

ENOUGH IS NOT A NUMBER.

*A 6-WEEK DIVE into God's ideas
about contentment, stewardship, and
your relationship with money*

.....

*O God, I beg two favors from you;
let me have them before I die.
First, help me never to tell a lie.
Second, give me neither poverty nor riches!
Give me just enough to satisfy my needs.
For if I grow rich, I may deny you
and say, "Who is the Lord?"
And if I am too poor, I may steal
and thus insult God's holy name.*

— **PROVERBS 30:7-9**
(*New Living Translation*)



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INTRODUCTION

MISSING THE MARK OR MISSING OUT?

What if God's ideas for money aren't about what we're doing wrong but about what we're missing out on?

It seems that within our faith, the only time we really talk about money is when we're being asked to — give or when we're being reminded of debt. But what if there's more? What if God's vision for money isn't about what we've been *doing wrong* but about what we've been *missing out on*?

Jesus talks about money a lot. Not because money is bad, because it isn't. But if we're not careful, money can rob *from us* the amazing things that God has *for us*.

So what does God have *for us* when it comes to money? When it comes to our relationship with it, many of us would describe ours as rocky, if not outright dysfunctional. It's a source of conflict and anxiety in most of our lives, affecting our mental and physical health, disrupting our sleep, and damaging (and even destroying) our relationships.

So why is this? What's the real source of the conflict and anxiety? Is it materialism? Is it fear about the future? Shame about the past? Is it FOMO (that means "fear of missing out" for those who have been *missing out* on modern slang)? Feelings of falling short? And when it comes to our faith, does Jesus have opinions about things like investing, saving, and budgeting? Does having faith mean we shouldn't worry about a 401k? Does it matter to God if we're investing? Does He think it's foolish to take out a loan?

The answers to these questions are found in one simple discovery: how we define the word "enough."

The next several weeks are designed to help you build a stronger, healthier relationship with money by exploring God’s perspective on it and by giving you practical tools to move toward better habits and bigger things. To do that, we need to consider what it will look like for us to truly say we have **enough** in life. We have to consider what it will mean to have enough money, enough security or peace of mind; enough friends, free time, or fulfillment.

To have this conversation, we have to be willing to talk about our past, our present, and our future when it comes to our finances. We need to think about what the foundation for a healthy, God-inspired relationship with money **really** looks like. That’s the only way to make the changes we need to make. We need to upgrade our ideas—and our habits—so that we can discover that (and live like) **enough is not a number**.

We have to be willing to talk about our past, our present, and our future when it comes to our finances.



SESSION 1

YOUR FINANCIAL PAST, PRESENT, AND FUTURE

Are you good with money?

Some people seem to be born with the ability to make money. They just think and speak fluent finance. Others perpetually feel like they are trying to order meals in a foreign language. Some are naturals; others are just plain awful. But “being good with money” can mean a lot of different things. It doesn’t always mean you’re wise. Just as importantly, someone who doesn’t intuitively think financially isn’t necessarily bad with money. So what does it mean to be good with money?

Whether you’re good with money is ultimately a question of what you’ve done with what you’ve been given.

Have you been wise? Have you been a steward? Have you been generous? Have you prepared for the unknown and prioritized what matters? Do you have a “rainy day fund” that can keep adverse events in your life (like a major car repair or a job loss) from becoming catastrophic? Are you in control of your debt? Are you honest with those you’re closest to? These questions (and a million like them) can propel us toward change and better decisions. But more often, we avoid them because they’re uncomfortable.

Where you’ve been with money in your past has a lot (and even everything!) to do with where you’re able to go with it in the future. And that is why you need to spend time in this conversation — looking to your past, changing your present, and anticipating your future.

YOUR PAST

Dwelling on your mistakes won't change your future. But learning from them will.

Your financial past is undoubtedly marked with lessons. And just like the ones in textbooks and classrooms, the effectiveness of those lessons depends entirely upon what you're willing to learn from them and how you're willing to change because of them. As you look back at your financial history, you undoubtedly have regrets. You've made bad investments. You've started too late. You've squandered money. You've been careless or timid. But regrets don't need to stick around forever. They can turn into better decisions in the future if you're willing to forgive yourself and move forward.

FORGIVENESS

Author, business leader, and speaker Doug Lennick has defined forgiveness as “*giving up the hope for a better past.*” This definition isn't far removed from the Apostle Paul's words in Philippians 3:13 when he says, “... *forgetting what is behind and straining toward what is ahead.*” Many times our inability to move forward in life is because of our inability (or unwillingness) to forgive the past. Whether it's because we're afraid of repeating the same mistakes or because we're unwilling to learn from those mistakes and change our ways, when we don't give up our past, we are destined to stay in it.

That's what makes forgiveness an essential step in the road to financial health.

As you look in your rearview mirror at where you've been financially and where you are today because of the choices you've made, what do you need to forgive yourself for? Where do you need to ask someone else for forgiveness? Maybe it was an agreement you didn't keep? A secret credit card or a shady business deal? Maybe you've been too controlling? Out of control? And is there something between you and God that needs confession and forgiveness?

