

MATT SCHOENFELD

A BOOK IN THE ABUNDANT LIVING BIBLE STUDY SERIES



hidden treasures

the secrets to abundant living

FORWARD BY STAN TOLER

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Preface

A note to small group facilitators

Overview

Thank you for choosing to use an *Abundant Living Small Group Bible Study* in your small group, cell group, or house church. The ultimate goal for this study is to help Christians learn to be more loving, and that includes how we love ourselves and others through the way we handle the money and resources God has put in our possession.

After going through this simple, user-friendly, small group curriculum, I hope you will be more motivated, equipped, and energized to do the loving thing with the money and resources God has entrusted to you.

My goal is that this tool will enable you and your small group to press further into the Lord in this critical, life-skill area of money management. Personal finances can be a huge hurdle in many areas of life — affecting our marriages, relationships, jobs, and ability to serve God. My hope is that this study will help lead individuals into a place of greater financial freedom. I suggest you allot approximately 60-to-90 minutes for each week's study.

Premise

In writing this study, I have taken the approach that participants have already completed the Abundant Living stewardship seminars. (However, you will get equal value from this study even if you have not attended the seminars.) Therefore, this study is a follow-up to the workshops and an opportunity to:

1. Go deeper in your study of biblical stewardship.
2. Provide accountability and encouragement with the people whom you are sharing life and faith.
3. Grow in financial discipleship as you fellowship with your group.

If a group member has not been through the Abundant Living seminars, he or she can still participate in this study. There may be additional assignments for them between meetings (see information in the appendixes), but the study should appeal to and assist anyone who participates. For those who have been through the seminars, this curriculum will give you an opportunity to put into practice what you have learned. Also, you may have the opportunity to teach what you have learned to those in your group who are new to Abundant Living.

Role of the Facilitator

This study has been designed so that no special training or preparation is needed by the small group leader. In addition, you don't have to be a financial expert to lead this curriculum. My desire is for the group leader to be a true facilitator.

The group leader will:

1. Direct the group so that objectives are met.
2. Lead and guide discussion time so that the group stays on topic.
3. Make sure everyone who wants to share has a chance to share.
4. Pray for members of your group.

My desire is that the people in your group help each other put into practice the biblical principles and wisdom that will lead you into a place of financial obedience to God. As the group leader, we trust you will foster an environment of grace, mercy, and pastoral caring and support.

As a fellow sojourner on the road of faith, we are all faced with the task of learning how to deal with finances in a way that honors Jesus Christ. For many, managing money has been difficult and confusing at best. I know from past experience of ministering to people in this arena that money issues are often devastating and painful. As the group leader, you have the challenge and opportunity to navigate your people through discussion and ministry time that will prove to be intensely personal and profoundly spiritual.

This is a great opportunity to foster intimacy in your group and take

your fellowship deeper. However, wisdom and caution will also be needed as you engage people who may have a great deal of need and brokenness in this area. Some in your group may need additional one-on-one assistance from a trained Abundant Living Financial Coach, and you certainly do not want these people to dominate the group time and hinder the progress of the group. At the appropriate time, and in a loving way, please encourage people with high need to contact the Abundant Living Team Leader at your church or your pastor responsible for pastoral care.

You will note that each lesson has primary and secondary themes. The secondary theme is used to try to continually reinforce the idea of doing the loving thing with your money, for this is the base goal the Lord has for all his disciples in every area of life – to love unconditionally.

Lesson Format

Each lesson will contain the following elements:

Theme Verse

- Use the verse to set the tone for this week's meeting.



Narrative

- A short story is provided to be read aloud in the group.
- It is provided as a way to introduce the week's topic.



Follow-up (weeks 2-6)

- Use this time to review the previous week's action steps.
- Encourage follow through and group assistance to those in need of additional help.



GOING DEEPER

God's Truth Applied to our Lives

- This section offers scripture passages and the opportunity to study and discuss in greater depth some of the Bible's teachings on money and possessions.
- The goal of this time is dialog and group discussion.



PRACTICAL APPLICATION

- Exercises that fit the theme of each chapter are provided.
- These exercises are designed to be completed during the weekly session (except where noted).
- Allot 15-to-20 minutes for participants to complete the exercises.



THEME QUESTIONS

Do it for Love

- This part of the study is offered to reinforce the overarching theme to use your money to show love to God, self, family, and others.
- You could break up into smaller groups (depending on group size) to answer these questions if desired.



