

STUDY VIDEOS – CHURCHES AND GROUPS

GOD
Money
& ME

SESSION 1 – MONEY’S MYTHS
Discussion Guide

SERIES OVERVIEW

God Money & Me study videos

Welcome to the God Money & Me series! We are praying that, as you engage with these study videos, you will feel a fresh encouragement in this area.

Money touches every part of our lives. But too often, it controls us instead of serving us and being used as a tool to bless others and build God's kingdom.

As we work through the four sessions in this series, you will be fostering discussions and personal revelations that will help explore God's blueprint for financial freedom and purpose.

**SESSION 1 –
MONEY'S MYTHS** We expose common myths around money and discover what the Bible actually has to say about our finances – and why it's important for us to discuss.

**SESSION 2 –
MONEY'S SPIRIT** We explore the spiritual battle around money, and how we can choose whether our finances come under the spirit of mammon or the authority of God.

**SESSION 3 –
MONEY'S TEST** We look at how we can honour and put God first by stewarding what He has entrusted us with, including returning the tithe to Him.

**SESSION 4 –
MONEY'S
PATHWAY** We discover how the four ingredients of "Stewarding" (tithing), "Seeding" (sowing generously), "Saving" (for future generations), and "Spending" (living with wisdom with what remains) can together help us walk out a pathway towards financial freedom.

God Money & Me book

Discussions will be enhanced by reading Ps Paul's *God Money & Me* book, so take time between sessions to read through the relevant chapters, which also contain additional questions for reflection.

Click [here](#) to find out more, or email gmm@lifenz.org to find out how we can help with discounts on bulk orders.

TIPS FOR DISCUSSION

We're praying for you and your group as you prepare to work through this series! Thank you for everything you do to lead others and help them on their faith journey.

Before you get underway with the first study video, here are a few tips for you as a leader to help facilitate great group discussion ...

Pray

When we read the Bible, we experience words breathed by God (2 Timothy 3:16-17). Pray at the start of each meeting and invite the Holy Spirit to be with you. He is the One who brings revelation and change – a leader's job is just to provide an atmosphere and environment for that to happen.

Be yourself

If you're new to leading, you might have an image in our minds of what a good group facilitator looks like, and feel worried that you don't have what it takes! Rest assured: God uses all personality types and all experiences. What makes you effective is not so much what you bring to the group, but what you can bring out of the others in your group.

Don't try and copy how someone else leads, or feel pressured to know the answer to every question. Use the strengths you have, and feel free to admit it if you need to go away and check up on a certain point. Your group will be encouraged when they realise that you are just as committed to learning as they are.

Be prepared

Give yourself adequate planning time leading up to group. Watch the video in advance if you can (each one is only 10 minutes long!), go over the part of the book you'll be discussing, and read the Discussion Guide.

Encourage your group members to turn up every week and send out timely reminders of when and where you are meeting.

Create a welcoming environment

Whatever environment you're meeting in, make sure to welcome your group members when they arrive. Ensure the space is ready to go, with music or even refreshments. It doesn't have to be home baking – supermarket snacks are fine too, or ask group members to take turns bringing a small plate.

Make room

Do your best to give everyone an opportunity to express their thoughts.

If some of your group members are shy or reserved, you could ask them to read out a scripture or close in prayer as a gentle way to get them talking. If other group members are more talkative, you might need to ask them to pause for a moment while you bring someone else into the discussion.

If there are people in the group who are a different age to you, or who come from different backgrounds, encourage them to add their wisdom and experiences to the conversation.

Be creative

Feel free to innovate and keep things fresh! Mix it up by giving your group paper and pens and getting them to jot down their thoughts, rather than saying them out loud. Use your space in a different way – break into smaller groups or pairs for some of the time, or spread out for some quiet reflection time.

Be happy to take a back seat

If the conversation is flowing without much effort – well done! The ultimate aim is that the group would feel comfortable to share thoughts and ask questions of each other. You may need to step in now and then to help keep things on track, but it's ok to let them explore other questions – even tangents – that relate to the big picture.

