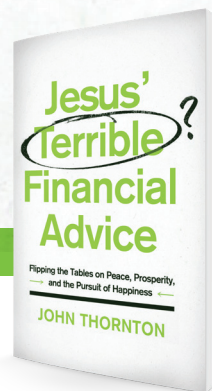


# TERRIBLE to TERRIFIC:

A **PRACTICAL** guide  
to *Jesus' Terrible  
Financial Advice*

JOHN THORNTON



**This seven week group study flips the tables on money's false promises of peace, prosperity, and the pursuit of happiness, by unveiling Jesus' promise of immeasurably more.**

**WHO WILL  
YOU BELIEVE?**

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## INTRODUCTION

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# **Every Christian has **ONE THING** in common. We believe that Jesus Christ is Lord. Why, then, don't we follow His financial advice?**

There are only two reasons that I can think of: Either we don't know that He has the answer to our questions. Or we don't believe that He meant what He said. The purpose of this study is to show you that He has the answers to your questions, and to convince you to do what He says. Jesus' financial advice turns the tables on everything we imagine to be true about peace, prosperity, and the pursuit of happiness. His financial teachings go far beyond getting and giving, to every facet of living. And when we do what He says, He promises peace beyond understanding and immeasurably more than all we ask or imagine. His promises go deep down to the very core of who we are, to the purpose of why we exist.

Solomon—the boy-king, wise man, and billionaire—once wrote, “money is the answer to everything.” Nearly three thousand years later, money continues to quantify our hopes and dreams. We imagine the things we could do, or not do, if money were no object. And so the area of finances continues to be one of the biggest challenges Christians face today. Our questions run the gamut from “How do I make ends meet?” to “What do I do with it when I have it?”

As a CPA with a PhD in accounting, I confidently confirm that by following a little biblical wisdom, you can become a millionaire or learn how to live off of next to nothing. Personally I have done both, and indeed, this is nothing new. Christian financial counselors have encouraged millions of people to get out of debt and live responsibly.

But these baby steps don't even scratch the surface of what Jesus really says about wealth.

If you are poor in the eyes of the world, it is easy to think life will be better once you are able to get your head above water. And even better once you have made your millions. But financial challenges are not even remotely limited to those who can't seem to make ends meet. Indeed, those of us who think we're doing just fine financially face even deeper issues when it comes to

## INTRODUCTION CONT'D

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wealth. In Revelation, Jesus told the church in Laodicea, whose deeds were neither hot nor cold, that He was about to spit them out of His mouth. “You say, ‘I am rich; I have acquired wealth and do not need a thing.’ But you do not realize that you are wretched, pitiful, poor, blind and naked. I counsel you to buy from me gold refined in the fire, so you can become rich; and white clothes to wear, so you can cover your shameful nakedness; and salve to put on your eyes, so you can see.”

This study guide walks you through the very short book *Jesus’ Terrible Financial Advice* over seven weeks and 40+ days. Do not walk this road alone. Rather, join together with other believers consistent with the practices of the early church, who “devoted themselves to the apostles’ teaching and to fellowship, to the breaking of bread and to prayer” (Acts 2:42). As you put Jesus’ financial teachings into practice, may “your light shine before others, that they may see your good deeds and glorify your Father in heaven” (Matthew 5:16). ●

### BEFORE YOU START THIS STUDY GUIDE

1. Commit to meet together for one hour with one or more people for seven consecutive weeks.
2. Commit to individually invest 15 minutes daily in the readings, activities, reflections, and prayer.
3. Commit to pray for each other weekly.
4. Commit to ask yourself at the end of each week, “Based on Jesus’ teachings, what is one thing that God is leading me to start, stop, or continue doing related to my finances?”

# DAY 1 / Week 1 / Meeting 1

## Welcome to 40 days of *Jesus' Terrible Financial Advice!*

### OPENING REFLECTION

Write down the three biggest financial issues that occupy your mind.

1. \_\_\_\_\_  
\_\_\_\_\_
2. \_\_\_\_\_  
\_\_\_\_\_
3. \_\_\_\_\_  
\_\_\_\_\_

### GROUP ACTIVITY

Choose one of the financial issues above that you feel comfortable sharing with the group. Discuss.

### REFLECTION

There are two basic challenges everyone faces when it comes to money and wealth: corruption and negligence. Corruption is doing what you should not do with it, and negligence is not doing what you should do with it. Read Daniel 6:3–4.

<sup>3</sup>Now Daniel so distinguished himself among the administrators and the satraps by his exceptional qualities that the king planned to set him over the whole kingdom. <sup>4</sup>At this, the administrators and the satraps tried to find grounds for charges against Daniel in his conduct of government affairs, but they were unable to do so. They could find no corruption in him, because he was trustworthy and neither corrupt nor negligent.

How did Daniel differentiate himself from those around him in overseeing the king's assets?

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How do we avoid corruption and negligence? By putting God's Word into practice. James (1:22), the brother of Jesus, wrote, "Do not merely listen to the word, and so deceive yourselves. Do what it says." This is the heart of our study on biblical finances.

Competence is the antidote to negligence. On the next page you will find the tools you need to be accountable with what God has entrusted you.

## The Two-Minute Accountant

### TOOLS OF THE TRADE

People often think accounting is complicated. But if you keep it simple, most people can learn all the accounting they'll need in about two minutes. Here are the two tools you'll need.

**Balance Sheet** / List everything you *own*, then list everything you *owe*, and the difference is your *net worth*. Things you own are called *assets*, and things you owe are called *liabilities*.

Here is a simple equation to calculate your net worth:  $Assets - Liabilities = Net\ Worth$ .

Your Balance Sheet is like taking a picture on a specific day of your financial health, but the picture uses dollars rather than pixels. You can take the picture any time, but be sure to do it at the end of each year so you can compare year-to-year.

**Income Statement** / List all of your *revenues* (that is, what you earn) for the year, then list all of your *expenses* for the year (expenses are the money you spend on things that you use up during the year). The difference is your *net income* (or net loss).

Here is a simple equation to calculate your net income:  $Revenues - Expenses = Net\ Income$ .

Your Income Statement is helpful to look back to know if you lived within your means over the last year. Better yet, it is helpful to look forward to plan for next year. Looking forward, the Income Statement is called a *Budget*. A Budget is simply a prediction of your revenues and expenses for next year.

### ACCOUNTING SUMMARY

**Assets** are the things you own. Economic resources with future value, if you want to get technical. Examples include your car, clothes, money, and house.

**Liabilities** are what you *owe*. Debt. This is your creditors' claims to your assets. Examples include your car loan, credit card balances, mortgage, and student loans.

**Net Worth** (also called *Owners' Equity*). It's what you have left after you subtract your liabilities from your assets.

**Revenues** are what you *earn*. For most people, this is your paycheck. If you have savings, you might also earn some interest or dividends. If you are retired, then retirement benefits.

**Expenses** are what you *spend* on things you use up each year. Examples include food, gas, insurance, rent or mortgage payment, interest payments, taxes, and giving.

## PERSONAL CHALLENGE

How financially aware are you? Create your own Balance Sheet off of the top of your head.

# Balance Sheet

Your Name: \_\_\_\_\_

Today's Date: \_\_\_\_\_

### Assets

Cash (including all bank balances)	\$ _____
Personal items (clothes, jewelry)	\$ _____
Furniture and household goods	\$ _____
Car(s)	\$ _____
House(s)	\$ _____
Investments	\$ _____
Retirement accounts	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____

**Total Assets** \$ \_\_\_\_\_

### Liabilities

Credit Card(s)	\$ _____
Mortgage(s)	\$ _____
Student Loans	\$ _____
Auto Loans	\$ _____
Personal Loans (family or friends)	\$ _____
Payday loans	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____
Other: _____	\$ _____

**Total Liabilities** \$ \_\_\_\_\_

**NET WORTH** \$ \_\_\_\_\_

(Total Assets - Total Liabilities)

# BUDGET WORKSHEET

<b>PART 1 / Monthly Income</b>	<b>Estimated</b>	<b>Actual</b>
Job #1: List monthly income from job		
Job #2: List monthly income from job		
<b>Totals</b>		
<b>PART 2 / Monthly Expense</b>	<b>Estimated</b>	<b>Actual</b>
Tithe		
Morgage/Rent		
Home Equity Loan / Line Of Credit		
Home Insurance		
Credit Card #1		
Credit Card #2		
Credit Card #3		
Credit Card #4 <i>(add as many as you need to)</i>		
Car Payment		
Car Insurance		
Student Loan Payment		
Parking		
Tolls		
Gasoline		
Entertainment		
Health Insurance		
Cable/Satellite TV		
Internet Access		



## BUDGET WORKSHEET

Phone Bill		
Mobile Phone Bill(s)		
Daycare/Babysitting/Eldercare		
Groceries		
Pet Care		
Gym Membership		
Heating		
Electric Bill		
Water Bill		
Eating out		
<i>Unplanned Bill 1</i>		
<i>Unplanned Bill 2</i>		
<i>Unplanned Bill 3</i>		
<i>Unplanned Bill 4</i>		
<i>Unplanned Bill 5</i>		
<i>Other</i>		
<b>Totals</b>		
<b>NET INCOME</b>		

At its very core, accounting is simply about measuring the **TRUTH**.

Therefore, your accounting is no good if you do not capture the truth.

Here is a simple exercise to find out if your accounting is true: For the next week, track every penny you spend. You can use any system you want, from paper and pencil to spreadsheet to app. (Go to <https://www.gettingrichright.com/book-study/> for the 15 Best Budget Apps for 2018.)

**BOTTOM LINE** / Choose whatever system that is easiest for you. Just do it!

**NEXT WEEK** / Bring your results to find out how you did.

# Wrap Up

## KICKOFF COMMITMENTS

As much as possible, for the next 40 days I commit to:

**Initial Here**

1. Listen to God's Word as I read through *Jesus' Terrible Financial Advice* and put it into practice.
2. Meet together weekly with this group to encourage and spur each other on toward love and good deeds.
3. Invest 15 minutes daily on the individual readings.
4. Follow God's purpose for my life as He makes it clear to me.

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## PRAYER

Father, through the power of Your Holy Spirit, enable us to follow through on these commitments and put Jesus' Words into practice.

# DAY 2 / Week 1

## DAILY READING

Read the Preface to *Jesus' Terrible Financial Advice*.

## QUESTIONS

1. What do you think of the word “terrible” to describe what Jesus says about money? Did it offend you or spark your interest? Why?

