

# PT. 10: USE IT WELL

**SCRIPTURE:** JAMES 5:1-12

**MAIN POINT:** REAL FAITH TRUSTS IN GOD, NOT RICHES.

## WHAT DEFINES "RICH"?

- In James' day, most people had enough food for today. Rich people had enough food for today and \_\_\_\_\_.
- "Give us today our daily bread." (Matthew 6:11)
- *But if we have food and clothing, we will be content with that.* (1 Timothy 6:8)

Biblical definition: a rich person can cover the \_\_\_\_\_.

## THE ISSUE ISN'T WEALTH; IT'S MISPLACED PRIORITIES

- *The love of money is the root of all evil.* (1 Timothy 6:10)
- *"weep and wail..."* (v.1) because of your misplaced priorities.

## THE PROPER ORDER OF MONEY

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

## A PICTURE OF DISORDERED PRIORITIES

- *Your wealth has rotted, and moths have eaten your clothes. Your gold and silver are corroded.* (v.2-3)
- Uneaten food rots, unworn clothes are moth-eaten, and unused money corrodes.
- Point: God's financial gifts have a shelf life.

## THE RICH WHO TRUST IN GOD

1. Give \_\_\_\_\_
2. Live within \_\_\_\_\_
3. Enjoy God's \_\_\_\_\_

## HOW TO GO FROM GREEDY TO GENEROUS

- *You have hoarded wealth in the last days.* (v.3)
- "Last days": The time between Jesus' birth and second coming.
- Generous people know Jesus may \_\_\_\_\_ any day.
- *Be patient, then, brothers and sisters, until the Lord's coming. See how the farmer waits for the land to yield its valuable crop, patiently waiting for the autumn and spring rains..* (v.7)

## OTHER NOTES

---



---



---



---



---

# PT. 10: GROUP GUIDE

## THEME:

Real faith trusts God, not riches, and uses what we have for what lasts.

## SCRIPTURE:

James 5:1–12

## ICE-BREAKER

1. What's something you used to really want that doesn't matter to you much anymore?
2. If your spending habits could preach a sermon, what would the title be?

## REFLECT (Read James 5:1-12 together)

3. James warns the rich about wealth that rots and corrodes (James 5:1–3). What do you think James is exposing beneath the surface of “nice looking” lives? (See also Luke 12:15)
4. In James 5:4–6, James highlights hoarding and injustice. What does this passage teach us about the spiritual danger of using money only for ourselves? (See also 1 Timothy 6:17–19)
5. The sermon defined “rich” as having more than necessities. How does that definition challenge the way you normally think about wealth and contentment? (See also 1 Timothy 6:8)

6. James frames this with “the last days” and the Lord’s coming (James 5:3, 7). How does living with Jesus’ return in view change how we hold money, possessions, and priorities? (See also Matthew 6:19–21)

## TAKE ACTION

7. What is one area where you feel your grip tighten most easily: fear of the future, comparison, comfort, control, or generosity? What might God be inviting you to trust Him with? (See also Philippians 4:19)
8. The biblical priority order for what we own is God first, then marriage, family, community, then enjoy the rest. What is one adjustment you could make this month to better align your money and time with that order? (See also Proverbs 3:9)
9. Think of a time generosity felt costly but brought joy or freedom. What happened, and what is one “open-handed” decision you could make this week? (See also 2 Corinthians 9:7)
10. If our church lived more open-handed, who in our city would feel it first? What is one way our group could practice generosity together, not just individually?

## CLOSING CHALLENGES

- Practice: Do one act of intentional generosity this week. Give first, not last. Then reflect: what did that reveal about what you trust?
- Prayer: Pray for contentment, courage, and clear priorities. Ask God to free you from “wealth rot” and help you to invest in what lasts. (See also James 5:1–3; Matthew 6:19–21)