Bethel South Sermon Notes – *"Who Has Your Heart?"*

Speaker: Ps Mike Gowans
Series: Open Hands
Scripture: Luke 12:13–34, Matthew 6:24–33, Psalm 24:1

Main Idea:

God doesn't need our money—**He wants our hearts.** The way we handle money reveals what we trust, what we fear, and where we find our security. When we understand God as our Father and our ultimate Source, we can release our grip on what we have and live generously with open hands.

God Is After Your Heart

Conversations about money and giving can immediately make people uncomfortable. It can be easy to assume that when the church talks about finances, it simply wants something from us.

But God does not need our money.

Psalm 24:1 reminds us:

"The earth is the Lord's, and everything in it."

Everything already belongs to Him.

Jesus talked frequently about money and possessions because money has a unique ability to reveal what is happening inside our hearts.

It exposes:

- What we trust.
- What we fear.
- Where we find security.
- What we value most.

God isn't after your wallet. He is after your heart.

The Rich Fool

In Luke 12, a man interrupts Jesus' teaching to ask Him to settle an inheritance dispute.

Jesus responds with a warning:

"Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

He then tells the story of a wealthy man whose land produced an abundant harvest.

The abundance itself wasn't the problem.

The problem was what the man chose to do with it.

Instead of responding with gratitude or generosity, he decided to tear down his barns, build bigger ones, store everything for himself, and spend the rest of his life enjoying what he had accumulated.

His entire perspective was centered on **himself**.

But that night, his life was required of him.

He had accumulated earthly wealth while neglecting what mattered eternally.

He was rich in possessions but poor toward God.

Three Truths About Money and Our Hearts

1. Money Always Wants Your Heart

In Matthew 6, Jesus says:

"You cannot serve both God and money."

Notice that Jesus doesn't say you cannot **have** God and money.

He says you cannot **serve** both.

Money itself isn't the enemy. Money can be an incredible servant. It can provide for our families, meet needs, send missionaries, help people, and advance the Kingdom of God.

But money makes a terrible master.

The question isn't simply how much money we have.

The question is:

Who has our heart?

When money becomes our source of identity, security, or significance, it begins occupying a place that belongs to God alone.

2. Worry Reveals Who You Trust

Immediately after teaching about possessions, Jesus begins talking about worry.

That connection matters.

Jesus tells His disciples not to worry about their lives, what they will eat, or what they will wear. He points them toward the birds and the flowers as reminders of the Father's provision.

God provides for them—and we are worth far more to Him.

Fear tells us:

"Hold on."

Worry asks:

“What if there isn’t enough?”

And suddenly, we begin living with clenched fists.

We hold tightly to our money, possessions, and plans because we believe everything depends on us.

But living as though everything depends entirely on you is an **orphan mentality**.

You are not an orphan.

You have a Father.

He sees you. He knows what you need. He cares for you.

Your Source vs. Your Resources

We need to understand the difference between our **Source** and our **resources**.

Your job is a resource.

Your business is a resource.

The economy is a resource.

Your paycheck is a resource.

But **God is your Source.**

Resources can change.

Jobs can change. Economies can change. Opportunities can disappear. Circumstances can shift overnight.

But your Source never changes.

Jesus teaches us to seek first the Kingdom of God and trust our Father with everything else.

Our security isn't in what God uses to provide. Our security is in the God who provides.

3. Open Hands Follow a Father Who Gives First

Luke 12:32 says:

“Do not be afraid, little flock, for your Father has been pleased to give you the kingdom.”

Generosity doesn't begin with us.

Our Father went first.

God gave His first and His best.

On the cross, Jesus opened His hands and gave everything for us.

Because we have a generous Father, we can become generous people.

We don't have to live with closed fists, desperately protecting everything we have.

We can live with **open hands** because we trust the One who gave to us first.

Your Treasure Directs Your Heart

Jesus says:

“For where your treasure is, there your heart will be also.”

We often think our money simply follows what we care about.

But Jesus reveals something deeper:

Our hearts also follow where we put our treasure.

Giving doesn't merely reveal the condition of our hearts.

Giving can **redirect our hearts**.

When we intentionally invest in God's Kingdom, we train our hearts to value eternal things over temporary ones.

Generosity loosens the grip money has on us and reminds us that everything we possess ultimately belongs to God.

Three Questions to Ask Yourself

As we learn to live with open hands, we should honestly bring three questions before God:

1. What am I worried about today?

What financial fear or uncertainty has been consuming your thoughts?

Let that worry reveal where you need to trust your Father again.

2. What am I holding onto too tightly?

Where have fear or control caused you to close your hands?

Ask God what you need to surrender.

3. Am I seeking His Kingdom first?

Before deciding what you want to do with everything God has entrusted to you, ask what **He** wants you to do with it.

Putting God first means He receives our first consideration—not whatever happens to be left over.

The Open Hand Challenge

Before paying bills or deciding where your entire paycheck will go, pause.

Go to God first.

Thank Him for being your Source.

Then ask:

“God, what would You have me give?”

For some, that may mean beginning to tithe. For others, it may mean starting somewhere and intentionally growing in generosity.

The important thing is to take a step of trust.

Generosity isn't ultimately about a percentage.

It is about surrendering our hearts to God and refusing to allow money to become our master.

Final Challenge

Who has your heart?

Is your security found in what you possess, what you earn, or what you can control?

Or is your confidence in your Father?

God has already demonstrated His generosity toward us. He gave His first and His best.

Now we have the opportunity to respond.

Open your hands.

Put God first.

Trust Him as your Source.

And allow your generosity to direct your heart toward His Kingdom.

God doesn’t need your money. He wants your heart.

Discussion Questions

1. Why do you think money has such a powerful ability to reveal what we trust, fear, and value?
2. Jesus connects possessions with worry in Luke 12. What are you currently worried about financially, and what might that reveal about where you are placing your trust?
3. How does viewing **God as your Source** and your job, income, or economy as merely **resources** change the way you think about financial security?
4. Jesus says, “Where your treasure is, there your heart will be also.” Where does your current spending or giving reveal that your heart is being directed?
5. Of the three questions—**What am I worried about? What am I holding too tightly? Am I seeking His Kingdom first?**—which one do you most need to bring honestly before God right now?