



PRACTICAL STEWARDSHIP:

**Applying Biblical Principles
to Everyday Life**

LEADER GUIDE | SESSION 3

How much is enough?



SCRIPTURE TEXT 1 Timothy 6:3-10

SESSION IN A SENTENCE Understanding and practicing contentment helps us understand how much is truly enough.

BIBLE BACKGROUND Paul is ending his ministry; he is finishing the race. As his life and ministry comes to a close, he writes to Timothy, his protégé and son in the faith. Paul desires to teach him about leadership in the context of the local church. Part of this is the importance of contentment, and how to avoid the temptation that can go along with the pursuit of material gain.

THE BIBLE SPEAKS TODAY The love of money and the pursuit of material gain has proved costly to many people. It has cost some people their families as they have chosen to work too many hours, leading to the neglect of people they love. It has cost others their freedom as they embraced illegal tactics that they knew were wrong, thinking they would not get caught. Scripture teaches us that the answer to the question of “How much is enough?” is found not in pursuing and gaining more possessions, but rather the pursuit of contentment in what the Lord has provided.

BIBLE STUDY

Get Your Group Talking

ASK: “How can you tell when you have had too much of a good thing?”

Transition to the Bible Study

SAY, “How much is enough?” is a question most of us will ask at some point when we consider the amount of time we spend at work versus the money we earn through our work. The challenge we face is that no matter how much we make, we still want more. The text we are studying today will help us discover God’s answer to a question that is still being asked today: “How much is enough?”. The goal is to find contentment only in Christ, and in the resources, He provides us through our work.” There’s nothing wrong with being ambitious and working hard, as long as we recognize that work is a blessing from God, and something He uses to give us financial resources to live. We must discover that living within our means and resting in His daily provisions for us and our families, is enough. Contentment is the starting point for a life of peace and true prosperity.

INVITE your group members to fill in the missing blanks on their listening guide as you share each of the three main points in this study.

POINT 1: THE ANSWER IS FOUND IN GOD’S WORD

1 Timothy 6:3-5

ASK a group member to **read 1 Timothy 6:3-5 out loud.**

³ If anyone teaches false doctrine and does not agree with the sound teaching of our Lord Jesus Christ and with the teaching that promotes godliness, ⁴ he is conceited and understands nothing, but has an unhealthy interest in disputes and arguments over words. From these come envy, quarreling, slander, evil suspicions, ⁵ and constant disagreement among people whose minds are depraved and deprived of the truth, who imagine that godliness is a way to material gain.

GUIDE group members to understand the text by sharing some of the following commentary notes:

Commentary

V3: Paul began this verse by pointing out the importance of basing one’s teaching upon the sound teaching of Christ. Jesus was vocal about financial stewardship and contentment – He spoke about money more than any other subject. In the Sermon on the Mount, which was His first recorded sermon, He told His followers “store up for yourselves treasures in heaven where neither moth nor rust destroys and where thieves don’t break in and steal” (Matt. 6:20). If the goal is merely to gain as much as possible in this life, He would not have spoken these words.

The Apostle Paul knew the consequence of false teachings as he encountered it consistently throughout his ministry. He provided warning to Timothy regarding how he should approach the use of money, and his attitude toward accumulating wealth. It is a warning that we should heed today.

V4: Paul went on to explain what happens when churches or individuals choose to listen to false teaching, while ignoring the teaching of Jesus. Paul said those who listen to a false teacher are conceited and understand nothing. The result of this is envy, quarreling, slander, and evil suspicions.

If you have ever encountered someone who is obsessed with money, you know how they always seem to want just a little bit more. Their pursuit of money, which is evidence of their lack of contentment, often results in arguments and quarrels with others, demonstrating their conceit. We once again see the gracious nature of God on display in that He provides a warning and a solution. The warning is the list of undesirable behaviors that a believer becomes known for, and the solution is to listen to the sound teaching of Jesus.

V5: False teachers deceive their audience to believe that godliness is a way to material gain. If we pursue Christ and His teachings, then we are pursuing godliness. When we grow in our relationship with Jesus, we are blessed beyond

measure. We fall in love with Him and He changes us from the inside out. This is what it means to be a follower of Jesus.