Take some time to think about this. Write down your thoughts, regrets, and fears if it helps. And then actively choose forgiveness.

YOUR PRESENT

You can't know where to go if you don't know where you are.

NO SHAME HERE

Have you ever looked at one of those way-finding maps at a shopping mall? The ones with an arrow or marker that says, "You are here."? Before you can ever get to where you need to be, you first have to know where you are. You have to know what paths are available to you and what obstacles to expect. That's the only way to effectively plot your course.

Part of moving forward with money is knowing exactly where you are at this point in your life. How much do you know about your financial situation? How honest are you with those you're closest to? How prepared are you for the unexpected? How confident are you in your financial advisor? Do you even have one?

The past is in the past and God graciously forgives us for where we've fallen short. As you learn to put the past behind you, you must accept forgiveness, learn new ways, and press on toward what is ahead. And you need to assess your life as it is right now. Acknowledge where you're strong, admit where you're weak, and learn where you're unsure.

Before you can get to where you need to be, you first have to know where you are.



GRADING YOURSELF

Without getting into all of the specifics surrounding your financial life, think about what grade you would give yourself based on the grading scale below. Don't think about these grades in terms of how wealthy you are but rather in terms of how healthy you are.

A I generally don't fear the future as it relates to things that are within my control with my finances. I have a rainy day fund to protect me and my family, I am regularly engaged with my investments, and I am generous. I'm generally confident in where my accounts are and where I'm headed.

B I am confident in where I am but know I can do better. While not everything is where I want it to be, my trajectory is set and I'm confident that I'm at least moving in the right direction. I wish I could clean some things up and get into some healthier rhythms so that I could improve my situation.

C I am paying my bills on time and setting some money aside, though not enough to really cover me in a crisis. I do not have much vision or direction with my finances, and I don't talk about it much with those I'm closest to. My 401k was set up at work but I've never paid much attention to it, and my debt to income ratio is higher than I'm comfortable with.

D I check my accounts when anxiety creeps up or when I've had a surprise bill or a declined credit card. I tend to live paycheck to paycheck and sometimes don't have enough to make ends meet. I know it could be better if I was more proactive about budgeting and controlling my spending, but I've been dreading dealing with this part of life.

F I have multiple past due bills but have not slowed my spending. I do not have a budget and am rarely certain how much money I have in my accounts. I do not talk about my situation with anybody and do not have any financial accountability. I'm worried I'll soon be found out.

If your current financial grade is low, it's possible to implement habits that will change your situation. If your grade is high, it's important to maintain progress and to continually engage with opportunities to expand your knowledge and opportunities. The point is simply that the grade you give yourself isn't about dwelling on your past but upon understanding your present.

YOUR FUTURE

Without vision, the people perish. — PROVERBS 29:18

The book of Proverbs is full of principles related to relationships, wealth, and character. They're all based on the principles of cultivation and stewardship: That what you receive **out of life** is proportionate to the efforts and exercises you implement **into your life**. As you begin this journey of setting your eyes on a future of possibilities that align with God's desires you, it's time to create a vision for your future that draws you in and excites you.

There's an old adage in financial management that says, *"The best day to plant a tree was 20 years ago. The second best day is today."* In other words, you don't gain anything by delaying another day. Making changes today will produce different results tomorrow.

AMOUNTS OR ATTITUDES?

A healthy relationship with money isn't about how much money you have. It's about the role that money plays in your life. In all of Christ's teachings about money, he's never dealing with the balance in our accounts or the amount of our giving. He's always dealing with our attitudes. He's always asking us where we put our trust.

Your attitude toward money is going to determine a lot about how teachable you are, how honest you are, and what standards you keep for yourself and your future goals. If you believe that you'll find peace with your finances or that you'll be able to trust God more when you reach some version of **enough** in your accounts, you're missing out on a central piece of God's plans for His people.



THE FOUNDATION FOR FINANCIAL WELLNESS

Since we can't go back and change the past, we must forgive ourselves and move forward. We must learn from the mistakes so that we don't waste them, and then we need to create new habits and give up bad ones. Since the only way to be somewhere different tomorrow is to make changes today, we must practice new thoughts and patterns in our lives.

The goal of this deep dive into our relationship with money is to bring healing where there is brokenness, clarity where there is confusion, systems where there is chaos, and contentment where there is fear or greed.

Financial wellness isn't about an amount of money you have in your bank account but about the attitudes in your life and the object of your gaze. We'll unpack four foundational elements of a financially healthy life. This list is certainly not exhaustive, but it's reflective of what we see in the teachings of Jesus. It provides us with frameworks to make changes to our lives that can move us from apprehensive to engaged with our money.

CURIOSITY A healthy financial life requires curiosity — a willingness to learn and consider new ways of doing things. This includes being willing to set goals for the future that may look impossible based on where you are today. But it starts with curiosity. When we are curious, we can be taught. And that's when we're able to see big things happen.

