	He Owns It, Lordship = Ownership
 **BIG IDEA**	Who owns your stuff? It sounds like a money question, but it is really a discipleship question. Jesus talked about money more than almost anything else because it reveals who we think is Lord. Everything we have belongs to God, which makes us stewards, not owners, and generosity is not optional, it is obedience.
 **ICE BREAKER**	1. If someone close to you were asked what you talk about most, what would they say? 2. What is something you have borrowed, like a car, a tool, or a home, that you took extra care of because it wasn't yours? 3. Growing up, what did you learn about money from your family?
 **MAIN POINTS**	Jesus talked about money because it is a heart issue. Pastor Shan opened by asking what we talk about most, since that shows what we care about. He then looked at what the Bible talks about most: prayer, love, heaven and hell, and sin are all mentioned often, but money is mentioned roughly four times more than any of them, and about 16 of Jesus' 35 or so parables deal with money and possessions. It is not that all we talk about is money, it is that Jesus considered it a discipleship and heart issue. In Matthew 25, He tells a story about a master who "entrusted his wealth" to his servants before going on a journey (Matthew 25:14-15). It was his wealth, not theirs, and even the servant given the least was handed a fortune. We are stewards, not owners. "The earth is the LORD's, and everything in it" (Psalm 24:1). Pastor Shan compared it to letting his son drive a car that he treats like his own, washing it and getting upset when someone leaves trash in it, when really it is not his yet. An owner asks, "How much of my money should I give to God?" A steward asks, "How much of God's money should I keep for myself?" Two people can receive the same paycheck and have two totally different hearts. In the story, two servants put the master's money to work, and one buried it. The master gave the same response to both faithful servants, "Well done, good and faithful servant!" (Matthew 25:21, 23). God is not measuring how much you have, He is measuring what you do with it, and He cares about the heart behind it, as with the widow's mite. Self-protection is not stewardship. The one-bag servant said, "I knew that you are a hard man... so I was afraid and went out and hid your gold in the ground" (Matthew 25:24-25). His problem was not money, it was what he believed about the master, and that wrong picture produced fear. What we believe about God determines what we do with what He has given us. Most people are not stingy, they are scared, about retirement, the economy, their kids, or running out. Pastor Shan shared that he knows that fear, from early in ministry when he realized he had given far less than he thought. All three servants called him "Master," which

means Lord, but only two lived like it. Our giving shows who we really think is Lord, and Jesus says the master will return to settle accounts (Matthew 25:19). Pastor Shan also played a John Piper message warning against the "American Dream" of a comfortable retirement as the last chapter before we give an account, calling it the one-bag servant with a boat. He was clear that saving, investing, and enjoying what God gives is good (1 Timothy 6:17), but the question is what we do first with God's resources.

Generosity is obedience, and an invitation into the Master's joy. A board member said we should stop calling it generosity, because generosity sounds optional, and call it what it is: obedience. God is generous, Jesus is generous, and following Him means reflecting the Father's heart. Obedience is deciding it is God's money and giving to God's mission by giving to His church. What God is calling us to do is reach this Valley, and investing in people and students here is worth it. Giving is not God taking something from you, it is God inviting you into eternity-changing work, like baptisms, children sponsored, students finding their identity in Jesus, and a growing group of young adults who are sold out for Him. If God gave us His resources to advance His kingdom, our finances should look different from someone who does not follow Jesus, and one day we will hear either "Well done, come and share your master's happiness" or have a shell collection to show for it.



DISCUSS

1. If someone close to you looked at how you spend and give, what would they say you care about most?
2. What is the difference between asking "How much should I give to God?" and "How much of God's money should I keep?"
3. The one-bag servant acted out of fear and a wrong picture of his master. Where does fear show up in how you handle money?
4. All three servants called him "Master," but only two lived like it. What does your giving say about what you believe about Jesus?
5. Does your life look the same financially as someone who does not follow Jesus? What would sacrifice for His mission look like for you?



NEXT STEP

Jesus First: Pray and ask God, "What is mine, and what is Yours?" Acknowledge that He owns it all, and ask Him what percentage He wants you to commit to giving.

People Always: Talk honestly with your spouse or your Group about money, including any fears you carry about it. Remember that your giving reaches real people, through what God is doing in your church and your city.

Made for More: Take a step of obedience. If you are not tithing (10%) to your church, choose to start. If that is not possible yet, raise your giving by a percentage this month as an act of surrender. If you are in a season where you are barely making it, this is not about guilt, it is an invitation to a faith step, and God sees it.



Matthew 25:14-30 Psalm 24:1 and 1 Timothy 6:17.

SCRIPTURE	
 **NEXT WEEK SNEAK PEAK**	Join us next weekend as Pastor Shan continues our series on Money with ‘He Can Be Trusted: Lordship = Faith’ from 2 Corinthians 8 and 9.

Questions or Feedback? Email Groups@CentralAZ.com