



Life Group Discussion Guide

November 16: Matthew 6:21 --- It's a Matter of the Heart

Icebreaker:

- What was the first big purchase for which you remember saving? Did it live up to your expectations?
- What was a thing you treasured as a child? What made it special?

Discussion Questions:

Every group is different! As you prepare, choose the questions that best fit your group, focusing on those that spark meaningful conversation. Don't rush—depth is better than distance. Trust the Holy Spirit to lead your discussion!

Big idea: God does not need your money. But He demands your heart.

1. **Read Matthew 6:19-21** "For where your treasure is, there your heart will be also."

- a. What makes something a treasure?
- b. Discuss what it might mean to store up for yourselves treasures in heaven.
- c. Pastor Dave said, "God doesn't need your money — He demands your heart."
 - i. What does it mean for God to have your heart? ("*Earthly*" examples of things that have our hearts: spouse, girlfriend/boyfriend, child, friend, parent, etc.)
 - ii. How can money reveal whether God truly has our heart?
- d. Think about your spending or generosity patterns over the last 3 months. If someone looked at the details, what might it say about who (or what) has your heart right now? Is there something they would say to change (about your heart)?

2. **Read Malachi 3:10 and Genesis 14:17-20.**

- a. What do these passages show us about God's character and His desire for us to trust Him completely?
- b. Tithing literally means giving a tenth — but Jesus doesn't want 10% of our heart; He wants 100%. How can giving be a spiritual practice that helps align our *whole* heart with God's?

3. **Pastor Dave said, “Your money’s direction shapes your heart’s affection.”**

Let’s get practical about how to direct your resources so your heart grows closer to Jesus through application actions.

a) **Examine Your Proof.**

- I. Do you have a 100% heart – 100% trust in God and 100% agreement that what I have is actually His? What’s the proof in how we handle our money that God truly has our whole heart?
- II. What attitudes or habits might reveal areas where we’re still holding 10% or 5%, or even 1% back?

b) **Put Idols to Death.**

- I. What are some “rivals” that compete with God for your heart — things you tend to trust more than Him?
- II. What would it look like to put those idols to death this week?

c) **Take a Step of Faith.**

- I. God invites us to test Him (Malachi 3:10) — not because He needs our money, but because He wants to prove His faithfulness.
- II. What step of faith can you take to grow in trust — a first tithe, a new giving rhythm, or a specific pledge of obedience?

Starter ideas...

- *Tithe. Get started at lcc.org/give*
- *Make a Faith Promise to the Lord at my.lcc.org/pledge*
- *Pray “Lord I give control of all my financial resources to you. I KNOW they are a gift from you and I am thankful to have all you have given me.”*
- *Find 3 ways to give to individuals in need. Not an organization, but an individual so it is personal.*
- *Take a tag from the Blessing Tree*
- *Pray, “God, I trust you to take care of me. I will be satisfied with whatever position you place me financially.”*
- *Spend an hour learning about how Christians in India or Africa or China live day to day. Consider how they have joy with substantially less resources than us.*
- *Make a 1-time financial gift that makes you uncomfortable*
- *Spend a block of time writing down a list of ways God has blessed you and then spend another block of time praying with thanksgiving.*
- *Pray a prayer of thanksgiving every time you spend even a penny.*

Prayer Focus: “God, You don’t want just 10% — You want my whole heart. Reveal anything that rivals You for my affection. Give me courage to trust You fully, and to give in faith as an act of worship.”