

# MIND YOUR OWN BUSINESS

Luke 14:28-30

## *"The Plan"*

### OPENER

Describe a time in your life when you started a project without planning the steps. What type of project was it? What were the consequences of not planning the project before beginning?

### INTRODUCTION

Read Luke 14:28-30

Many of us have heard the old adage, "No one plans to fail, they just fail to plan," used as a consolation for a failure of some kind. Along with consolation, this short phrase also offers a wealth of wisdom, suggesting that at the center of every well deserved success, there is a solid unified plan. Of course planning is sometimes easier said than done especially when there are multiple contributors. What happens to the plan when the contributors don't agree?

How many agendas are we working from in one household? Are the agendas reflective of what God would wish for us? God calls us to manage our business as His Business, and to equip us He offers solid advice for how we should go about arriving at that plan. God instructs us to submit to one another, to trust one another and to seek unity even amid disagreement. In his plan we are called to live out our journey in community.

### DIGGING IN!

In our "charge it today, pay for it later" culture, we are encouraged to get the things we want without planning for how to pay for them. This has resulted in a nation full of people in debt. In fact, American household debt levels have recently exceeded household income levels. Meaning, as a country, we owe more than we earn.

- How does this "buy it now" mentality differ from the instructions given in Luke? If we were to adhere to the principles laid out in Luke of "don't begin until you count the cost", how would that affect our perception of things like credit cards and debt load?
- Can the cost to which Luke is referring be something other than a monetary cost? What is the cost of making a good plan? What about when you fail to plan?

<sup>10</sup>*Now, dear brothers and sisters, I appeal to you by the authority of the Lord Jesus Christ to stop arguing among yourselves. Let there be real harmony so there won't be divisions in the church. I plead with you to **be of one mind, united in thought and purpose.***

1 Corinthians 1:10

- When we are planning as a family, God calls us to unity. Even as individuals, our strongest plans are those in which we have sought to have unity with Christ. How do we achieve unity if we are in disagreement with one another? What about if we think we disagree with Christ?

<sup>32</sup>*All the believers were of one heart and mind, and they felt that what they owned was not their own; they shared everything they had.*

Acts 4:32

- How would understanding that what we have belongs to God and given to us to manage help us to achieve unity in our planning?

**Submission** is voluntarily cooperating with someone, first out of love and respect for God and then out of love and respect for that person. –Life Application Study Bible

Reciprocal submission, the kind Christ calls for in marriage, is a mutual, humble cooperation with another.

<sup>21</sup>*And further, submit to one another out of reverence for Christ.*

Ephesians 5:21

- What does it mean to submit to one another in planning our finances? Why might this be important in creating a family plan? How would submitting to one another bring unity?

## MANAGEMENT 101

<sup>10</sup>*The thief comes only to steal and kill and destroy; I have come that they may have life, and have it to the full.*

John 10:10

- In what ways does culture steal from us? Is your acceptance of how our culture views money management preventing you from living the full life God intended for you?

## **Vision Statement**

<sup>18</sup> *Where there is no vision, the people perish.* --Proverbs 29:18

- A vision is the idea for the future that lies behind how we orient the different aspects of our lives. What is driving you/your family in how you make choices about your finances?
- Take a few moments to jot down the vision that drives you/your family. If you've never thought before about the direction you would like to see your family grow, take a few moments now to connect with God and ask him to show you where He'd like to see growing?
- If you were to regard your personal finances as a business, and draft a business plan for how your family's money would be managed, what would your vision be regarding your finances?

## **GETTING REALLY REAL!**

### **Cash Flow Plan or Spending Plan**

(Watch for a cash flow planning worksheet coming up in the October 15<sup>th</sup> Soul Shaper)

<sup>5</sup> *The plans of the diligent lead to profit as surely as haste leads to poverty.*

Proverbs 21:5

- Take an honest look at your current financial situation. What are some improvements that you could make? If you do not have a plan, how could you go about creating one?
- Many of us equate the idea of budgeting with deprivation. What has been your experience in the past with creating a budget?
- If you have created a budget in the past, did you make your spending plan on a pay check by pay check basis, or did you try to plan for the perfect month from heaven? What would be the benefits or draw backs of either of these two methods of planning?

- Having given some thought to your family's vision, can you create a spending plan that reflects that vision? If you already have a spending plan, what was at the center of creating that plan? What adjustments if any would you have to make to wrap your plan around God's plan?
  
- If you do have a budget, how well do you adhere to it each month – does your budget need to be revised? If you do not have a budget, how could you go about creating one?
  
- What was your family's approach to teaching about money as you were growing up?
  
- In what ways did you step into adulthood completely unprepared to deal with financial responsibilities? Were there ways in which you felt really well prepared?
  
- How have the individuals in your life contributed to your current plan?

## IMPACT!

- Who are some of the visionaries from our culture today? What about from the past? What was their contribution to our culture? What if any has been the impact on your life?
  
- What would your financial plan or lack of plan reflect of Christ to those around you? What message would you like to be sending to those who share your life space?
  
- In what ways could living in a God centered community help shape your personal or family plan to reflect God's business and his methods for living out that plan?

*Need help with your Cash Flow Plan? Email [finance@threadschurch.org](mailto:finance@threadschurch.org) to set up a one-on-one meeting regarding your finances.*