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2. What do you think about John’s one rule for writing the book (“If my theology disagrees with God, one of us is wrong, and it’s not Him”)?

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3. How does what you believe about God impact your daily financial decisions?

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## OPTIONAL: LISTEN/WATCH

“How One Good Accountant Saved the World Twice,” at <https://www.gettingrichright.com/book-study/>

**REMINDER:** Track every penny today!

# DAY 3 / Week 1

## DAILY READING

Read Chapter 1, "The Book I Couldn't Write," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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3. \_\_\_\_\_  
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## CLOSING REFLECTION

On a scale of 1 (extremely stressed) to 10 (completely peaceful), how comfortable are you with your financial situation? Why or why not?

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\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_



# DAY 4 / Week 1

## DAILY READING

Read the following passages from Jesus' Sermon on the Mount:

**Matthew 5:40–42** / “And if anyone wants to sue you and take your shirt, hand over your coat as well. If anyone forces you to go one mile, go with them two miles. Give to the one who asks you, and do not turn away from the one who wants to borrow from you.”

**Matthew 6:3–4** / “But when you give to the needy, do not let your left hand know what your right hand is doing, so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.”

**Matthew 6:19** / “Do not store up for yourselves treasures on earth, where moths and vermin destroy, and where thieves break in and steal.”

**Matthew 6:24** / “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

## OPENING REFLECTION

While reading Jesus' Sermon on the Mount, John Thornton was confronted by several questions that left him worried, confused, and even afraid to think about what life might be like if he followed Jesus' teachings. Related to giving, for example, he wondered, “Could I give to the wrong person? Could I give too much? Could I give irresponsibly?”

**What is one thing Jesus taught related to wealth in the verses above that confuses or scares you? Why?**

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## CLOSING REFLECTION

What is one thing that you think God is telling you to start, stop, or continue doing based on Jesus' teachings above?

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What would keep you from doing it?

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## PRAYER

Lord, increase my faith.

**REMINDER:** *Keep tracking every penny today!*

# DAY 5 / Week 1

## DAILY READING

Jeremiah 9:23-24 /

This is what the Lord says:

“Let not the wise boast of their wisdom  
or the strong boast of their strength  
or the rich boast of their riches,  
but let the one who boasts boast about this:  
that they have the understanding to know me,  
that I am the Lord, who exercises kindness,  
justice and righteousness on earth,  
for in these I delight,”  
declares the Lord.

**2 Corinthians 1:20** / “For no matter how many promises God has made, they are ‘Yes’ in Christ. And so through him the ‘Amen’ is spoken by us to the glory of God.”

**John 17:1-5** / “After Jesus said this, he looked toward heaven and prayed: ‘Father, the hour has come. Glorify your Son, that your Son may glorify you. For you granted him authority over all people that he might give eternal life to all those you have given him. Now this is eternal life: that they know you, the only true God, and Jesus Christ, whom you have sent. I have brought you glory on earth by finishing the work you gave me to do. And now, Father, glorify me in your presence with the glory I had with you before the world began.’”

## PERSONAL REFLECTION

Often times we boast about our accomplishments or circumstances. Through the prophet Jeremiah (9:23–24), what does God say that we *should not* boast about? What does He say that we *should* boast about? Be specific.

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Underline the words “glory” and “glorify” in John 17:1–5. What do you think of when you hear the word “glory?”

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## PERSONAL REFLECTION

On the night Jesus was betrayed, He washed His disciples’ feet, ate dinner with them, and answered many questions on their minds. John 17 records Jesus’ prayer that evening, clearly stating His purpose on coming to earth.

**Truth #1: PURPOSE:** Jesus’ sole purpose on earth was to glorify His Father.

Look back to yesterday’s lesson at one of Jesus’ teachings that you found confusing or terrifying. How does Jesus’ purpose of glorifying His Father help you better understand this teaching on money?

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**REMINDER:** *Keep tracking every penny today!*

# DAY 6 / Week 1

## DAILY READING

**Ecclesiastes 10:19** / “A feast is made for laughter, wine makes life merry, and money is the answer for everything.”

## PERSONAL REFLECTION

How does Solomon’s observation, that “money is the answer for everything,” relate to your life?

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## DAILY READING #2

**Context:** Jesus had just fed a huge crowd of over 5,000 men, not to mention women and children, with five small loaves and a couple of fish, and the people were imagining the possibilities of good things to come, recalling the days of old when God had fed His chosen people manna for 40 years. But Jesus knew they needed so much more. Him. So He told them to feed on Him, to eat His flesh and drink His blood, that they might live forever.

**John 6:60-69** / On hearing it, many of his disciples said, “This is a hard teaching. Who can accept it?”

Aware that his disciples were grumbling about this, Jesus said to them, “Does this offend you? Then what if you see the Son of Man ascend to where he was before! The Spirit gives life; the flesh counts for nothing. The words I have spoken to you—they are full of the Spirit and life. Yet there are some of you who do not believe.” For Jesus had known from the beginning which of them did not believe and who would betray him. He went on to say, “This is why I told you that no one can come to me unless the Father has enabled them.”

From this time many of his disciples turned back and no longer followed him.

“You do not want to leave too, do you?” Jesus asked the Twelve.

Simon Peter answered him, “Lord, to whom shall we go? You have the words of eternal life. We have come to believe and to know that you are the Holy One of God.”

## PERSONAL REFLECTION #2

What is keeping you from putting Jesus’ financial advice into practice? Be specific.

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## PRAYER

Jesus, You have the words of eternal life. Give me the faith to believe You and know that You are the Holy One of God.

**REMINDER:** *Keep tracking every penny today!*



# DAY 8 / Week 2 / Meeting 2

## OPENING DISCUSSION

What was your biggest “aha” moment last week?

## OPENING REFLECTION

Write down one thing that you think God is telling you to start, stop, and continue doing in the area of your finances.

**START:** \_\_\_\_\_

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**STOP:** \_\_\_\_\_

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**CONTINUE:** \_\_\_\_\_

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## GROUP ACTIVITY

Choose one of the financial issues above that you feel comfortable sharing with the group. Discuss.

**Truth #1: PURPOSE:** Jesus' sole purpose on earth was to glorify His Father.

Are you ready to make this your purpose as well?

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## GRADING YOUR BUDGET

How close was last week's estimates to this week's actual spending? What surprised you? (For a fun look at how college students were surprised by their spending, go to [www.gettingrichright.com/book-study/](http://www.gettingrichright.com/book-study/) and click on the "Tracking Your Pennies" video.)

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## FIVE STEPS TO BUILD A BETTER BUDGET

Use the Budget Worksheet by following the five steps below. For an interactive version of the Budget Worksheet, go to: <https://www.gettingrichright.com/book-study/>, and go to Week 2: Click *here* to download the excel spreadsheet.

Those who need help to fix their Budget will find the excel spreadsheet very useful.

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1. Record every penny you earned or spent last week in the ***Weekly Spending*** column.
2. Add any additional weekly amounts that you know are missing to the ***Add Estimated Weekly*** column (such as tithe, fill gas tank).
3. Record any additional estimated amounts in the:

***Add Estimated Monthly*** (such as utilities, rent, mortgage, auto payments),

***Add Estimated Quarterly*** (such as insurance),

***Add Estimated Semi-Annually*** (such as insurance, real estate taxes), and

***Add Estimated Annually*** (such as Christmas/birthday presents, vacation) columns.

**HINT:** Check each column to make sure it is where it should be, and make adjustments as necessary.

For example, you might have recorded something in your ***Weekly Spending*** column that should be in your ***Monthly*** or ***Annual*** column.

4. Calculate the ***Total Estimated Annual*** column by multiplying weekly expenses by 52, Monthly expenses by 12, Quarterly by 4, Semi-Annual by 2, Annual by 1, then adding them up.

**HINT:** The interactive version of the ***Budget Worksheet*** automatically does the math for you.

Go to: <https://www.gettingrichright.com/book-study/> to make this easy!

5. Divide the Total Estimate Annual column by 12 for your new and improved ***Monthly Budget***.

**HINT:** The interactive version of the ***Budget Worksheet*** automatically does the math for you too.



## GROUP ACTIVITY

Read “Seven Tips for Highly Effective Budgets”

January 5, 2017

## Seven Tips for Highly Effective Budgets

### HERE ARE SEVEN TIPS FOR HELPING YOU TO SEE A BUDGET WITH NEW EYES.

- 1. Prioriteyes** / List everything you need and want next year, and then put them in order, from most important to least important. Everyone is different, yet odds are that food and shelter will be near the top. And if God is first in your life, give your tithe first. You’ll be amazed at how much further your money will go when you start with what matters most.
- 2. Annualeyes** / Seemingly small expenses add up quickly when they recur frequently. So annualize everything.
- 3. Incentiveyes** / Build in rewards for meeting or beating your budget. Annually, monthly, weekly, daily.
- 4. Unioneyes** / If you’re married, you can’t build a budget solo. You’ve got to work together. Marriage is a holy union. If one person sets all the priorities, your budget is sure to fail.
- 5. Coloneyes** / Surround yourself with friends who are making similar choices. “As iron sharpens iron, so one man sharpens another.” (Proverbs 27:17).
- 6. Mobileyes** / Get a job. Regardless of what it pays. Even if it is beneath you. If you are doing nothing, then nothing is beneath you. And look at the whole picture, because a dollar saved is two dollars earned.
- 7. No compromeyes** / Once you’ve set up your budget, stick with it. It will work if you stay the course. This isn’t to say you can’t make changes. As priorities change, change your budget. But stick with it.

<https://www.gettingrichright.com/blog/2017/1/5/seven-tips-for-highly-effective-budgets>

## SIMPLE EXERCISE: WEEK 2

Read “Seven Tips for Highly Effective Budgets”

- 1.** Keep tracking every penny today.
- 2.** Revisit your bills to get exact amounts for monthly, quarterly, semi-annually, and annual expenses.

## PRAYER

Father, give me the courage to start, stop, and continue doing those things with my finances that You are leading me to do.



# Seven Tips for Highly Effective Budgets

A little of John and Alyssa's story is in italics.

1. **Priorities** / List everything you need and want next year, and then put them in order, from most important to least important. Everyone is different, yet odds are that food and shelter will be near the top. And if God is first in your life, give your tithe first. You'll be amazed at how much further your money will go when you start with what matters most.

