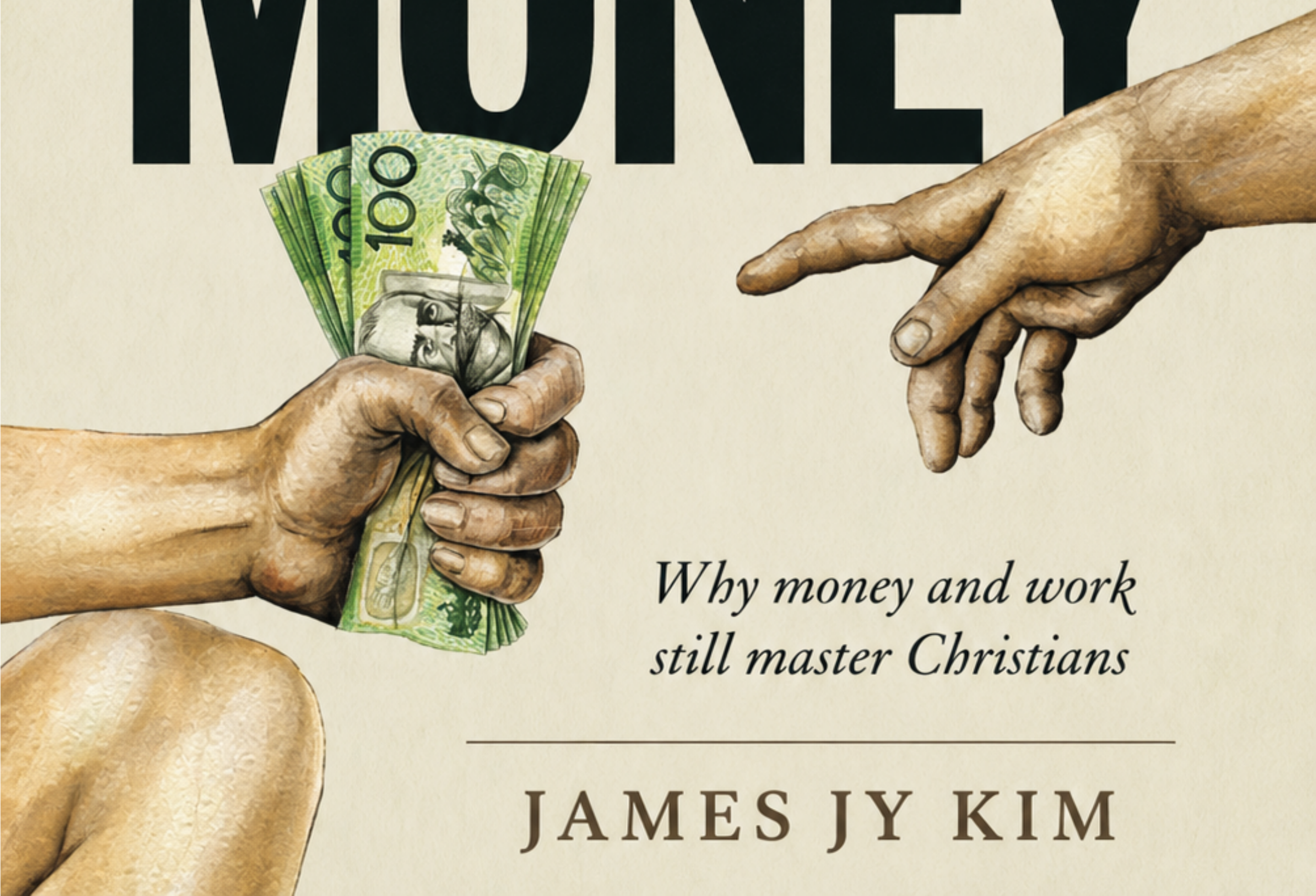
DISCUSSION GUIDE

THE GRIP OF MONEY



Why money and work still master Christians

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SESSION 1

Chapters 1 & 2: What Money Actually Is / Follow the Money

The heart of it: Money is a tool for control, and control is the thing we're asked to surrender. Every money decision is a faith decision. And the buried talent wasn't laziness — it was fear.

Opening question Growing up, what did you learn about money — spoken or unspoken — from the home you were raised in?