THE POWER OF PRAYER

- Wrap up each week by leaving a sufficient amount of time to pray for those in the group.
- A list of possible topics to pray about is provided to get you started.



LOOKING AHEAD

Action Steps

- Use this section to help the group transition by wrapping up the current week's study and looking to next week.
- Preparation time for each week is designed to be minimal (for those who have not completed the Abundant Living workshops, prep time may be slightly longer).
- A variety of assignments are listed that will help you organize key components of your personal finances.

Results

After completing this study, participants should be able to:

- Implement biblical money management strategies and tactics in personal situations.
- Have a firm understanding of biblical principles for money management.
- Have a working spending and debt reduction plan (if debt plan is needed).
- Save prudently for future needs.

I pray that God will richly bless you as you lead others through this important study and guide them to grow in financial discipleship.

Blessings on your ministry,

Matt Schoenfeld

National Director, Abundant Living Ministry

Lesson One

Living Abundantly

Lesson 1

THEME VERSE—*Do it for love!*

“And this is love: that we walk in obedience to His commands. As you have heard from the beginning, His command is that you walk in love” (2 John 6).

THEME THOUGHTS: Abundant Living comes when we lovingly follow God’s commands.



NARRATIVE

Read aloud to your group.

FM Radio and Abundant Living

Man I was nervous. As a 19-year-old sophomore at Baylor University, I was about to become a disc jockey on the campus radio station. People would actually hear me talking over the airwaves at 107.1, KWBU on the FM radio dial. Luckily, the time would be dominated with playing the Christian music I loved so deeply. Still, it was FM radio, even if I would be on at 10 o’clock at night!

One of my favorite groups way back then was a critically acclaimed, trend-setting band from Sacramento, California, named the 77’s. They had a catchy little ditty called “Do It For Love” that I played on air frequently. Many years later, that song still finds it’s way into my CD player, and it provides a great theme for this study on how to manage personal finances. We don’t need to “Just do it” like Nike tells us. When it comes to how we manage the resources at our disposal, we need to “Do it for love!”

Small Group Goals

As you work through this study with your small group, there are a number of goals we hope you will achieve:

1. Take the biblical principles and money management systems taught in the Abundant Living personal finance seminars and apply them to your real-life financial situation.

2. Provide support, accountability, and encouragement to each other as you dig deeper into how God calls us to manage our money.
3. Through prayer and studying God's Word, find freedom from the shackles of financial bondage our culture tries to place on us.

**THE FIVE BIBLICAL
PRINCIPLES FOR
FINANCIAL
SUCCESS**



Give Generously



**Flee the Love of
Money**



**Live Within Your
Means**



Plan for the Future



Use a Spending Plan



GOING DEEPER

God's Truth Applied in Our Lives

Read aloud John 10:10 and answer the group discussion questions.

The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.

For group discussion

1. What does living an abundant life look like in today's culture?
2. Just like my fear of being on the radio from the narrative, money issues and challenges often bring fear in our lives. Are you currently facing a test, trial, or temptation that you would like to share?
3. Think about how you spend and make your money. Do you feel like your approach to money management is leading you into abundant living? Are there places where God may be asking you to make changes? Take a risk and share them with the group.

Note: If you had a hard time answering these questions, don't worry! By the end of this study, you will have the tools necessary to start building a simple, effective, biblically based money management system that will help you attain financial peace.

Read aloud Luke 10:30-37 and answer the group discussion questions.

In reply Jesus said: "A man was going down from Jerusalem to Jericho, when he fell into the hands of robbers. They stripped him of his clothes, beat him and went away, leaving him half dead. A priest happened to be going down the same road, and when he saw the man, he passed by on the other side. So too, a Levite, when he came to the place and saw him, passed by on the other side. But a Samaritan, as he traveled, came where the man was; and when he saw him, he took pity on him. He went to him and bandaged his wounds, pouring on oil and wine. Then he put the man on his own donkey, took him to an inn and took care of him. The next day he took out two silver coins and gave them to the innkeeper. 'Look after him,' he said, 'and when I return, I will reimburse you for any extra expense you may have.'

"Which of these three do you think was a neighbor to the man who fell into the hands of robbers?"

The expert in the law replied, "The one who had mercy on him." Jesus told him, "Go and do likewise."

