



WARM UP

Fill in the blanks for the following statements. Discuss your responses in the group.

1. My usual cure for financial woes is _____. (just a little more ... just a little less ... large doses of worry – Read the front page article.)
2. I feel _____ pressure to keep up with the Joneses. (no ... some ... a great deal of)
3. I have _____ been overdrawn at the bank. (never ... occasionally ... often)
4. I tend to be _____ with what I have. (satisfied ... dissatisfied.)
5. I feel that the level I've set for my living standards is _____. (too high ... too low ... just right)
6. What is your most embarrassing financial moment?

7. I have learned the secret of being content in every situation.



GROUP THINK

Read Philippians 4:10-13 aloud. Discuss the following:

1. What are Paul's "circumstances" as he writes? (see Php 1:12-14, 19-21; Acts 28:16, 30-31)
2. What was Paul's financial situation during most of his ministry? Was he rich or poor? Describe his financial condition as you understand it.
3. Paul says he has "learned to be content" (Php 4:11). Is anyone *naturally* content? Do you agree that contentment is something we all must "learn"?
4. What does Paul mean by "the secret of being content" (vs 12)?

5. Don't you envy Paul's ability to disconnect his emotional state from his circumstances? Have you mastered this trick?



APPLY IT

Use the following devotional ideas to structure your prayer time this week:

1. Examine your heart and life for evidence of discontentment – financially, relationally, etc.
2. Confess what you find to God – explicitly.
3. Beg God for the gift of contentment. Be discontent with anything less!
4. Ask God's Spirit to convict you of greed, covetousness, and material hungers.
5. Find one thing to offer God as a "penance" this week – a specific act of sacrifice or simplicity to show your sincerity.



CHOOSING A LIFESTYLE

Nelson Rockefeller, wealthy beyond imagining, was once asked how much money was enough. His reply? "Just a little more."

That captures it, don't you think? For Rockefeller or for us. The solution to all financial needs and wants and wishes is "just a little more." A little more than what we have now. A little more income. A little more house. A little more money in the bank. Not a lot. Just a *little* more.

But perhaps the real answer is "a little less." That *is* the other option, you know. If income doesn't quite stretch to cover lifestyle, then what is needed is either a little more income or a little less lifestyle.

So why not think about the less rather than the more? Less need. Fewer wants. Lower standards and expectations. Smaller demands. Used cars. Humble neighborhoods. Fewer pairs of shoes. Ham sandwiches instead of eating out so often. Free walks instead of costly movies. Forego the iPhone, premium cable, lawn service, health clubs. What if we redefined our sense of "necessities"? What if we simplified?

The answer is easy. But we don't do it. Why? Because taking a hard look at our lifestyle standards means taking a hard look at ourselves, our motives, our faith. To let our money choices be driven by something other than neighbors and advertising and our own cravings means that we have to develop the habit of contentment. We have to learn the hard discipline of being satisfied. And we have to take seriously the notion that there are more important demands on our money than the latest gadgets and the common luxuries.

I TIMOTHY 6:6

But godliness with contentment is great gain.

PHILIPPIANS 4:12

I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.

QUOTATION

True contentment depends not upon what we have; a tub was large enough for Diogenes, but a world was too little for Alexander.

Charles Caleb Colton

Contentment consist not in adding more fuel, but in taking away some fire.

Thomas Fuller

The world is full of people looking for spectacular happiness while they snub contentment.

Doug Larson

There is no end of craving. Hence contentment alone is the best way to happiness.

Therefore, acquire contentment.

Sivananda

PERSONAL STUDY

When you think about it, almost everybody who came into contact with Jesus had to make significant changes in their standard of living. Consider the following people and what those changes would have involved. Write out your ideas.

Peter, Andrew, James, and John (Mk 1:16-20 – “and they left their father Zebedee in the boat with the hired men and followed him.”)

Zacchaeus (Lk 19:1-10 – “Lord! Here and now I give half of my possessions to the poor”)

Saul/Paul (Php 3:4-11 – “... Christ Jesus my Lord, for whose sake I have lost all things.”)

This changing of lifestyle continues in Acts. The portrait of discipleship painted by Luke demonstrates financial priorities that would have impacted standards of living.

Acts 2:44-47 – Read and comment:

Acts 4:32-37 – Read and comment:

Acts 9:36 – Read and comment:

Acts 11:27-30 – Read and comment:

Is there any connection between the willingness to sacrifice financially – to make significant changes in lifestyle so as to support the Kingdom – and the willingness to endure persecution or even martyrdom? Will people who cannot live with “less” tolerate the upheavals that come from ridicule or confiscation or threats to life itself? Comment:

Read Deuteronomy 8:10-14. and write out your reflections on the following questions:

1. What is the difference between “satisfaction and praise” or “satisfaction and forgetfulness”? Which are we prone to?

2. Do you agree with the connection made here between possessions and pride?

3. If “observing his commands” involves things like tithing, generosity to the poor, and caring for orphans and widows (all of which have “lifestyle” impact), how do conscious choices about money keep us from “forgetting the Lord”?

RESOURCES

BOOKS

Freedom of Simplicity, Richard Foster. (The place to begin in thinking about godliness with contentment.)

STUDY GUIDE

Lifestyle Priorities: Living with Purpose in a Fast-Paced World. John White.

WEBSITES

www.navpress.com/EPubs/BrowseArticle/1/Topic/149.html (a series of thoughtful articles on contentment)

www.directionjournal.org/article/?421 (a really excellent article on handling prosperity)

www.apuritansmind.com/William%20Ames/WilliamAmesContentment.htm (A selection from an early Puritan writer.)

[Links are available on our web site.]