Key discussion

1. The book's whole premise is that money decisions are faith decisions. Do you actually experience your financial choices that way, or does money sit in a separate, "just practical" category in your head?
2. Chapter 1 says the test of God-blessed wealth is the absence of sorrow, not the amount — it "doesn't keep you up at night." What actually keeps you up at night about money?
3. Two extremes get named: the prosperity gospel (God wants you rich) and the poverty gospel (God wants you poor). Both borrow real truths and distort them. How have you leaned into these extremes, what did you learn?
4. In the parable of the talents, the man who buried his talent wasn't lazy — he said, "I was afraid." Where does financial fear show up for you? What decision are you not making because you're afraid?

Going deeper The rich young ruler walked away sorrowful because his wealth gave him control, and following Jesus meant losing it. Is there something you're gripping right now that you sense God might be asking you to loosen? You don't have to name it aloud — but be honest with yourself about it.

Action this week Before one purchase — any size — pause and ask out loud: "Is this coming from faith, or from fear?" Notice what you find. Bring one story back next week.

Scripture: Mark 10:17–22 · Luke 12:16–21 · Proverbs 10:22 · Proverbs 30:8–9 · Matthew 25:14–30 · Romans 14:23

SESSION 2

Chapters 3 & 4: The Tithe / The Art of Work

The heart of it: The tithe began with Abraham as a response to God, not a legal lever — a way to loosen money's grip. And your worth was never in your work. You are God's child before you are anything you produce.

Opening question What was your first ever job, and what did it teach you — good or bad — about work?

Key discussion

1. Chapter 3 argues the tithe predates the law — it started with Abraham blessing God, not obeying a rule. Does framing the tithe as response rather than obligation change how you feel about it?
2. "Don't tithe so you can pass an audit. Tithe so you can grow in faith." Where does giving still feel like a transaction for you, and what would non-legalistic giving actually look like?
3. Surrendering the 10% means surrendering where it goes — you don't get to direct God's money. Is that hard for you? Why?
4. Chapter 4 says you are not your work — at your funeral, people will talk about how you made them feel, not what you achieved. If you truly believed that on Monday morning, what would change about how you work?

Going deeper Both brothers in the prodigal story got work wrong — one enslaved himself to money and squandered it, the other worked hard "like a slave," resentful and joyless. Which brother is closer to how you relate to your own work right now?

Action this week Pick one. (a) If you tithe, ask honestly whether it's become an audit or an act of faith — and take one step toward faith. (b) Name one person your work actually serves this week — and one way you could serve them better.

Scripture: Genesis 14:18–20 · Malachi 3:10 · Matthew 23:23 · Mark 12:41–44 · Mark 10:45 · Colossians 3:23 · Luke 15:11–32

SESSION 3

Chapters 5 & 6: Work in the Real World / The Sabbath

The heart of it: Prepare the field before you build the house — you are your own most important asset. And rest was never the reward for work. Adam's first full day was a day of rest. Without the Sabbath, work becomes master.

Opening question When did you last learn something genuinely hard as an adult — and what did it prove to you?

Key discussion

1. Chapter 5 says there's no such thing as secular and spiritual work — Jesus worked as a carpenter and was no less the Son of God. Do you quietly divide your life into "sacred" and "secular"? Where does that show up?
2. The book gives an order: earn (with tithing), then save, then invest, then give. Why that order — and which stage are you in? What's the temptation of your stage?
3. "We were not made to be God's labourers. We were made to enjoy him, and to work from that enjoyment rather than for it." Do you experience rest as primary — or as something you earn once the work is finally done?
4. "Without the Sabbath, we work for work. With the Sabbath, we work for God." What is the absence of Sabbath currently costing you — in your body, your relationships, your walk with God?

Going deeper The book says workaholism is as real as alcoholism — the workaholic can't rest because without work they don't know who they are. Does that land close to home for anyone here? What would it take to actually stop?

Action this week Take one real Sabbath — one day, genuinely set apart, and not alone. Rest with someone. Notice what it's like to stop. (If a full day feels impossible, that's worth noticing too.)

Scripture: Proverbs 24:27 · Ecclesiastes 5:18–19 · Genesis 2:1–3 · Genesis 2:15 · Exodus 31:17 · 1 Corinthians 6:12 · Hebrews 10:24–25

SESSION 4

Chapters 7 & 8: Close to Home / The Art of Spending

The heart of it: Money does not create conflict — it exposes it. Transparency is intimacy. And contentment is learned in relationship with God, not consumed. We cannot consume our way to enough.

Opening question What's one small, everyday thing you spend money on that brings you genuine joy — no guilt attached?