For group discussion

1. What are some ways you are working to become a more loving follower of Christ?
2. The Good Samaritan spent a lot of time and money caring for the wounded traveler. What does this verse speak to you personally in terms of how you are managing your finances? How you are treating others?



PRACTICAL APPLICATION

List three areas you want to focus on within the next year to strengthen or improve your walk with God.

Area

Target Date

1. _____

2. _____

3. _____

Now list three goals for how you could become more loving to self, God, or others regarding management of your money.

Goal

Target Date

1. _____

2. _____

3. _____

List the name or names of the people you would like to help you work toward reaching these goals.

Name: _____

Date I will contact: _____

Name: _____

Date I will contact: _____



DO IT FOR LOVE

- Share a time you felt like you used your money to do the loving thing.
- How did this change you? How did it change other people affected?
- What is the most loving thing we can do with our money?

Lesson Five

Seeing Clearly: The Wisdom of Planning

Lesson 5

THEME VERSE—*Planning is love in advance*

“This is what the Lord says: Make this valley full of ditches. For this is what the Lord says: You will see neither wind nor rain, yet this valley will be filled with water, and you, your cattle and your other animals will drink” (2 Kings 3:16-17).

THEME THOUGHTS: Obedient preparation often precedes blessings.



NARRATIVE

Read aloud to your group.

Ditch Digging, Dippers, and Devastation

Mark had been “digging ditches” for years. Like the verse in 2 Kings chapter 3 teaches (see above), he had tried to do the work necessary to plan as best he could if a tight stretch ever were to come. In an effort to prudently plan for the future, he had been stashing away some money every so often so that he and his wife, Candace, and their son, Brett, would have a healthy emergency fund. Just in case.

Mark had tried to listen to the wisdom in God’s Word that told him the prudent man prepares for the winter seasons of life that will inevitably come. Once their second baby was born, it was a lot harder to keep putting money aside. There were diapers and clothes and medicine to buy. But by this time, their emergency fund totaled about \$11,000. A healthy cushion.

And then it happened. Mark unexpectedly lost his job at the large telecommunications company where he had worked for many years. He was laid off with only three weeks’ severance pay. And they had just bought a new car! Great timing. It was small consolation that he

was not alone. His whole division was nearly wiped out, and many of his co-workers were in a state of panic. Now he knew why he'd been digging those ditches all those years. Losing his job was devastating to him. It was a real blow to his confidence. What did the Lord have for him and his family? He sure was thankful for that emergency fund now.

It took Mark nearly eight months to find a new job. In the meantime, the Lord provided side jobs, gifts from friends, and a part-time job for Candace. The new job was a much better fit for Mark, and at the end of the day, he felt God had used this turn of events to deepen his faith and put him into a better position to use his gifts and skills. Plus, he'd gotten to spend a lot of extra time with his kids, which turned out to be an unexpected, but added, blessing.

Make no mistake—it was not the easiest or most pleasant process, but the emergency fund carried them through and helped his family avoid a major financial disaster. Mark was also convinced that by planning ahead and saving for a down time, he actually had done a very loving thing for his family. Mark and Candace were both so thankful that God had provided abundantly for their needs—through their emergency savings and the support of their friends and family.



FOLLOW-UP

Review the action steps from last week:

- The verses listed to prepare you for this week's lesson dealt with planning and preparation. Does God want us to have faith or to plan for the future?
- Share one or two of your top goals for the upcoming year with the group. What are you most excited about?



GOING DEEPER

God's Truth Applied in Our Lives

Read aloud Matthew 2:13-15 and answer the group discussion questions.

When they had gone, an angel of the Lord appeared to Joseph in a dream. "Get up," he said, "take the child and his mother and escape to Egypt. Stay there until I tell you, for Herod is going to search for the child to kill him." So he got up, took the child and his mother during the night and left for Egypt, where he stayed until the death of Herod. And so was fulfilled what the Lord had said through the prophet: "Out of Egypt I called my son."

For group discussion

1. In this passage, we see that Joseph had several difficult decisions to make. In what ways would going to Egypt have affected their family finances?
2. While Joseph had divine leading for this life change, how did he also rely on planning?
3. Are there any similarities between this story and the opening narrative? Other biblical accounts? How did the Lord use planning in these instances?