*Given we'd projected our per-tax, pre-tithe revenue to be \$8,000 for the year, health insurance at \$3,800 became the elephant in the room. And the room was very tiny. WSU student family housing, third floor. But at \$230 per month, utilities included, it allowed me a fifteen minute walk to work and us to downsize to one car. We figured \$150 per month for food, and we'd live with the clothes we owned. Garage sales for baby clothes. The Goodwill was too expensive. Besides, babies don't know that their momma is dressing them funny.*

2. **Annualize** / Seemingly small expenses add up quickly when they recur frequently. So annualize everything.

*I always took my lunch to work, rather than eating out. A \$1 sack lunch vs. a \$5 lunch out may not seem like much, but over the year with fifty work weeks, or 250 work days, \$4 savings per day comes to \$1,000 per year.*

3. **Incentives** / Build in rewards for meeting or beating your budget. Annually, monthly, weekly, daily.

*As you might have guessed, travel was our reward for meeting our budget. We traded McDonalds for Maui. And we spent carefully. Patiently. Good shopping can save you hours and hours of work. For example, that \$1,000 trip to Maui was for two, not for one. How? First came the trip to DisneyWorld. Alyssa found round-trip tickets from Seattle to Orlando for \$212 each. On the way home, we got bumped. That is, we volunteered to give up our seats for someone else in a hurry, and got \$250 travel vouchers to be used at a later time. After waiting almost three years, we found tickets to Maui for \$282 each, or \$32 after using our travel vouchers. On our way home, we got bumped again, receiving \$300 travel vouchers. And so on.*

4. **Union** / If you're married, you can't build a budget solo. You've got to work together. Marriage is a holy union. If one person sets all the priorities, your budget is sure to fail.

*One of my attractions to Alyssa was that she wasn't into stuff. Here was a girl who would go with me as a missionary to Africa and not complain. Not that I wanted to go to Africa, mind you, but if I did. And starting with little, anything you get is more than what you're used to having. We settled for creative dates, like car sailing, the unheralded kin to the America's Cup, which requires only an out-of-gas car, four open doors, and a strong wind. Record? 35 MPH!*

5. **Colon** / Surround yourself with friends who are making similar choices. "As iron sharpens iron, so one man sharpens another." (Proverbs 27:17).

*It didn't take money to eat out. After church on Sunday, one family would bring the hotdogs, another the buns, a third the briquettes, and we had a party. And if you borrowed somebody's movie instead of renting one, you got a trifecta—dinner and a movie and friends.*

6. **Mobile** / Get a job. Regardless of what it pays. Even if it is beneath you. If you are doing nothing, then

nothing is beneath you. And look at the whole picture, because a dollar saved is two dollars earned.

*I picked up a side job coaching the Pullman High School tennis team. I'm a tennis fanatic, and wanted to get some exercise anyway, so coaching tennis allowed me to do both while increasing our cash inflows. And I didn't lose much time overall, since I'd have played some tennis either way. Alyssa watched our boys, so we had very low child-care costs. And a dollar saved is two dollars earned. My sister Paula spouted that little fact to me one time and I snidely thought, "Not in my tax bracket." She was a high-paid attorney. I was a poor college student. Not until years later did I find she was more than right, even in the low tax bracket we thought we were in.*

*I realized this when I was trying to figure out how much extra money we'd be able to spend if I worked for my Dad at the family farm over the Summer break. By that time I'd been elevated to a "super TA" position, so my compensation was \$15,000 per year. I assumed that being poor, still well under the government poverty line, I was paying about 10% income tax on each additional dollar earned. Turns out I was wrong. Really wrong. When I worked out the details, I found a bunch of costs I hadn't even thought of before. By the time I added up federal income tax, social security, medicare, tithe, and lost earned income credits, 55.3% of each new dollar was gone before it got to me! That means that for the next \$1,000 I earned, I only got \$447 extra to spend! Wow! I had to earn over \$2 more to get to spend \$1—even in my impoverished state!*

7. No compromise **eyes** / Once you've set up your budget, stick with it. It will work if you stay the course. This isn't to say you can't make changes. As priorities change, change your budget. But stick with it.

*Our oldest son Joshua, at the age of three, asked one day, "Daddy, do you think someday we can live in a mobile home?" I was aghast! My baby aspired to move up to a single-wide. When I asked why, he said, "Because they have a swing set." Trapped on the third floor in an apartment building with no access to the playground, Benny Martin's mobile unit looked like paradise.*

# DAY 9 / Week 2

## DAILY READING

Read Chapter 2, “Epiphany,” *Jesus’ Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today’s reading.

1. \_\_\_\_\_  
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3. \_\_\_\_\_  
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**Truth #2: PRACTICE:** Jesus meant every word He said.

## PERSONAL REFLECTION

Thornton observed that if we follow *Jesus’ terrible Financial advice*, in a ‘worst case’ scenario, we might look a lot like Him. What would look different in your life if you followed His financial advice?

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**REMINDER:** *Keep tracking every penny today!*

# DAY 10 / Week 2

## DAILY READING

Read Luke 6:27–31.

## EXERCISE

On the page below, seven of Jesus' commands are recorded from Luke (first column). In the middle column, read any account of Jesus' crucifixion (Matthew 26:57–27:56, Mark 14:53–15:47, Luke 22:47–23:49, or John 18:12–19:30) and write down how Jesus demonstrated obedience to each command. In the last column, write down any fears or concerns you have related to obeying each command. *(The first row is completed as an example.)*

COMMAND (Luke 6:27–31)	JESUS' OBEDIENCE	MY FEARS
1. "Love your enemies"	Arrested in the Garden, Jesus "touched the man's ear and healed him." Luke 22:51	My enemies will walk all over me or take advantage of me.
2. "Do good to those who hate you"		
3. "Bless those who curse you"		
4. "Pray for those who mistreat you"		
5. "Turn the other cheek"		
6. "Do not withhold your shirt"		
7. "Be merciful, just as your Father is merciful"		

## PERSONAL REFLECTION

Looking at Jesus' crucifixion, we see that He meant every word He said. No wonder Jesus said, "And I, when I am lifted up from the earth, will draw all people to myself" (John 12:32). When did you first realize how much God loves you?

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## PRAYER

Lord, may I listen to Your teachings and put them into practice.

**REMINDER:** *Keep tracking every penny today!*

# DAY 11 / Week 2

## DAILY READING

Read Chapter 3, "A Tale of Two Masters," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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3. \_\_\_\_\_  
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## PRAYER

Holy Father, may my love and fear be reserved for You alone.

**REMINDER:** *Keep tracking every penny today!*

# DAY 12 / Week 2

## DAILY READING

**Jeremiah 16:9–18** / For this is what the Lord Almighty, the God of Israel, says: Before your eyes and in your days I will bring an end to the sounds of joy and gladness and to the voices of bride and bridegroom in this place.

<sup>10</sup> “When you tell these people all this and they ask you, ‘Why has the Lord decreed such a great disaster against us? What wrong have we done? What sin have we committed against the Lord our God?’ <sup>11</sup> then say to them, ‘It is because your ancestors forsook me,’ declares the Lord, ‘and followed other gods and served and worshiped them. They forsook me and did not keep my law. <sup>12</sup> But you have behaved more wickedly than your ancestors. See how all of you are following the stubbornness of your evil hearts instead of obeying me. <sup>13</sup> So I will throw you out of this land into a land neither you nor your ancestors have known, and there you will serve other gods day and night, for I will show you no favor.’

<sup>14</sup> “However, the days are coming,” declares the Lord, “when it will no longer be said, ‘As surely as the Lord lives, who brought the Israelites up out of Egypt,’ <sup>15</sup> but it will be said, ‘As surely as the Lord lives, who brought the Israelites up out of the land of the north and out of all the countries where he had banished them.’ For I will restore them to the land I gave their ancestors.

<sup>16</sup> “But now I will send for many fishermen,” declares the Lord, “and they will catch them. After that I will send for many hunters, and they will hunt them down on every mountain and hill and from the crevices of the rocks. <sup>17</sup> My eyes are on all their ways; they are not hidden from me, nor is their sin concealed from my eyes. <sup>18</sup> I will repay them double for their wickedness and their sin, because they have defiled my land with the lifeless forms of their vile images and have filled my inheritance with their detestable idols.”

## PERSONAL REFLECTION

Through the Prophet Jeremiah, God warns His chosen people that He is going to “repay them double for their wickedness and their sin, because they have defiled my land with the lifeless forms of their vile images and filled my inheritance with their detestable idols” (Jeremiah 16:18). The “idols” in the Bible seem far removed from our current culture. Until we consider the words of Apostle Paul to the Colossians (3:5), that “greed ... is idolatry.” So while we may not literally bow down to inanimate objects, money can still master us. It can be that idol we serve, demanding our devotion, attention, and even love. Can you think of an area of your life where you have let money be an idol? Did money capture your heart or own you through fear?

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**Read the first two of the Ten Commandments:**

Exodus 20:1-6 / And God spoke all these words:

<sup>2</sup>“I am the Lord your God, who brought you out of Egypt, out of the land of slavery.

<sup>3</sup>“You shall have no other gods before me.

<sup>4</sup>“You shall not make for yourself an image in the form of anything in heaven above or on the earth beneath or in the waters below. <sup>5</sup>You shall not bow down to them or worship them; for I, the Lord your God, am a jealous God, punishing the children for the sin of the parents to the third and fourth generation of those who hate me, <sup>6</sup>but showing love to a thousand generations of those who love me and keep my commandments.

**QUESTION**

1. What do the first two of the 10 Commandments have in common?

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**PERSONAL REFLECTION**

God describes Himself as a “jealous God.” What is He jealous of? Why do you think He tells us this?

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**PRAYER**

God, I praise You for being jealous for me. May I put You first.

**REMINDER:** *Keep tracking every penny today!*



# DAY 13 / Week 2

**NOTE:** Today's daily reading is very brief overview of 400 years of history, from God's promises to Abraham that he would make him into "a great nation," and that through him "all people on earth will be blessed," to the Israelites' exodus of Egypt.

## DAILY READING

**Genesis 15:6, 13–14** / Abram believed the Lord, and he credited it to him as righteousness....Then the Lord said to him, "Know for certain that for four hundred years your descendants will be strangers in a country not their own and that they will be enslaved and mistreated there. But I will punish the nation they serve as slaves, and afterward they will come out with great possessions.