Key discussion

1. "Money does not create conflict — it exposes it." When money has caused tension for you — in marriage, family, or church — what was the real issue underneath?
2. Chapter 7 draws a line between transparency and *permissiveness* — transparency can curdle into mutual enabling. For couples: where's that line? For singles: how do you build real accountability without a spouse?
3. "We cannot consume ourselves into contentment." Where are you still expecting a purchase to deliver something only God can give?
4. "A $10 cable can own you just as completely as a $1 million house." What's your "$10 cable" — the small thing you're actually gripping?

Going deeper James prays his way through a house auction, his wife praying "remove the competition," holding the whole thing loosely enough that he could have walked away. Is there something you want so badly right now that you couldn't walk away from it? What would genuine surrender look like — without tipping into passivity?

Action this week Pick one. **(a)** Couples: schedule one honest, judgement-free money conversation. **(b)** Everyone else: name one "$10 cable" you're gripping and deliberately loosen your hold — give it away, stop buying it, or simply hand it to God out loud.

Scripture: 1 Corinthians 7:32–35 · Genesis 2:24–25 · Proverbs 15:1 · Philippians 4:11–13 · Psalm 23:1–4 · Matthew 6:19–21

SESSION 5

Chapters 9 & 10: Debt: Master or Slave? / Massive Commitments

The heart of it: The borrower is the slave of the lender. Financial freedom isn't never having to work — it's freedom to make God-centred decisions. And there's a world of difference between asking God and bargaining with him.

Opening question What's the best or worst financial advice you were ever given — and did you take it?

Key discussion

1. Proverbs 22:7 says "the borrower is the slave of the lender." Given that, is any debt acceptable for a Christian? The book separates "good debt" from "bad debt" — where's that line really, and have you ever rationalised bad debt as good?
2. "The debt-free can be just as enslaved to money as the indebted." If a windfall cleared every debt you have tomorrow, what would still have its grip on you?
3. "No addiction is freedom." Where does a money habit feel like freedom but work like a leash?
4. Chapter 10 draws a sharp line between asking God and bargaining with him — "don't bargain, just ask." Have you ever tried to strike a deal with God in a moment of desperation? What happened?

Going deeper The book says: "I do not want my children to be debt-free — I want them to understand debt." What did you inherit about money — the fear or the freedom — and what are you passing on, on purpose or by accident?

Action this week Look honestly at your debts, if any, and name which are serving you and which are mastering you. Take one concrete step — a repayment plan (smallest balance first), a cancelled BNPL account, or an honest conversation with someone you trust. If you're debt-free, ask whether you're still enslaved in some other way.

Scripture: Proverbs 22:7 · Philippians 4:6 · Ecclesiastes 5:4–6

SESSION 6

Chapters 11 & 12: Multiply / Just Like God

The heart of it: Character precedes wealth; stewardship precedes ownership. The buried portion was called wicked — but so was the man who hoarded. And we give because God gives. Giving is the thing that makes us most like him.

Opening question When someone gave to you generously — money, time, or something else — how did it feel to be on the receiving end?

Key discussion

1. Where's the line between investing as faithful stewardship and investing as love of money? The buried mina was called wicked, but so was the rich fool who hoarded. How do you tell holding loosely from passivity, and stewardship from greed?
2. "This is boring. It is supposed to be — a sign that you are doing it right." The book says investing isn't trading; the goal is to hold, not to sell, and to ignore your own reactions. Where does the itch to "do something" cost you — with money or elsewhere?
3. We give because God is a giver and we're made in his image. What would sacrificial giving actually look like for you?
4. "How your giving is used is not your problem. It never was." The Good Samaritan gave "irresponsibly." How do you feel about giving with no control over how it's used — freeing, or uncomfortable?

Going deeper "Character precedes wealth. Stewardship precedes ownership." If God multiplied what you have ten times over this year, would your character be ready for it — or would it expose something?

Action this week Pick one. (a) Give something away that actually costs you — not from surplus. (b) If you struggle to receive, let someone bless you this week without deflecting it.

Scripture: Luke 19:11–27 · Luke 16:10–11 · Philippians 4:11–13 · Mark 12:41–44 · 2 Samuel 24:24 · Luke 10:30–37 · 2 Corinthians 9:7

SESSION 7

No new reading. Look back over the whole book.

The heart of it: Jesus is Lord. Money and work are tools. The real growth was never in the balance — it was in you.

Opening question Six weeks in — what's one thing about money, work, or giving that you see differently now than when we started?

