steps:

Create a journal, documenting the ways God has provided for you in the past, so you can see it on paper just how faithful he is. If nothing is coming to mind right away, start by writing out your prayers and eventually how God responds. This will allow you to see that God has your back much better than money ever will.

Prayer:

Dear God, you are my source of significance. It is through you that I have eternal worth and significance. Through you, I have the comfort and security of knowing I will one day be relieved of all my struggles and trials. I have the status of "child of God," which is the best title I could ever hope for. It is through your Son that I am made worthy, and nothing could ever take the place of you. Amen.

Freely Giving to Others

February 19, 2018

Money. I used to think it grew on trees. Every time we'd ask for something my parents would say, "What? Do you think money grows on trees?" Being a helpful little girl, I went out in the yard to find the money tree, sadly, to no avail.

Back in those early days of my life, there was a time when my dad was unemployed for two long years because of a labor dispute. To provide for his wife and four children as well as help support his widowed mother-in-law and mother, he ended up taking a job 5 hours away from home and commuted while my pregnant mother held down the fort.

I still remember going to church every Sunday with my family. Every week, whichever of us little monsters was the best behaved in the pews was rewarded with the task of placing the offering envelope in the basket. Mom and Dad modeled God's call to give generously even when money was tight.

The last letter in C.O.S.T. stand for **Thankfulness**. Ben shared with us earlier this week that it is part of counting the cost. When we are thankful, it puts our focus on what we have and takes it off of what we don't have. Being thankful also helps us recognize that God is our provider and we can trust him to provide for us everything we need.

Matthew 6:31-33

³¹ "So don't worry about these things, saying, 'What will we eat? What will we drink? What will we wear?'" ³² These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. ³³ Seek the Kingdom of God above all else, and live righteously, and he will give you everything you need.

When we recognize that God is willing and able to provide all of our needs and we trust him, it frees us to be generous.

Deuteronomy 15:10 in the Bible says, "Give generously to them and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to" (NIV).

The beautiful truth is that by freely giving to others we learn to trust God and through that we will find spiritual blessings beyond our imagination. We can increasingly feel God moving in every situation, guiding and guarding us, and

providing us with wisdom, patience, and love. By giving generously and cheerfully, we grow closer to him and become better able to give even more of ourselves and resources to others.

Paul was right when he wrote, In everything I showed you [by example] that by working hard in this way you must help the weak and remember the words of the Lord Jesus, that He Himself said, 'It is more blessed [and brings greater joy] to give than to receive' " [Acts 20:35 Amplified Bible (AMP)].

So be generous and watch God move in your life.

QUESTIONS:

Do you recognize that all you have comes from God and belongs to Him?

Are you afraid of not having enough? Why?

NEXT STEPS:

Do a Bible Study on giving to bring light to this area of your life.

Thank God daily for all of His wonderful gifts.

See how you can be generous with others based on your means.

PRAYER:

Please Lord, give me guidance as to how I can be generous within my current financial situation. Please give me the insight to trust you in this area of my life. I really want to be closer to you and serve you with my life. In Jesus name I pray. Amen.