God and Money: Study Guide
Chapter Discussion Questions
By John Cortines, Gregory Baumer, and Marrell Wiggins

Suggested Time: 7 weeks (~25-30 pages per week)

- Week 1- Intro & Chapter 1 (p. 8-41)
- Week 2- Chapter 2 (p.42-68)
- Week 3- Chapter 3 & 4 (p.70-108)
- Week 4- Chapters 5 & 6 (p.112-145)
- Week 5- Chapter 7 (p.146-175)
- Week 6- Chapter 8 (p.176-206)
- Week 7- Chapters 9, 10, & Epilogue (p. 208-249)

Before Reading (These should be answered on your own time as a personal admission of your current financial habits. Really think about them and be honest with yourself!)

1. On a scale of 1-5 with 1 being the highest level, what level of importance does money have in your life?

2. Were your views of money learned at a young age or learned as you matured?

3. According to your current financial habits, what percentage would you say you spend, save, give monthly?

4. Do you think that the way you currently view money is how God would want you to view it?
For each chapter, reflect on the questions as you read. Prepare any talking points you’d like to discuss during the group study.

Intro/Chapter 1: Wealth and Giving in the Bible
1. What themes emerge to you from this survey of the Bible on money?
2. What one scripture stood out to you more than any other? Why?
3. What new idea did you learn for the first time?
4. Was anything surprising or unexpected?

Chapter 2: Seven Core Principles for Biblical Wealth and Giving
1. List 1-2 of your early memories about money, from before the age of 12.
2. Reflect on these lines from the text: “Even when we ‘earn’ something...we do so by using skills given to us by God...” (p.46)
3. How do the following lines from the text relate to our local community?
   “Another consequence of the worship of money is that it often causes us to see the worst in others. We begin to look down upon the less fortunate--often times even blaming them for their own misfortune.” (p.60)
4. Which of the Seven Core Principles challenged you (spiritually) the most? Why?

5. If you were to make a change/improvement to your “money mindset” using these Seven Core Principles, which principle would you make a priority?

Chapter 3: Motivations for Giving
1. What thoughts/feelings do you have about the analogy of the drowning children on p. 75-76?

2. What do you think the reaction would be if the church adopted a “tougher” approach to financial generosity, similar to some of the secular views?

3. How do Christian motivations for generosity and giving differ from secular motivations?

Personal Challenge: What percentage of your income do you give?
Chapter 4: Trends and Movements in Generosity
1. Are you surprised by the statistics regarding wealth and giving in this chapter? If so, which one(s) in particular?

2. Do you feel that any of the three barriers to obedience (p.96) affect your current giving mindset? If so, which one (lack of knowledge, worry about providing, consumerist culture)?

3. What do you think of the secular giving movements described on p. 107-108?

Chapter 5: The “Three S Framework”
1. Did you self-diagnose as a spender, saver, or servant? (If your spouse took the survey, what did he/she get?)

2. When is the last time you were torn between being a Spender or Saver while making a financial decision? What was the outcome?

3. How often do you find yourself in the Servant mindset? Does this surprise you?
4. What Zone do you fall in on the Money Map, as of today?

5. If you are a Spender/Saver, what 3 steps would you like to take to be more of a Servant?

Chapter 6: Spending- Investing in the Present
1. Reflect on your expenses from this week/month, what amount was spent on non “life-giving” items/services?

2. Do you believe there is a moral upper limit on what a person/family should spend on themselves in a year? How could we determine what this limit is?

3. Is the American Dream Biblical? If so, what aspects of it?

4. Would you ever consider implementing a spending finish line, like the authors? How would you go about setting the finish line? (Compare with your spouse if he/she is participating in the study).

Personal Challenge: Eliminate the non “life-giving” items/services for a week/month and instead use the money as a Servant.
Chapter 7: Saving-Investing in the Future

1. Think about the current consumer debt you have (if any). Do you agree that giving should be more important than paying off this debt quickly? Why or why not?

2. Reflect on the following line from the text: “When surrounded by Spenders, it is hard to resist the urge to join in and become one yourself.” (p. 153)

3. If you chose to set a wealth finish line, like the authors, how would you go about setting it? (Compare with your spouse if he/she is participating in the study).

4. Reflect on the following lines from the text: “We propose that it is generally better to put the money in the hands of God early on, through wise and well-planned giving, trusting in Him to multiply the investment in the spiritual realm, rather than trusting human hands to multiply the investment in the financial realm.” (p.168)

Personal Challenge: Complete the “20 Percent Test” on p.172. (compare with your spouse if he/she is participating in the study)
Chapter 8: Serving-Investing in Eternity Through Giving

1. Take a moment to assess the condition of the local community/area around the church. Are there immediate needs right before our eyes? What can you/we do?

2. How do you currently organize and implement your charitable giving? How might you do so in an ideal world?

3. Do you feel called to a specific ministry area? How are you currently supporting this ministry?

*Personal Challenge:* Consider creating a Generosity Covenant (refer to p. 203-206)

Chapter 9: Stewardship in Community

1. Who knows the details of your finances? Are there others you could invite into that conversation who could help you walk in a godly way?

2. Would you be interested in “giving in community”? Why or why not?
3. Reflect on the following line from the text: “Why is our tendency to compare ourselves “upwards” so dangerous?” (p.224) Are you guilty of viewing the world through a distorted lense?

Chapter 10: Our Conclusions and Epilogue

1. How was God’s faithfulness demonstrated in John and Greg’s journey toward generosity?

2. Do you agree with the authors’ claim that God offers unique joy to those who live generously?

3. What do you plan to do next with regard to your faith and finances?