CITY ALLIANCE CHURCH

Summary
In this sermon, Elder Dan addresses the topic of wise financial management from the Book of Proverbs. He emphasizes that this is a guilt-free family conversation about money, where the church wants something for people, not from them. Dan outlines four practical steps to honor God with finances: avoid debt like the plague, live below your means, save a little over a long time, and give to God off the top. He explains that debt can feel like a blanket that eventually suffocates us, while budgeting helps us tell our money what to do. The sermon highlights that everything we have belongs to God, and tithing is a way to honor Him with our first fruits. Dan introduces the 90-day tithe challenge, encouraging the congregation to return 10% of their income to the church and see how God blesses their lives. He concludes by reminding everyone that what God truly wants is not our money but our hearts.

Intro Prayer
Heavenly Father, as we gather to discuss the wisdom You provide about our finances, we ask that You open our hearts to receive Your truth. Help us to set aside our anxieties, fears, or guilt about money and instead focus on Your perfect plan for our lives. Guide our conversation today and reveal to each person exactly what You want them to hear. May we leave this discussion with a clearer understanding of how to honor You with all that You've entrusted to us. In Jesus' name, Amen.

Ice Breaker
If you found $100 on the ground with no way to identify the owner, what would be your first thought about how to use it?

 # Key Verses
- Proverbs 23:4-5
- Ecclesiastes 6:2-9
- Proverbs 21:20
- Proverbs 13:11
- Proverbs 3:9-10

Questions
- The sermon mentioned that 'God wants something for you, not from you.' How does this perspective change the way you think about your relationship with money?
- Dan described debt as 'blankets' that can eventually suffocate us. What financial 'blankets' have you experienced in your life, and how have they affected you?
- Proverbs says, 'fools spend whatever they get.' What practical steps have you taken (or could you take) to live below your means?
- How do you distinguish between needs and wants in your life? What role does contentment play in this distinction?
- The sermon mentioned that 'wealth from hard work grows over time.' How does this biblical principle challenge our culture's 'get rich quick' mentality?
- What obstacles have you faced in giving your 'first fruits' to God? How have you worked to overcome them?
- Dan said, 'God doesn't really want your money... what God really wants is your heart.' How does financial stewardship reflect the condition of our hearts?
- If you were to take one step toward better financial stewardship this week, what would it be and why?

Life Application
This week, identify one decision you're currently facing and apply the '3-2-1' approach Pastor Nithin suggested: Take 3 minutes each day to pray Proverbs 3:5-6 over this decision, reach out to 2 trusted people for godly counsel about your situation, and take 1 step of obedience in the direction you believe God is leading. Remember that God is more interested in transforming your character through this process than simply giving you a perfect answer. Journal about what you learn through this experience and how it affects your relationship with God.

Key Takeaways
- Contentment leads to restraint in our spending, thinking, and worrying about money.
- We can't find true contentment until we put God first and align our financial priorities with His will.
- Debt can quickly become overwhelming, so we should avoid it like the plague and work diligently to eliminate it.
- Budgeting is how we tell our money what to do rather than letting our money control us.
- God doesn't want or need our money - He wants our hearts, and our financial choices reflect where our hearts truly are.

Ending Prayer
Lord God, thank You for Your generous provision in our lives. We acknowledge that everything we have comes from You and belongs to You. Help us to hold our possessions with open hands, ready to use them as You direct. Give us wisdom to avoid debt, discipline to live below our means, patience to save consistently, and faith to give generously. Most importantly, transform our hearts so that we value You above all earthly treasures. May our financial decisions reflect our trust in You as our ultimate provider. Guide us this week as we take practical steps toward financial freedom and faithful stewardship. In Jesus' name, Amen.