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**DAILY  
BIBLE  
STUDY**



CEDARCREEKCHURCH

# Do You Have Money, Or Does Money Have You?

## - Blessed

January 25, 2021

Last Friday, the news announced that a winning ticket had been sold for the Mega Millions \$1 billion jackpot. The winner, a person in Michigan, now has a claim to the \$739.6 million cash payout—the 2nd-largest total ever.

When you hear a story like this, it is easy to begin fantasizing about what you would do with that much money and how it could change your life. With that much money, you could pay off your house, buy a bigger house, and buy a place for your mom. You could replace your older, high-mileage vehicle and get the new 2021 F-250 King Ranch you have been eyeing. You could quit your job and pursue the dream career or start-up business you never felt secure enough to go after. You could give a large amount away to someone in need or to an organization that makes a difference in your community. And, for all of you parents, think about the ability to ensure future opportunities for your kids. That would be nice. Right?

Honestly, it can be fun to dream and think about money. And it's okay to "imagine if" for a bit, but there is a danger in falling in love with money—believing that money is the provider, not God.

### 1 Timothy 6:10

*For the love of money is the root of all evils. Some people in reaching for it have strayed from the faith and stabbed themselves with many pains.*

Josh Whitlow's bottom line to this past weekend's message asked this question:  
*Do you have money, or does money have you?*

When money has us, things can go wrong in a hurry. Look no further than past lottery winners. Last year, according to the National Endowment for Financial Education, 70% of people who win a lottery or receive a large windfall go bankrupt within a few years. They stop working, give too much away, taxes negate the winnings, or spend it all.

When money has us instead of us having it, it distracts us from what God wants to do in us and through us. Josh pointed out this weekend when money has us,

it can affect every area of our lives, including our marriage, career, influence, and perspective.

God wants to give us freedom in this area, though. That is why Jesus points out that money is a chief competitor to him.

**Luke 16:13**

*"No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money."*

In this verse, "money" is shown to be a potential master competing with God for our trust and loyalty. A few weeks ago, Ben Snyder taught us about the principle of firsts. That principle is at the heart of this verse. This verse isn't saying wealth is evil, but it tells us God must be first, not money or possessions.

When God takes his rightful place in our lives, the rest will fall into order. Trusting God to provide for our needs and relying on him alone for our security is the beginning of finding freedom in every area of our lives.

Over the next few days, we will look at how we can use our money in a way that will lead to a life of freedom—a life where we are ready to receive God's best.

**Questions:**

Have you ever thought, "If I had more money, my life would be better"? What do you think would be better about it?

This weekend's bottom line is "Do you have money, or does money have you?" What are the ways you've witnessed money "have" someone?

Be honest, have you been looking to find security, significance, safety, or anything else in money instead of God?

*Do you have money, or does money have you?*

**Next Steps:**

Take time to think about the final question above. Right down the ways that

money has you today. Commit to putting God first and begin using your money in a way that leads to a life of freedom. Read the LivingItOut each day this week.

**Prayer:**

*Dear God, you are worthy of being first in every area of my life. As I reflect on today's scripture, help me see the place that money has in my life. Forgive me for the times that I allow money to "have me" and for the times that I look to it for security or significance instead of looking to you. As I seek you, grow my love for you and help me to follow you today. In Jesus' name, amen.*

# Turn Stuff into Stories! – Blessed

January 26, 2021

Last year, we decided to give up our wanderings in the motorhome and find a more permanent winter location. Coincidentally, some of our friends were selling their mobile home in our park. We bought it! The purchase included almost all the contents, and we found ourselves with at least two of everything.

At the same time, a sweet lady who did maintenance in our park needed to move out of a bad situation and had no furnishings for her new apartment. Mike and I invited her over to take whatever she needed from our bounty! Sheets, towels, dishes, glasses, silverware, pots and pans, a coffee maker, a toaster oven—whatever she needed, we gave her. Since then, she has become a dear friend and has come to church with me several times. We were blessed to be a blessing to her! As Andy Stanley says, we turned our “stuff into a story of God’s goodness and provision”!

Last weekend, Josh shared a parable from Luke about a shrewd manager, which Jesus used to illustrate one of the ways you can have money instead of it having you.

## **Luke 16:1-4**

*<sup>1</sup> Jesus told this story to his disciples: “There was a certain rich man who had a manager handling his affairs. One day a report came that the manager was wasting his employer’s money. <sup>2</sup> So the employer called him in and said, ‘What’s this I hear about you? Get your report in order, because you are going to be fired.’*

*<sup>3</sup> “The manager thought to himself, ‘Now what? My boss has fired me. I don’t have the strength to dig ditches, and I’m too proud to beg. <sup>4</sup> Ah, I know how to ensure that I’ll have plenty of friends who will give me a home when I am fired.’”*

The story goes on to tell how the manager reduced the debts to ingratiate himself with his master’s debtors. He did this so they would perhaps look more favorably on him when his master let him go. His master even congratulated him on his shrewdness. Now, Jesus is not advising us to be dishonest in our dealings with others, as it may seem on the surface.

