

TALK IT OVER

Overcoming Money Worries

Timeless Truths - Week 5
Pastor Andy Wood
November 21-22, 2026

If you would like to watch the weekend message, visit www.saddleback.com/watch.

Open your group in prayer and remember that this is only a guide. Feel free to discuss each of the questions provided or simply dive deeper into just one. Before you close with prayer, take a few minutes to look over the Three Essential Questions at the end of the document.

Scriptures

Matthew 6:19–21 (NIV84), Matthew 6:25–27 (NIV84), 1 Timothy 6:6–10 (NIV84), 1 Timothy 6:17 (NIV84), 1 Timothy 6:18–19 (NIV84), Matthew 6:33 (NIV84)

Questions

1. This week in our Timeless Truths series, we're discussing "Overcoming Money Worries" by investing for eternal impact. Jesus said in Matthew 6:19–21 (NIV84), *"Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."* What are the two places we can store up treasures for ourselves? What are the key contrasts Jesus makes between storing up *"treasures on earth"* versus *"treasures in heaven"*? How do *"treasures on earth"* lose value, while *"treasures in heaven"* retain value?

2. Jesus says in Matthew 6:25–27 (NIV84), *"Therefore I tell you, do not worry about your life, what you will eat or drink; or about your body, what you will wear. Is not life more important than food, and the body more important than clothes? Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?*

Who of you by worrying can add a single hour to his life?" What reasons does Jesus give for not worrying about your material life and the things of this world? How does remembering God's past provisions reduce your anxiety about the future? Discuss how focusing on the eternal rather than the temporal changes your perspective on your daily life and the choices you make.

3. What do we bring into the world, and what do we take out of it? Paul writes in 1 Timothy 6:6–10 (NIV84), *"Godliness with contentment is great gain. For we brought nothing into the world, and we can take nothing out of it. But if we have food and clothing, we will be content with that. People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs."* Discuss the contrast Paul makes between "*Godliness with contentment"* and *"the love of money."* Does Paul say money is evil or the "love of money" is *"a root"* of evil? How does shifting the trajectory of your heart to what's eternal help you steward money appropriately?

4. In 1 Timothy 6:17 (NIV84), Paul encourages believers to hold the "treasures of this world" loosely: "*Command those who are rich in this present world not to be arrogant nor to put their hope in wealth, which is so uncertain, but to put their hope in God, who richly provides us with everything for our enjoyment."* Then we can be thankful for the things God has given us, stop comparing ourselves to others, and better recognize God's presence all around us. Share a time when you held something so tightly that there was no joy in having it. What would it look like for you to cultivate a heart that holds possessions loosely? How does recognizing God's sovereignty over your finances allow you to live life with more freedom and joy?

5. Paul writes in 1 Timothy 6:18–19 (NIV84), "*Command them to do good, to be rich in good deeds, and to be generous and willing to share. In this way they will lay up treasure for themselves as a firm foundation for the coming age, so that they may take hold of the life that is truly life."* What insights does Paul reveal with regard to generosity and the coming age? Share an instance where your good stewardship changed someone's life.

6. In Matthew 6:33 (NIV84), Jesus says, *"But seek first his kingdom and his righteousness, and all these things will be given to you as well."* What are some ways you can focus more on God's kingdom and send ahead lasting *"treasures in heaven"* this week?

Three Essential Questions

The following questions are intended to be open-ended and encourage members to consider how they and what they, or the group, can do as a result of hearing the message.

1. **What did you hear?** ***What point in this message was most impactful for you?***
2. **What do you think?** ***How did this message challenge, change, or affirm your thinking?***
3. **What will you do***?* ***How will you or your group put into practice what you've learned today?***

Are you interested in the Bible and in helping small groups benefit from the weekend message? Well, you are in luck! Saddleback members like you create these discussion guides each week. If you are interested in joining the team, please email *JasonW@saddleback.com*.