If, however, our goal is to increase our net worth, and somehow using the church or those in it to achieve that goal, then we are pursuing material gain. When this is our desire, we will never be content because material gain only leaves us wanting more. Our contentment is not found in Christ at that point, and material gain is valued more than a deeper relationship with Jesus.

DISCUSS: How do we accurately discern if we are pursuing Christ and not material gain?

DO: Divide your group into three equal, smaller ones. Assign each group one of the following passages: Matthew 6:19-21; Matthew 22:18-22; Luke 19-8-10. Ask each group to share what Jesus was either teaching or saying about money. Ask each group to report their findings.

TRANSITION TO POINT 2: Say, "Some have wrongly taught that wealth is sinful. This is not accurate as evident in the Scripture. David, Solomon, and Abraham were all wealthy. When God restored Job, He also restored Job's wealth beyond his previous level. When we pursue godliness while practicing contentment, we may experience financial blessings from God. Although the gain can be financial, it does not have to be. God sometimes blesses His people in other ways that are just as meaningful as financial ones."

POINT 2:

THE ANSWER IS FOUND IN BEING CONTENT

1 Timothy 6:6-8

ASK a group member to **read 1 Timothy 6:6-8 out loud.**

⁶ But godliness with contentment is great gain. ⁷ For we brought nothing into the world, and we can take nothing out. ⁸ If we have food and clothing, we will be content with these.

GUIDE group members to understand the text by sharing some of the following commentary notes:

Commentary

V6: This verse begins with the transitional word “but.” God inspired Paul to teach that the pursuit of godliness, coupled with contentment, can be a means of great gain. Paul did not distinguish what the great gain may be. It could be financial, but it could be so much more than this as well.

Paul also said that godliness needs to be coupled with contentment. To be content means to be at peace, or to have a settled state of mind. As a follower of Jesus, we are called to trust the goodness of God, no matter the circumstances. The world tells us that contentment is found in having more and better things. God tells us that a settled state of mind is found in a growing relationship with Him.

In the original language, being content is a statement of fact; it is an attitude we choose to have – which leads to us living at peace, in a settled state of mind, trusting God to graciously provide the essentials we need in life. Paul did not tell Timothy that one may experience great gain in his or her pursuit of godliness with contentment.

Instead, Paul said that it is great gain. Once again, the gain may not be additional wealth. We are all aware of people who make significant amounts of money, but always want more. The gain that can be greater than any financial benefit is the joy of knowing the goodness of God, no matter the circumstances.

V7: When a funeral procession begins, the hearse is the lead car, and the pastor is typically the second car. We have all witnessed this before, and we may have pulled over to show respect for the family. It is most likely safe to assume that we have never seen a moving truck behind the hearse. The reason we do not see a moving truck is because we know that we cannot take anything with us into eternity.

Paul told Timothy an important universal truth: we bring nothing into this world and can take nothing with us when we die. Understanding and applying this truth is the pathway to being content in this world. Yes, we will want to take care of the things we have because we know every good gift is from God (James 1:17). But we also know that all our possessions are temporary, which should change our view of their importance. A wise person will focus on the only thing that is not temporary - our relationship with God through Jesus. We want to foster this relationship, knowing that we will have that in eternity.

V8: Our greatest needs are food, clothing, and shelter. Paul addressed this here and once again pointed out the need for contentment. When we practice contentment related to these things, we avoid the trap of living in discontent with the possessions we have. We will no longer be consumed with continually trying to satisfy our wants. We live in a state of contentment because God has provided for our basic human needs.

Contentment will not be found in getting everything we want. Instead, it will be found in knowing God, and knowing that God is faithfully meeting our needs. If we can begin to see that the food in our pantry and the clothes in our closets are gifts from Him, we will see His love for us daily. When we see His unconditional love in tangible ways, we will long for more of Him, and the things of this world will have less meaning for us.

DISCUSS: What does the pursuit of godliness with contentment look like?

DO: Bring a box of thank you cards to class. Provide each person with one. Remind the class that God has provided us with everything we need, and He instructs us to pursue godliness and contentment. Encourage each person to write a thank you card to God for all that He has provided. Ask if anyone would like to share what they wrote with their fellow group members.

