

SERMON DISCUSSION PARTICIPANT'S GUIDE

Purpose with Money | Keith Simon | November 1, 2026

Opening Question: When have you had a "countdown" for an event in your life, and how did that impact the way you lived during that time period (test, baby, wedding, a move, graduation, etc.)? If you lived with the awareness that your life had a countdown (like Kirk Cousins), how might that change the way you live day to day?

Sermon Discussion

1. Why can it be hard for us to talk about our finances with others?

Luke 12:13-16 (NIV)
13 Someone in the crowd said to him, "Teacher, tell my brother to divide the inheritance with me."
14 Jesus replied, "Man, who appointed me a judge or an arbiter between you?" 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."
16 And he told them this parable: "The ground of a certain rich man yielded an abundant harvest.

2. Keith points out that it was the *ground* that yielded the abundant harvest, not the man's efforts. This reminds us that the harvest (and the wealth it produced) was ultimately a result of God's goodness and provision. In what ways do we sometimes forget where our wealth (or the ability to acquire it) ultimately comes from?

3. If we truly viewed everything we have as belonging to God, how might that change the way we spend, save, and give?

Luke 12:17-19 (NIV)
17 He thought to himself, 'What shall I do? I have no place to store my crops.'
18 "Then he said, 'This is what I'll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. 19 And I'll say to myself, "You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry."'

4. The man makes his financial decisions in isolation. There is no one to challenge him, offer perspective, or hold him accountable. There is also no conversation with God about these blessings. The man's response may seem rational, but it isn't Kingdom-centered. Why might it be important for followers of Jesus to invite God and others into conversations about their finances? What might we gain from greater transparency and accountability?

5. Keith points out that the man is asking the wrong question. Instead of asking, "What shall I do with my crops?" he should have asked, "Lord, what do You want me to do with what You have blessed me with?" Have you ever approached your finances this way? If so, how has it shaped your decisions?

Luke 12:20 (NIV)
20 "But God said to him, 'You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?'

6. We often make financial decisions assuming we have plenty of time and opportunities to store up for the future. But we don't know how much time we have. If we lived with a greater awareness that our time is limited, would it change the way we spend, save, or give? How?

Luke 12:21 (NIV)
21 "This is how it will be with whoever stores up things for themselves but is not rich toward God."

7. Keith talks about how greed hides behind good rationale and good intent — that greed exists in both the poor and the wealthy, because it's a heart issue not a wealth issue. What would it look like in your everyday life to be less focused on storing up things for yourself and more focused on being "rich toward God"?

8. How is God calling you to *act* with generosity with the blessings that He has given you? Is there a way you are being stirred toward giving in a way that might impact your lifestyle?

Sharing and Prayer

- Share the name of someone you trust who you could invite into conversations about your finances.
- What is one way you would like prayer as you seek to honor God with what He's entrusted to you?

Leader Note: Make a note to follow-up with your group on this. Did they do it? How did it go?

Prayer Time: Use the verses below to invite your group to pray Scripture aloud, reminding one another that everything we have comes from God and should shape the way we live and give.

You can assign verses to individuals, invite volunteers, or simply go around the circle. The written prayers are provided to help people who may feel unsure about praying aloud. They can read the prayers as written or they can use them as a starting point and make the prayer their own.

Encourage them: As you pray, ask God to reveal any areas where you may be holding too tightly to what He's entrusted to you. Ask Him to grow in you a heart of gratitude, trust, and generosity.

Leaders: Close the prayer time at the end.

Praying Scripture Together:

1 Chronicles 29:14
"Father, everything we have comes from You. Who are we that we should be able to give anything back to You? Help us remember that all we have is a gift from Your hand. Give us grateful hearts and a willingness to give generously."

1 Corinthians 4:7

“Father, what do we have that we did not receive from You? Forgive us for the ways we take credit for what You have given us. Keep us from pride, comparison, and remind us that all we have is ultimately a gift from You.”

James 1:17
"Father, we praise You because every good and perfect gift comes from You. Thank You for Your unchanging goodness and generosity. Help us recognize Your hand in all that we have received and live with grateful hearts, remembering that You are the source of every good thing."

1 Timothy 6:17-18
“Lord, keep us from placing our security in uncertain wealth. Teach us to trust You, the God who richly provides for us. Shape us into people who are rich in good deeds, generous, and willing to share.”

Matthew 10:8
"Jesus, as we read Your instructions to the disciples as You sent them out to heal and minister, we hear Your heartbeat for the world. You told them to give without demanding payment because they had received without paying. Remind us that because we have freely received Your spiritual kingdom, we must freely give of ourselves to others."

Psalm 24:1
"Lord, everything belongs to You. The earth and everything in it are Yours. Help us remember that we are stewards, not owners, and teach us to hold what You've entrusted to us with open hands."

Deuteronomy 8:17-18
"Father, guard our hearts against the temptation Israel faced. Never let us say to ourselves, 'My power and the strength of my hands have produced this wealth for me.' Help us remember You, the Lord our God, for it is You who gives us the strength and ability to produce wealth, keeping Your promises to this day."

Romans 11:35-36
"God, as we consider the depth of Your wisdom, we ask the questions Paul asked: Who has ever given to You, that You should owe them a reward? We confess that from You, through You, and to You are all things. To You alone be the glory forever. Amen."

2 Corinthians 8:9
"Jesus, we anchor our generosity in Your gospel. We know the grace that You showed us: that though You were unimaginably rich in heavenly glory, yet for our sakes You became poor in Your life and death on the cross, so that we, through Your voluntary poverty, might become spiritually rich. Let Your sacrifice be the exact measure of how we give to others."

What to Do for Next Time

- Do the worksheet “How to Honor Your Maker with Your Wallet.” After the next sermon on 11/8, think through the article and worksheet “The Gospel for Bruised Reeds” before our next meeting.
- It can be found at this link: https://info.thecrossingchurch.com/fall-2026-sermon-discussion