

GOD'S MONEY: UTILIZE IT EFFECTIVELY

January 20, 2019

Luke 16:1-13

I. Eliminate _____ . - v. 1-2

II. Operate in _____ . - v. 3-9

III. Walk in _____ . - v. 10-13

**THE PATH FROM WASTEFULNESS TO
_____ CAN ONLY BE TRAVELED
THROUGH FAITHFUL _____.**

Stewardship Report:

Last Week: \$5,287.00

This Month: \$7,791.00

Last Month: \$37,362.00

Monthly Budget: \$19,016.75

**WORSHIP &
PRAYER NIGHT**

FRIDAY JANUARY 25
CARPOOL - 6:15 PM | SERVICE - 7 PM

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SMALL GROUP APPLICATION QUESTIONS

One man's effective is another man's useless. When we are talking about God's money, we need to know how He measures effectiveness and go for that.

1. REVIEW THE SERMON

Read Luke 16:1-13. This is a very unique parable. What parts (if any) are hard for you to understand? What is Jesus' main point in this parable? What is He teaching His disciples about God's money?

2. ASSESS YOUR LIFE

Faithful Shrewdness (Wisely maximizing what God has given me now to invest in my future with Him) is essential to utilizing God's money effectively. How shrewd are you?

Complete this personal financial statement to accurately assess your current financial situation.

ASSETS (CURRENT VALUE)

Savings Account \$ _____
Checking Account/Cash \$ _____
Home \$ _____
Other Real Estate \$ _____
Business Owned \$ _____
Vehicle(s) \$ _____



Retirement Account \$ _____
Stocks/Bonds/Investments \$ _____
Jewelry \$ _____
Electronics \$ _____
Personal Property \$ _____
Other Assets \$ _____

Total Assets: \$ _____

LIABILITIES (TOTAL CURRENTLY OWED)

Credit Card Debt \$ _____
Student Loan(s) \$ _____
Home Mortgage \$ _____
Home Equity Loan \$ _____
Other Mortgages \$ _____
Vehicle Loan(s) \$ _____
Business Loan(s) \$ _____
Medical Bills \$ _____
Legal Bills/Settlements \$ _____
Back Taxes Owed \$ _____
Loans from Family Members \$ _____
Other Debts \$ _____

Total Liabilities: \$ _____

Total Assets – Total Liabilities = Net Worth \$ _____

How does seeing your net worth make you feel?



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I could sell my assets to pay all my debts if necessary.

- A) True B) False

I am not surprised by my net worth.

- A) True B) False

I am comfortable with the amount of debt I have.

- A) True B) False

I am satisfied with my current net worth.

- A) True B) False

I know what I have to do to improve my net worth.

- A) True B) False

Are you being effective for God or some other master with your money? Explain.



Reflect back on the 4 Steps to Shrewdness and the definition of Faithful Shrewdness from Pastor Micah. Where are you weak when it comes to shrewdness? What area(s) do you need to work on?

3. APPLY THE TRUTH

What information from the analysis above concerns you the most?

How have you enlisted God's help in addressing your concerns and struggles?

4. COMMIT THIS WEEK

Where/how do you want to improve the effectiveness of your money management?

