

# WHEN YOUR FINANCES FALL SHORT

Leader pages on pp. 112-115

**THE POINT:**  
TRUST IN GOD IS FAR  
RICHER THAN FINANCIAL  
PROSPERITY.

## LUKE 12:13-21; 21:1-4

### MEMORY VERSE

<sup>13</sup> Someone from the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."

<sup>14</sup> "Friend," he said to him, "who appointed me a judge or arbitrator over you?"

<sup>15</sup> **He then told them, "Watch out and be on guard against all greed, because one's life is not in the abundance of his possessions."**

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<sup>16</sup> Then he told them a parable: "A rich man's land was very productive.

<sup>17</sup> He thought to himself, 'What should I do, since I don't have anywhere to store my crops?

<sup>18</sup> I will do this,' he said. 'I'll tear down my barns and build bigger ones and store all my grain and my goods there.

<sup>19</sup> Then I'll say to myself, "You have many goods stored up for many years. Take it easy; eat, drink, and enjoy yourself." '

<sup>20</sup> "But God said to him, 'You fool! This very night your life is demanded of you. And the things you have prepared—whose will they be?'

<sup>21</sup> "That's how it is with the one who stores up treasure for himself and is not rich toward God."

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<sup>21:1</sup> He looked up and saw the rich dropping their offerings into the temple treasury.

<sup>2</sup> He also saw a poor widow dropping in two tiny coins.

<sup>3</sup> "Truly I tell you," he said, "this poor widow has put in more than all of them.

<sup>4</sup> For all these people have put in gifts out of their surplus, but she out of her poverty has put in all she had to live on."

### KEYWORDS

**Friend (v. 14)**—The word translated literally meant "man," and Jesus likely meant it as a gentle rebuke.

**Parable (v. 16)**—With this particular parable, Jesus illustrated His point that life consists of more than wealth and possessions.

**You fool (v. 20)**—Failing to recognize that he was dependent upon God for everything he had, including his life proved this man to be a fool.

**Truly I tell you (v. 3)**—Jesus drew attention to what He had witnessed with this introductory phrase.

# WHAT SHOULD BELIEVERS UNDERSTAND ABOUT FINANCIAL PROSPERITY?

The story plays out repeatedly. The multimillionaire lives in a beautiful home right on the beach. Wow! That's living! But he's diagnosed with pancreatic cancer and suddenly all the externals can't cure what's happening inside him. A young lady has a portfolio that soared to heights she never thought possible. But a pirate on a computer across the ocean gets her personal information and passwords. In a matter of hours, it's all gone.

There are so many things that can change our status—wildfires, market crashes, bad choices, addictions, illnesses, or even just plain ignorance. There is one certainty. At the end of our lives, we all leave this earth with empty pockets. The only account that matters is your connection to God. People see money as an asset. Jesus views money quite differently. How we manage our money reflects our values, motives, and even our faith. It's not a money issue; it's a heart issue.

## Guard Against Greed //

**Luke 12:13-15**

Jesus encountered lots of people with a myriad of needs. Some saw Him as a healer. Others,

like this man, saw Him as a mediator. Similar to Martha's request for Him to speak to Mary about the inequity of chores (Luke 10:38-42), this man saw Him as a possible executor of his father's last will and testament. At first it seems comical that he'd request this of Jesus, but before we go there, we need to take a hard look at all the things that we consider top priority when we pray, like wealth, favor with others, real estate, better office space, or that closer parking space at the grocery store on a rainy day. Biblical scholars note that Jesus had turned His face toward Jerusalem. He knew He was on His way to the cross. While on His way to His death for the sins of the world, Jesus was confronted by this man wanting help in settling a family dispute about who gets what in an inheritance.

Jesus sought to help this man and others in earshot to understand that money is a trap. You've heard the term on police shows and true crime stories: BOLO! It's an acronym for "be on the lookout." Jesus sends out a divine BOLO for all believers. Look out for greed! You should carefully search out the greed in your own heart and dispatch it because it has the power to wreck



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your life and your eternity. A devoted follower of Christ should never find his or her identity in a spreadsheet, the square footage of a home, the price of a stock, the value of a car, the size of a swimming pool, or the brand of a new pair of jeans. Our identity is solely found in our connection to Jesus. Everything else is just a distraction.

The sad tale of Bernie Madoff reminds us of the hubris, greed, and tyranny that lurks in every heart of flesh. The inventor of the world's greatest Ponzi scheme began his descent into madness out of the deep cavernous craving for more. How about us? Certainly, we're not Bernie, but a little Bernie resides in all of us. What owner of a 401(k) doesn't squirm as he watches the Dow fall four percent in a day? What guy doesn't look at a nice car, a bigger house, a better position without that whisper for more? Jesus calls us to a greater adventure: the adventure of simplicity. Why is it that most lottery winners report being less happy than before they won it? Here's an even better question: Why spend fifty years obsessing over accumulating wealth when an eternity awaits us? That's something to invest in.

