

STUDY GUIDE

Week 7 – How Not to Wreck Your Life

“The earth is the Lord’s,
and everything in it.”

PROVERBS 24:1

The Master’s Account

God’s economy works different than man’s economy –
In man’s economy, if you give, you have less.

Text: Proverbs 3:9-10; 11:24-25; 13:7; 23:4-5; Matthew 25:14-30

SMALL GROUP GOAL

To help participants view their resources—money, time, relationships, and talents—as God’s possessions entrusted to them, and to respond with faithful stewardship, generous hearts, and contentment in Christ.

DISCUSSION QUESTIONS

THE TEXT:

1. What stands out to you most in these verses?
2. How does Proverbs 3:9–10 challenge the way our culture views ownership and wealth?
3. In Matthew 25, what did faithfulness look like for the servants who pleased their master?
4. How does the third servant’s fear and inaction mirror struggles we face with trust or obedience?

MEDITATION:

“Honor the Lord with your wealth and with the firstfruits of all your produce.” — Proverbs 3:9

5. Why does the Bible spend so much time talking about money and possessions?
6. Think about the statement: “When we love money, it owns us. When we steward money, God owns it—and we are free.” – What does that look like practically in your life?
7. Where are you most tempted to measure your worth by your wealth, possessions, or productivity?
8. In what ways does generosity reflect the character of God Himself?

APPLICATION:

9. How can you honor God with your “firstfruits” this week—not just financially, but in your priorities and attitude?
10. What’s one practical step you can take this week to “settle your account” with God—using what He’s entrusted to you for His glory?
11. How can this group help one another live with open hands and generous hearts?

PRAYER

- Thank God for entrusting each of us with time, gifts, and resources.
- Ask Him to free your heart from the pull of materialism and greed.
- Pray for courage to live as faithful stewards who invest wisely for God’s Kingdom.

CHALLENGE

Review your “account” this week—your finances, time, and energy.

Ask: Does this reflect a heart that treasures God most?

Then take one step of faith-filled generosity or obedience.