TRANSITION TO POINT 3: Say, "We can either practice contentment or give into the desires of the flesh. As we have seen in the previous passage, godliness and contentment can lead to great gain. Verses 9-10 will teach us that those who want to be rich and thereby show an extreme love of money can eventually fall into temptation and find themselves in a trap."

POINT 3:

OUR FLESH ALWAYS WANTS MORE

1 Timothy 6:9-10

ASK a group member to **read 1 Timothy 6:9-10 out loud.**

⁹ But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. ¹⁰ For the love of money is a root of all kinds of evil, and by craving it, some have wandered away from the faith and pierced themselves with many griefs.

GUIDE group members to understand the text by sharing some of the following commentary notes:

Commentary

V9: If we see a loved one heading towards something that would harm them, we will warn them; we would even do the same thing for a stranger! God loves us, and this passage is such a warning. Paul told Timothy those who want to be rich fall into temptation, and this temptation becomes a trap. The word "want" in this passage means to have a deep longing for something or someone. God warns us that longing for riches is a trap that is to be avoided. Paul classified people who overly desired riches as foolish, and their end state would be ruin and destruction.

When we were in high school and career day took place, we did not see a line for those who wanted to grow up and be foolish. Foolishness is something we strive to avoid, not embrace. If we truly do not wish to be foolish, then we should avoid the pursuit of riches.

If, however, we give into our fleshly desires and pursue riches, the outcome is ruin and destruction. The Greek language in which Paul wrote his message to Timothy teaches us that ruin deals with immediate negative consequences, while destruction has eternal ramifications. Paul told Timothy that the pursuit of riches will have negative implications that affect our lives now and in eternity.

V10: The word love, as used in this verse, means to have a deep affection for something. The Bible tells us that this deep affection for money leads to all kinds of evil. Money is morally neutral. It can be used to meet the needs of widows and orphans, which James describes as undefiled religion before God the Father (James 1:27). If we crave money more than we desire God, then we will find ourselves in the trap Paul warned Timothy about.

When our love of money continues to go unchecked, we pierce ourselves with many griefs. This phrase is written to indicate that the one who loves money is responsible for the grief. We are all apt to want to blame others for the sins we commit. We find this in Genesis 3 when Adam blamed Eve (and God) for the sin they committed, and Eve then blamed the serpent. The truth is, Adam and Eve were responsible for their sins and the grief that followed. When we love money, we are responsible for the grief we unleash on ourselves.

DISCUSS: How might you identify someone who

loves money excessively?

DISCUSS: What should someone do if they find themselves loving money?

SHOW: Show your willingness to care for those in the class by praying for them to close the lesson. Let them know that you are available to answer any questions they may have regarding the lesson.

TRANSITION TO NEXT STEPS: Say, "One of the goals of a good Bible study is to apply the text outside of the classroom settings. Below, you will find three different applications for the lesson. Feel free to complete one or all of them."

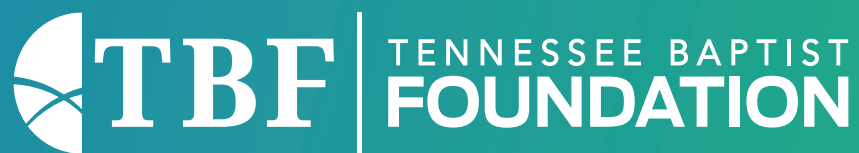


MY NEXT STEP

GUIDE group members to identify which of the following steps they will attempt before the group's next study. There is one step that is easiest, another that is more challenging, and a final one that will challenge even a spiritually mature group member. They are in random order in each session.

1. **Have a spiritual conversation** – Ask a trusted friend to evaluate whether or not they see any indications in my actions or attitudes that indicate I love money excessively.
2. **Reflect on my giving** – I will evaluate my spending to determine how much I am giving to God as opposed to how much I spend on things for myself.
3. **Have a focused prayer time** – I will spend time this week asking God to show me what it looks like to pursue godliness with contentment. I will record what the Lord is telling me in a prayer journal and make changes to apply His teachings to my daily living.

SUMMARIZE the session: Many people have asked the question “How much is enough?” True contentment will not be found in the accumulation of more possessions. The answer to contentment is found in relationship with Jesus. If we pursue material gain, we will find ourselves experiencing many griefs. If we pursue the things of God, we will experience great gain and this is much more than financial gain.



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