



### **Money Talk Pt.3 “Keep Track”**

#### **Introduction:**

If our money could talk it would say *“I’m easy to track, but lose track of me and you will lose your peace of mind.”* The management of our money plays a large role in maintaining our peace of mind and if it is mismanaged, avoidable problems ensue. John Maxwell said: “If we do not tell our money where to go, we will wonder where it went.” We all can point to problems created by the lack of financial stewardship, both within households and in business. Therefore, ignoring such reality invites unnecessary problems. The challenge this week is to commit to document your spending for two months and see what peace it creates. At the start, we will feel stressed, but once we gain control, peace will follow.

#### **Getting Started:**

What is something in your life you have a detailed plan for? How did you develop the plan? Why did you choose that particular area to have a plan?

#### **Discussing:**

- Which one of these best describes how you would begin to explain where your money goes each month?
  - Besides set, recurring bills, I couldn’t tell you the first thing about where my money goes.
  - I’m not sure where it all goes, but I could tell you where I suspect too much of it is going.
  - I can tell you where every dollar goes.
- Is there a category of your spending to which you have no idea how much money goes to each month? (ex: grocery, restaurants, clothes...)
- **READ:** Matthew 25: 14-30
- Jesus told a parable to illustrate the importance of managing our possessions well.
  - Who represents the “man”? Who are the “servants”?
  - Vs. 14: What keywords stand out to you? Why?
  - Imagine you are hearing this story read out loud for the first time. At what point are you most interested to find out what happens next?
  - Which of the three servants can you most relate to? Why?
- When we lose track of our money, we can feel out of control and can even lose our peace of mind. Discuss a time when you felt out of control or stressed because of money?
- Here’s a challenge: For the next two months, document all your spending. Track where your money is going. Then . . . just look at it. Spend some time observing where your money has gone.
  - How does that challenge make you feel?
  - Do any tensions come up when you consider taking this challenge? What are they?
  - What adjustments would you guess need to be made after this challenge? Why?



**NEW HOPE**  
SMALL GROUPS

- Whether you are in a season where you have extra or not enough money, how can seeing God as the 100 percent owner change your perspective?

**Something More:**

Regardless of our income, we can all pay close attention to where our money goes. Not because we have to, but because it's in our best interests to do so. If we don't—to borrow a phrase from Jesus—we likely will fall into the rut of storing up for ourselves treasure on earth. And that could become a source of embarrassment later.