



Finances

“Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.

Matthew 6:19-21

John Wesley once wrote concerning the topic of money, “Make all you can. Save all you can. Give all you can.” In December, we will be reading the book *Simple Money, Rich Life* by Bob Lotich. Bob takes the John Wesley quote and expounds on it. The book is divided into four parts:

- **Part 1: Save All You Can**
Bob Lotich will clarify as you begin to read this first part that “saving all you can” is not just about filling up a savings account but rather focusing on reducing expenses and saving money on things that you regularly purchase.
- **Part 2: Earn All You Can**
Chapter 12 begins with the words, “Money is a terrible master but a great servant.” Ask yourself throughout this second part: in what ways has money become your master rather than a servant? We all have the tendency to use tools that were meant to be a servant, but we have turned them into our masters (phones, money, internet, etc.)
- **Part 3: Give All You Can**
“When we truly see our short stay on earth as the opportunity to store up ‘deposits in our account in heaven,’ it only makes sense that we would give up all we can to fill up that account.” Jesus said that it is more blessed to give than to receive. How are you doing in your giving to others?
- **Part 4: Enjoy It All**
How do you view progress? Many view it as up and to the right, but in reality, it is a crazy line that is anything but linear. When we look at progress, Bob will split it into two phases: The Vision Phase and The Momentum Phase.

December Assignments

- Read *Simple Money, Rich Life*, and prepare some notes to share with your group. Your notes should include the following:
 - List the big ideas of each chapter.
 - List your key takeaways.
 - Discuss how you will apply it to your life now.
 - Bring your takeaways and application points to your monthly meeting.
- Have a Man-date with one other guy in your group. You could discuss topics like the book, the verses, family life, personal life, etc.
- This month, you will choose one of three different practices:
 - 1. Track your spending (found in Part 1) *If you have not set up a budget, we recommend that you choose to track your spending.*
 - 2. Identify your microskill (found in Part 2)
 - 3. Create a net giving sheet (found in Part 3).

Be sure to be transparent with your wife on which one you choose and work together toward an end goal. If you are single, find a friend who can keep you accountable in your goal.

Be sure to let those in your DM group know which practice you chose so you all can work together toward a common end.

- Memorize the verses below before your next group meeting. *(download the Verses app for help memorizing.)*
 - but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also. Matthew 6:20-21
 - In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how he himself said, 'It is more blessed to give than to receive.' Acts 20:35
 - But seek first the kingdom of God and his righteousness, and all these things will be added to you. Matthew 6:33
Scripture is taken from ESV, but use whatever translation you prefer.
- REMINDER: Each month, go to biltmorechurch.com/davidsmen to download materials.