**Through 10 miracles performed by God's servant Moses (Exodus 7-12), God set His people free from Pharaoh and the Egyptians.**

**Exodus 12:41** / "At the end of the 430 years, to the very day, all the Lord's divisions left Egypt."

**Despite all of this, the Israelites rebelled while Moses was up on God's holy mountain receiving the law to guide His chosen people.**

**Exodus 32:1–4** / When the people saw that Moses was so long in coming down from the mountain, they gathered around Aaron and said, "Come, make us gods who will go before us. As for this fellow Moses who brought us up out of Egypt, we don't know what has happened to him."

<sup>2</sup> Aaron answered them, "Take off the gold earrings that your wives, your sons and your daughters are wearing, and bring them to me." <sup>3</sup> So all the people took off their earrings and brought them to Aaron. <sup>4</sup> He took what they handed him and made it into an idol cast in the shape of a calf, fashioning it with a tool. Then they said, "These are your gods, Israel, who brought you up out of Egypt."

**And that quickly, despite everything God had done for His chosen people, an idol stepped in and stole God's glory.**

**Truth #3: MASTER:** Money, as an idol, steals God's glory.

**Reread Jesus' words in Matthew 6:24 :**

"No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

## PERSONAL REFLECTION

In light of money's potential to master you, what is something you can do in the next week to reduce money's hold on you?

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**REMINDER:** Keep tracking every penny today!



# DAY 15 / Week 3 / Meeting 3

This week's readings focused on two truths:

**Truth #2: PRACTICE:** Jesus meant every word He said.

**Truth #3: MASTER:** Money, as an idol, steals God's glory.

## OPENING DISCUSSION

Looking back to Day 10, comparing Jesus' teachings to His crucifixion, what is one fear you have that keeps you from putting His teachings into practice?

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## GOING DEEPER

Look back over your notes for Day 9 (Chapter 2, "Epiphany") and Day 11 (Chapter 3, "A Tale of Two Masters"). Write down a question or thought you would like the group to discuss.

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## POST DISCUSSION

**START:** \_\_\_\_\_

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**STOP:** \_\_\_\_\_

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**CONTINUE:** \_\_\_\_\_

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## BUDGET PROGRESS

Return to your “Estimated” column of your Budget Worksheet, from pages 8-9 of the study guide.

1. On a scale of 1 (*totally confused*) to 10 (*I got this!*), how comfortable are you with the “Estimated” column of your Budget Worksheet?

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2. What questions do you still have?

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## PERSONAL ANALYSIS

(This will not be shared in the group setting):

1. What is your projected Net Income (or Net Loss)?

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1. If you have a Net Loss, return to Seven Tips for Highly Effective Budgets (see Day 8 of the study, or go to [www.gettingrichright.com/blog/2017/1/5/seven-tips-for-highly-effective-budgets](http://www.gettingrichright.com/blog/2017/1/5/seven-tips-for-highly-effective-budgets)), and try to develop a plan to reduce the loss, or even get to a net profit, by focusing on:

a. Step 1, “Priorit**eyes**”

b. Step 6, “Mobil**eyes**”

c. *Remember:* If you are married, you must agree (Step 4, “Unione**yes**”) or your plan is sure to fail.

## NOTES

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\*\*If you cannot make your budget work, don't be afraid to seek advice from someone you trust.\*

# DAY 16 / Week 3

## DAILY READING

Read Chapter 4, “For Richer or Poorer?,” *Jesus’ Terrible Financial Advice*.

## NOTES

1. What does John call “The Great Omission?”
2. How does this interpretation of Jesus’ encounter with the rich young ruler differ from what you had previously thought or heard?

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## NOTES

Write three questions or thoughts you had from today’s reading.

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**Truth #4: GOOD:** Anything other than God is the wrong “good” thing.

## PRAYER

God, I praise You for being jealous for me. May I put You first.

# DAY 17 / Week 3

## DAILY READING

Read the parable of the rich young ruler again.

**Mark 10:17–31** / <sup>17</sup> As Jesus started on his way, a man ran up to him and fell on his knees before him. “Good teacher,” he asked, “what must I do to inherit eternal life?” <sup>18</sup> “Why do you call me good?” Jesus answered. “No one is good—except God alone. <sup>19</sup> You know the commandments: ‘You shall not murder, you shall not commit adultery, you shall not steal, you shall not give false testimony, you shall not defraud, honor your father and mother.’” <sup>20</sup> “Teacher,” he declared, “all these I have kept since I was a boy.” <sup>21</sup> Jesus looked at him and loved him. “One thing you lack,” he said. “Go, sell everything you have and give to the poor, and you will have treasure in heaven. Then come, follow me.” <sup>22</sup> At this the man’s face fell. He went away sad, because he had great wealth. <sup>23</sup> Jesus looked around and said to his disciples, “How hard it is for the rich to enter the kingdom of God!” <sup>24</sup> The disciples were amazed at his words. But Jesus said again, “Children, how hard it is to enter the kingdom of God! <sup>25</sup> It is easier for a camel to go through the eye of a needle than for someone who is rich to enter the kingdom of God.” <sup>26</sup> The disciples were even more amazed, and said to each other, “Who then can be saved?” <sup>27</sup> Jesus looked at them and said, “With man this is impossible, but not with God; all things are possible with God.” <sup>28</sup> Then Peter spoke up, “We have left everything to follow you!” <sup>29</sup> “Truly I tell you,” Jesus replied, “no one who has left home or brothers or sisters or mother or father or children or fields for me and the gospel <sup>30</sup> will fail to receive a hundred times as much in this present age: homes, brothers, sisters, mothers, children and fields—along with persecutions—and in the age to come eternal life. <sup>31</sup> But many who are first will be last, and the last first.”

1. Do you think of yourself as rich or poor? Why? Compared to whom?

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2. How do you view those Christians you consider rich?  
Do you think they are blessed or hypocritical as Christians?

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**PERSONAL REFLECTION**

The rich young ruler came to Jesus looking for eternal life. But Jesus wasn't going to waste the opportunity to redirect Him to His Father. The young man didn't realize that what is good about eternal life is not the length, but the company. What "good" things do you come to Jesus looking for? How was what Peter was looking for **different** than what the rich man was looking for?

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**PRAYER**

Holy Father, may I see clearly that You alone are the "good" thing that I need. Thank You for wanting me. Rich or poor.

# DAY 18 / Week 3

## DAILY READING

Read Chapter 5, “The Great Deception,” *Jesus’ Terrible Financial Advice*, pages 67–81 (Stop before taking PART 1 of the test on page 81. Save the test for Day 20).

## NOTES

Write three questions or thoughts you had from today’s reading.

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**Truth #5: DECEPTION:** We are deceived whenever we think we have a better plan for our lives than God does.

## PRAYER

God, I praise You for being jealous for me. May I put You first.



# DAY 19 / Week 3

## DAILY READING #1

From the Parable of the Sower (Matthew 13:22) / “The seed falling among the thorns refers to someone who hears the word, but the worries of this life and the deceitfulness of wealth choke the word, making it unfruitful.”

### Question

How does wealth’s deceitfulness impact our lives? What are some weeds in your life that are making it hard for you to follow God’s plan?

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## DAILY READING #2

James 1:16–17 / Don’t be deceived, my dear brothers and sisters. Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

James 1:22 / Do not merely listen to the word, and so deceive yourselves. Do what it says.

### Question

From the two passages in James, what are the two ways we are deceived?

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## DAILY READING #3

Genesis 3:1–6 / Now the serpent was more crafty than any of the wild animals the Lord God had made. He said to the woman, “Did God really say, ‘You must not eat from any tree in the garden?’”<sup>2</sup> The woman said to the serpent, “We may eat fruit from the trees in the garden,<sup>3</sup> but God did say, ‘You must not eat fruit from the tree that is in the middle of the garden, and you must not touch it, or you will die.’”<sup>4</sup> “You will not certainly die,” the serpent said to the woman.<sup>5</sup> “For God knows that when you eat from it your eyes will be opened, and you will be like God, knowing good and evil.”<sup>6</sup> When the woman saw that the fruit of the tree was good for food and pleasing to the eye, and also desirable for gaining wisdom, she took some and ate it. She also gave some to her husband, who was with her, and he ate it.

## PERSONAL REFLECTION

Can you think of an example in your life where, like Eve, you chose to trust yourself rather than trusting God? How were you deceived? What were the consequences?

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# DAY 20 / Week 3

From Chapter 5, “The Great Deception,” *Jesus’ Terrible Financial Advice*, bottom of page 81–83.

## **PART 1: If money were no object, what would you buy?**

Think big. Beauty-pageant big. Like “world peace.” Or a better education. Or a spouse. Also, think small. Like straight white teeth, or an A on a test.

Here is a whole page. Make your list. And take your time. This is important!

### **MY LIST**

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2. \_\_\_\_\_
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19. \_\_\_\_\_
20. \_\_\_\_\_

For a fun look at what some Kiwis would buy, go to [www.gettingrichright.com/book-study/](http://www.gettingrichright.com/book-study/) and *click* on the video, “**What would you buy?**”

**PART 2: Put a checkmark next to the things on your list that you think God will never give you.**

These are the areas where you are most vulnerable to being deceived and mastered by Money. Every program I’ve ever heard of to get over an addiction, or a sin, begins with recognizing you have a problem. Look back over the list of things you would buy if you had enough money, and pay special attention to those checkmarks—those things that you don’t think God will give you. Regardless of how good they might be in and of themselves, recognize that this is where Money has the power to master you.

## **DAILY READING**

**1 Timothy 6:9–10** / Those who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge people into ruin and destruction. <sup>10</sup>For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

**From Satan’s Temptation of Jesus in the Wilderness: Matthew 4:9** / “All this I will give you,” he said, “if you will bow down and worship me.”

## **PRAYER**

God, protect me from the Great Deception, that I have a better plan for my life than you do.  
Set me free from Money as a master.



# DAY 22 / Week 4 / Meeting 4

**Welcome back to 40 days of *Jesus' Terrible Financial Advice* Week 4!**

## **OPENING DISCUSSION**

Think back to when you were 10 years old. What were your plans for your life?

Draw a picture of what you thought your life would look like.

## GROUP DISCUSSION

In what ways does your life look like what you had planned? In what ways does it look different?

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This week's readings focused on two truths:

**Truth #5: GOOD:** Anything other than God is the wrong "good" thing.

**Truth #5: DECEPTION:** We are deceived whenever we think we have a better plan for our lives than God does.

## DISCUSSION

When asked which of Jesus' teachings on money are the most perplexing, many Christians point to Jesus' encounter with the rich young ruler (Mark 10:17–31). Looking back to Days 16 and 17, what questions or thoughts do you have?