HONESTY The more transparent you are through the process of assessing where you are and determining where you're going, the more likely you are to create meaningful, sustainable steps forward. What's not revealed cannot be healed. Transparency is the gateway for transformation.

DISCIPLINE Many of the lofty and meaningful things you're aiming for become possible when you are willing and able to implement daily changes and new habits. You'll find that it doesn't take perfection. It just takes small, daily changes to make a big, meaningful difference in your life.

CONTENTMENT None of this is about getting rich. It's about enriching your life. Finding contentment has more to do with adjusting your expectations and remembering what's true than it has to do with reaching financial goals. The reality is that you can never get enough money, because enough is not a number.

Look again at Proverbs 30:7-9:

O God, I beg two favors from you;

let me have them before I die.

First, help me never to tell a lie.

Second, give me neither poverty nor riches!

Give me just enough to satisfy my needs.

For if I grow rich, I may deny you and say, “Who is the Lord?”

And if I am too poor, I may steal and thus insult God’s holy name.

Far beyond his unimaginable wealth and the respect he had from other leaders, Solomon was known above all for his wisdom. His prayer in Proverbs 30 is one of profound humility and perspective, as he seeks honesty and contentment above all else. He asked simply that He would honor the LORD and be committed to dependence upon Him. For Solomon, even “having it all” wasn’t enough. He simply wanted to have enough to satisfy his needs.

Our goal over the next several weeks is that we’ll build a foundation for financial wellness that reflects God’s ideas of what’s possible and what matters; that we’ll define “enough” not with numbers but with perspective.



REVIEW QUESTIONS

The way you define the word enough in your financial life will determine much about the rest of your life ... the way you spend your time, how you treat people, how you set your priorities. How have you defined “enough” in your life in terms of money? Is “enough” about paying all of your bills? Going on vacation or retiring comfortably? Where can you see some wrong perspectives on “enough”?

Think about the past, present, and future of your financial life. What sticks out to you the most? What observations do you have about how your past and present are related? What about your present and your future?

Where do you think God is most pleased with your financial life and health?

Where do you think God is ready to see you make a change?

Are you “a natural” with money or does it feel like trying to communicate in a foreign language?

How do you think these natural tendencies have affected your relationship with money?

How has it affected your relationships with people closest to you?

Look again at the grading scale in this chapter. What grade would you give your financial life? Why?

What grade would you have given yourself 5 years ago? Why?

Write down some goals you have for yourself as it relates to “enough.” What do you hope to discover and develop through the course of this study?



SESSION 2

CURIOSITY

Vision, Goal-Oriented, Teachability, Wisdom

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—Proverbs 30:7-9

Curiosity is defined as a state of being inquisitive; a position of wonder that compels someone to be  willing to explore new ideas. Within our faith, curiosity is essential for anyone wanting to see God move in their lives. By considering new paths, we can create new, different, and even better outcomes.

A healthy, God-honoring financial life requires curiosity — a willingness to consider new ways of doing things — a willingness to walk down a path you haven’t gone down before. This takes humility. It takes being teachable and being willing to set goals for the future that may look impossible based on where you are today.

It’s similar to what the Israelites experienced in the desert, when being pursued by Pharaoh’s army. Ahead of them was only the sea. But what they saw wasn’t their only option, because God made a road.

Your path led through the sea, your way through the mighty waters, though your footprints were not seen. — PSALM 77

FROM THE WORD OF GOD

When our eyes are open to see God move, we often get to experience things we'd otherwise never see.

Read the story of The Widow's Olive Oil in 2 Kings 4:1-7

The widow in this story was facing a serious crisis. Her husband was dead and those he owed money to were collecting their payment by taking her sons to work as slave labor.

Perhaps the widow was hoping Elisha would compel the creditor to forgive her debt. Maybe he would call down lightning from heaven or send sickness into their bones! Perhaps she was hoping to see money mysteriously and miraculously appear in her home. Undoubtedly she was hoping for help from the man of God. What Elisha instructed her to do probably seemed like a strange request: Gather as many jars as she could and pour out the little oil she had left into them. Apparently (and fortunately!) her hopes weren't blinded by her own ideas.

Financial crises of all types have happened to all of us in one way or another. We reach moments where it seems that it will all fall apart; where we're not sure how things will work out. Sometimes we see God come through in miraculous ways at the last minute. Sometimes we're forced to face difficult outcomes and consequences. Whether you're in a season of financial stability or of financial crisis, God's ways can disrupt our routines and assumptions if we're curious enough to see Him move in our lives.

We're not given details on what the widow's initial response was to Elisha's command to gather as many jars as she could get her hands on. We're not sure if she grumbled; if she felt he was wasting her time. We're also not told how much money she made from the olive oil that she was able to sell. We don't know the size of the debt and we don't know how she was able to sustain her life after her debts were paid.

