

## Study Guide

**Monday August 1- Read Proverbs 23:4-5.** Greed is a basic human problem. People deal with greed no matter their situation in life. It doesn't matter how much we have – we can always want more. In our culture, we have access to so much that it is easy to gratify greed. We can accumulate with minimal cost and effort. It is so simple that we don't even recognize our greed. Even though accumulation is easy and doesn't seem to hurt anyone, God's Word tells us that it is wise to show restraint. When we get the "I wants," we need to think ahead a little. Are we depending too much on these things? Because these things just will not last. We think our possessions are permanent, but it takes only one little disaster for everything to be gone. A fire, a hurricane, a business failure, a theft – these can all sweep away our material things before our very eyes. When deciding to make a purchase, how often do you ask yourself, "Do I really need this? Am I putting too much energy into getting something that won't last?" What material things do you wish you had not purchased, and why?

**Tuesday, August 2- Read Ecclesiastes 5:10-12.** The grip of greed continually tightens on our lives. At first, we only want a little more. We think, "If only I had enough money to be able to afford this one little thing, I would be happy." We only want to be able to travel more often, or have a car with a few "extras," or be able to get a little nicer coat. So we strive to get this one thing, and then once we have it, it doesn't satisfy the way we thought it would. We want more. We think of another new thing we just cannot live without. It always works this way. The more we get, the more we want. Greed brings us to the point where we don't even enjoy what we have anymore. What's the point of 50 pairs of shoes when we only have two feet? What's the point of a few extra millions when we already own everything we have ever wanted? Greed will bring us to a point of even greater dissatisfaction. We will be sitting in the midst of our possessions, knowing we are not at peace, and we can't even think of something else to want. There will be nothing left to work for. Are you feeling dissatisfied with your life? What are you pursuing to make you happier? Do you think it will succeed?

**Wednesday, August 3- Read Ecclesiastes 5:15.** When we grasp the concept of death, we are going to understand why gratifying greed is so futile. When we do, we take nothing with us. All we have owned and earned will stay right here on earth for our descendants to fight over. All the energy we put into accumulating material goods is a waste, as far as we are concerned. We come into the world with no assets but a body, and when we depart this world, we don't even have that. It's a sobering thought. But thinking about death can give us a good perspective on life. What are some things you are putting your efforts and money into that don't really matter? What are some of your eternal investments? **Read Matthew 6:19-21.** When we put our efforts into making money and accumulating stuff, we accumulate a treasure we can see and touch. When we put our efforts into loving God and serving others, it is like putting money into the bank of heaven. It will last, and it will be waiting for us when we get there. This is not a matter of storing up good deeds for salvation, but God does say that in the end He will judge and reward us according to what we do now. When you come before Christ at the last day, what will your "heavenly bank account" have in it?

**Thursday, August 4- Read Proverbs 30:7-9.** Have you ever prayed for God to make you rich –or at least a little richer? We tend to think that financial prosperity is the ultimate sign of God's blessing, and even if we don't voice the thought, we would really like to try out being rich. But if our goal is really to honor God in everything we do, then we should be asking: "Please give me no more than I can handle. I don't want anything that would turn me away from You." It may sound strange to ask God to keep you from getting too rich, but it is a request that will keep us from certain sin. When we have more than we need, we stop depending on God. The Lord's Prayer says, "Give us this day our daily bread." How many of us really think about our daily food coming from God? When we think about our finances, our goal should not be "just a little more" it should be "just enough." What are you doing with the "extra" that God has given you over and above your basic needs? How can you glorify God with your riches?

**Friday, August 5 – Read 1 Timothy 6:17-19.** When God blesses us financially, it means He has given us special responsibilities: First, we have to guard against arrogance. We cannot start thinking we have so much because we are special. We have this because God has given it to us. Second, we must make sure our hope is in the right place. Our wealth will not keep us safe or make us happy – it is only a tool God has given us for doing good. Third, we should use our wealth to bless others by giving to those who have less than we do. Many of us read these verses from 1 Timothy and think, "Well, that's not me. I'm not one of those with a six-figure income. I'm not rich." Think again. In comparison to the rest of the world, most of us are fabulously wealthy. We have food, clothing, shelter, security, and even extras like ice cream and pictures on our walls. We can stop looking around for the rich Christ-followers who should share their wealth. We are those rich people. What are doing to follow God's instructions for the wealthy? What can you do to be more generous with what God has given you?