



Change Your Life,
Change the World

COMPLETE

SERMON SERIES

STUDY GUIDE PACKET

SERMON #1 – ATTITUDE

1 Chronicles 29:10-14

February 17, 2018

Discuss Sermon

*He is no fool who gives what he cannot keep
to gain what he cannot lose. – Jim Elliot*

As we begin the ABC's of Financial Freedom, we start this series by looking at the **A = Attitude** regarding stewardship of your life. The attitude that you have in this life affects the way you live your life. Some people have a self-centered attitude and make this life completely about them while others have a Christ-centered attitude which produces Christ-centered living. The former brings ruin while the latter brings success.

One NBA coach observed that as he coached he often would run into talented players that suffered from the “disease of me.” He observed that of team members who had it, “They develop an overpowering belief in their own importance. Their actions virtually shout the claim, ‘I’m the one.’” This coach asserts that the disease always has the same inevitable result: “The Disease of Me Always Leads to the Defeat of Us.” (Your Team, Family, Church, or Job)

- How does the “Disease of Me” affect the stewardship of your life?
- What does it mean to be a good steward of your time, talent, and treasure?

Big Idea: Your Attitude Always Affects Your Actions Bringing Blessing or Ruin

Where is Your Treasure?

The less I spent on myself and the more I gave to others, the fuller of happiness and blessing did my soul become. – **Hudson Taylor**

Randy Alcorn made this important observation about Stewardship in this life, “God owns all things, whether we recognize it or not. But life becomes much clearer—and in some respects much easier—when we consciously recognize it. The question isn’t whether we theoretically affirm God’s ownership. The question is whether we’ve deliberately transferred the ownership of ourselves and all our assets to him. Have we invited him to be what Scripture says he is—Creator, Owner, and Controller of us, family, possessions, and “our” money? Have we extended the invitation again after we’ve forgotten and taken things back into our hands? This self-

surrender to God is the beginning of true stewardship.”¹

Matthew 6:21 – Where your treasure is, there your heart will be also.

- What do you treasure most in your life? (Family, Friends, Faith, etc...)
- What does this verse mean regarding stewardship of your life?
- How does Matthew 6:21 reveal the true nature of your attitude?

Examine Text – 1 Chronicles 29:10-11

Read the main text from the sermon and reflect on the key words, phrases, and lessons that God is teaching us.

- What are the key lessons that you learn from this text?
- What are the main components of the treasure principle that you learn in these verses?

Personalize Truth

Today’s message taught us several important lessons regarding “Attitude.” Review the lessons below and ask yourself how they apply to your life.

How can you apply these lessons in your own life as you train up others?

- **Lesson #1** – Acknowledge His Authority
- **Lesson #2** – Bless the Lord Always
- **Lesson #3** – Commit Your Life to Praising God

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¹ Randy Alcorn, *Money, Possessions, and Eternity* (Carol Stream, IL: Tyndale, 2003), 156-157.

SERMON #2 – BONDAGE BREAKERS

Deuteronomy 28:1-14

February 25, 2018

Discuss Sermon

Luke 16:13 (ESV) – No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other.
You cannot serve God and money.

As we look at the ABC's of Financial Freedom, we must turn our attention to the important subject of **B = Bondage** regarding the stewardship of your life. This subject is important because bondage always leads to debt and debt to anything other than the Lord will always end in destruction. Barry Cameron in the book *The ABC's of Financial Freedom* gives us two distinct definitions of debt,

1) **DEBT** = Dumb Explanation for Buying Things

vs.

2) **DEBT** = Don't Even Buy That²

- How do you define DEBT?

There are six consequences of debt that you must remember as a Christian that will enable you to keep this subject in perspective.

1. Debt lingers.

2. Debt causes worry and stress.

3. Debt causes denial of reality.

4. Debt is addictive.

5. Debt deprives God of the chance to say no or to provide through a better means.

6. Debt ties up resources and makes them unavailable for the kingdom of God.

- What are other consequences of debt that every Christian must recognize today?
- Why is it important recognize the consequences of debt?

Today, our society glorifies the idea of debt as an avenue to accumulate more material items for life. Yet there are always consequences of debt that result in ruin which is why you must remember the three main Bondage Breakers that will help you break free from the worldly

² Barry Cameron, *The ABC's of Financial Freedom* (Joplin: College Press, 2013), 57.

perspective of success and pleasure.

- **Bondage Breaker #1** – Obedience = Debt to the World Brings Ruin but Obedience to the Lord Brings Blessing
 - **Bondage Breaker #2** – Faithfulness = Be Patient, Be Faithful, and Focus on the Will of the Lord
 - **Bondage Breaker #3** – Courage = Be Courageous in Your Pursuit of the Lord: God Always Provides
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- What are additional Bondage Breakers that you would recommend to others?
 - How do these Bondage Breakers help you live a life of success for the Lord?

