



STUDY GUIDE: January 4, 2025

Message Series: Unwritten
Message Title: Redeeming Your Time
Teaching Pastor: Brian Hughes

Warm-up/Icebreaker: (10 min.)

What's the worst purchase you've ever made that felt like a good idea at the time? OR
What's one thing you always say, "*I'd never spend money on that*," but secretly might?

Pray:

Dear Lord, we come to You acknowledging that You are present and that You care about every part of our lives—including our finances. For some of us, this topic brings anxiety, shame, or fear, and for others it brings confidence or questions. We ask for open hearts, clear minds, and honest conversations tonight. Help us receive Your wisdom not as condemnation, but as an invitation into freedom. In Jesus' name, Amen.

Get Started: (20-30 min.)

Read Psalm 89:11, Psalm 50:10-11, and 1 Chronicles 29:11,14-16.

- Being completely honest and real, how do you feel about the idea that God is the owner of all your money? Does that make you uneasy or give you a sense of comfort? Explain.

Read Matthew 25:14–19.

- What stands out to you about how the master evaluates the servants?
- Why do you think fear caused the third servant to do nothing?
- Where do fear or avoidance show up in how we manage money today?

"Stewards don't bury the resources entrusted to them and they don't maintain the status quo, they invest and expand. What I'm talking about is generosity. And if you're a follower of Jesus, you cannot ignore this. Some people will say, "well, I give with my time, not my money." Note the word "my". The very mindset is a distortion of what God wants for you, and if you're telling God that he can do whatever he wants with your life, as long as he keeps his hands off of your money, then you will always struggle to connect with Him. Because when we make Jesus Lord of our lives, he is Lord over all of our lives, not just the parts we want Him to have. As the old saying goes, "If he's not Lord of All, he's not Lord At All." -Pastor Brian Hughes

Reflect and Commit: (40 min.)

"God wants to help you. You can write something better in the unwritten pages ahead. It will require a shift in your thinking and in the way you live, and it's hard, but it's NOT complicated. Straight from the wisdom of the Bible, there are 4 words you need. And I'll make it easy for you to remember - 4 S's."

-Pastor Brian Hughes

1. **Stewardship** - It means trust on behalf of someone else.
2. **Savings** - Fund that is there for emergencies ONLY.
3. **Sanity** - stop thinking that we have to have more...more stuff...more money...more luxury.
4. **Snowball** - Payoff your smallest debt. Once you pay that off, take the payment that you WERE making, and start on the NEXT smallest debt.

- Which of the 4 S's—**Stewardship, Savings, Sanity, or Snowball**—do you sense God inviting you to focus on right now, and why?

Read 1 Timothy 6:6–9.

- Have you personally experienced the love of money and the grief it brings? How?
- Where are you most tempted to believe “more” will finally be enough?
- How would you define *contentment* in your current season of life?
- How might gratitude help reshape our financial decisions?

“Money has great power - to bring joy or pain into our lives. It’s why Jesus spoke more about money than he did heaven and hell combined. We can do this better. If we’re willing to write our story differently and make the choices, guided by the Bible’s wisdom, that will finally free us from the burden many of us experience today around our finances.” - Pastor Brian Hughes

- What have been your strategies in developing healthy, biblical financial living?
ie. *Financial Peace University*
- Money can bring joy to our lives through generosity. What's a gift you've given or received that really stuck with you—and why?

Gather prayer requests and pray. (5-10 min.)

Pray:

Lord God, thank You for trusting us with what You have placed in our hands. Help us grow as faithful stewards who live with wisdom, peace, and freedom. Teach us to trust You more deeply—not just with our words, but with our choices. We offer You our lives, our resources, and our future. In Jesus’ name, Amen.

For further study or help with finances, explore the following resources:

Dave Ramsey's book *The Total Money Makeover* & course *Financial Peace University*

Crown Financial Ministries: <http://www.crown.org>