But what we are told is that this woman did what she was asked to do. We are able to witness her willingness to consider a new path.



IMAGINE

Imagine a scenario where the widow tells the creditors her plan for paying them back:

“I’m going to sell olive oil that I don’t currently have, that I can’t afford to bottle or buy, to pay off my husband’s debt.”

They’d likely have laughed at her, and certainly would never have accepted it as an alternative to their solution.

Imagine a scenario where this widow refuses to honor the man of God’s requests but rather insists on problems being solved in ways she understands or approves:

“I will not be made to look like a fool. I’m not running around gathering jars from neighbors and friends so they can mock and ridicule me. Just solve my problem.”

Her lack of willingness to try something new could (and probably would) have meant the loss of her sons.

The reality is that this widow’s willingness to let new paths be her way forward made a brighter future for her family possible. While not every answer is a miracle, each does require an honest curiosity, a willingness to consider new ways of doing things. This curiosity is how we acknowledge that we don’t know the way forward. It’s how we cry out for wisdom and make room for new, different, and better outcomes in our lives.

“Curiosity is how we let God show us a new way; a path that our eyes can’t see.”

REVIEW QUESTIONS

How did the widow's willingness to be curious open her up to a move of God?

What financial goals can you create today that may seem impossible with your current "supply of olive oil"?

What would being curious look like for you in your financial life?

List some sources of financial wisdom.

What are some way that you can explore alternative ways to navigate your financial life?

Think of tools, resources, guides, or people that you've used or that you could use to help you move toward greater financial freedom and improved financial health.

SESSION 3

AUTHENTICITY

Honesty, Transparency, Humility

O God, I beg two favors from you;

let me have them before I die.

First, help me never to tell a lie.

Second, give me neither poverty nor riches!

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For if I grow rich, I may deny you and say, “Who is the Lord?”

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—Proverbs 30:7–9

Authenticity is not simply telling the truth. It’s living in truth. And living in truth (are you ready for this?) is a way of life. When we live in truth, we don’t pretend to be someone we’re not. We make decisions that align with what God says is true and what He says matters. When we live in truth, we do our best to not let people believe things about us that are untrue.

So whether it’s pretending we’re okay when we’re not or making ourselves look a way that doesn’t reflect reality, when we’re not living authentically, we’re misleading people around us. We’re not living according to what’s true and we’re missing out on what God has for us.

AUTHENTICITY

This is also true in our relationship with money.

Dishonest living can lead us to take on unnecessary debt, to ignore wisdom when it's offered, and to face cascading financial crises on our own. Whether it's because we're trying to look the part to the people around us or we're pretending we know what we're doing when we don't, dishonesty produces destruction. Every time.

The beginning of transformation is in transparency.

There's an adage in psychology and trauma that says, "What's not revealed cannot be healed." That statement is true for every area of our lives, including money. But acknowledging reality is not easy. It takes admitting we've been wrong and even disappointing those we love. It's only when we're able to live in truth, however, that we're able to move into better realities and bigger things.

And those better realities and bigger things are worth our honesty.

Repeatedly throughout Scripture, the heart of God is revealed to His people. He offers us abundant life (John 8:58), to wipe our tears (Revelation 21:4), to quiet us with His love (Zephaniah 3:17), to give us good gifts (Matthew 7:11), to give us peace that will guard our hearts and our minds (Philippians 4:7), and the list goes on (and on). His heart for His children is big, and His desire is that we live in a way that let's Him show us that.

We get to experience more of Him when we live in truth.

READ 2 SAMUEL 12

Any amount of time in a church, small group, or Bible study will inevitably end up at some portion of this story. David committed adultery, murdered, and lied. In this part of the story, we see Nathan confront David for these sins, and from that rebuke, we see David coming to a place of finally living authentically. He acknowledges his fault and receives the correction that his life needs.

In Psalm 32:3, David said, "When I kept silent, my bones wasted away through my groaning all day long." The deception pushed down on him with an impossible weight. And at his confession, the Lord forgave him (Psalm 32:5) and lifted the burden. The path from the feeling that his bones were wasting away and into freedom and hope came with his honesty before God and others.

THE BIRTH OF A SON

Look again at the Proverb we're focusing on throughout this discussion.

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For if I grow rich, I may deny you and say, "Who is the Lord?"

And if I am too poor, I may steal and thus insult God's holy name.

—Proverbs 30:7–9

The first request that Solomon makes of God is closely tied to his second. He's asking for two things intrinsically connected to one another: To live honestly in the mindful awareness that God Himself is the provider of all that a person needs. Integrity, in this context, isn't about the way a person acts but about the way a person lives. It's not about not sinning but about living authentically before God and others.