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## GOING DEEPER

What "good" things do you come to Jesus looking for? Are you more like Peter or the rich man? Why?

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## GROUP DISCUSSION AND PRAYER

Look back to Day 20, "If money were no object, what would you do with your life?" Where are you most vulnerable to being mastered or deceived by money? How can we pray for you?

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## PERSONAL REFLECTION

Write down one thing that you think God is telling you to start, stop, and continue doing in the area of your finances.

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## POST DISCUSSION

**START:** \_\_\_\_\_

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**STOP:** \_\_\_\_\_

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**CONTINUE:** \_\_\_\_\_

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# The Balance Sheet Basics: Reevaluating your Net Worth

## GROUP ACTIVITY

Return to your Balance Sheet (see Day 1), or go to [www.gettingrichright.com/book-study/](http://www.gettingrichright.com/book-study/) on Week 4 and click to download an Excel spreadsheet that lets you build an interactive Balance Sheet.

What does it mean? It is simply a picture at a point in time of your life in terms of dollars.

*Assets - Liabilities = Net Worth.*

## QUESTIONS WORTH ASKING

### 1. Is it accurate? Remember: The purpose of accounting is to measure the truth.

How to measure *Assets*.

- Monetary assets (like bank accounts or retirement funds) have a dollar value assigned to them. Check your statements to verify each asset you have listed.
- Nonmonetary assets (like clothing, furniture, car, or house) require you to estimate their value. Check Zillow for your house value, Kelly Blue Book for your car value, and guess the values of your small assets. Only use “garage sale” values if you plan to sell your assets.

How to measure *Liabilities*.

- Liabilities are much easier to measure, because they are almost always listed in dollar amounts.
- Tip: run your credit report for exact balances.

*Net Worth*: Just subtract your liabilities from your assets.

### 2. What does it all mean? Here are some important questions to ask:

*Assets*:

- Which of your assets are going up in value?
- Which ones have any chance to do so?
- Which assets are going down in value?
- How fast are they declining?
- If you could start over, which assets would you skip (that is, weren't worth it)?

*Liabilities*:

- Which of your liabilities are charging you interest?
- How high is the rate? **Tip:** Pay off the highest rates first (usually payday loans, followed by credit cards with a balance). Home loans are usually lowest rate of interest.
- How many of your liabilities came from things you have already used up?
- If you could start over, which liabilities would you skip (that is, weren't worth it)?



# DAY 23 / Week 4

## DAILY READING

Read Chapter 6, "Just Money," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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**Truth #6: JUSTICE:** There is a wisdom-wealth connection: Do something, do it right, and be generous.

## PRAYER

Holy Father, give me the faith to choose wisdom over wealth.

**REMINDER:** Double-check your asset balances for any item that has a monetary value, including bank accounts, retirement accounts, and any other items with a dollar value attached.

# DAY 24 / Week 4

## DAILY READING #1

**Matthew 25:14–30** / <sup>14</sup>“Again, it will be like a man going on a journey, who called his servants and entrusted his wealth to them. <sup>15</sup>To one he gave five bags of gold, to another two bags, and to another one bag,<sup>[a]</sup> each according to his ability. Then he went on his journey. <sup>16</sup>The man who had received five bags of gold went at once and put his money to work and gained five bags more. <sup>17</sup>So also, the one with two bags of gold gained two more. <sup>18</sup>But the man who had received one bag went off, dug a hole in the ground and hid his master’s money.

<sup>19</sup>“After a long time the master of those servants returned and settled accounts with them. <sup>20</sup>The man who had received five bags of gold brought the other five. ‘Master,’ he said, ‘you entrusted me with five bags of gold. See, I have gained five more.’

<sup>21</sup>“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things. Come and share your master’s happiness!’

<sup>22</sup>“The man with two bags of gold also came. ‘Master,’ he said, ‘you entrusted me with two bags of gold; see, I have gained two more.’

<sup>23</sup>“His master replied, ‘Well done, good and faithful servant! You have been faithful with a few things; I will put you in charge of many things.

Come and share your master’s happiness!’

<sup>24</sup>“Then the man who had received one bag of gold came. ‘Master,’ he said, ‘I knew that you are a hard man, harvesting where you have not sown and gathering where you have not scattered seed. <sup>25</sup>So I was afraid and went out and hid your gold in the ground. See, here is what belongs to you.’

<sup>26</sup>“His master replied, ‘You wicked, lazy servant! So you knew that I harvest where I have not sown and gather where I have not scattered seed? <sup>27</sup>Well then, you should have put my money on deposit with the bankers, so that when I returned I would have received it back with interest.

<sup>28</sup>““So take the bag of gold from him and give it to the one who has ten bags. <sup>29</sup>For whoever has will be given more, and they will have an abundance. Whoever does not have, even what they have will be taken from them. <sup>30</sup>And throw that worthless servant outside, into the darkness, where there will be weeping and gnashing of teeth.’

## PERSONAL REFLECTION

The master in this parable calls out one of the servants for being “wicked” and “lazy” (v 26). He goes on to have that servant’s gold taken away and given to the one with 10 times as much, tossing the servant out. How does this compare to the wisdom-wealth connection from the Proverbs identified in yesterday’s reading? How does Jesus challenge your view of justice?

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**PRAYER**

Holy Father, You are just. May I be a servant that is neither wicked nor lazy.

**REMINDER:** Check your liabilities for accuracy.  
Run a free credit report if you need to.

# DAY 25 / Week 4

## DAILY READING #1

### Diligence over Sloth

Proverbs 24:30–34 /

- <sup>30</sup> I went past the field of a sluggard,  
past the vineyard of someone who has no sense;  
<sup>31</sup> thorns had come up everywhere,  
the ground was covered with weeds,  
and the stone wall was in ruins.  
<sup>32</sup> I applied my heart to what I observed  
and learned a lesson from what I saw:  
<sup>33</sup> A little sleep, a little slumber,  
a little folding of the hands to rest—  
<sup>34</sup> and poverty will come on you like a thief  
and scarcity like an armed man.

## DAILY READING #2

### Righteousness over Wickedness

Proverbs 8:20-21 /

- <sup>20</sup> I walk in the way of righteousness,  
along the paths of justice,  
<sup>21</sup> bestowing a rich inheritance on those who love me  
and making their treasuries full.

**Proverbs 13:22** / A good person leaves an inheritance for their children's children,  
but a sinner's wealth is stored up for the righteous.

**Proverbs 11:1** / The Lord detests dishonest scales,  
but accurate weights find favor with him.

**Proverbs 11:18** / A wicked person earns deceptive wages,  
but the one who sows righteousness reaps a sure reward.

**Proverbs 10:2** / Ill-gotten treasures have no lasting value,  
but righteousness delivers from death.

**Proverbs 10:16** / The wages of the righteous is life,  
but the earnings of the wicked are sin and death.

**Proverbs 1:18-19** / These men lie in wait for their own blood;  
they ambush only themselves!

Such are the paths of all who go after ill-gotten gain; it takes away the life of those who get it.

## DAILY READING #3

# Generosity over Stinginess

**Proverbs 11:24** / One person gives freely, yet gains even more; another withholds unduly, but comes to poverty.

**Proverbs 19:17** / Whoever is kind to the poor lends to the Lord, and he will reward them for what they have done.

## PERSONAL REFLECTION

Today's readings summarize the three biggest themes connecting wisdom to wealth in the Proverbs—diligence over sloth, righteousness over wickedness, and generosity over stinginess. Which of these three principles do you find most difficult to put into practice? Why?

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## DAILY READING #4

# Wealth is the Lesser Blessing

**Proverbs 11:24** / Better a little with the fear of the Lord than great wealth with turmoil.

Better a small serving of vegetables with love than a fattened calf with hatred.

**Proverbs 16:8** / Better a little with righteousness than much gain with injustice.

**Proverbs 16:19** / Better to be lowly in spirit along with the oppressed than to share plunder with the proud.

## PERSONAL REFLECTION

In the Proverbs above, what specific things are “better” than wealth?

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## PRAYER

God, help me remember that wealth, though a blessing, is the lesser blessing. Give me a heart that fears You and seeks wisdom.

# DAY 26 / Week 4

## DAILY READING

Read Chapter 7, "A Proper Fool," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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**Truth #7: PROSPERITY:** God made us for more. More than ourselves and more than this world.

## PERSONAL REFLECTION

Seed is a lot like money. With seed, we can plant it, eat it, or store it. With money, we can invest it, pay our bills with it, or put it under the mattress. Yes, we need to be responsible. But we also need to find a prudent balance between investing v. giving, saving v. hoarding, and work v. rest. Jesus confronts us on our fears, saying, “Do not be afraid, little flock, for your Father has been pleased to give you the kingdom. Sell your possessions and give to the poor. Provide purses for yourselves that will not wear out, a treasure in heaven that will not be exhausted, where no thief comes near and no moth destroys. For where your treasure is, there your heart will be also” (Luke 12:32–34). How is your balance between planting, eating, and storing? Which of these is keeping you from being “rich toward God”?

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## PRAYER

Holy Father, calm my fears, increase my faith, and make me rich toward You. Protect me from “the other brother syndrome,” and give me Your heart.

# DAY 27 / Week 4

## DAILY READING

**Luke 12:13–21** / Someone in the crowd said to him, “Teacher, tell my brother to divide the inheritance with me.”

<sup>14</sup> Jesus replied, “Man, who appointed me a judge or an arbiter between you?” <sup>15</sup> Then he said to them, “Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.”

<sup>16</sup> And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. <sup>17</sup> He thought to himself, ‘What shall I do? I have no place to store my crops.’

<sup>18</sup> “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. <sup>19</sup> And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”’

<sup>20</sup> “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’

<sup>21</sup> “This is how it will be with whoever stores up things for themselves but is not rich toward God.”

**1.** Why does Jesus call the farmer a fool? Be specific.

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**2.** A fool in Proverbs is one who does not put wisdom into practice. Slothful, wicked, and stingy. How is the rich fool in Jesus’ parable in Luke 12 different than the fool described in Proverbs? How is he the same?

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# DAY 29 / Week 5 / Meeting 5

This week's readings focused on two truths:

**Truth #6: JUSTICE:** There is a wisdom-wealth connection: Do something, do it right, and be generous.

**Truth #7: PROSPERITY:** God made us for more. More than ourselves and more than this world.

## OPENING DISCUSSION

Is there anything from this past week that puzzled you or gave you new insight that you want to share with the group?

