



**1. Money Is a Tool (206)**

1 Tim. 6:9; Luke 16:9

**2. How We Use Money Reveals Our Hearts (206)**

Matthew 6:21

**3. Sacrifice Varies from Person to Person (207)**

2 Cor. 9:7

**4. Generosity Is a Means of Grace (209)**

Acts 20:35; 2 Corinthians 9:6, 8, 10-11

**5. God Is the Most Cheerful Giver (210)**

Next Steps: Chapter 20

1. How do you use your money as a tool for godward goals? How would you like to grow?
2. What would a stranger learn about your heart if they saw how you spent your money?
3. How does the Gospel motivate generosity? How can you seek to be generous with your money?
4. The way we use our money is a great challenge and opportunity. Commit your answers to the above questions to regular prayer seeking God's help and wisdom.