Be comfortable with pauses

It is easy to worry things aren't going well if people are slow to speak, but pauses may just mean that people are just thinking! Don't be afraid to have some breaks in the conversation. Ask questions and give the group a decent chance to respond before jumping straight back in to fill the silence.

Foster trust

Sharing thoughts and feelings in a group setting can make people feel quite vulnerable, especially if they are new or don't know the other group members well. As a group leader, make sure to affirm people when they are sharing vulnerably, and thank them for their honesty. Set the tone by being authentic and transparent yourself – if others hear you doing so, it will give them the freedom to be open too.

Sometimes differing opinions may arise within the group, and that's OK. Ask questions to dig a bit deeper, but make sure to do so with grace and love. Encourage your group to reflect without making them feel like they are being pressured or criticised.

Pray again!

One of the greatest things you can do for your group is to pray over them during the week when they're not at group. Pray for them as they go about their daily lives, that the Holy Spirit would cause His Word to come alive to them and give them in a new way.

SESSION 1 – MONEY’S MYTHS

Session overview

In this session, we explore a common myth: “Money isn’t something Christians should talk about.” Yet money determines more of our daily choices than we realise.

God knows this, that’s why He speaks often and clearly about money in the Bible. He has a plan for our financial freedom and a pathway to help us get there. But realigning our thinking to His purpose may require some “mind shifts” on our part.

Drawing from Ps Paul’s journey and key passages of Scripture, we’ll reframe money as a discipleship issue – not a taboo topic – so we can move from anxiety or avoidance to Biblical wisdom, learning how to steward what He has placed in our hands, and be a channel for His blessing towards others.

Key take-aways

- **God’s plan.** God wants us to be fruitful and have an abundance for every good work.
- **Money matters.** God addresses money because it shapes our decisions and direction. If we are not intentional about it, it can disempower, distract or dominate us.
- **Motive is important.** God is seeking willing hearts, not giving based on performance or comparison.
- **Money releases purpose.** God wants us to prosper – not only for our freedom, but for the freedom of others. He blesses us so we can build His house, bless our cities, and help the vulnerable.

Pre-video warm-up

As this first session where you’ll be “setting the scene” for the series, allow time for people to connect with one another. If there are new people or the group don’t all know each other very well, run an icebreaker that will help people relax.

Then, before pushing play on this session’s study video, get the conversation going with a couple of these questions:

- What is the worst thing you have ever spent money on?
- If money wasn’t a limitation, what would you do with your life?
- When you hear the words “church” and “money” used in the same sentence, do any feelings or memories come up for you?
- If money wasn’t a limitation, what would you do with your life?
- When it comes to your personal finances, where would you like God’s wisdom and direction?

➤ **PLAY STUDY VIDEO 1 – MONEY’S MYTHS** (9 minutes)

Key scriptures

Ask a couple of group members to look up these verses in advance, and to be ready to read them out loud when you get to the relevant questions below:

- **Matthew 6:1-4** (NIV) – “Be careful not to practice your righteousness in front of others to be seen by them” *Thought:* Jesus wants us to have the right motives around giving; He doesn’t forbid talking about money.
- **Proverbs 22:7** (NKJV) – “The borrower is servant to the lender.” *Thought:* Debt creates bondage; understanding more about money can bring freedom.
- **2 Corinthians 9:6-8** (NKJV) – “God is able to make all grace abound toward you” *Thought:* God wants to bless us so we can bless others.
- **Proverbs 11:10-11** (NIV) – “When the righteous prosper, the city rejoices... .” *Thought:* When God’s people find financial freedom, whole cities are impacted.