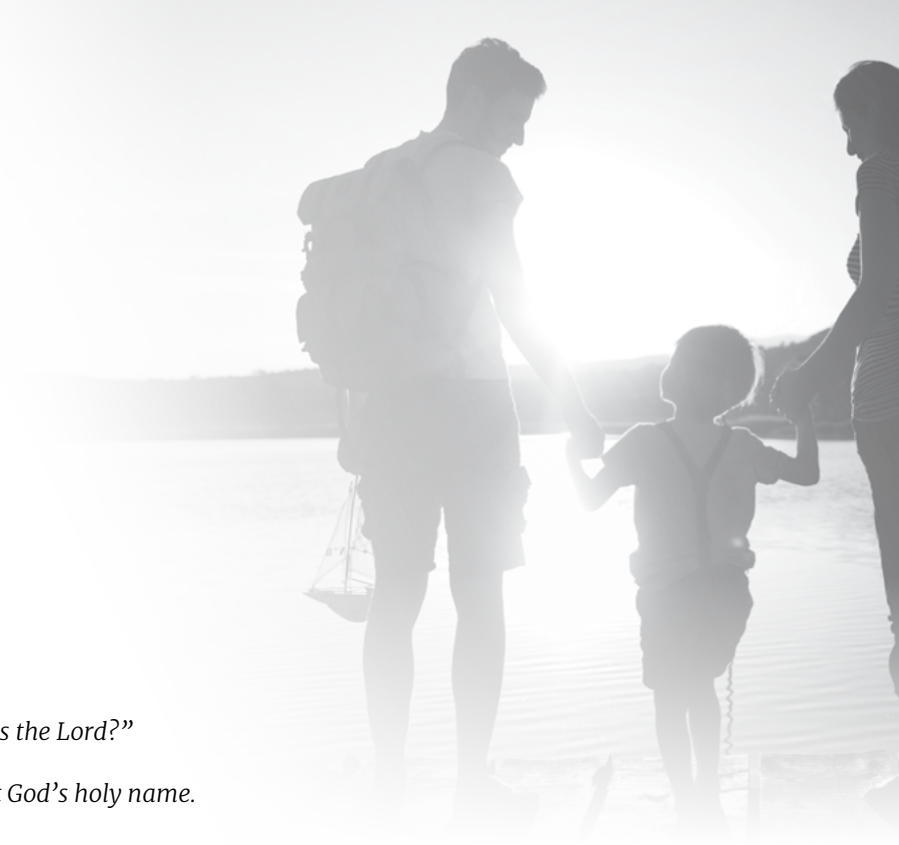
As you read the story of David and Nathan, and what happened at David's moment of honesty, it's a difficult glimpse into the consequences of sin. Ultimately, David's actions led to God's judgement. The baby conceived in sin died. With his honesty and an acknowledgment of his separation from God, however, David accepted these consequences, returned his gaze to God, and found restoration. It was then that Solomon was conceived.

The hope in this story lies within the foreshadowing of events to come.

David's son paid the consequence for his sin. God's Son paid the consequence for ours. We don't need to fear the deaths of our sons and daughters as a consequence for our sin. We do, however, have the opportunity to live authentically in God's ability to restore and redeem our shortcomings. Because He forgives, we're able to find life, hope, and restoration.

As we look at the call to live honestly before God and others, we're faced with an important decision. To move ourselves toward a better future, we must first acknowledge where we are. We must accept the wisdom and correction of others and be willing to create new habits and patterns in our lives.

And it all starts with honesty.



REVIEW QUESTIONS

All of us have learned lessons about honesty throughout our lives. Some of those lessons we learned from Scripture. Some of them we learned through mistakes we've made.

Remember, sometimes authentic living isn't just about not telling lies but about things that you're ignoring; the areas of life that you've neglected or been irresponsible with.

What are some ways that dishonesty has impacted your financial life in the past?

What are some ways that it has impacted your financial situation today?

How does authenticity impact how you manage your money? How you budget? How you plan for the future?



Looking at the story of Nathan's rebuke and David's confession, what made honesty the difference-maker?

What would have been the implications of not being honest in that situation?

What changed for David after his honesty?

Where do you need to be authentic with your money? Are you keeping up appearances? Spending more than you make? Hiding truth? Hiding debt or ignoring responsibility? Avoiding uncomfortable conversations? Pretending you're in a better situation than you're in?



SESSION 4

DISCIPLINE

Stewardship, Habits, Routines

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How do your days look?

Your future is determined by your present. Your present is determined by your decisions. Your  decisions are determined by your discipline.

Call it whatever you want. Discipline. Habits. Routines. Priorities. Systems. The best way to predict where you’ll be tomorrow is by the decisions you make today. This is true in every area of life. Whether it’s getting in shape or getting out of debt, you have to be willing to make changes — even small, incremental changes — if you’re wanting to see changes.

Throughout the Gospel accounts of Christ’s life, we get snapshots of the habits that made up his days. Statements like “as was his custom” and “Jesus often ...” are clues that point to the routines of His day-to-day life. He had rhythms and patterns even though he lived a somewhat nomadic life. We also see these habits in the way people approach him. Where many religious leaders were distanced from the sinners and the sick, Christ was near them, and it invited them to call upon him. That’s why you see people approaching him the way they do.