## OPENING REFLECTION

This past week you have read and thought a lot about what it looks like to live a life of wisdom compared to one of foolishness. Two fools were contrasted, the one being obvious, and the other hidden. Choose someone in the group to read Luke 15:11–32, the Parable of the Prodigal Son, with the following question in mind: Does the prodigal son or the other brother best describe your life? Why?

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## GROUP ACTIVITY

Choose one of the reasons you identified with one of the brothers that you feel comfortable sharing with the group. Discuss.

## PERSONAL REFLECTION

Looking back to the wisdom-wealth connection—do something, do it right, be generous—what is one thing that you think God is telling you to start, stop, and continue doing in these areas of your finances.

**START:** \_\_\_\_\_

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**STOP:** \_\_\_\_\_

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**CONTINUE:** \_\_\_\_\_

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## GROUP DISCUSSION

Living a purpose-filled life devoted to glorifying God gives us a whole new way of understanding prosperity. Consider Truth #7: God made us for more than ourselves and more than this world. What ideas do you have about treasures in heaven and how to store up these treasures?

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## GROUP REFLECTION

Looking back to Day 26, comparing seed to money, how is your balance between planting, eating, and storing? Share one thing that is keeping you from being “rich toward God.”

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## PERSONAL ACTIVITY

Examine your updated Balance Sheet and Income Statement. On a scale of 1 (naked and afraid) to 10 (fully equipped), how prepared do you feel to store up treasures in heaven? Why?

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## PRAYER REQUESTS

How can we pray for you?

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# DAY 30 / Week 5

## DAILY READING

Read Chapter 8, "The Profit Principle," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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**Truth #8: PROFIT:** Following Jesus costs everything we have. But not nearly what He's worth.

## PERSONAL REFLECTION #1

One of the biggest business blunders is to focus on either the revenue or the cost in isolation. Yet the two must go together to make a profit. Does the cost of following Jesus scare you? What is the hardest thing for you to give up?

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## PERSONAL REFLECTION #2

Now consider the Revenue. Jesus knew where He was going, and where He was taking us. "For the joy set before him he endured the cross, scorning its shame, and sat down at the right hand of the throne of God" (Hebrews 12:2b). Take a few minutes to list some of Jesus' promises to those who follow Him.

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## PRAYER

Holy Father, may I fix my eyes on You, so that with clear eyes I may consider the cost and know that You are offering me so much more.

# DAY 31 / Week 5

## DAILY READING

Read Chapter 9, "The Giving Paradox," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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## PERSONAL REFLECTION

Great love begins with giving. On the other hand, giving isn't always done out of love. What is an example of how you have been shown love through a gift? Can you think of a time when you have given without loving? Are you tempted to give for your glory instead of God's?

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## PRAYER

Holy Father, thank You for loving me so much that You gave Your one and only Son that I might have eternal life. May I give for Your glory instead of my own.

# DAY 32 / Week 5

**Question:** Since God is so rich, why does He ask us to give at all?

## DAILY READING #1

Read Jeremiah 9:23–24 /

<sup>23</sup> This is what the Lord says:

“Let not the wise boast of their wisdom  
or the strong boast of their strength  
or the rich boast of their riches,

<sup>24</sup> but let the one who boasts boast about this:  
that they have the understanding to know me,

that I am the Lord, who exercises kindness,  
justice and righteousness on earth,  
for in these I delight,”

declares the Lord.

**James 1:17** / <sup>17</sup> Every good and perfect gift is from above, coming down from the Father of the heavenly lights, who does not change like shifting shadows.

**Question:** Jeremiah tells us to boast in one thing alone—that we know God. What three characteristics does God “exercise” on earth? Why does He exercise them?

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**Truth #9: GIVE:** God is the real Giver.

## DAILY READING #2

**Luke 6:30** / “Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back.”

**Luke 6:35** / “But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked.”



**Matthew 5:45** / "... that you may be children of your Father in heaven. He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous."

**Psalm 1:1–3** /

- <sup>1</sup> Blessed is the one  
who does not walk in step with the wicked  
  
or stand in the way that sinners take  
or sit in the company of mockers,
- <sup>2</sup> but whose delight is in the law of the Lord,  
and who meditates on his law day and night.
- <sup>3</sup> That person is like a tree planted by streams of water,  
which yields its fruit in season  
  
and whose leaf does not wither—  
whatever they do prospers.

**Matthew 6:31–33** / "So do not worry, saying, 'What shall we eat?' or 'What shall we drink?' or 'What shall we wear?' 32 For the pagans run after all these things, and your heavenly Father knows that you need them. 33 But seek first his kingdom and his righteousness, and all these things will be given to you as well."

**James 1:27** / Religion that God our Father accepts as pure and faultless is this: to look after orphans and widows in their distress and to keep oneself from being polluted by the world.

**Matthew 5:16** / "In the same way, let your light shine before others, that they may see your good deeds and glorify your Father in heaven."

## PERSONAL REFLECTION

How do these verses demonstrate God's kindness, justice, and righteousness in giving?

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## PRAYER

Holy Father, I want to know You—Your kindness, justice and righteousness. Let Your delight be mine.

# DAY 33 / Week 5

## DAILY READING #1

**2 Peter 2:19** / They promise them freedom, while they themselves are slaves of depravity—for “people are slaves to whatever has mastered them.”

**Genesis 14:22–23** / But Abram said to the king of Sodom, “With raised hand I have sworn an oath to the Lord, God Most High, Creator of heaven and earth, <sup>23</sup>that I will accept nothing belonging to you, not even a thread or the strap of a sandal, so that you will never be able to say, ‘I made Abram rich.’”

**Question:** From the readings above, how does giving set us free from bad masters?

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## DAILY READING #2

**Acts 20:35** / In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: ‘It is more blessed to give than to receive.’ ”

**Malachi 3:10** / Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

**Philippians 4:17** / Not that I desire your gifts; what I desire is that more be credited to your account.

## PERSONAL REFLECTION

Jesus said it most clearly, “It is more blessed to give than receive.” Indeed, this is one of the few places God tells us to test Him, that He wants to enrich us through our giving, not impoverish us. Do you really believe Jesus? Litmus Test: Are you trying as hard to give as you are to get? Write down your thoughts.

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## PRAYER

God, set me free from Money as a master. Increase my faith, that I can see clearly that You want to enrich me, not impoverish me. Align my heart with Yours.

# DAY 34 / Week 5

## Lingering Questions

### READING #1

**Mark 12:41–44** / Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. <sup>42</sup> But a poor widow came and put in two very small copper coins, worth only a few cents.

<sup>43</sup> Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. <sup>44</sup> They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

**Genesis 14:22–23** / Some time later the brook dried up because there had been no rain in the land. <sup>8</sup> Then the word of the Lord came to him: <sup>9</sup> “Go at once to Zarephath in the region of Sidon and stay there. I have directed a widow there to supply you with food.” <sup>10</sup> 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?” <sup>11</sup> As she was going to get it, he called, “And bring me, please, a piece of bread.”

<sup>12</sup> “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.”

<sup>13</sup> 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.” <sup>14</sup> 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.”

<sup>15</sup> 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. <sup>16</sup> 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.

### QUESTION #1

Can you give too much?

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## READING #2

**Luke 6:35** / “But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked.”

**Matthew 5:45** / “... that you may be children of your Father in heaven. He causes his sun to rise on the evil and the good, and sends rain on the righteous and the unrighteous.”

**2 Thessalonians 3:10** / For even when we were with you, we gave you this rule: “The one who is unwilling to work shall not eat.”

**Proverbs 30:21–22** /

<sup>21</sup> “Under three things the earth trembles,  
under four it cannot bear up:

<sup>22</sup> a servant who becomes king,  
a godless fool who gets plenty to eat,

## QUESTION #2

Can you give to the wrong person? Can you give irresponsibly?

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## READING #3

**2 Corinthians 12:7–9** / Therefore, in order to keep me from becoming conceited, I was given a thorn in my flesh, a messenger of Satan, to torment me. 8 Three times I pleaded with the Lord to take it away from me. 9 But he said to me, “My grace is sufficient for you, for my power is made perfect in weakness.”

**Matthew 26:39** / Going a little farther, he fell with his face to the ground and prayed, “My Father, if it is possible, may this cup be taken from me. Yet not as I will, but as you will.”

**James 4:3** / When you ask, you do not receive, because you ask with wrong motives, that you may spend what you get on your pleasures.

## **PERSONAL REFLECTION**

Anything anyone has comes from God. Yet God does not give anyone everything they ask for. Not even Apostle Paul (2 Corinthians 12:7–9). Not even His Son (Matthew 26:39). Sometimes it is because we have wrong motives, and sometimes it is because God has an even better plan for us. John’s tentative conclusion is, “Err on the side of mercy; pray for wisdom” (p. 139). What questions do you still have when it comes to giving?

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## **PRAYER**

Holy Father, give me Your heart of mercy, and the wisdom to know how, when, and where I should give.



# DAY 36 / Week 6 / Meeting 6

## Welcome back to 40 days of *Jesus' Terrible Financial Advice* Week 6!

This week's readings focused on two truths:

**Truth #8: PROFIT:** Following Jesus costs everything we have. But not nearly what He's worth.

**Truth #9: GIVE:** God is the real giver.

### OPENING DISCUSSION

What revenues and costs do you associate with following Jesus?

### PERSONAL REFLECTION AND GROUP DISCUSSION

Choose someone to read Luke 14:25-33. How does the Profit Equation and Truth #8—Following Jesus costs everything we have. But not nearly what He's worth—help you better understand this challenging teaching of Jesus?

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### PERSONAL REFLECTION

Over the past week, we covered a lot of ground related to giving. Building on the truth that God is the real giver, there are three reasons He asks us to give as well: to reflect His character, to enrich us, and to set us free from money as a master. Based on these three reasons for giving, what is one thing you think God is telling you to start, stop, and continue doing in the area of your finances?

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**STOP:** \_\_\_\_\_

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**CONTINUE:** \_\_\_\_\_

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## GROUP DISCUSSION

Clearly we all die, and nobody takes it with them. Why, then, is it so hard for us to trade our earthly treasures for eternal ones? What is the biggest thing that keeps you from trading what you can't keep for what you can't lose?