Discussion questions

1. Is the idea that “we shouldn’t talk about money” something that has come up for you before? *Follow-up:* If you have experienced silence in this area, what has that silence produced – clarity and freedom, or confusion and pressure?
2. Read **Matthew 6:1-4**. How do you distinguish between secrecy which has humility as its motive, and secrecy that keeps things in the dark that we should bring into the light and talk about? *Follow-up:* What would “healthy transparency” about money look like in a Christian community?
3. Reflect on **Proverbs 22:7**. In what ways can debt or financial stress “direct” our decisions? *Follow-up:* Is there an area for you where you’d like for that to change?
4. Read **2 Corinthians 9:6-8**, putting in your own name where it says “you”. Is there a word or phrase stands out to you, and why? *Follow-up:* If God wants you to have “all sufficiency” for “every good work,” what might He be inviting you to resource?
5. Consider **Proverbs 11:10-11**. How might righteous prosperity tangibly bless your neighbourhood or city? *Follow-up:* What do you think would happen to our city if every Christian decided to honour God with their finances?
6. From your reading of Part 1 of the *God Money & Me* book, are there any other money myths which have challenged you? If so, how?

Reminders for promoting good discussion

- **Normalise honesty.** There can be feelings of anxiety around this topic – explore questions gently, and be slow to dispense advice.
- **Keep hope at the centre.** Emphasise God’s desire to lead us into freedom.
- **Invite next steps.** Encourage one small, specific action this week, like a budget tweak, a debt plan, the giving of a gift, a new savings habit.

Close in prayer

Ask for wisdom and courage to align finances with God’s call. You can either ask someone to pray for your group as a whole, or get group members to pray in small groups.

STUDY VIDEOS – CHURCHES AND GROUPS

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SESSION 2 – MONEY'S SPIRIT
Discussion Guide

SESSION 2 – MONEY’S SPIRIT

Session overview

In this session, we explore the spiritual dynamics that shape our relationship with money. Despite what many people think, the Bible doesn’t call money itself evil; rather, it warns us about the love of it, and about the unseen spirit that can influence how we handle it. Ultimately, money is a lordship issue: we will serve either God or mammon.

Together, we’ll look at what the Bible actually teaches about money, how our financial decisions reflect who or what we trust, and how to resist mammon’s pull.

Key take-aways

- **Money is amoral.** Money in and of itself is just a tool, neither good nor bad.
- **Money has a spiritual dimension.** When increase comes into our hands, it takes on the spirit we invite through our decisions and responses – either the authority and blessing of God, or the spirit of mammon, which draws us away from God’s plans and purposes.
- **You can have money—or money can have you.** How we use our money is a good indicator of who rules our heart. While mammon dominates; God liberates.
- **First things first.** Honouring God as our priority breaks mammon’s grip and aligns our hearts with His purposes.

Pre-video warm-up

Between your first session and today, your group may have been thinking about money and the role it plays a bit more than usual, especially if they have also been reading the *God Money & Me* book!

Before getting into the video, chat through any thoughts or questions that might have come up, or think about:

- How would you say your money preconceptions and practices have been formed – through family, culture, and/or past church experiences?
- If we say that money is a “good servant but a bad master”, what could it look like for your finances to serve God’s purposes?
- How might aligning your financial habits with God’s priorities change your sense of peace, purpose, or impact over time?

➤ **PLAY STUDY VIDEO 2 – MONEY’S SPIRIT (10 minutes)**

Key scriptures

Choose a few group members to be ready to read the following verses out alongside the discussion questions below:

- **1 Timothy 6:10** (NKJV) – “The love of money is a root of all kinds of evil.” *Thought:* Money itself isn’t evil; but misplaced love of it can be.
- **Matthew 6:19-21** (NKJV) – “Where your treasure is, there your heart will be also.” *Thought:* Treasure and heart travel together. Where we direct money, our heart follows.
- **Matthew 6:24** (NKJV) – “You cannot serve God and mammon.” *Thought:* Money is a lordship issue; serving two masters is impossible.
- **Proverbs 3:9-10** (NLT) – Honor the Lord with ... the best part of everything you produce.” *Thought:* Putting God first invites His provision.
- **Malachi 3:10** (NKJV) – “Bring the whole tithe into the storehouse ...” *Thought:* When we trust God’s way, we resource His house.
- **Genesis 3:1-6** (NIV) – “The serpent ... said to the woman, ‘Did God really say ...?’” *Thought:* The enemy’s lie in the Garden of Eden was about trust and control. Whose voice we follow with material things still matters today.

