

Home Group Leaders Discussion Guide

Luke 16:1-15

One of the things all of us have in common is a relationship with money. Whether we have a little or a lot, we all have some kind of relationship with money. The question, then, is WHAT KIND of relationship do we have with money? We could, accurately, say that we have a Master/Servant relationship with money. Now the question becomes, who is the Master and who is the Servant? Do we work for money or does money work for us?

Our relationship with money is at the heart of this passage. Our relationship with money will also determine, to a large extent, our relationship with God. God, ultimately, we'd all agree, SHOULD be our true Master. Other things or people can and do vie for our hearts, affection, and allegiance. We bend our knee to whoever or whatever we believe will give us identity, security, and purpose. Chief among competitors for our affection and allegiance is often money (or what we think money can gain us).

The parable Jesus uses can be confusing. On the surface, it may appear that Jesus is endorsing dishonesty and fraud. But we all know how inconsistent that would be for Jesus, so we can write off that interpretation as off-base pretty rather quickly. But that still leaves us at the place of figuring out exactly what Jesus was trying to communicate.

The backdrop and context of the parable is an owner and a manager. This is the starting point in coming to grips with a good, healthy, righteous relationship with money. We are not the owner. Rather we are managers (or "stewards"—which simply is another word for manager). This means that we ultimately must give an account to the Owner (God) for what we have done with HIS money (and really any/all resources He has entrusted us with). A good manager uses money the way the owner wants, to reach the owner's goals and purposes. Our goals and purpose are a moot point. Or perhaps another way of saying it, our goals and purposes should be in harmony with, formed and shaped by, and the same as the goals and purposes of the Owner.

So, when it comes to money, the first principle is management over ownership. With that in place, the next principle is that trustworthiness/faithfulness is what matters most. So, what makes us trustworthy? Again, this goes back to our understanding and pursuing the agenda of the Owner. So, thus, we need to ask ourselves, what is important to the Owner/God?

We know people are important to God. We know justice and compassion is important to God. We know that spreading the Gospel is important to God. (These are broad categories...in Home Groups it would be good to break these down more specifically.) Do we ("we" personally/individually as well as communally) use money toward these ends? Is what is important to God also important to us?

So, getting very practical here, this parable should cause us to examine where the money entrusted to us goes. How much money goes to paying off debt? How much money goes to

sustaining our “lifestyle”? How much money goes toward helping others, and to accomplishing the mission of the Kingdom? How do we use money? Toward what end do we use it?

According to Jesus, our goal should not be to maximize income but rather to maximize faithfulness/trustworthiness. This is one of the major thrusts of this passage. Another major thrust is the invitation/challenge to examine our hearts in regards to Who/what we are truly serving. *“No servant can serve two masters. Either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve Both God and Money”* (16:13). A sad reality is that often times Christians, and even congregations, actually serve money more than God. Even sadder, they often times don’t even realize it.

I could ask you (or you could ask me) “What’s important to you?” And you could tell me (or I could tell you) anything. But to get a really accurate answer to that question we simply need to look at how we use money. Our use of money accurately portrays our priorities far better than our words.

- Q. How do we go about gaining an accurate evaluation/assessment as to whether we are serving God or money?**
- Q. How would you describe your relationship with money? Here are some areas to think about as you consider this question:**
 - How much debt are you in? (And what kind of debt: mortgage, student loans, car payments, consumer debt, credit card debit, etc.)
 - If your income were higher what would change in your life?
 - If your income were lower what would need to change in your life?
 - How content are you with your income and what you have?
 - How do you use discretionary money?
 - How much do you give, save, and spend?
 - How do you determine your budget...what factors go into creating it?
- Q. If you won the lottery today, say a million dollars, what would you do with it? (possible icebreaker)**
- Q. We all have a mental image of what our lives “ought” to be like from a lifestyle, financial, socio-economic standpoint...a target we’re shooting for. Where are you in relation to that mental picture? What shaped your mental picture/target...where did it come from? Or, how has your mental picture changed over time and what caused it to change?**
- Q. Many people think their life would be better/easy if they simply had more money. How do you feel in regards to that? If you had more money what would you do with it?**

- Q. Considering we are managers/stewards, what does it mean to “worship God with our money”?**
- Q. React to this statement: The way we understand and use money determines our relationship with God.**
- Q. How does your use of money reflect the agenda/purposes of God and His kingdom?**
- Q. React to this idea: Our use of money is a far more accurate picture of our priorities than our words. (The natural follow up is: examining your use of money, what is important to you?)**
- Q. In the parable the shrewd manager is commended for understanding how money works and how people work. Do you feel you have a good grasp of how money works? Explain. Do you feel you understand how people work (how they are motivated, what their fears are, why they do what they do? Explain. How can a good working knowledge of money and people be strategic for Kingdom purposes?**