Key discussion

1. The book's spine is one sentence: Jesus is Lord; money and work are tools. Where in the last six weeks did you catch money or work trying to become master again?
2. One signal keeps recurring across the whole book — fear. Fear of risk, fear in giving, fear of resting. Where is fear still quietly telling you that money is in charge?
3. Control and surrender run through everything — the money you hold, the tithe you release, the Sabbath you observe. Which of those three is hardest for you to let go of, and why?
4. Which chapter unsettled you the most — the one you'd rather not have read? That's usually where the grip is tightest. What is God saying to you there?

Going deeper The book argues the real growth was never in the balance — it was in you. God is forming the person, not just the portfolio. Looking back honestly: how has this season formed you? And what's the one change you want to still be living a year from now?

Action Write down one specific, measurable commitment coming out of these six weeks — something you'll do differently, not just feel differently about. Share it with one person in this group and ask them to check in with you in a month. Don't let it stay a feeling. Make it a fact.

Scripture (a recap arc): Mark 10:45 · Proverbs 22:7 · Genesis 2:2–3 · Malachi 3:10 · Matthew 6:19–21 · 2 Corinthians 9:7

Before the series begins

Read the whole book before leading the first session. You do not need to be an expert in personal finance — you need to have sat with the material long enough to know where it lands personally. Groups follow their leader's honesty. If you share something real, the group will too.

Agree on confidentiality in the first session. Money conversations carry shame, and shame needs safety. A simple statement — what is shared here stays here — is enough. Reinforce it if anything particularly personal comes up.

This guide runs across six teaching sessions and one recap. It moves two chapters a week. Some people will not finish the reading. That is fine — do not shame anyone for it, and do not let the discussion become a comprehension test. The questions work whether or not someone has read every page.

Sessions that need extra pastoral care

Session 2 — The Tithe / The Art of Work — can trigger defensiveness. People have often been hurt by guilt-driven giving in other churches. Acknowledge that history before it becomes an objection. The goal is not to pressure anyone — it is to help people think honestly about what their relationship with giving reveals about their relationship with God. The chapter frames the tithe as a response rather than a lever; keep the conversation there, not on percentages.

Session 4 — Close to Home / The Art of Spending — is the most emotionally loaded session in the series. Questions about financial transparency, family conflict, and how we were shaped by money as children will surface real pain for some people. Do not rush past them — that is often where the most important conversation happens. Do not offer advice. Hold the space.

Session 5 — Debt / Massive Commitments — will land hardest for anyone in financial distress. Some people in any group are carrying debt they are ashamed of. The moment someone names that debt out loud is the most important moment in the session — give it room, and do not let the group rush to fix it. This session also carries the story of the vow made in desperation over a sick child; it can open old wounds around bargaining with God and unanswered prayer. Read the room. If someone discloses something significant, resist the urge to solve it in the group. Offer to speak with them privately after.

Session 6 — Multiply / Just Like God — touches gambling, past financial losses, and the pride that hides behind an inability to receive. For some people, past losses or gambling will be closer to home than the group realises. Do not press for detail. And when the "if you struggle to receive, get your heart checked" material comes up, remember it can expose real shame — hold it gently rather than turning it into a diagnosis of the room.

The final session
Session 7 is a recap, and it asks people to name a specific, public commitment and be checked on in a month. That only works if the safety has been built over the preceding weeks. Keep it forward-looking, not a performance review of how the series went. Your job in the last session is to help people leave with one honest, concrete thing — not a feeling, a fact.

Handling pushback
Some questions — particularly around the Sabbath, tithing, and investing — will generate real disagreement. That is fine. Your job is not to defend every position in the book but to keep the conversation grounded in scripture and personal honesty. Questions like "what does your experience tell you?" and "where do you see that in scripture?" tend to move things forward better than argument. Let disagreement breathe.

Action steps
Check in briefly on the previous week's action step at the start of each new session — just a minute or two. This is not a performance review. It is accountability. People follow through differently when they know they will be asked.

If someone is in financial crisis
If someone discloses significant debt, financial abuse, or an urgent money problem, do not try to resolve it in the group. Offer to speak with them privately. If they need practical help, direct them to a financial counsellor or their pastor. In Australia, the National Debt Helpline is available on 1800 007 007 — free, confidential, and staffed by professional financial counsellors.

A final word for leaders
This material will ask things of you too. The Sabbath, the tithe, the grip of money — none of it is abstract. Lead from your own honest engagement with it, not from a position of having it all figured out. The most effective leaders of this material will be those who are still in the process themselves — willing to say "I am working on this too." That honesty is worth more than any expertise.