Discussion questions

1. When you hear “money has a spirit attached to it”, is this something you've ever heard or thought about before? What feelings or reactions come up for you? *Follow-up:* Where do those reactions come from?
2. Read **1 Timothy 6:10** and **Matthew 6:19-21** – what stands out to you? *Follow-up:* In your daily life, do you see any examples of “heart following treasure” playing out?
3. Jesus says we can’t serve both God and mammon (**Matthew 6:24**). What are some indicators that mammon might be acting as “master”? *Follow-up:* Is there an area where you feel the “pull” of mammon more strongly than another?
4. **Proverbs 3:9-10** and **Malachi 3:10** frame tithing (returning our “first fruits” to God) as a lordship or worship decision, not just a habit – something we get to do, rather than an obligation. Does viewing it in this way change anything for you?
5. The temptation faced by Adam and Eve in the Garden of Eden (**Genesis 3:1-6**) was essentially about authority. Where do you find it most difficult to trust God when it comes to money? *Follow-up:* Can you think of any counter-practices (e.g. gratitude, generosity, budgeting) which could help “retrain” your heart?

Reminders for promoting good discussion

- **Remember it’s a journey.** People are at different stages; celebrate small steps made in faith.
- **Come back to Scripture.** Let the Word correct clichés and shape convictions.
- **Invite stories.** Testimonies of trust and God’s faithfulness build faith.

Close in prayer

Pray for your group – ask God to guard their minds and hearts against any work of the enemy.

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SESSION 3 – MONEY'S TEST
Discussion Guide

SESSION 3 – MONEY’S TEST

Session overview

In this session, we’re exploring what it really means to honour God and give Him first place in our lives — not just in theory, but in the way we handle what He has entrusted to us.

The idea of tithing can raise a lot of questions. Together, we’ll look at what the Bible says about giving the first and best to God, whether it is still relevant today, and how this principle of “the tithe” reveals something much bigger – an invitation to partner with God and experience His faithfulness firsthand.

As we unpack this, we’ll wrestle honestly with our own responses, and discover how returning to God some of what He’s blessed us with back to Him can reshape not only our finances, but our hearts.

Key take-aways

- **Everything belongs to God.** Just like the breath in our lungs, the blessings we've been given, including the money in our bank accounts, came from God in the first place. When we return the first 10% back to Him, it's not a question of us being “generous” – rather, it's an act of honour, gratitude and recognition.
- **Tithing is about trust.** This is the only area where God invites us to “test” Him. Not as a shortcut to selfish gain (i.e. we don't “give to get”), but as a way of deepening our faith: “Watch how I provide when you put Me first.”
- **God’s heart is about blessing, not control.** The goal is freedom, not guilt. That we would live under God’s covering instead of under financial fear.
- **The tithe is first, not last.** We don't give God our leftovers after we've taken care of everything else . We honour Him at the start, and He blesses the rest.
- **It's about partnership, not payment.** God could do whatever He wanted without needing anything from us. But He chooses to partner with us to see His kingdom outworked on earth – how amazing!

Pre-video warm-up

To help get this session’s conversation going, why not share about your own experience with tithing, or any fruit you’ve seen in your life as you’ve practised this?

Or consider asking a few people who you know have been tithing for a while to share briefly on why they do this (perhaps ask them a couple of days in advance!).

Another question to ask the group might be this: Have you observed any spiritual battles around money in your own life – for example, worry, control, comparison, holding on to comfort – or any change in this since you’ve started this series?