Big Idea: Break Free from Bondage Before It Derails Your Life

Examine Text – Deuteronomy 28:1-14

Read the main text from the sermon and reflect on the key words, phrases, and lessons that God is teaching us.

- What are the key lessons that you learn from this text?
- What are the main components of the treasure principle that you learn in these verses?

Personalize Truth

Today's message taught us several important lessons regarding "Bondage." Review the lessons below and ask yourself how they apply to your life.

How can you apply these lessons in your own life as you minister to others?

SERMON #3 – CHOICES MATTER

Luke 12:13-21, 32-34

March 04, 2018

Choices Matter

There is a Choice that You Have to Make in Everything You Do.
So Keep in Mind the Choice You Make Makes You! – **John Wooden**

Your Choices Matter and the world is competing to consume your time, attention, focus, and energy. So much so that many people end up focusing more time and energy on the things of this world than they do on their relationship with the Lord.

Honestly, this has always been the case. God's people have often been bombarded with the distractions of the world and this is one of the reasons why He spends time in His Word teaching us about the impact of our Choices. Our "Choices Matter" because they are a matter of the "Stewardship" of our Time, Talent, and Treasure.

According to Webster's Dictionary – Stewardship is the careful and responsible management of something entrusted to one's care.³

The Lord makes His point clear...Your Choices Matter and if you want to have an eternal impact tomorrow then you need to choose to "Make a Difference Today."

- How would you explain the importance of choices to a younger generation?
- What does it look like to live differently today so that you have an eternal impact tomorrow?

You will always be faced with choices. Why is this such an important subject to examine? Your choices matter today because they impact tomorrow. It has been observed that the quickest way to change your life is to change your daily choices.

If you always do what others don't, you'll always get what others won't...If you'll make the right choices in your life and do what other people are not willing to do, if you'll be willing to follow God and trust Him when it comes to finances, you'll get in your life what other people never experience. – **Barry Cameron**⁴

- What would it look like for you to make more choices today that impact eternity?
- How do "misplaced priorities" affect daily choices?

³ Merriam-Webster, *Merriam-Webster's Collegiate Dictionary*. (Springfield: Merriam-Webster, Inc., 2003).

⁴ Barry Cameron, *The ABC's of Financial Freedom* (Joplin: College Press, 2013), 71-72.

Examine Text – Luke 12:13-21, 32-34

Read the main text from the sermon and reflect on the key words, phrases, and lessons that God is teaching us.

- What are the key lessons that you learn from this text?
- What are the main components of making wise choices that you learn in these verses?

Personalize Truth

Today's message taught us several important lessons regarding "Choices." Remember the three steps in Making God-honoring choices. Review the lessons below and ask yourself how they apply to your life.

- **Step #1 – Prepare Today for Temptation Tomorrow: Guard Your Heart, Guard Your Life**
- **Step #2 – Priorities Matter: Right Priorities Bring Right Action and Right Results**
- **Step #3 – Right Action is Required: Choose to Pursue God's Will God's Way and You Will Reap the Right Reward**

How can you apply these lessons in your own life as you minister to others?

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SERMON #4 – DECISIONS

Luke 19:11-27

March 11, 2018

Decisions Matter

Decisions matter. Every decision we make impacts our future ranging from the seemingly insignificant to the most defining decisions in life. Actually, we understand this simple principle about decision making,

You cannot make progress in life without making decisions...

Since this is true, then how do we get on the path of making wise decisions on a regular basis. A key to making wise decisions is found in **Psalm 25:12**, which says, “Who is the man who fears the Lord? He will instruct him in the way he should choose.” God’s guidance is promised to those who fear Him. This doesn’t mean we’re supposed to be afraid of Him, but that we have an attitude of reverence and absolute dependence upon Him. Now, let’s consider some biblical advice for how we can make wise decisions.

1 EXERCISE PATIENCE.

Sometimes we may have to pray for a long time other times it may be a short time before God gives us an answer. He promises that if we ask and seek, we will receive and find, but He doesn’t say we will get an immediate response (Matt. 7:7). Therefore, to receive His best, we must be willing to wait for His timing. Waiting upon God means we live in confident expectation of His actions on our behalf and refuse to run ahead of Him or try to solve our problems on our own.

- **Psalm 46:10** – “Be still, and know that I am God.”
- **Psalm 62:5** – “My soul, wait in silence for God only.”
- **Psalm 27:14** – “Be strong and let your heart take courage; yes, wait for the Lord.”

The moments that God puts a pause on your life then we must remember that this pause is very important in His plan for your life. We can trust that He has good reasons for any delays. He knows when we’re not ready for the answer even though we think we are. Perhaps we wouldn’t accept His answer if it came any sooner. Our all-wise, omniscient God knows us perfectly and sees clearly what needs to change in our lives before we are ready for His guidance.

2 BE ALERT TO PRESSURE.

The pressures we face when making decisions come from two places.

