



BEYOND BLESSED

The Ten Financial Commandments

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Focus We are to wisely manage what God gives us and be content with His provision. It is okay to pray for a material need but not to do so selfishly. God sees the condition of our hearts and blesses generous givers and good stewards. We are to be true witnesses of His goodness.

Fun Since Valentine's Day is this month, pick up some candy hearts, carefully count them, then put them in a jar. Have your members guess how many there are inside. The winner with the closest guess takes home the candy jar.

Review Key Scriptures: Exodus 20:3–7; 1 Kings 17:10–14; Luke 16:13 (NLT); 1 Timothy 6:6–8; Philippians 4:11; Romans 8:24; Acts 20:35; Colossians 3:5

1. Put God first.

Nothing should come before God (Exodus 20:3). When we put Him first, He miraculously provides for us (1 Kings 17:10–14). When we give God what is His, He takes care of us.

2. Don't worship material things.

Anything we put before God is an idol. No material object should come before Him (Exodus 20:4). Pray before every purchase. Ask God how to spend His money.

3. Don't use God's name selfishly.

We should not pray selfishly in His name (Exodus 20:7). If we focus on spiritual things rather than the material, we will not cross the line to selfishness. The condition of our heart should determine our prayers.

4. Be a good steward.

All good stewards spend wisely, save diligently, and give generously. We are also to manage our time and energy well. When we follow this pattern, God blesses us with the true riches of heaven (Luke 16:10-11).

5. Teach your children.

Our children learn from us, so it is important to teach them about God and giving (Exodus 20:12). We are not to become enslaved to debt. When our hearts are devoted to money, we can end up despising God. We want to teach our children about true riches.

6. Live on a budget.

It is financial suicide not to have a budget (Exodus 20:13). There are financial tools and classes available to help us create a successful budget. A budget allows us to make a financial decision without emotion. We learn every other skill we gain. We can also learn to use a budget.

7. Live below your means.

When we live beyond our means, we are telling God that we are not content with His provision (1 Timothy 6:6–8). However, we can learn to live within our means. It is important to be realistic about income and expenses. Our children learn by watching how we handle money.

8. Don't buy now and pay later.

Spending money we do not have is foolish and could even be viewed as stealing (Exodus 20:15; Romans 8:24). Debt takes away our joy. God designed us to hope for something, to work and wait for it, then experience pleasure when we finally obtain it.

9. Be a good witness.

God wants us to be a true witness of Him to those around us (Exodus 20:16). We are to bless others, take care of what God has given us, and manage our finances in a way that bears true witness to who our God is (Acts 20:35).

10. Be content.

When we are content, we do not covet. If we compare ourselves to others or desire what someone else has, that object becomes an idol or our God (Exodus 20:17; Colossians 3:5). Allow God to tell you when to buy something.

Group Dynamics Idea Keeping today's message in mind, discuss various things we can do to keep God first in our lives.

Discuss

1. Have you ever bought something then regretted it? What did you do about that?
2. What are some of the idols our society puts in God's place today?
3. According to Pastor Robert, what three things make a good steward?
4. The Apostle Paul stated, "I have learned in whatever state I am, to be content (Philippians 4:22). Are you content? What brings contentment?"
5. Budgets require careful planning. Explain this statement, "We plan to fail, when we fail to plan."
6. Read Romans 8:24. Discuss how hope is related to delayed gratification.
7. Jesus said, "It is more blessed to give than to receive" (Acts 20:35). Is this a reality in your life right now?

Take Home As we conclude, remember the following:

- Put God first.
- Manage God's provision wisely.
- Bless others by giving.
- Be a true witness to others.

Prayer

God, I want You to be first in my life. Forgive me for placing any desire before You. Help me to be a wise steward. I want to manage my finances well and to be content with what I have. Show me how to be a good model for my family and to others. In Jesus' name, Amen.

New Leader Tip As this series on stewardship ends, remind your members that Gateway has financial classes and financial groups to help them create budgets to live by! For more information direct them to stewardship.gatewaypeople.com.