➤ **PLAY STUDY VIDEO 3 – MONEY’S TEST (10 minutes)**

Key scriptures

Ask a couple of group members to look up these verses in advance, and to be ready to read them out loud when you get to the relevant questions below:

- **Proverbs 3:9-10** (NKJV) – “Honor the Lord with your possessions and the firstfruits ...”
Thought: God promises provision when we bring Him the first, not the leftovers.
- **Malachi 3:6-10** (NKJV) – “I am the Lord, I do not change” *Thought:* God calls withholding the tithe “robbing” Him, and invites us to “test” Him in this one area.
- **Matthew 5:17-18** (NKJV) – “I did not come to destroy [the Law] but to fulfil”
Thought: Jesus didn’t come to abolish “Old Testament” ordinances like tithing.
- **Matthew 23:23** (NLT) – “You should tithe, yes, but do not neglect the more important things” *Thought:* Jesus affirms tithing, but corrects the Pharisees for ignoring justice, mercy, and faith. He wants both right worship and right heart.

Discussion questions

1. What stood out to you most from this session’s teaching on tithing? *Follow-up:* Does any of it challenge the way you were raised to think or talk about money?
2. Read **Proverbs 3:9-10**. If you’re honest, what tends to come first for you right now in terms of your money. Is it God? Or something else like rent, debt, lifestyle, planning for the future? Does this scripture challenge you in any way?
3. Read **Malachi 3:10**. How do you feel about God’s invitation to “test” Him? What might God be trying to show us about His character or His heart toward us? *Follow-up:* Why do you think God specifies where the tithe belongs?
4. Read **Matthew 5:17-18**. Do you believe tithing is still relevant for Christians today, or do you see it as something from “another era”?
5. In **Matthew 23:23**, Jesus affirms tithing, but stresses we mustn’t neglect justice and mercy. Why is our attitude important when it comes to tithing? What does it look like to both honour God with money, and live out these principles?
6. Do you have a plan around tithing at present? What might change if you placed your finances under God’s authority first, rather than letting money desires or fears lead?

Reminders for promoting good discussion

- **Keep the tone hopeful, not heavy.** These conversations are about finding a pathway towards freedom, and away from fear and burden. How encouraging is it that God wanting partnership with us in an area that often feels stressful?!
- **Avoid comparison.** Everyone’s financial world looks different — the heart posture matters more than “who is giving what”.
- **Keep Jesus at the centre.** Remember, mammon's goal is lordship. That's one of the reasons conversations about money can be so difficult. Tithing is a key way that we can show God with our actions that He comes first in our lives.

Close in prayer

Have someone pray for wisdom, discernment, and any needs the group may have. Encourage everyone to keep an open heart to what the Holy Spirit might be saying to them during the coming week.

STUDY VIDEOS – CHURCHES AND GROUPS

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SESSION 4 – MONEY’S PATHWAY
Discussion Guide

SESSION 4 – MONEY’S PATHWAY

Session overview

Up until now, we’ve talked about exposing the myths around money, recognising the spiritual battle in this area (mammon versus God’s authority), and how we honour God with our tithe. In this session, we begin to put into practice how we walk out a Biblical approach to money in real life.

In Ps Paul's book *God Money & Me*, he sets out four key ingredients which can help:

- “Stewarding” (honouring God with the tithe);
- “Seeding” (sowing generously to see a harvest);
- “Saving” (building a foundation for future generations); and
- “Spending” (living with wisdom with what remains for us to live on).

When we put these ingredients together in the right order, i.e. “Stewarding” → “Seeding” → “Saving” → “Spending”, they can help us discover a pathway towards financial freedom – where we would live not just “getting by”, but with “an abundance for every good work” (**2 Corinthians 9:8**).

