

LIFEGROUPS QUESTIONS:

- Think about the financial dial on your wellbeing dashboard and consider if its on red, orange or green?
- How might knowing God is the owner and you are his steward help you grow in financial peace and wellbeing?

Consider the practices of: spend carefully, save wisely & give generously - *Where do you feel you are 'strong' - where do you feel you could 'grow'?*

Read: 1 Kings 17:10-14

This was a radical step of faith for the woman. She took the step, and then experienced the miraculous provision of God.

- *How does her response to Elijah challenge you?*
- *How does God's provision encourage you?*
- *Have you ever been led into a radical act of generosity? Where did you see God at work? What was the fruit from this act?*
- *Take time to pray for one another in the area of financial well-being.*

If you would like to dig a bit deeper into this area see the resource section of: <https://www.stewardship.org.uk>

SERMON NOTES: Financial Wellbeing

Context: in the uk - (Dave Smith)

“Worries about money are one of the main causes of stress, often causing marital and relational strain. One recent survey found that 77% of UK residents were stressed about money, with 17% describing themselves as 'very stressed'. On top of this, 14% said they worry about money every single day! Money clearly takes a toll on wellbeing as 80% of those surveyed said they would be happier if they earned more money and 20% said they were generally scared to check their bank account and 35% said they don't feel comfortable talking about their money struggles.”

Contrast:

SHALOM - God's desire for is that we would experience Shalom - Shalom speaks of the idea of something complex, with lots of pieces, and the elements interacting - in a state of completeness / wholeness / working together... universal flourishing, wholeness and delight.

This is God's plan for well being in every area of our lives! And that includes finances... when we don't have this it impacts all the other areas of lives!

The reality is that this sense of shalom is not actually dependent on having more! (Note - some of the most financially free people I have met, have owned the least).

Financial well-being is a JOURNEY OF FAITH... that has steps! We don't get there by just simply believing, but by putting into practice what we are believing. **ABC**

(Is this why Jesus spoke so much on this?)

A. FOUNDATION - PRINCIPLES

1. Stewardship:

It all belongs to God - We get to care for it, and use it for His glory. We don't 'own it'.

'The earth is the Lord's, and everything in it, the world, and all who live in it' (Psalm 24:1)

'But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.' (1 Chr 29:14)

We belong to God - He cares for us

You are not your own; you were bought at a price (1 Cor 6:19)

So do not worry, saying, "What shall we eat?" or "What shall we drink?" or "What shall we wear?" For the pagans run after all these things, and your heavenly Father knows that you need them. But seek first his kingdom and his righteousness, and all these things will be given to you as well. (Matt 6:31-33)

2. God's plan for our lives.

'For I know the plans I have for you,' declares the Lord, "plans to prosper you and not to harm you, plans to give you hope and a future' (Jer 29:11)

This is not a *materialistic mindset (excessively concerned about getting more & comfort)* or a *poverty perspective (scarcity & fear of lack)* - see Claire's talk from last week

B. MIDDLE STEPS - PRACTICES:

- **Spend carefully:** Here we appreciate the importance of learning:

Contentment & Simplicity (see Ruthless Elimination of Hurry p204 - for some practical steps) *...so that we can rein in our spending, with the goal of living within our means. We learn to hit a level of contentment & simplicity... as our resources increase we don't submit to our pervading culture - that says 'SPENT IT ALL!'*

'Simplicity is the only thing that sufficiently re-orientates our lives, so that possessions can be genuinely enjoyed without destroying us.'

Richard Foster, **Celebration of Disciple**

As we do... we get out of debt & begin to gain essential margin... enables us

- **Save wisely:** Without fear-based hoarding, we can set aside money for short-term emergencies and longer-term crises and opportunities. (Emergencies, needs, the future, wants, Giving - see Day 39)
- **Give generously:** Biblical assumption over & above tithe... Generosity opens the door for God's blessing in our lives. & greater financial well-being.

*"One person gives freely, yet gains even more;
another withholds unduly, but comes to poverty.*

A generous person will prosper;

whoever refreshes others will be refreshed" (Proverbs 11:24)

Give, and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For with the measure you use, it will be measured to you.' (Luke 6:38)

You can't out give God!

So we have arrived? Not quite!

C. TOP STEP - POSTURE: of complete surrender. (*Remember the actions*)

This is the most challenging! We see examples scattered through the Bible we are God's people did not just give a portion of what they had, but surrendered everything.

“...there was no needy person among them. For from time to time those who owned land or houses sold them, brought the money from the sales and put it at the apostles’ feet, and it was distributed to anyone who had need.” (Acts 4:34-35)

This is the most dramatic step of faith and flows from a deep conviction that everything we have comes from God, and that he will provide our every need.

Sometimes we find ourselves in a position that God is inviting us into a radical step of generosity where we don't know where the resources are coming from!

1 Kings 17:10-14

So he went to Zarephath. When he came to the town gate, a widow was there gathering sticks. He called to her and asked, ‘Would you bring me a little water in a jar so I may have a drink?’ As she was going to get it, he called, ‘And bring me, please, a piece of bread.’

‘As surely as the Lord your God lives,’ she replied, ‘I don’t have any bread – only a handful of flour in a jar and a little olive oil in a jug. I am gathering a few sticks to take home and make a meal for myself and my son, that we may eat it – and die.’

Elijah said to her, ‘Don’t be afraid. Go home and do as you have said. But first make a small loaf of bread for me from what you have and bring it to me, and then make something for yourself and your son. For this is what the Lord, the God of Israel, says: “The jar of flour will not be used up and the jug of oil will not run dry until the day the Lord sends rain on the land.”’

She went away and did as Elijah had told her. So there was food every day for Elijah and for the woman and her family. For the jar of flour was not used up and the jug of oil did not run dry, in keeping with the word of the Lord spoken by Elijah.

This is the ultimate pinnacle of financial well-being where we have complete trust in God to provide - even through miraculous or unexpected provisions.

EXAMPLE: Trinity Centre. We did these three things. We had a foundation that this was part of God’s plan & conviction that God would provide.

We had saved. We had gift days. We continued to give to mission.

But... just as Covid we were still (we thought) £700,000 short. God was taking us to the top tier of trust. That has grown us a church - **and a blessing to other churches.**

Challenge - how will I take the next step in financial well-being?

1. For some of you that will be studying and praying into the foundational principles of stewardship? - Look at the Stewardship Articles (<https://www.stewardship.org.uk>)

2. Some of you will be reviewing your financial practices: Spend. Save. Give (books)

3. But for some of you, you’ve got to stage in life where you’re thinking you want to step up yet again to experience the radical provision of God. And that’s a prayer thing - asking God!

LIFEGROUPS QUESTIONS:

- Think about the financial dial on your wellbeing dashboard and consider if its on red, orange or green?
- How might knowing God is the owner and you are his steward help you grow in financial peace and wellbeing?

Consider the practices of: spend carefully, save wisely & give generously - *Where do you feel you are 'strong' - where do you feel you could 'grow'?*

Read: 1 Kings 17:10-14

This was a radical step of faith for the woman. She took the step, and then experienced the miraculous provision of God.

- *How does her response to Elijah challenge you?*
- *How does God's provision encourage you?*
- *Have you ever been led into a radical act of generosity? Where did you see God at work? What was the fruit from this act?*
- *Take time to pray for one another in the area of financial well-being.*

If you would like to dig a bit deeper into this area see the resource section of: <https://www.stewardship.org.uk>