



Week 3: Keep Track

It's easier to keep track of something than to catch up with it. That's especially true of our money. If our money could talk, it would say, "I'm easy to track, but lose track of me and you will lose your peace of mind."

Discussion Questions

1. What is something in your life that you have a detailed plan for? How did you develop the plan? Why did you choose that particular area to have a plan?
2. Which one of these best describes how you would begin to explain where your money goes each month?
 - *I couldn't tell you the first thing about where my money goes.*
 - *I'm not sure where it all goes, but I could tell you where I suspect too much of it's going.*
 - *I can tell you where every dollar goes.*
3. Is there a category of your spending to which you have no idea how much money goes each month?
4. **Read Matthew 25:14–30.** Jesus told this parable to illustrate the importance of managing our possessions well.
 - In the story, who represents the "man"? Who represents the "servants"?
 - In verse 14, what keywords stand out to you? Why?
 - Imagine you are hearing this story read out loud for the first time. At what point are you most interested to find out what happens next?
 - Which of the three servants can you most relate to? Why?
5. When we lose track of our money, we feel out of control and can even lose our peace of mind. Discuss a time when you felt out of control or distressed because of money. At that time, did you have a plan to track your spending?
6. Here's a challenge: *For the next two months, document all your spending. Track where your money is going. Then...just look at it. Spend some time observing where your money has gone.*
 - How does that challenge make you feel?
 - Do any tensions come up when you consider taking this challenge? What are they?
 - What adjustments would you guess need to be made after this challenge? Why?
7. Whether you are in a season where you have extra or not enough money, how can seeing God as the 100 percent owner of it all change your perspective? As a manager, what steps can you take toward being less fearful and more purposeful with your Master's money?

Moving Forward

Regardless of our income, we should pay close attention to where our money goes. Not because we have to, but because it's in our best interests to. If we don't—to borrow a phrase from Jesus—we likely will fall into the rut of storing up for ourselves treasure on earth. And that could very well become a source of embarrassment later. We should all be knowin' where our Master's money is goin'.