PRACTICAL APPLICATION

To help you with planning for your financial future, complete the simple goal planning worksheet that follows. Try to identify three-to-five short-term and long-term goals. Don't forget to assign a target date to each goal to keep you on task. If you have already completed this exercise, review your progress or set new goals if past goals have been achieved.

Financial Goal Planning

Name: _____

Date: _____

Short-term Goals *(Next 1-12 months)*

Target Date

1. _____

2. _____

3. _____

4. _____

5. _____

Long-term Goals *(Next 1-3 years)*

Target Date

1. _____

2. _____

3. _____

4. _____

5. _____



THE POWER OF PRAYER

Suggested items to pray about:

- Group member prayer needs.
- Goal lists.
- Insight into areas where you need to place more attention on planning.
- Focus your remaining prayer time on the faith necessary to follow the Lord in uncertain times.



LOOKING AHEAD

Next week's lesson - Little by Little: The Wisdom of Saving

Complete these action steps prior to the next meeting. Review action steps with the group prior to closing the meeting.

Action Step 1: To prepare for next week's lesson, read the following scripture passages: Proverbs 13:11, Proverbs 23:4-5, Deuteronomy 8:18, Ecclesiastes 5:19, Deuteronomy 8:13-14

Action Step 2: Compile a list of all your assets. The "What I Own" form is provided for you on page 55 in Appendix 4 to complete this exercise. This exercise will help you take a snapshot of your financial life and assess areas of strength and weakness. It will also assist with the exercise in Lesson 6. (Note: If you already completed this exercise in the Abundant Living workshops, you may want to update your information at this time.)



DO IT FOR LOVE

Love to Plan

- Share a time when you failed to plan and it resulted in a negative consequence. What did this experience teach you?
- Now share the opposite: a time when you had prepared and you saw the benefit of being ready. How did this experience differ from the first?

Little by Little: The Wisdom of Saving

THEME VERSE— *Saving demonstrates love for future generations*

“Keep yourselves in God’s love as you wait for the mercy of our Lord Jesus Christ to bring you to eternal life” (Jude 21).

THEME THOUGHTS : One way we can stay in God’s love is to show love to family members or fellow believers by saving for the future. As we save money on a regular basis, this part of planning requires us to trust God over and over. Just as we are commanded to “keep ourselves in God’s love,” we must also exercise self control to hold money in reserve for the future. Saving takes time and self-control, just like it takes time and self-control to wait for the mercy that brings us to eternal life. So as we save funds with the motive of blessing others—through providing for family needs or donating our savings to kingdom work—we demonstrate the love of God.



NARRATIVE

Read aloud to your group.

The Widow's Might

Nora had worked very hard her whole life—from the time she was a small girl on a Midwestern farm helping her mom feed a large team of laborers, up until her early seventies as a sales person in a family business. She had no choice. Widowed at age 38 with two girls to raise and minuscule life insurance payments, she dug in. This widow would show incredible might in the years to come.

The first thing she did was make a wise investment. She did not buy a hot stock or find a sweet real estate deal; she invested in her earning potential by completing a second college degree. Nora earned her

Masters degree in night school and provided for her family by working as a nurse. They did not have much, but both girls went to college and never lacked for love or the basics.

The next thing she did was start saving what she could in the hospital's tax-sheltered annuity retirement plan. It was not a lot of money, but she did what she could. She never earned a big salary, but she did consistently save money every month. And she never took on any debt, other than the mortgage on her home. In fact, she held the same credit card for over 40 years and never once paid interest on her charges or had a late payment! The people at the card company could not believe it!

The twists and turns of life led her on a path away from nursing, but the hard work continued as she started her own small business. While the business did not flourish, it allowed her to meet her basic obligations. And she kept saving little by little.

As the years slipped by and Nora arrived at the twilight of her life, she finally had to surrender to the hands of time. Her years of labor to earn a living transitioned into a labor of love in her garden. Just as she had tried to nurture and grow the resources God had entrusted to her, she now nurtured and grew her flowers and vegetables.

Way too early for her daughters and grandkids, the Lord decided to call Nora home at age 74. Even in death she showed love to her family. All of her final arrangements were taken care of and pre-paid. Her estate was not large, but like the proverb says, "A good man (or woman) leaves an inheritance for his (or her) children's children" (Proverbs 13:22). Part of her inheritance will now pay for her grandkids college degrees. And the cycle of loving and giving will go on.