## **Luke 16:9**

*“Here’s the lesson: Use your worldly resources to benefit others and make friends.*

*Then, when your possessions are gone, you will be welcomed to an eternal home.”*

We can take what we have here today and invest in something that is eternal. Our resources can impact eternity. God can take money, which is neutral, and turn it into saved souls!

Our method of giving is an indicator of how we view God. Whether or not you give the first of what you have been given reflects whether “you have money” OR “money has you.” When we give to God first, whether with money or what money buys, we are showing him (and ourselves) that we trust him to meet our needs through his provision! He is so very generous to us—let us adopt that attitude of generosity toward others!

**Questions:**

How can you turn your “stuff into stories”?

What has God blessed you with that you could use as a blessing to others?

Where might you be experiencing “holy discontent,” a situation where God is calling you to become involved and make a difference?

**Next Steps:**

This week, take some time to think about how you could use your gifts from God to bless someone else. It may be as simple as offering to babysit, providing a meal, or just lending an ear to someone who’s lonely. Maybe God is inviting you to give your time by participating in a Group, or even leading one. Perhaps he has placed a certain need on your heart that only you can fill through your specific gifts. Answer the call!

**Prayer:**

*My Jesus, thank you for all your gifts. I know they are not for me alone, but rather, mine to share with those you put in my life. Help me hold them with open hands, Lord. They are only mine to steward, as they have been given to me to further your kingdom here on earth, as it is in heaven. Your gifts multiply as I share them! Give me a generous spirit, Lord, and I will give you all the glory! In Jesus’ name, amen.*

*This post was written by Lauri White, a regular contributor and editor of the LivingItOut.*

# Faithful with the Rest - Blessed

January 21, 2021

Have you ever watched a version of Stanford University's [marshmallow experiment](#)? An adult places a marshmallow in front of a small child and then leaves the room. If the child can faithfully wait without eating the marshmallow until the adult returns, the child will get a second marshmallow. But if he or she isn't faithful and eats the marshmallow, he/she will not get the extra treat. It is so funny to see how the children go about waiting—some sit quietly while others dive right in; some fess up to their impulsiveness while others try to cover their tracks. But it is striking to consider how similar situations play out in our lives.

Last weekend, Pastor Josh Whitlow talked about the importance of being faithful in the small things so we can be trusted with bigger things.

## **Luke 16:10**

*"If you are faithful in little things, you will be faithful in large ones. But if you are dishonest in little things, you won't be honest with greater responsibilities."*

This is true at work, with finances, and in relationships. If you are trustworthy with small jobs or small amounts of money, you likely can be trusted with more. But if you are dishonest or untrustworthy with small things, you couldn't possibly be relied upon to be faithful with larger responsibilities. One particular man in the Bible stands out for his faithfulness.

After many years of slavery, the Israelites were ready to enter their homeland. They chose twelve men, including one named Joshua, to scout the land in advance. The land was full of good food and crops, but it was also abundantly full of enemies. Joshua didn't let that blind him. While ten of the twelve scouts embellished the truth to make it sound like the area was too dangerous, Joshua was faithful. He knew that God was with them, and so he told the people that they had nothing to fear. And because Joshua was faithful in this, God made him the leader of Israel as they finally entered their homeland.

## **Joshua 4:14**

*That day the Lord made Joshua a great leader in the eyes of all the Israelites, and for the rest of his life they revered him as much as they had revered Moses.*

Because Joshua was faithful in the little things, he was given bigger opportunities to lead and inspire others. We all mess up—there are times when we are less than completely forthright. But, when we are faithful, God is overjoyed to bless and celebrate with us. Let's all work on being faithful in both the little and big things.

**Questions:**

Have you ever experienced the reward of being faithful, like a promotion at your job or some additional freedom from your parents? Where in your life can you work on being more faithful?

**Next Steps:**

Practice being faithful in every part of your life. Think about times when you were dishonest and confess those to God. If there are relationships that need to be mended, consider how you might begin earning back that trust.