- **External pressure.** Friends and family may offer us their advice or urge us to quickly make a choice before we’ve heard from the Lord. However, they don’t really know God’s will on the matter, and their guidance may be offered out of a desire to please us so we’ll be happy. It’s better to be cautious about others’ well-meaning advice, and wait for God’s timing and direction.
- **Internal pressure.** Sometimes we put pressure on ourselves to make the choice without

God's input because we fear loss or don't want to go in a direction that He's leading us.

3 PERSIST IN PRAYER.

First Thessalonians 5:17 says, "Pray without ceasing." Even if we see no sign of an answer, we must not give up. While we are waiting, God is teaching us to trust Him. He wants us to move from doubt, fear, and unrest to confidence in Him and His timing.

4 REST IN GOD'S PROMISE.

The Bible is our most valuable resource when we have a decision to make because it's the mind of God in print and is filled with His wisdom. If we want to know what He thinks about anything, all we have to do is read His Word. It's like a filter that sifts out the worldly thinking that continually bombards us. He also builds our faith with His sure and unfailing promises.

5 WAIT FOR HIS PEACE.

The Greek word for peace means "to bind together." When we are in agreement with God on the decision, we are bound together with Him. That's when His peace rules in our hearts (Col. 3:15).

Have you ever jumped ahead of the Lord and made a decision without Him? We will never regret following the Lord's guidance for our lives. When we wait on Him, we will have a peace and contentment that comes from knowing we are walking in His will. We can trust that He knows what is best for us and has prepared good works for us to do. But those blessings will only come once we first obey His leading.

Personalize Truth

How can you apply these lessons in your own life as you minister to others?

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SERMON #5 – ENCOURAGEMENT

2 Corinthians 9:6-12

March 18, 2018

A Spirit of Generosity

Luke 6:38 – Give and it will be given to you. They will pour into your lap a good measure—pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return.

Be encouraged by the Word to expand your vision as to what really matters in life. As a person begins looking at the subject of giving, often people have a skewed vision. It's interesting that as you look at Luke 6:38, the verse doesn't say what is to be given. This scripture is often associated with money, but the context shows Jesus is talking about much more—blessing and loving others, doing good, lending, showing mercy, and refraining from demanding our rights (Luke 6:27-38).

Generosity could be giving of your money to meet a need—or giving of your time to listen.

So where might you find opportunity to develop generosity? It could be by giving of your money to meet a need—or giving of your time to listen. Maybe you could be more open to blessing someone who's treated you poorly or showing mercy when the natural inclination would be judgmental. Perhaps the most convicting part of the verse is that by our standard of measure, it will be measured back to us. Developing a generous spirit requires us to take our eyes off ourselves and instead focus on God—and others.

- How can you develop a better vision when it comes to giving of your time, talent, and treasure?

Giving With Gusto

“When the heart is right the feet are swift.”

That's the way Thomas Jefferson put it many years ago. There are other ways to say the same thing. A happy spirit takes the grind out of giving. A positive attitude makes sacrifice a pleasure. When the morale is high, the motivation is strong. When there is joy down inside, no challenge seems too great. The grease of gusto frees the gears of generosity.

And have you noticed how contagious such a spirit becomes? Not only do we feel the wind at our backs, others do as well. And when we are surrounded by that dynamic, a fresh surge of determination sweeps over us. You cannot stop it!

Can you recall the statement about giving that Paul made in the 2 Corinthians letter? This statement is perhaps the foundational reference in Scripture that links joy with giving. “Each one must do just as he has purposed in his heart, not grudgingly [the word means

“reluctantly”) or under compulsion [“feeling forced because of what others may say or think”), for God loves a cheerful giver” (2 Corinthians 9:7). The term cheerful, remember, comes from a Greek word, hilaros, from which we get our word hilarious. And in the original statement, hilaros is placed first for emphasis. Literally, “for the hilarious giver God prizes.” Why? Because hilarious givers have swift feet. They give with gusto!

Want to bring back the gusto? Want to become a “noble knight” at the round table of generosity? Let me remind you of four simple suggestions. They work for me.

- **Reflect on God’s gifts to you.** Hasn’t He been good? Better than we deserve. Sufficient food, clothing, and safe shelters. Even more blessings of good health, happy families, and close friends . . . and so much more.
- **Remind yourself of His promises regarding generosity.** Call to mind a few biblical principles that promise the benefits of sowing bountifully. Bumper crops, don’t forget, are God’s specialty.
- **Examine your heart.** Nobody but you can do this. Open that private vault and ask several hard questions, like:
 - Is my giving proportionate to my income?
 - Am I motivated by guilt . . . or by contagious joy?
 - Have I prayed about giving . . . or am I just an impulsive responder?
- **Trust God to honor consistent generosity.** Here’s the big step, but it’s essential. Go for it! Release your restraint—when you really believe God is leading you to make a significant contribution—and develop the habit of generosity. I seriously doubt that generosity has ever hurt many people!

How can you apply these lessons in your own life as you minister to others?

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