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## PERSONAL ACTIVITY

Read, "How to become a millionaire," from [www.gettingrichright.com/blog/2017/1/5/how-to-become-a-millionaire](http://www.gettingrichright.com/blog/2017/1/5/how-to-become-a-millionaire).

### Millionaire: Miracle or Mundane?

When the old game show asked the question, "Who wants to be a millionaire?" it presumed the answer was simple. Everybody. And it proposed to answer the bigger question, "How do I get there?" by being a means to that end. The contestants were the lucky dogs who had the chance to live the dream. America was enthralled. The impossible was suddenly made possible. People watched for the same reason they play the lottery. They dream of riches, and it's their only shot. They're praying for a miracle.

If only they knew that becoming a millionaire is mundane. It doesn't take a miracle. Just a plan. With just three little ingredients—*investment, rate of return, and time*—anyone can become a millionaire. By multiplying those three together, you get interest. Keep doing it, and you get compound interest. Interest on your interest. And presto! You're there.

At the Academy, we demonstrated to the cadets that if they made an *investment* just \$2,000 a year in the stock market each year for the first seven years after they graduated, from age 22 to age 28, and never saved another cent, earning 12% annually, they could retire at age 65 with \$1.3 million.

Of course, it helps to start early. That's the *time* ingredient. Because if they waited for seven years after graduation to start saving for retirement, and then put away \$2,000 every year from age 29 to age 65, they would have less at retirement than in the first scenario. Even though they made 37 contributions compared to just seven.

And last, the *rate* matters. The higher percentage, the crazier it gets. Financial guru Dave Ramsey, in his "Financial Peace" seminars, demonstrates this with an illustration showing what an investment will grow to at 10%, 12%, then 15% rate of return over a long period of time. When challenged that he couldn't get that rate of return, he rebuts with a great sleight of hand. "Perhaps you're right. But what do you pay on your credit cards?" The same principle that works for you also works against you.

At this point, you can't help but wonder, if it's so easy, then why doesn't everybody do it?

Quite simply, like everything in life, there is more to doing than knowing. Take all those smart cadets, for example. The Academy was loaded with some of the brightest students the world had to offer. Students who didn't have to pay for college and were guaranteed jobs at graduation. Yet when we surveyed ten 2nd Lieutenants one year after graduating from the Academy, we found that, on average, they spent close to \$2,000 more than they made. They did the exact opposite of what we taught them to do.

How could this happen? As a faculty member, the answer was obvious to me. Guest speakers. Like top Academy grad Tony Tripp. Stud linebacker, Greek god. Tony was an officer stationed at LA Air Force base, living the life.

When a student asked him, "How can you afford a new motorcycle and a place on the beach?" Tony replied, "Hey,



you only live once. You gotta go for it!”

There went the whole semester in five minutes. Because you can’t just know what to do. You have to do it.

The recipe is simple. Earn more than you spend. Eat less, exercise more.

You might say to me, “John. You’re crazy. There’s no way you could live off of my measly little paycheck.”

And you may be right. But I’ll bet somebody in Burundi could. Because the average person in Burundi lives off of just over \$200 per year.

Christian financial counselor and founder of Crown Financial Ministries Larry Burkett, who provided financial advice to thousands of people with a huge disparity of income levels, found that most of the people he talked to about finances needed roughly the same thing to make ends meet. About 10% more.

The hardest thing about a budget has nothing to do with math and everything to do with emotions. We struggle with a budget when we get it all backwards. When we see all the things we can’t afford, rather than all the things we can. We see a budget as restricting, rather than freeing. Accountants reverse that. Check out, “Seven Tips for Highly Effective Budgets,” at [www.gettingrichright.com/blog](http://www.gettingrichright.com/blog) to learn more.

Truth be told, most people don’t want to *become* a millionaire. They want to *be* one. And the difference is huge. Most people want to be a millionaire so they can spend a million dollars they didn’t earn. To become a *millionaire*, you have to save a million dollars more than you spend.

## GROUP ACTIVITY

How much do you need to invest today to retire a millionaire?

Go to [www.gettingrichright.com/book-study](http://www.gettingrichright.com/book-study) on Week 6 for the million dollar saving calculator. Use this calculator to determine how much you need to save each month to retire a millionaire. This works for any person at any age and any net worth.

## FINAL THOUGHT

### The Penny Parable

If you double one penny every day for one month, you get a shocking \$5,368,709.12! Unless, of course, it is a 31-day month, and you get \$10,737,418.24. No wonder Albert Einstein famously said, “Compound interest is the eighth wonder of the world. He who understands it, earns it... he who doesn’t... pays it.” Investors great and small have employed this simple concept throughout history to amass fortunes, based on three simple variables: investment amount, rate of return, and time. Most people focus on the size of the investment, or try to get a high rate of return, but imagine what you could do if you added a little time. Just one penny invested at 10% rate of return grows to over \$100 billion in 315 years, surpassing even Bill Gates’ net worth, the richest man in the world.

But don’t let this massive fortune cause you to miss the biggest truth of all. *Anything invested for eternity is worth more than everything here.* No wonder Jesus said, “And if anyone gives even a cup of cold water to one of these little ones who is my disciple, truly I tell you, that person will certainly not lose their reward” (Matthew 10:42).

## PRAYER

God, let me see giving through Your eyes—that I may reflect Your kindness, justice, and righteousness. I want to trust You, that You want to enrich me rather than impoverish me. Set me free from Money as a master.

# DAY 37 / Week 6

## DAILY READING

Read Chapter 10, "The Great Exchange," *Jesus' Terrible Financial Advice*.

## NOTES

Write three questions or thoughts you had from today's reading.

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**Truth #10: REWARD:** Maximize your eternal net worth by being trustworthy, from little to much, worldly wealth to true treasures, stewardship to ownership.

## PERSONAL REFLECTION

Jesus commands us, "I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings" Luke 16:9. Are you fully convinced of the excellence of this investment? What stops you from using what you cannot keep (worldly wealth) to gain eternal treasures (for example, friends in heaven)?

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## PRAYER

Father, give me the faith to see that You are offering me immeasurably more than I had planned for myself. Give me the heart to seek You first. Thank You for loving me and calling me home.

# DAY 38 / Week 6

## DAILY READING

Read Luke 16:1–15 / Jesus told his disciples: “There was a rich man whose manager was accused of wasting his possessions. <sup>2</sup> So he called him in and asked him, ‘What is this I hear about you? Give an account of your management, because you cannot be manager any longer.’

<sup>3</sup> “The manager said to himself, ‘What shall I do now? My master is taking away my job. I’m not strong enough to dig, and I’m ashamed to beg— <sup>4</sup> I know what I’ll do so that, when I lose my job here, people will welcome me into their houses.’

<sup>5</sup> “So he called in each one of his master’s debtors. He asked the first, ‘How much do you owe my master?’

<sup>6</sup> “‘Nine hundred gallons<sup>[a]</sup> of olive oil,’ he replied.

“The manager told him, ‘Take your bill, sit down quickly, and make it four hundred and fifty.’

<sup>7</sup> “Then he asked the second, ‘And how much do you owe?’

“‘A thousand bushels of wheat,’ he replied.

“He told him, ‘Take your bill and make it eight hundred.’

<sup>8</sup> “The master commended the dishonest manager because he had acted shrewdly. For the people of this world are more shrewd in dealing with their own kind than are the people of the light. <sup>9</sup> I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings.

<sup>10</sup> “Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. <sup>11</sup> So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? <sup>12</sup> And if you have not been trustworthy with someone else’s property, who will give you property of your own?”

<sup>13</sup> “No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”

<sup>14</sup> The Pharisees, who loved money, heard all this and were sneering at Jesus. <sup>15</sup> He said to them, “You are the ones who justify yourselves in the eyes of others, but God knows your hearts. What people value highly is detestable in God’s sight.”

## PERSONAL REFLECTION #1

Read back over Luke 16:10–12. John highlights Jesus’ succinct path to maximize your eternal net worth, from *dishonest to trustworthy, little to much, worldly wealth to true riches, stewardship to ownership*. What stage best describes where you are along this path? Why?

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**PERSONAL REFLECTION #2**

How can you use the accounting tools, your Balance Sheet and Income Statement, to move you along this path? Be specific.

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# DAY 39 / Week 6

## PERSONAL READING #1

From dishonest to trustworthy, and here to there.

**Proverbs 26:11** / <sup>11</sup>As a dog returns to its vomit, so fools repeat their folly.

**1 Timothy 6:10** / <sup>10</sup>For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

**Acts 5:1–11** / Now a man named Ananias, together with his wife Sapphira, also sold a piece of property. <sup>2</sup>With his wife's full knowledge he kept back part of the money for himself, but brought the rest and put it at the apostles' feet.

<sup>3</sup>Then Peter said, "Ananias, how is it that Satan has so filled your heart that you have lied to the Holy Spirit and have kept for yourself some of the money you received for the land? <sup>4</sup>Didn't it belong to you before it was sold? And after it was sold, wasn't the money at your disposal? What made you think of doing such a thing? You have not lied just to human beings but to God."

<sup>5</sup>When Ananias heard this, he fell down and died. And great fear seized all who heard what had happened. <sup>6</sup>Then some young men came forward, wrapped up his body, and carried him out and buried him.

<sup>7</sup>About three hours later his wife came in, not knowing what had happened. <sup>8</sup>Peter asked her, "Tell me, is this the price you and Ananias got for the land?"

"Yes," she said, "that is the price."

<sup>9</sup>Peter said to her, "How could you conspire to test the Spirit of the Lord? Listen! The feet of the men who buried your husband are at the door, and they will carry you out also."

<sup>10</sup>At that moment she fell down at his feet and died. Then the young men came in and, finding her dead, carried her out and buried her beside her husband. <sup>11</sup>Great fear seized the whole church and all who heard about these events.

**Matthew 6:1–4** / "Be careful not to practice your righteousness in front of others to be seen by them. If you do, you will have no reward from your Father in heaven.

<sup>2</sup>"So when you give to the needy, do not announce it with trumpets, as the hypocrites do in the synagogues and on the streets, to be honored by others. Truly I tell you, they have received their reward in full. <sup>3</sup>But when you give to the needy, do not let your left hand know what your right hand is doing, <sup>4</sup>so that your giving may be in secret. Then your Father, who sees what is done in secret, will reward you.