It all begins with simplicity. Simplicity says, "It wasn't mine in the first place, so I don't have to fight to own it." I can simply ask: God, what's your plan for this? Once I know, I do, and life becomes less difficult. We can whittle life down to important things and we see that the best things in life are not found in malls. Needful things become clearer. Health, love, and peace become more important than extravagance, fame, and worry. The pace slows down, the rashes disappear, and sleep is less frenetic, even in dreams. The body understands itself more, even on a cellular level because we were never created to endure the stress of obsession, hyper-accumulation, or phantom concerns. We encounter God because we have fewer things to hide behind.

In Matthew 5–7, the Sermon on the Mount, Jesus offered this truth more than once. Treasures on earth are so not eternal. Birds are happier. They don't worry about their kids when they fly away. They don't stay up late worried about the shortage of worms in the month of June. Just look at those birds and you'll begin to understand their worldview.

**HOW DOES JESUS'S WARNING AGAINST GREED CHALLENGE TODAY'S CULTURAL ATTITUDES ABOUT WEALTH AND POSSESSIONS?**

### Gratitude Toward God // Luke 12:16-21

The movie industry steals Jesus's plotline constantly. The riches to rags story is ubiquitous. The important thing is not to cast



### DIGGING DEEPER "COVETOUSNESS"

The Greek word "phulass" is the word guard. It means "to keep" or "to protect." It carries with it the idea of standing guard to protect yourself from someone or something. This is the word Jesus uses when He tells us to protect ourselves from the sin of covetousness, which is the Greek word "pleonexia." It means "to desire" or "to covet," but it carries with it an insatiable appetite.<sup>16</sup> This gives us an idea of just how dangerous the sin of covetousness must be. It's like a greedy, untamed, insatiable thief that wants to do nothing more than take from us. Coveting someone or something might not seem like much from the outside, but this selfish addiction steals from both us and those around us. How miserable it is to be caught in such a terrible web! Jesus didn't play with covetousness, and we shouldn't either.

**In what ways do you actively guard against the sin of covetousness?**

yourself in the leading role. It's not a fun flick to live out. The rich man finds himself on the front page of Fortune. His life of accumulation incites a predicament. He's got so much stuff that he doesn't have the floorspace to store it all. Sound familiar? The United States leads the world in storage facilities per capita. We have more than 52,000 self-storage facilities in the U.S. That's more than "all of the U.S. locations of Starbucks, McDonald's, Dunkin' Donuts, Pizza Hut and Wendy's" combined."<sup>17</sup> Yes, the story is relevant.

The rich man decided to build bigger barns, settle down, and enjoy the fruits of his many years of labor. Why not? He deserved it! But ultimately at the end of his life, he received a divine verdict on his life, "You fool!" (v. 20). Such a divine proclamation devastates the soul. Imagine getting to the end of your life and realizing that you missed the whole point.

### HOW WOULD YOU DESCRIBE BEING RICH TOWARD GOD?

Jesus used the parable of the rich fool to shake us out of our delusions about the value of the dollar. It depreciates quickly when you leave the earth! This parable allows us to see how important the Bible's message is regarding wealth:

- "Again I tell you, it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God" (Matt. 19:24).
- "No one can serve two masters, since either he will hate one and love the other, or he will be devoted to one and despise the other. You cannot serve both God and money" (Matt. 6:24).
- "Don't wear yourself out to get rich; because you know better, stop!" (Prov. 23:4).

To discover the core of happiness in this life is to become aware of what eternity really is. We have a choice: Live our lives with the next few decades in mind or live with the next ten thousand years in mind. You'd probably agree that it's a no-brainer because everyone spends eternity somewhere.



## Governed by Generosity //

Luke 21:1-4

Let's move from a parable to a person. We don't know her name, but among all the historic names and events in the gospels, this widow, shrouded in obscurity, is mentioned in two: Mark and Luke. Jesus turned His gaze toward this obscure woman in the temple.

Inside the complex, the court of the women provided places for thirteen collection boxes. When the large metal collection boxes received a massive donation from the rich, the clanging sound would get the attention of everyone around.

While these upper-class lawmakers made a spectacle of their offerings with great show, the widow humbly gave two copper coins, which represented all she had. The sound of her offering went unnoticed. Two tiny clinks garnered little attention, except from the One person it should—Jesus.

Jesus made an important distinction between the comfortably wealthy and the desperately poor. When you have little to give and you give it all, you are putting in more than the billionaire who tosses a large donation that represents a truly little sacrifice.

Paul challenged us all in 2 Corinthians 9:7: "Each person should do as he has decided in his heart—not reluctantly or out of compulsion, since God

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loves a cheerful giver." So, in every step you take on the adventure of generosity, remember this simple acrostic, GIVE, based on this verse:

**Gladly.** *Be a cheerful giver.* Paul underscored the fact that "God loves a cheerful giver."

**Intentionally.** *Each person should do as he or she has decided.* Have a plan for your giving. If you're married, discuss the ways you intend to give.

**Valiantly.** *Give with courage; not reluctantly!* Be courageous in your giving. Giving should never be a chore. It's an honor and a joy to give sacrificially and courageously.