READ THE STORY OF JESUS AND THE CHILDREN IN MARK CHAPTER 10:13-16.

While parents were bringing their children to be blessed by Christ, the disciples were turning them away. When you look at this interaction, you see that the disciples weren't trying to reject children. They were simply trying to do what was best for the ministry. But they forgot who they were working for. They forgot what mattered to Christ and the way he lived his life. Where the disciples were considering children to be a bit of a disruption to his ministry, Christ focused all of his attention on them. The point is simply that Christ had ways of doing things, and those ways influenced and even determined how his days looked and how people interacted with him.

Look, for instance, at Mark 1:35, where the Gospel writer says, "Very early in the morning, while it was still dark, Jesus got up and went off to a solitary place, where he prayed." These routines were his normal. Whether it was how he started his days or the types of people he spent time with, his habits made up his days and his days made up his life. If there's anything to take away from this, it's that, if Jesus Himself had discipline in his life, it's important (and probably essential) that we have it in our lives.

THE FIRST THING

In all of the stories on the life of Christ and the habits we observe, one statement from Him seems to put everything else into context. In John 6:38, Jesus says, "For I have come down from heaven not to do my will but to do the will of him who sent me." Christ had one habit that made all of His other habits possible. His first priority gave meaning, depth, and substance to his other habits. His first goal, priority, and value was to do the will of the Father. Because this fundamental piece was in place, all other actions, habits, behaviors, and choices fell into place.

WHAT'S YOUR ONE HABIT?

We see in the life of Christ that discipline isn't a series of isolated moments, as if each decision He made was detached from all of his other decisions. Continuity across his entire life was possible because of continuity in his spirit. Discipline became possible because of his Highest Priority. Of all the things he did, the routines he kept, and the habits he formed, none of them took the place of his primary aim of doing the will of His Father.



DISCIPLINE: CHOOSING YOUR PATH AND PRACTICING YOUR HABITS

Many of the lofty and meaningful things you're aiming for become possible when you are willing and able to implement discipline; to incorporate new, daily habits. When you are teachable, your goals become reachable.

Being teachable takes two essential things. First you must be willing to learn. You must be humble enough to acknowledge that you don't have all the answers, that the way you've done it hasn't worked. Then you must be curious enough to consider that the wisdom you need could come from someone else.

Second, you must be willing to change, and that doesn't happen all at once. It takes time. You must practice new behaviors that can become those new habits. It means that you need to make changes to your life in meaningful, consistent ways.

Discipline is often thought of in either negative terms (like children sent to their rooms) or in stringent terms (like soldiers in training). In the life of Christ, however, we see discipline not as something that is strained or obligatory, but as something built over time and through good priorities. We also see that it is built around something that is more important than everything else. Jesus didn't wake up early to be with the Father because He wanted to be someone who got up early. He did it because He wanted to be close to His Father. His first habit and priority gave the context, energy, fuel, and fire to his other habits and priorities.

REVIEW QUESTIONS

Just like Christ, our lives are the outcome of our habits. As you consider the things that need to change in your financial life, first consider what you need to learn. If it's bad spending habits, learn restraint and structure. If it's materialism or impulse buying, learn contentment by hearing from those who have found it, and be willing to get uncomfortable so that you can create new patterns. Maybe it means being honest about why you spend the way you do. If it's stinginess or fear, maybe you need to learn trust and practice generosity.

Whatever it looks like for you, consider that the best way to see change tomorrow is to make a change today.

What was Christ's first priority and why was it most important?

Where have your priorities been off when it comes to money?

Where have you lacked discipline?

What are some habits you can create today so that your life starts aligning more with what matters to you?

SESSION 5

CONTENTMENT

Patience, Perspective, Priorities

O God, I beg two favors from you;

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And if I am too poor, I may steal and thus insult God’s holy name.

—Proverbs 30:7–9

When it comes to money, whether it’s the amount that you have or the amount that you want, how will you decide when you have enough? Will it be when debt is paid off? When you’re able to retire comfortably? When you can take dream vacations or pay cash for a new car? When you’ve reached a number in your head or a balance in your account?

Throughout Scripture, there are multiple references to the idea of contentment, even though it’s often described in different ways. We read verses that tell us to trust Him, to seek His kingdom first, to be cheerful givers; to rejoice in trials. We learn about contentment in stories about provision and gratitude. We discover it when we witness greed and selfishness. We read stories of people who sold their souls to acquire wealth and we watch as people attempt to deceive people and God about who they are and what they care about. In all of it, we’re faced with a question of why. Why does Timothy tell us that the love of money (not money itself) is the root of all sorts of evil (I Timothy 6:10)? Why were Ananias and Sapphira compelled to hide how much money they made from their business deal (Acts 5)? Why not just be honest about it? Why did Saul keep the spoils of war when God had commanded him to do otherwise (I Samuel 15)?