**Luke 19:16–17** / <sup>16</sup>"The first one came and said, 'Sir, your mina has earned ten more.'

<sup>17</sup>"'Well done, my good servant!' his master replied. 'Because you have been trustworthy in a very small matter, take charge of ten cities.'

## PERSONAL REFLECTION #1

With many spectacular examples of dishonesty, it is easy to overlook your own. When we overlook our own dishonesty, it tends to become a habit, and also often grows. Is God convicting you of a dishonest path or pattern you need to leave? What is one financial area where you are at risk of hypocrisy (that is, doing your good works for your glory rather than His)?

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**Question:** John Thornton distinguishes between *stewardship* (managing someone else’s money) and *ownership* (managing your own money). While ultimately God owns it all, he has still given us both stewardship and ownership roles. Where do you personally have a stewardship role? Where do you have an ownership role? How does your good stewardship prepare you for good ownership?

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## PERSONAL READING #2

### Commendable Giving

From dishonest to trustworthy, and here to there.

**Matthew 10:42** / <sup>42</sup>And if anyone gives even a cup of cold water to one of these little ones who is my disciple, truly I tell you, that person will certainly not lose their reward.”

**1 Timothy 6:10** / <sup>41</sup>Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. <sup>42</sup>But a poor widow came and put in two very small copper coins, worth only a few cents.

<sup>43</sup>Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. <sup>44</sup>They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

## PERSONAL REFLECTION #2

What kind of giving did Jesus praise? What does this tell us about the size of the gift?

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## PERSONAL READING #3

### ForGIVEness

From dishonest to trustworthy, and here to there.

**Matthew 6:14–15** / For if you forgive other people when they sin against you, your heavenly Father will also forgive you. <sup>15</sup> But if you do not forgive others their sins, your Father will not forgive your sins.

**1 Timothy 6:10** / But instead, one brother takes another to court—and this in front of unbelievers!

<sup>7</sup> The very fact that you have lawsuits among you means you have been completely defeated already. Why not rather be wronged? Why not rather be cheated?

**Acts 7:59–60** / While they were stoning him, Stephen prayed, “Lord Jesus, receive my spirit.” <sup>60</sup> Then he fell on his knees and cried out, “Lord, do not hold this sin against them.” When he had said this, he fell asleep.

## PERSONAL REFLECTION #3

Forgiveness is giving. Giving up your rightful claim to justice. And it is the one thing every Christian can afford, rich or poor. Jesus connects the Father’s forgiveness of our sins to our forgiveness of those who sin against us. How does this change your view of forgiveness? Who do you need to forgive? What is stopping you?

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# DAY 40 / Week 6

## DAILY READING

Read Chapter 11, "Turning Terrible to Terrific," *Jesus' Terrible Financial Advice*.

## PERSONAL REFLECTION

Reread the *Ten Truths that Turn Terrible to Terrific*, from *Jesus' Terrible Financial Advice* (pages 164-166). Using the one word descriptions of each truth (that is, PURPOSE, PRACTICE, MASTER and so on), rank them in order from most important to least important, as God's Spirit leads you.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_
6. \_\_\_\_\_
7. \_\_\_\_\_
8. \_\_\_\_\_
9. \_\_\_\_\_
10. \_\_\_\_\_

## PERSONAL REFLECTION

After ranking these truths, with a humble heart, ask God to make clear to you three things He is telling you to start, stop, or continue doing in the area of your finances. After each item, list any steps you will need to take to follow through.

1. \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_  
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### **ACTION ITEM**

Who will you ask to hold you accountable in taking these steps?

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### **PRAYER**

Father, You know what I need before I ask it. Take this list and use it to shape my life for the glory of Your Name.  
Amen and Amen.

# DAY 41 / Week 6

## What will you do with *Jesus' Terrible Financial Advice*?

### PERSONAL RESPONSE

**Step 1: Recognize your true financial position before God is extreme poverty and your only appropriate posture before Him is humility.**

**Revelation 3:17** / You say, 'I am rich; I have acquired wealth and do not need a thing.' But you do not realize that you are wretched, pitiful, poor, blind and naked.

**Matthew 5:3** / "Blessed are the poor in spirit, for theirs is the kingdom of heaven.

**Isaiah 6:5** / "Woe to me!" I cried. "I am ruined! For I am a man of unclean lips, and I live among a people of unclean lips, and my eyes have seen the King, the Lord Almighty."

**Step 2: Do what Jesus says. Jesus clearly distinguishes between those who put His words into practice and those who do not.**

**John 14:15** / "If you love me, keep my commands.

**Matthew 7:23** / Then I will tell them plainly, 'I never knew you. Away from me, you evildoers!'

**Luke 22:42** / "Father, if you are willing, take this cup from me; yet not my will, but yours be done."

**John 13:13, 15, 17** / "You call me 'Teacher' and 'Lord,' and rightly so, for that is what I am... <sup>15</sup>I have set you an example that you should do as I have done for you... <sup>17</sup>Now that you know these things, you will be blessed if you do them.

### PERSONAL REFLECTION

Jesus' greatest act of love for the Church was His greatest act of submission to the will of His Father. On the night He gave up His life for ours, He prayed, "Father, if you are willing, take this cup from me; yet not my will, but yours be done" (Luke 22:42). In doing so, He showed us that submission is the other side of love.

On Day 1 of this study, you considered commitments when you embarked on this study.

1. Listen to God's Word as I read through *Jesus' Terrible Financial Advice* and put it into practice.
2. Meet together weekly with this group to encourage and spur each other on toward love and good deeds.
3. Invest 15 minutes daily on the individual readings.
4. Follow God's purpose for my life as He makes it clear to me.

Now that you have heard what Jesus says, are you ready to confirm your commitment to putting Jesus' words into practice? If so, confirm here:

**NAME:** \_\_\_\_\_ **DATE:** \_\_\_\_\_

**SIGNATURE:** \_\_\_\_\_



# DAY 43 / Week 7 / Meeting 7

## Welcome to the final celebration of 40 days of *Jesus' Terrible Financial Advice?*

### FINAL GROUP DISCUSSION

Look back over Day 40's summary of the last six weeks. Share with the group your biggest takeaway related to *Jesus' Terrible Financial Advice*.

### FINAL QUESTION

Is there some lingering question that you still have related to what Jesus says about money/wealth?  
If so, write it down and discuss it with the group.

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### FINAL GROUP DISCUSSION

Jesus concluded his Sermon on the Mount with these words (Matthew 7:24–27, emphasis the author's), "Therefore everyone who hears these words of mine and puts *them into practice* is like a wise man who built his house on the rock. The rain came down, the streams rose, and the winds blew and beat against that house; yet it did not fall, because it had its foundation on the rock. But everyone who hears these words of mine and *does not put them into practice* is like a foolish man who built his house on sand. The rain came down, the streams rose, and the winds blew and beat against that house, and it fell with a great crash."

**The only difference between those who build their house on the sand and the rock is this: those who are wise and build on the rock put His words into practice.**

## **FINAL GROUP DISCUSSION**

Choose someone to pray this final prayer for your group:

**Philippians 1:9–11** / And this is my prayer: that your love may abound more and more in knowledge and depth of insight,<sup>10</sup> so that you may be able to discern what is best and may be pure and blameless for the day of Christ,<sup>11</sup> filled with the fruit of righteousness that comes through Jesus Christ—to the glory and praise of God.

## **FINAL NOTE FROM THE AUTHOR**

Alyssa and I have prayed this prayer for you, even as we pray it for ourselves and our family. Thank you for joining us as we seek to glorify our Father. May we walk as Jesus did!

## **SHARE YOUR STORY**

We love to hear how God is working in your life. Share your story with us at [jthornton@apu.edu](mailto:jthornton@apu.edu).

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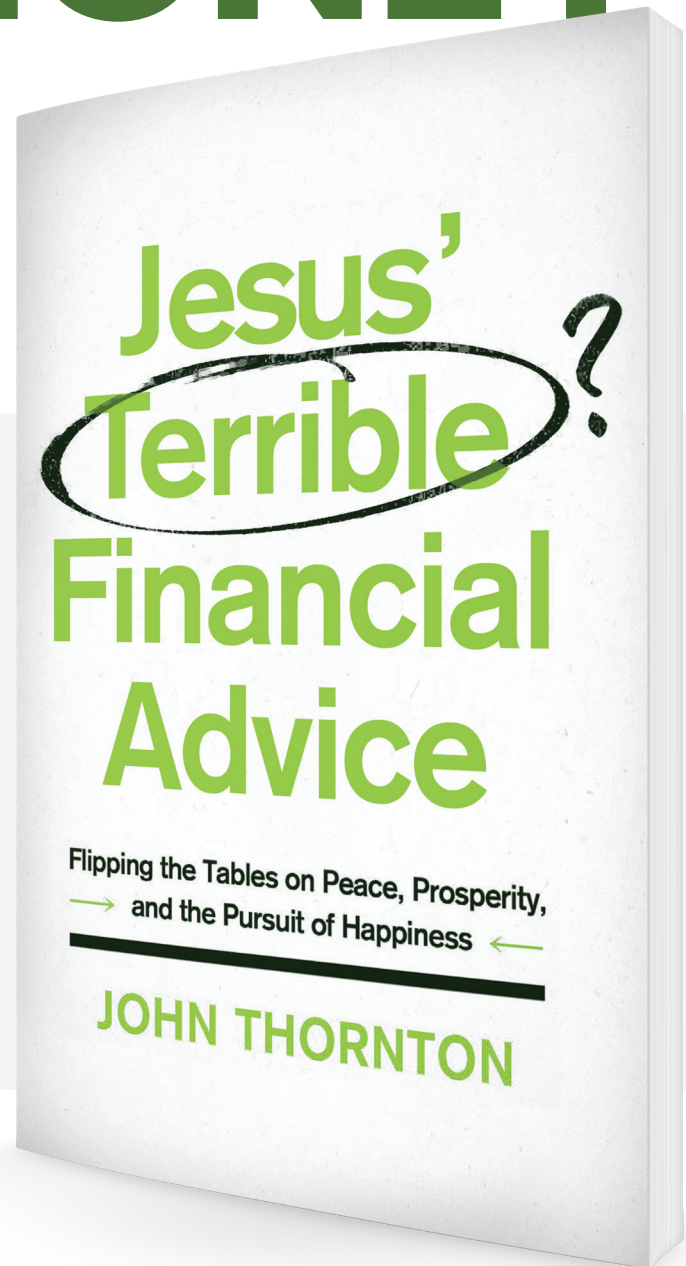
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