**Eternally.** *No matter the gift, our focus should be on God.* We are investing in a kingdom that is built to last. And last FOREVER. The greatest investment we can make is an investment in eternity!

The story of the widow's offering reminds us that giving isn't about the size of our offerings but the size of our hearts.

### WHAT WOULD WIDOW-LIKE GENEROSITY LOOK LIKE IN OUR CULTURE?

### DID YOU KNOW?

The Scripture tells us that the widow gave out of her penury. The Greek word for "penury" here is *huster ma* which means "lack" or "deficiency." We are also told that she gave "all the living" that she had. "Living" here, translated from the Greek *bios*, encompasses her manner of life, but it can also speak to her physical possessions.<sup>18</sup> Lastly, we are told she gave two mites, the smallest and least valued of coins at the time.<sup>19</sup> When we put this together, we see a woman who offered the last of every earthly possession she had to Jesus. Think about the weight of that, the "all that I have, all that I am" of that. Jesus counted that more acceptable than all the money the rich men gave because it was her best gift, her heart's offering. No matter how little we feel like we have sometimes, if that's our best heart offering, then it's more than enough for our Savior.

**Biblical Truth:** "... for humans see what is visible, but the Lord sees the heart."  
(1 Sam. 16:7b)

**How will you change your thinking to give your best offering to God?**

## LIVE IT

### How can I become a sacrificial giver?

It's not the size of the gift that captures the attention of God; it is the sacrifice of the giver. As you think about your generosity, ask yourself, What is this really costing me? Is it an act of show and obligation or is it an act of love and obedience? When we have little to give and we give anyway, then our love is evident.

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- **Investigate.** Take a dive into your checking account and make a note of how much you give and how much you waste.
- **Pray.** Ask God to give you the determination to give sacrificially and valiantly.
- **Sacrifice.** As you begin a new year, take the leap into the realm of generosity through tithing. Trust God to provide for your needs (Phil. 4:19). If you've been tithing, challenge yourself to sacrifice an area of spending so that you can give radically.



# DAILY READINGS

## 1. "TRUE RICHES" // MATTHEW 6:19-21

Jesus presents a different view of success to the world which focuses on wealth measurement. The treasures that exist on earth have a limited duration yet heavenly treasures remain permanent. A person's authentic wealth exists through their developing connection with God rather than through financial assets. Your financial limitations present an opportunity to direct your attention toward eternal treasures which include love and faith and God's presence in your life. Take time to consider which genuine riches God has granted you throughout this day.

**Heavenly treasures remain secure even when the wealth of this world fades away.**

## 2. "THE DANGER OF GREED" // 1 TIMOTHY 6:10

Through the parable of the rich fool Jesus demonstrated how greed leads people to prioritize wealth accumulation over their spiritual connection with God. According to 1 Timothy 6:10 the love of money functions as the fundamental cause of every evil. The problem begins when we develop an excessive love for money because this obsession leads us away from God. Our love for material gain creates blindness toward the two essential things that matter most: faith and good works. The comfort that wealth provides lasts only for a short time yet fails to bring lasting fulfillment to the soul.

**Devote your attention to generosity, gratitude and the eternal promises of God.**

## 3. "GOD SEES THE WIDOW'S MITE" // MARK 12:41-44

Jesus taught that the widow who donated two small coins at the temple gave a greater amount than the wealthy donors. She gave everything she had to live on because she came from poverty even though they gave from their wealth (Mark 12:41-44). God looks at your inner self rather than the amount you present to him. During times of financial shortage God places greater

importance on your faithfulness than on your financial abundance. Your small act of obedience brings great importance to God just as the widow's minimal gift brought him joy. During your current financial challenges what gift can you present to God?

**Offer God your time and talents and resources, your faithfulness will be honored.**

## 4. "DON'T WORRY, JUST TRUST" // MATTHEW 6:25-34

Jesus instructs his followers to avoid worrying about their everyday requirements including food and clothing. Through the example of birds and lilies, Jesus shows us that God provides for their needs and will provide even more for us. The act of worrying takes away our inner calm but it creates no actual benefit in our existence. Our hearts will find genuine peace through complete trust in God. Jesus instructs us to prioritize seeking God's kingdom above all else instead of worrying about our deficiencies. When we make Him our highest priority, He will meet all our needs. Running low on money or resources? God sees you at all times and will provide for your needs.

**Focus on God's faithfulness because in Him, you will find peace.**

## 5. "CONTENTMENT" // PHILIPPIANS 4:11-13

In Philippians 4:11-13, Paul demonstrates that he has learned to be satisfied with any situation because he receives his strength from God. The state of contentment does not depend on obtaining all your wishes because it means accepting the blessings God has given you. True contentment serves as a divine present to people who live in a society that encourages endless wanting. The lack of financial resources creates a chance to depend on God's power and support. Does the willingness exist within you to surrender comparison while seeking contentment because it brings a more profound kind of wealth?

**God's grace provides enough strength to handle all the different life seasons.**