This widow displayed courage and might as she raised her family, and with love and wisdom she saved for the future. Nora's small but consistent savings over the course of many years grew at a steady rate. She did a great job of managing the funds that she had, and she left a healthy amount for each of her girls. Not a huge inheritance by any means, but a blessing nonetheless. Not bad for a single mom who grew up dirt poor in a small farming town. On the day she met the Lord, she no doubt heard, "Well done, Nora, my good and faithful servant."



FOLLOW-UP

Review the action steps from last week:

- As you compiled your list of assets, what thoughts went through your head?
- Why is it good to complete this exercise? What is difficult about it?
- What can completing this exercise show us?



GOING DEEPER

God's Truth Applied in Our Lives

Read aloud Proverbs 13:22 and answer the group discussion questions.

A good man leaves an inheritance for his children's children, but a sinner's wealth is stored up for the righteous.

For group discussion

1. In the previous narrative, Nora left a small inheritance for her daughters. Is it always good to give an inheritance to your children? Why did you answer yes or no? What are the pros and cons?

2. What are the benefits of saving money? What are the dangers of saving money, or saving too much (e.g., hoarding)?

Abundant Living

Stewardship Seminars and Services

If your church or organization is interested in scheduling financial seminars based on the principles of this book, contact the author at the Abundant Living office outside of Kansas City, Mo.



Abundant Living

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The following seminars are offered through the Abundant Living program:

SEEDS OF CHANGE

A BIBLICAL APPROACH TO A COMPLETE FINANCIAL CHECK-UP

This segment provides a complete financial check-up where participants take their “financial pulse.” They develop spiritual and practical action plans to enhance their relationships with Christ.

MONEY MANAGEMENT 101

DISCOVERING GOD’S PLAN FOR PERSONAL FINANCIAL MANAGEMENT

Participants learn how to set up personal spending plans based on the Five Biblical Principles for Financial Success. In addition, they will organize and track information using a simple system created specifically for this workshop.

THE FREEDOM PRINCIPLE

GET OUT OF DEBT AND STAY OUT!

This workshop explores what the Bible says about the bondage caused by indebtedness and provides a ten-step plan to freedom from debt. Each participant develops a plan to pay off debts and live within his or her means.

SOWING AND REAPING

AN INTRODUCTION TO INVESTING, PLANNING FOR YOUR FUTURE, AND BUILDING THE KINGDOM OF GOD

This workshop focuses on investment basics, strategies, tactics, and a six-step plan for starting an investing program. This workshop also provides basic estate-planning tools and direction on finding a balance between planning for the future while investing in the work of God's Kingdom... "Storing up treasure in heaven that will last."

LEGACY OF LOVE

BUILDING GOD'S KINGDOM THROUGH WISE ESTATE PLANNING AND CHARITABLE GIVING

Learn about common estate planning pitfalls and effective ways to minimize taxes, be equipped with tools to help you form your estate plan, be educated on ways to use your resources to leave a legacy for your family and God's Kingdom, and be challenged to grow in generosity and show love to God and family.



Vida
Abundante

Abundant Living is also available in Spanish!

¡También la serie Vida Abundante estará disponible en español muy pronto!

Are you doing the loving thing with your money?

Hidden Treasures will show you and your group the secrets to handling your finances in loving and biblical ways so you can find abundant life in Christ.

In Hidden Treasures your small group will learn:

- How the Bible's core theme—love—will lead you to success at managing money God's way.
- Practical tools for organizing your finances and getting out of debt.
- How to lovingly encourage and support others facing similar financial challenges.
- How to find true abundant life in Christ.
- How to grow in the grace of giving.

“The Abundant Living materials are the most user-friendly, practical, biblically-based, and cost-effective personal financial training tools available to the church today. This Bible study will help you grow deeper in your ability to handle money God's way.”

Dr. Stan Toler

Pastor, Author, and Teacher

“Hidden Treasures cuts right to the heart of the issue, 'Are you using your money and possessions to show love to God, self, and others.' Whether you are new to Abundant Living, or if you've been through all the workshops, this Bible study will challenge your church or small group to be more like Jesus.”

Jim Dorsey

Director of Evangelism Ministries

US/Canada Mission & Evangelism

For more information on the Abundant Living personal finance training ministry and resources, please visit us on-line at www.abundantlivingministry.org or call toll free 1-877-434-9878.



Abundant
Living

www.abundantlivingministry.org

