

Making Change Series  
"Tomorrow Matters"

*The wise have wealth and luxury,  
but fools spend whatever they get.*

Proverbs 21:20 (NLT)

*Take a lesson from the ants, you lazybones.  
Learn from their ways and become wise!  
Though they have no prince  
or governor or ruler to make them work,  
they labor hard all summer,  
gathering food for the winter.*

Proverbs 6:6-8 (NLT)

## Two ways to make money:

### People making Money.

### Money making Money.

*"Again, the Kingdom of Heaven can be illustrated by the story of a man going on a long trip. He called together his servants and entrusted his money to them while he was gone. He gave five bags of silver to one, two bags of silver to another, and one bag of silver to the last - dividing it in proportion to their abilities. He then left on his trip.*

*"The servant who received the five bags of silver began to invest the money and earned five more. The servant with two bags of silver also went to work and earned two more. But the servant who received the one bag of silver dug a hole in the ground and hid the master's money.*

Matthew 25:14-18 (NLT)

*"Then the servant with the one bag of silver came and said, 'Master, I knew you were a harsh man, harvesting crops you didn't plant and gathering crops you didn't cultivate. I was afraid I would lose your money, so I hid it in the earth. Look, here is your money back.'*

*"But the master replied, 'You wicked and lazy servant! If you knew I harvested crops I didn't plant and gathered crops I*

*didn't cultivate, why didn't you deposit my money in the bank? At least I could have gotten some interest on it.'*  
Matthew 25: 24-27 (NLT)

## Investing Principals:

### Don't invest in things you don't understand.

*A house is built by wisdom  
and becomes strong through good sense.  
Through knowledge its rooms are filled  
with all sorts of precious riches and valuables.*

Proverbs 24:3-4 (NLT)

### Don't put all your eggs in one basket.

*But divide your investments among many places,  
for you do not know what risks might lie ahead.*

Ecclesiastes 11:2 (NLT)

### Don't try to get rich quick.

*But people who long to be rich fall into temptation and are trapped by many foolish and harmful desires that plunge them into ruin and destruction.*

1 Timothy 6:9 (NLT)

*Wealth from get-rich-quick schemes quickly disappears;  
wealth from hard work grows over time.*

Proverbs 13:11 (NLT)

## Money + Consistency + Time = Wealth

### SO WHAT?

*Jesus replied with a story: "A Jewish man was traveling from Jerusalem down to Jericho, and he was attacked by bandits. They stripped him of his clothes, beat him up, and left him half dead beside the road.*

*"By chance a priest came along. But when he saw the man lying there, he crossed to the other side of the road and*

*passed him by. A Temple assistant walked over and looked at him lying there, but he also passed by on the other side.*

*“Then a despised Samaritan came along, and when he saw the man, he felt compassion for him. Going over to him, the Samaritan soothed his wounds with olive oil and wine and bandaged them. Then he put the man on his own donkey and took him to an inn, where he took care of him. The next day he handed the innkeeper two silver coins, telling him, ‘Take care of this man. If his bill runs higher than this, I’ll pay you the next time I’m here.’*

*“Now which of these three would you say was a neighbor to the man who was attacked by bandits?” Jesus asked.*

*The man replied, “The one who showed him mercy.”*

*Then Jesus said, “Yes, now go and do the same.”*

Luke 10:30-37 (NLT)

## **Invest in People.**

Notes

## **Growth Group Questions**

(Questions and Scriptures for further study)

1. What are some things you are (or wish you were) saving for right now?
2. If you lost your income this week, how long do you think you could make it on what you have?
3. What will your life look like 20 years from now if you start saving and investing more now? What if you don't?
4. Read Matthew 25:14-27. Why do you think some people have a hard time saving or investing money?
5. Re-read 1 Timothy 6:9. Why do you think so many people fall into the temptation to try and get rich quick?

What is the difference between people who get rich quick and those who work and invest and see it grow over time?

6. Re-read Luke 10:30-37. Who is God calling you to Invest in?

How does your financial situation affect your ability to invest in them?

7. Do you have any ideas or tips that have made saving or investing more doable for you?

What can you do right away to start to make some progress?