

CAC LIFE GROUP QUESTIONS

Financial Discipleship: Money Script – March 1, 2026

Big Idea: What is Your Relationship with Money?

- Ice Breaker: What lie, obvious to you now as an adult, were you fooled by as a child?

Key Points

Take a few minutes to review the key points from this week's sermon.

- Discipling hearts involves discussing finances
- Jesus tells us where our treasure is, our hearts will be also
- What you hear about money depends on where you come from
- Most money problems are not math problems
- Four types of money scripts can describe some invisible beliefs about money that run in the background of our lives: money avoidance, money status, money focus, and money vigilance
- Jesus, not money, gives believers our sense of worth, identity, purpose, and security

Discussion Questions

Based on the sermon, discuss the questions below.

- What was your biggest takeaway? What stuck out the most or moved you on a personal level?
- Did anything bother you? What questions did you have?

Making it Personal

Review with your group the impact this week's sermon made on you personally.

- What is your initial gut reaction when the topic of money comes up in church? At home?
- Have you ever believed a stereotype about why a church talks about money? Which one(s)?
- In one word, how would you describe your relationship with money?
- Jesus said in Gospel of Luke 12:34 that where your treasure is, your heart will be also. What does your spending/calendar reveal about what you treasure most?
- Have you ever allowed money to answer one of the "Three Basic Human Questions" (worth, purpose, security) in place of Jesus? In what way?

Scripture Review

Revisit some of the scripture passages from this week and discuss the questions below.

- Luke 12:34: Read the context leading up to this verse (starting at verse 22 or even going back to verse 13). What additional insight does that bring?

Diving Deeper

Use the verses below to dive into other passages of scripture that relate to the primary scripture passage from this week's sermon.

Old Testament

- Psalm 24:1, Psalm 37:16-17, Proverbs 3:9-10, Proverbs 11:28, Proverbs 27:23-24, Proverbs 28:6, Ecclesiastes 5:10

New Testament

- 1 Corinthians 6:20a, Matthew 6:20, Matthew 6:24, Matthew 6:33, Luke 19:34, 1 Timothy 6:17-19, Hebrews 13:5, 2 Thessalonians 3:10

How do these scripture passages align with the scripture from the sermon? Do you see any contradictions between passages? If so, can you explain why this is?

Application & Action

It is important to take the knowledge you gain and see how it can become an actionable step that the Holy Spirit can use to produce transformation in your life.

What is your relationship with money? It is important to be intentional with our relationship with money, examine this question, and honestly reflect on our attitudes. Think back over the four money script types mentioned in the message (they are listed below if you need a refresher). How can each money script reflect something partially true but still become spiritually unhealthy? Think about yourself and ask if any parts of these four categories describe you. Learning more about your attitude towards money is the first step in putting yourself on the path to implement what the Bible says about money and what to do with it.

- Which of the four money scripts is currently running loudest in the background of your financial life?
- What truths or partial truths are found in your money script?
- How does scripture support and/or undermine what the money script says?
- What lies of the enemy are hiding in your money script that threaten to harm your relationship with God? How so? What truth of God pushes back against the enemy's lies?
- What in your past led to your current money script, either positive or negative? Is this something you want to keep repeating? If not, what might a small step toward change look like? Is there someone you can talk to about this?

1) Money Avoidance: If you have a money avoidance you believe money causes more problems than it solves. Folks with a money avoidance script can believe money is inherently bad, so spiritual people avoid talking or thinking about it. Frugality is a moral virtue. When money is discussed, people feel anxious because it is a topic they just want to avoid and they feel relieved when the conversation is over. When people who are money avoidant get money through legitimate means like hard work and success, they still feel like they don't deserve it and feel guilty for having it. Money avoidant folks shy away from making budgets, tracking expenses, or engaging in financial conversations because there are more valuable, more spiritual, things to do.

- Matthew 19:24 – 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.
- Proverbs 27:23–24 — Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever, and a crown is not secure for all generations.

2) Money Status: Money status says that the more money you have, the more successful you are in life. Money is a source of feeling pride and shame. People who have a money status can feel pride when things are going well and allow their money to make them feel like they are better than those with less. When things unravel financially, they can feel like

failures. Because money says so much about their value as a person, especially compared to others, they can feel pressure to keep up with others. Money status can lead to an emphasis on outward displays of wealth, taking on too much debt, chronic overspending, etc.

- Proverbs 10:4 — Lazy hands make for poverty, but diligent hands bring wealth.
- Ecclesiastes 2:11 — Yet when I surveyed all that my hands had done and what I had toiled to achieve, everything was meaningless, a chasing after the wind; nothing was gained under the sun.

3) Money Focus: Money focus says money is the key to happiness and solves all of life's problems. Life would always be better if I just had more money. The Bible word for this is "worship" because money is seen as a god with the power to make everything wrong in life disappear. Money focus can feel like a cycle of: desire – brief satisfaction – disappointment – desire. Money focus often leads to pursuing happiness through buying more things. It can lead to not enjoying what you do have because something else, something more, would always be better.

- 2 Thessalonians 3:10 — 10 We gave you this rule: "The one who is unwilling to work shall not eat."
- 1 Timothy 6:6,10 — Godliness with contentment is great gain... For the love of money is a root of all kinds of evil.

4) Money Vigilance: You can never really be too careful with money. People with this money script are alert, cautious and attentive to their financial well-being. They tend to think thoughts like... "You have to be prepared, because you don't know when something will go wrong." Although they are discreet about their money, they are usually thought of as good with money by others, and by themselves. Money vigilant folks tend to derive a feeling of security that depends on having money and feel intense anxiety if their financial situation changed drastically for the worst. They may even have anxiety and worry about money beyond what their actual situation requires. These folks can feel very hesitant to spend money, even when they really should. They can feel judgment toward others who aren't as good with money as they are. They tend to be diligent savers, careful spenders and debt avoiders. These folks actually like doing things like creating budgets, doing taxes, and retirement planning. These folks can really struggle, though, to find the balance between saving for the future and enjoying what they have and being generous.

- Luke 12:15 — Then he said to them, "Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions."

Two-minute Takeaway

In response to this week's message, commit to taking two minutes each day to take a step closer to God.

Take two minutes each day to pray and ask Jesus to reveal himself to you as your source of worth, purpose, and security.

Prayer

Close your group time together with prayer.