



Right On The Money Series – Part 1

Brian Coles

April 12, 2026

WORSHIP

Begin your group with a time of worship. If someone in your group can lead worship, invite them to lead two or three songs. Alternatively, consider using one or more of these songs from our Sunday morning worship time:

- **Look At What The Lord Has Done** (*The Belonging Co.*)
- **Who Else** (*Gateway Worship*)
- **He Has Done Great Things** (*Bethel Music*)

SCRIPTURE REFERENCES

1. 1 Timothy 6:2-19
2. Malachi 3:8-9
3. Luke 12:13-31

OPENING PRAYER

Begin by thanking God and asking the Holy Spirit to guide your discussion.

Ice Breaker (5-10 min)

What is one of your earliest memories involving money? (Allowance, first job, a financial lesson learned, etc.)

Sermon Overview

This week, Pastor Brian began a two-part series on biblical financial principles. Rather than focusing on guilt-driven giving, this series explores how to trust God as our Provider, experience contentment, discover generosity, and align our finances with God's will—all matters of the heart that require trust and healing.

DISCUSSION QUESTIONS (35-40 min)

1. Understanding Greed & Contentment

- Pastor Brian said, "We redefine a want as a need." Can you think of examples from your own life where you've done this? What drives this tendency?
- How does our culture make it difficult to distinguish between wants and needs?
- Read 1 Timothy 6:6-8. What does "godliness with contentment" look like practically in your current life circumstances?

2. God as Provider

- In Deuteronomy 8:17-18, God warns against thinking "my power and the strength of my hands have produced this wealth." Why is it so easy to forget God's role in our provision?
- Share a time when you clearly saw God provide for you in an unexpected way.
- How does remembering God as Provider change the way we handle both abundance and scarcity?

3. The Heart Issue

- Pastor Brian mentioned that money doesn't change people as much as it reveals who they already are. Do you agree or disagree? Why?
- What "unhealed parts" of our lives might cause triggered responses around money? (Examples: poverty mindset, fear of loss, control issues)
- Read Luke 12:34: "Where your treasure is, there your heart will be also." What does your spending pattern reveal about your heart's priorities?

4. The Parable of the Rich Fool (Luke 12:13-21)

- The rich man in Jesus' parable had an abundant harvest but made foolish choices. What specifically made him a "fool" in God's eyes?
- What does it mean to be "rich toward God" (verse 21)? What are practical ways to do this?
- How can we enjoy God's blessings without falling into the trap of storing up things only for ourselves?

5. Generosity & Eternal Perspective

- Pastor Brian shared that the church raised \$1.3 million in six months to pay off a mortgage. What does radical generosity look like in a faith community?
- Read 1 Timothy 6:17-19. What does it mean to "lay up treasure as a firm foundation for the coming age"?
- How does having an eternal perspective change our approach to money today?

KEY TAKEAWAYS

1. Guard yourself against all kinds of greed. Greed expresses itself in many ways—not just with money, but with attention, possessions, comfort, and status.
2. Life does not consist in an abundance of possessions. Our identity and purpose are not found in what we own or accumulate.
3. Storing up for yourself while not being rich toward God is foolishness. True wisdom involves generosity and kingdom investment.
4. Seek His kingdom, and these things will be given to you as well. When we prioritize God's kingdom, He promises to provide for our needs.
5. Where your treasure is, there your heart will be also. Our financial decisions reveal and shape our spiritual priorities.

PRACTICAL APPLICATION (10 Mins)

Choose one or more of the following to practice this week:

Option 1: Gratitude Audit

- Each day, write down three ways God has provided for you (financially or otherwise). At the end of the week, reflect on how this changes your perspective.

Option 2: Want vs. Need Inventory

- Before making any purchase this week, pause and ask: "Is this a want or a need? Am I redefining this want as a need?" Journal about what you discover.

Option 3: Generosity Step

- Identify one specific way you can be "rich toward God" this week—whether through financial giving, sharing possessions, or generous use of your time and talents.

Option 4: Worry Assessment

- Read Luke 12:22-31 each morning. Identify one financial worry you're carrying and intentionally give it to God in prayer. Practice trusting Him as Provider.

Option 5: Heart Check

- Review your bank/credit card statements from the past month. What do they reveal about where your treasure is? Are there any adjustments you sense God calling you to make?

Reflection & Prayer Requests

Personal Reflection (5 minutes of silence):

- What is one area where greed has taken root in my life?
- Where do I need to trust God more as my Provider?
- What is one practical step I can take toward greater contentment and generosity?

Closing Prayer

- Pray for those struggling financially—for God's provision and peace
- Pray for healing from past financial wounds or poverty mindsets
- Pray for generous hearts that reflect God's character
- Pray for wisdom to align finances with God's will
- Pray for the upcoming Part 2 of this series

Additional Resources

- Book recommendation: *The Treasure Principle* by Randy Alcorn
- Book recommendation: *Money, Possessions, and Eternity* by Randy Alcorn
- Consider meeting with a financial counselor or taking a biblical financial course like Financial Peace University