



# Just Grow Up!

James - A Manual for Maturity

Handling God's Wealth Wisely

1. Read James 5:1-6. James speaks pretty harshly to the extremely wealthy of his time, do you think he would do the same today? In what ways are wealthy people today like the ones of his time? How are they different?
2. Read Psalm 73:1-19. What complaints does the writer have? What doubts do these complaints bring about in his life? What is his conclusion? Have you ever shared these complaints and doubts?
3. In the James passage, is he saying that it is wrong to be wealthy? Is he saying it is wrong to save money for the future? What do you think is the difference between saving and hoarding?
4. Pastor Rick said that there are four parts to a simple plan of how to manage your money, what were they? In what ways have you applied these four? What prevents you from doing any of them? Why is it advantageous to begin applying these when you are young?
5. Read Hebrews 13:5,6. What does it mean to be content? What is the opposite of contentment? According to these verses, what is the reason to always be content? What does Paul say about contentment in Philippians 4:11-13? Do you think contentment might distinguish between savers and hoarders?
6. What are some ways that having a lot of money can be destructive to people? We like to think that if we won the lottery and came into a lot of money quickly, we would manage it well. What can we look at now to determine if we would manage a lot of money well as a Christian?
7. Read 1 Timothy 6:17-19, Paul gives instructions to those who are materially wealthy in this passage. Why do you think he warns against being arrogant? Why does he say to not put your hope in your wealth? What should they do? What do you think he means when he says "to take hold of the life that is truly life"?

## ANSWERS

1. Wealthy people today who are not using their wealth Biblically are exactly like they were in the 1st century. We have the same sinful desires now as they did then. The main difference is that they have more and can affect more people on a wider basis.
2. The complaint that the writer has is that the wicked become prosperous and they have nothing to worry about, everything goes well for them. His doubt was as to whether or not he had made the right decision to live in a righteous way since nothing bad happens to the wicked but only good. His conclusion is that when he sees what the ultimate result of being wicked will be from God's point of view that his previous complaints and doubts were stupid. Their prosperity is very temporary.
3. No, and no. The difference between a saver and a hoarder is that the saver uses his money to help people first and then saves from what is left over. The hoarder keeps everything for himself and does not help anyone else.
4. The four ways are: a. Save some; b. Invest some; c. Live on some; and d. Give the rest. The advantage of saving and investing when you are young is that you do not have to save or invest a large amount to have big results down the road. The longer you wait in life, the bigger the amount you have to save and invest to get the same result.
5. The opposite of being content is the sin of covetousness, wanting what others have. The reason we should always be content is knowing God will always take care of us and provide for us if we trust in Him. Contentment is the difference between a saver and a hoarder.
6. The way to know how you would manage a large amount of money is to look at how you are managing your money now. Jesus said if a person is faithful with a little, he will be faithful with much.
7. Paul warns wealthy people to not be arrogant because wealthy people tend to look down on others who are not as wealthy. Wealth does not make you a good person. We should not put our hope in wealth because it can vanish very quickly, look what happened to those who trusted in their wealth when the stock market crashed that caused the depression. To take hold of life that is truly life means to make the most important thing in life, God and spiritual things, your highest priority because they are what brings true, eternal success.