It seems that at the center of so much conflict, pain, and trauma is an ache for more ... a greed that is never satisfied.

READ MARK 12:41-44

From an amounts standpoint, the widow in this story was not a big giver. She wouldn't be on any exclusive invite lists in our own communities. She wouldn't be the one everyone in church or at the club is pining to sit near or talk to. She wouldn't receive VIP access to much of anything and wouldn't be found hobnobbing with important people. Her status to those around her was as close to insignificant as it could get. No name brands. No titles. No property. No big deal.

And yet we're told that what she gave was more than what the others gave.

THE FIRST THING

Since He owns it all, God's not concerned about amounts. He's looking at attitudes. He's looking at our loyalties. He's asking about our purpose and values. And while most often this story of the widow's offering is told within the context of generosity and tithing, we see something significant about her attitude, her loyalties, and the things she cared about that is worth unpacking. We catch a glimpse of what really mattered to her.

Look again at the verses from Proverbs 30 that we've been anchoring to throughout this discussion. King Solomon asks God that he would be given "just enough." Neither poverty nor riches. Not so much that he stops depending on God and not so little that he feels forgotten by him. He asks God to be the provider **of enough** and the standard **for enough**.

What would it look like for us to have this same perspective on money ... on contentment? On amounts? Nothing in the story of the widow implies that it's wrong to have money. In fact, throughout Scripture we see God making promises to always provide for us what we need (our daily bread) and still to honor our faithfulness and stewardship with an increase. We're told to ask God who gives generously to all (James 1:5). We're reminded that He holds the keys to storehouses and that His long-term plan for us includes things like feasts, crowns, gold, and mansions.

So if God's not interested in our poverty, what is He getting at?

This story is perhaps the most clear and pointed example of what it looks like when God says that He looks at the heart of a person rather than the outside appearance. It's not — and never has been — an issue of amounts. He owns it all and can use whatever he needs (people included) to accomplish whatever he's doing. It's a question of what we're doing with what we're given. It's a question of what we really care about. Why do we spend the way we spend? Why do we own the things we own? Why are we always upgrading? Why the debt? Why the impulsivity? Why the fear? Why the comparisons and the sleepless nights? Why the waiting until things are different to be happy, free, or content?

FINDING ENOUGH

We're challenged to consider our source of fulfillment when we read the Apostle Paul's words in Philippians 4:11-13, where he says, "... for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want." (NIV)

Said another way, being content with what you have and where you are isn't about amounts at all. Because life isn't measured by amounts. It's a posture in life that says "I have enough" even if there's more that could be had.

Because there's always more that could be had.



REVIEW QUESTIONS

In looking at the story of the widow, what are some of the traits and values of her life that made her story significant to Jesus?

How do you think her personal life, her time alone, looked?

How does her story point to her definition of “enough” or reflect that she was content?





How have you defined “enough” in your life?

Has anything about that definition been handed down to you by other people (like your parents, friends, people you compare yourself to)?

How do you want to define it?

What are some things you can do today to make contentment a choice you make?



SESSION 6

FINDING ENOUGH

What if God's ideas for money aren't about what you're doing wrong but about what you're missing out on?

O God, I beg two favors from you;

let me have them before I die.

First, help me never to tell a lie.

Second, give me neither poverty nor riches!

Give me just enough to satisfy my needs.

For if I grow rich, I may deny you and say, "Who is the Lord?"

And if I am too poor, I may steal and thus insult God's holy name.

—Proverbs 30:7–9

Look again at the question above, the one we asked when we started this journey. What if God's biggest issue with you and your money is that you're missing out on what he has for you?

Have you been missing out on something God has for you? Has rigidity, stubbornness, or a lack of curiosity kept you from freedom and opportunity? Have bad habits or lack of discipline been holding you back and keeping you bound to debt and toxic patterns? Has pretending you're someone or somewhere you're not stolen from who you are and where you could be?

Many of the money conversations in our faith are stuck on an endless cycle of shame and guilt; of debt and giving. God, however, is consistently drawing us into a life of opportunity and abundance. He's continually offering us joy in exchange for sadness and purpose in exchange for wandering. And when it comes to money, He's no different. His ideas are big. His plans are good. And his people are missing out on those ideas and plans.

This ultimately brings us to one essential question:

HOW MUCH IS ENOUGH?

We're faced with two different definitions of "enough." One is a measure of quantity; the other a measure of quality. One is a reflection of value; the other a measure of values.

If you're asked how much money you need to retire, you could, in a reasonable amount of time, come up with a number that could be "enough." This version of "enough" actually is a number, and it's probably more accessible than you realize.

If you're asked how much money you need to be happy, to sleep at night, to stop the incessant worrying or constant anxiety, you'll never find a number. You can always have more money, but it will never be enough to heal the wounds that only a Great Physician can heal.