Key take-aways

- **God’s plan follows a pattern.** While many of us might prefer to start with “Spending”, Biblically it all starts with “Stewarding”. There is an order to follow, and when we put God first, we invite His blessing over the rest.
- **Generosity is not loss.** “Seeding” (giving or sowing) produces harvest. The world of the generous gets larger, not smaller. (**Proverbs 11:24-25**)
- **Saving is part of the picture.** “Saving” is not about hoarding for ourselves; it’s thinking generationally. Wise saving builds a foundation for future, meaning they can make decisions based on calling and kingdom purpose. (**Proverbs 13:22**)
- **Sensible spending requires discipline.** While God wants us to enjoy what remains to us, we need to learn to not live beyond what He has provided – to tell ourselves “not yet,” if we can't afford something.

Pre-video warm-up

During this session, you’ll be discussing some very practical matters around “Stewarding”, “Seeding”, “Saving” and “Spending”. Get the ball rolling with a couple of questions such as:

1. Did your parents or grandparents save anything for you and/or your siblings? If so, did you find this set you up for future success?
2. What is your relationship with spending like? What is the easiest thing in your world to waste money on?
3. Does anyone who has some expertise in financial management have any good tips for budgeting?

➤ **PLAY STUDY VIDEO 4 – MONEY’S PATHWAY (11 minutes)**

Key scriptures

Ask a few people to be ready to read the verses below:

- **Genesis 8:22** (NKJV) – “While the earth remains, seedtime and harvest ... shall not cease” and **Galatians 6:7-10** (NLT) “You will always harvest what you plant.” *Thought:* God has built sowing and reaping into how the world works. We reap what we sow, and what we plant matters. This includes what we do with our finances.
- **Proverbs 11:24-25** (MSG) – “The world of the generous gets larger and larger... .” *Thought:* Generosity doesn’t take away from us; it expands our world.
- **Proverbs 13:22** (NIV) – “A good person leaves an inheritance for their children’s children.” *Thought:* God’s blessings are not just about us; they’re about legacy.
- **2 Corinthians 9:8** (NKJV) – “That you, having all sufficiency in all things, may have an abundance for every good work.” *Thought:* It’s about purpose, not just surplus.

Discussion questions

1. Do you use a system like the “10/10/10/80” principle? If so, do you find it helpful? *Follow-up:* Is there an ingredient – “Stewarding”, “Seeding”, “Saving”, or “Spending – which feels more natural, or more challenging to you?
2. Read **Genesis 8:22**, **Galatians 6:7-10** and **Proverbs 11:24-25**. What do you think about the idea that “the world of the generous gets larger and larger”? *Follow-up:* Does anyone have an example of a time you’ve seen generosity create breakthrough or blessing?
3. Read **Proverbs 13:22**. Does the idea of saving “for your children’s children” differ from your past thinking about saving? *Follow-up:* What would look like in practical terms to begin saving with a generational mindset?
4. Do you find spending an area of challenge? If so, where is the pressure coming from? *Follow-up:* How do you think the idea of “delayed gratification” fits in with today’s cultural norms around spending?
5. In **2 Corinthians 9:8**, God says that He wants us to “have an abundance for every good work”. Would living with “all sufficiency” change how you activated your finances? *Follow-up:* What “good work” do you feel called to enable out of what God has blessed you with? What would you dream for future generations to see come to pass, based on how we choose to live today?

Reminders for promoting good discussion

- **Listen with grace.** Let people talk about mindsets and feelings before talking about numbers. Listen out for their why – their hope for the future, their dreams for their kids - often those are the things that help people move from theory to action.
- **Focus forward.** God has a pathway for all of us, from wherever our starting point is. Nobody is too late or too far behind for God to bring freedom.
- **Encourage small beginnings.** In the video, Ps Paul and Ps Luke encourage us that if you can’t commit to 10% for “Seeding” and “Saving” (i.e. after you have tithed and paid your taxes), to try starting at 2% and grow from there. The key is to start somewhere!
- **Put it into practice.** Invite everyone to pick one next step to take, whether that’s giving tithing a go, setting up an auto-transfer into savings, or tracking spending for a week.

Close in prayer

Pray for your group. Ask for God to direct and bless them as they apply what they’ve learnt in their daily lives. Thank them for joining in with this study.