**Prayer:**

*Father, you give me so many opportunities to be faithful. Help me to be trustworthy in the little things so that I can experience larger responsibilities. Teach me how to faithfully follow you. In your name, amen.*

# From Above – Blessed

January 28, 2021

Last weekend, Perrysburg Campus Pastor Josh Whitlow’s bottom line was: *Do you have money, or does money have you?* He began by speaking about competition. Humanity’s competitive nature is captured throughout Scripture. We see it all the way back in the story of Cain and Abel, continuing with Joseph and his brothers’ sibling rivalry. It is behind our need to keep up with the Joneses in our pursuit of happiness, and perhaps it has been a more significant influence in political discourse in our country than we realize.

Our natural inclination is to think our blessings are our own doing. Whether we’re gifted with athletic ability, keen knowledge, political awareness, or financial security, we tend to credit our hard work, our attitude, and our education for our blessings. While nothing is wrong with a sense of pride or healthy work ethic, we need to remember that everything we have comes from God—our job is to manage those blessings. God owns them, and he has given them to us to share.

## **Luke 16:11-12**

*<sup>11</sup> “And if you are untrustworthy about worldly wealth, who will trust you with the true riches of heaven? <sup>12</sup> And if you are not faithful with other people’s things, why should you be trusted with things of your own?”*

We do have a choice. Will we let money rule us? Or will we listen to God and what he wants us to do with our money? Count your blessings and think about the choices God has given you to use them.

## **Luke 16:14**

*The Pharisees, who dearly loved their money, heard all this and scoffed at him.*

The Pharisees chose not to. How about you?

## **Questions:**

With this weekend’s message in mind, What steps do you need to take to ensure you have money and it doesn’t have you?

**Next Steps:**

Consider the blessing you have in your life. Write them down and thank God for being the provider of each one.

If money stresses you out and overwhelms you, it's time for that to stop. Get a plan in place so that you can experience freedom in the area of money. Check-out the [Groups Directory](#) and join one of our Financial Peace University Groups

**Prayer:**

*Dear heavenly Father, you have blessed me and my family. We are thankful for our blessings. We know this is your plan, your work. We understand our job is to be your hands and feet, to manage your blessings, and hopefully, to bring others to you! Thank you for the blessings you have given me, my family, and my country! Amen.*

# Better Together – Blessed

January 29, 2021

Last weekend, we kicked off our Group winter semester! Groups have a simple purpose: to bring people together. We believe God created us to live in relationship with others, and only then can we live the full life he intends for us. Sharing life through community is part of our design, but meaningful relationships aren't always easy to find. That's why Groups exist—to make these life-changing relationships relevant and accessible to you.

When I first joined a Group several years ago, I was the quiet observer. I wasn't really sure what Groups were about, so my method was to watch, listen, and learn. My Group leader was so kind and welcoming. She allowed me to get comfortable but also subtly pushed me to be braver. Not long after that, I began leading my own Group. I've seen over the years how Groups can shift and how the culture can change. But one thing has remained the same—we support each other and are all eager to learn more about Jesus.

Right now, my Group's main focus is simply studying a small chunk of Scripture to learn something new about who Jesus is. But many Groups follow a study or do an activity together. It seems there is a Group for just about every hobby—and if there isn't one that aligns with your interests, you can create your own! Regardless of what the Group's main focus is, there will always be shared scripture and a time where you pray together.

The friendships I've formed from Groups are like no others. They are founded in a mutual love for Jesus. And what better way to start a friendship than with him? Knowing the people in the Group have a heart for Jesus has allowed my Group members (and myself) to feel free to share and be honest. When we have authentic relationships where we can share our faults and struggles with others, we will experience freedom.

## **James 5:16**

*Confess your sins to each other and pray for each other so that you may be healed. The earnest prayer of a righteous person has great power and produces wonderful results.*

It's not too late to join a Group! Check out the directory today at [Cedarcreek.tv/groups](http://Cedarcreek.tv/groups).

**Questions:**

If you are in a Group, has it helped you take a step in your faith journey? How so?

If you're not in a Group, what is stopping you? If you've had a bad experience in a Group, do you think trying another might be worthwhile?

**Next Steps:**

Even if you aren't sure about joining a Group, I would encourage you to look through the directory just to see what types of Groups there are. You might be surprised to find something you want to try, or you might find the inspiration for a Group of your own!

**Prayer:**

*Dear God, I thank you for my Group and for the many others out there who are growing relationships with you by being in fellowship with other Christ followers. There is so much value in the accountability, the wisdom offered, and the sharing of burdens that Groups provide. I pray that if someone reading this is on the fence, or is a little nervous about trying a Group, that you give them the courage to move forward. Help guide them to a Group that fits their needs. Help the Group leaders to be encouraging and always pointing to you when they lead. Amen.*

*This post was written by Ashlee Cloud, a regular contributor and editor of the LivingItOut.*