We've spent the last several weeks exploring different perspectives on money throughout the Scriptures. We've unpacked the qualities of curiosity, honesty, discipline, and contentment. We've also taken some practical steps forward to build new habits and create momentum toward bigger outcomes. Throughout it, we've kept anchored to the words of King Solomon in Proverbs 30, where he asks God for two things: integrity and contentment.

"You're a Sluggard!" and other inspiring words from King Solomon

Earlier on in the Proverbs, in chapter 6, Solomon encourages readers to consider the ants, who do not follow the demands of a ruler but simply respond to wisdom's call to be wise, prudent, and proactive. The ant is prepared for seasons of want by being intentional and active throughout the rest of the year. And while there aren't many motivating Christian memes or bumper stickers with "Look at the ant, you sluggard." written on them, there are principles throughout Scripture that point to God's ideas for being a steward of what we're given. The wisdom embodied in the life of Christ and lining the pages of Scripture call each of us to make the most of our days, to not waste our life and time on worthless pursuits, and to be wholeheartedly and steadfastly committed to what matters.

O God, I beg two favors from you;

let me have them before I die.

First, help me never to tell a lie.

Second, give me neither poverty nor riches!

Give me just enough to satisfy my needs.

For if I grow rich, I may deny you and say, "Who is the Lord?"

And if I am too poor, I may steal and thus insult God's holy name.

—Proverbs 30:7–9

YOUR PAST, YOUR PRESENT, AND THE CHANCE TO LOOK FORWARD TO YOUR FUTURE.

So what have you been missing out on? Has fear frozen you in place? Has shame kept you from being honest about where you are? Have you been keeping your head in the sand? Or maybe it's been in the clouds?

Wherever you've been, and whatever grade you gave yourself at the beginning of this process, you have a choice for where you go next. You can choose to be more curious than stubborn or bound by your past. You can be honest with yourself and those you're closest to about where you are. You can adopt new habits for your life and choose healthier mindsets as it relates to contentment. If your relationship with money has been rocky in the past, that doesn't mean it has to stay that way. If you've been passive, unengaged, dishonest, or undisciplined, that doesn't have to be what you are anymore. But the choice is yours.

At the end of the day, and at the end of our lives, whether on this side or the other and whether by divine revelation or because of the inevitable lessons that come at the point of death, we eventually learn this essential truth:

ENOUGH
IS NOT A
NUMBER.

REVIEW QUESTIONS

Your Financial Past, Present, & Future:

What is something from your financial past that you want to leave behind and never look at again?

What is something from these past few weeks that you want to bring with you into your next season of life?

What is something you're hoping for in the future that once seemed too lofty or unrealistic?



What are areas in your financial life where you'll pursue more ...

Curiosity: How?

Honesty: How?

Discipline: How?

Contentment: How?

WHAT'S NEXT

So where will you go from here? What's next for you and your financial journey?

The steps you take from here are just as much about what you're capable of as they are about what you do with what you've been given. Consider these next steps as you move forward into a bigger vision of what's possible for you and your financial future:

ACKNOWLEDGE YOUR REALITY — Remember that the beginning of all of this is honesty. What's not revealed cannot be healed. Transparency is the beginning of transformation. Acknowledging your reality is a beginning. It's a chance to create a plan and a path forward where what's available to you — in terms of peace, contentment, and freedom — becomes possible.

FIND ACCOUNTABILITY — No one is meant to walk this path alone. Whether it's finding someone you can confess idolatry or greed to or someone you can be honest with about the grade you gave your relationship with money, you need accountability. You need a partner with you in the journey toward contentment and you have to be able to be both authentic and teachable in that relationship.



CREATE A VISION STATEMENT — *“Without vision, the people perish.” Proverbs 29:18* It’s time to define your own definition of “enough” and let that frame your vision for your future. It’s not about a vision of saving money. It’s about a vision of being a wise steward. It’s not about a vision of retiring with a certain amount of money. It’s about a vision where the values that matter to you are being considered for the future.

TAKE A LONG-OVERDUE SMALL STEP — When someone is trying to make a life change, they’ll often find a small task that they can put in their “win” column. For life change, maybe it’s making their bed or flossing their teeth. When it comes to your relationship with money, it’s time to take a small step forward. Maybe it’s to finally bring the topic up with your family. Maybe it’s to start making small payments on the money you borrowed. Maybe it’s to admit that fear or idolatry has distorted your view of God and his heart for you.

GET EDUCATED — There are resources and tools available to help you gain practical knowledge and move forward in life. The **objectivemeasure.org** website can direct you to practical training, like the Investment Essentials course, where you can learn the foundations of engaged financial and investment management.

JOIN A COMMUNITY — Similar to the call for accountability is the need to surround yourself with people on a similar journey; people with a compatible definition of enough. Surround yourself with people who will continue to remind you that enough is not a number, not just with their words, but with their choices and their values. It’s about surrounding yourself with chances to continually grow.



*Objective Measure is leading the conversation
on financial perspectives and possibilities,
equipping people with all that's needed to find
the essential definition of enough in their lives.*

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