



# AFFLUENZA

*Biblical Warning & Wisdom for the Wealthy*



Small Group Study  
and Discussion Guide

# *Affluenza*

## A study & discussion guide

By any global and historical standard, we are wealthy people. Even the least affluent among us has access to a quality of life that previous generations and people in developing nations could only dream of. But is the life of affluence—full of this stuff, these busy schedules and these distractions—really a blessing? Or is it possible that what we call blessings might actually be hurting us? Could our affluence be making us sick? These next few weeks we will be looking at:

The Problem: Root of all Evil

The Answer: Caution

The Answer: Generosity

The Answer: Stewardship

The Answer: Contentment

The Problem: Greed—the desire for more—is in itself a sin, and the starting point for many others sins. Greed, the love of money, is a root problem in two ways—we sin to get more stuff, and having more stuff we are enabled us to sin more freely.

### *Scripture Reading*

#### **1 Timothy 6:9-10 (NIV)**

<sup>6:9</sup> "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. <sup>10</sup> 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."

### *Group Discussion*

Most of us have experienced financial difficulties at some point in life. If handled correctly, we grew from the situation and learned how to use our resources better. More often than not, we tend to repeat our errors and suffer the consequences. Often, money is a stumbling block—in both times of want and times of abundance.

- a. Is your wealth, or lack of it, a problem for you?
- b. What can you do about it?

### *Prayer*

Let's pray for God to guide us in this area. Ask Him to give us a true picture of our heart as it pertains to wealth. Pray for wisdom and courage to address this difficult and private area of our life. Share with your group or with someone you trust, the struggles you deal with in this area.

*Dear God, open my heart and my spirit to Your truth. Reveal to me the reality of how much I already have been given. Give me a peaceful attitude about tomorrow and show me how to submit to Your will. Amen.*

## Daily Devotions

For more in-depth study and conversation, use the daily reading texts and discuss the following:

### Monday – Proverbs 28:19-25

#### The faithful will be richly rewarded

<sup>25</sup> *"A greedy man stirs up dissension, but he who trusts in the LORD will prosper."*

Compared to most of the world, we in the United States are rich beyond compare. How does this strike you?

### Tuesday – James 1:14-18

#### Every gift is from God

<sup>17</sup> *"Every good and perfect gift is from above,"*

Many of us learned to send thank you notes to people who gave us gifts for special occasions. Discuss how we can show thankfulness to God for all He has given us.

### Wednesday – 1 John 2:15-17

#### Obey and live forever

<sup>17</sup> *"The world and its desires pass away, but the man who does the will of God lives forever."*

Discuss what this verse means. There are two statements which could stand alone.

## Thursday – Mark 4:15-20

### The worries of this life choke out the word

<sup>19</sup> *"but the worries of this life, the deceitfulness of wealth and the desires for other things come in and choke the word, making it unfruitful."*

Take a look at the words above, *"the deceitfulness of wealth,"* and give an example of what this might mean for you and your situation.

## Friday – Matthew 6:19-21,24

### We cannot serve two masters

<sup>21</sup> *"For where your treasure is, there your heart will be also."*

We can use this as a time for self-examination. Where is our heart with regard to our 'stuff'? Do we hold tight to our things, or are we willing to share?

## Saturday – Exodus 20:2-4

### Have no false gods

<sup>4</sup> *"You shall not make for yourself an idol in the form of anything in heaven above or on the earth beneath or in the waters below."*

When we worry that we won't have enough stored up for the future and it becomes an obsession; how can this be considered idolatry?

**The Answer: Caution**—Caution is maybe not even a strong enough word. The text says "FLEE" - the same word used about lust, idolatry and fornication. But it isn't enough to just run from greed—we must run instead toward God, who alone can fulfill.

## Scripture Reading

### 1 Timothy 6:11-16 (NIV)

<sup>11</sup> "But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness. <sup>12</sup> Fight the good fight of the faith. Take hold of the eternal life to which you were called when you made your good confession in the presence of many witnesses. <sup>13</sup> In the sight of God, who gives life to everything, and of Christ Jesus, who while testifying before Pontius Pilate made the good confession, I charge you <sup>14</sup> to keep this command without spot or blame until the appearing of our Lord Jesus Christ, <sup>15</sup> which God will bring about in his own time--God, the blessed and only Ruler, the King of kings and Lord of lords, <sup>16</sup> who alone is immortal and who lives in unapproachable light, whom no one has seen or can see. To him be honor and might forever. Amen."

### Group Discussion

How does one pursue righteousness? Paul is placing greed, and confessing Christ as Lord, at odds with each other. This, then, is Kingdom stuff—we trade allegiance to a false 'god' (Matthew 6) for allegiance to the True God. Paul is encouraging Timothy to teach his followers how to identify true wealth, and also to have a loose grip on things and be prepared to share with a grateful heart, that which doesn't belong to us anyway.

- Have you experienced a season when you would trade your wealth for restored health—either yours or a loved ones?
- Did your priority shift? How did you handle it?

### Prayer

Let's pray for a new way to look at all those things we treasure. Ask for help discerning what is truly important for the Kingdom. Ask for wisdom and guidance from the One who loves us so.

*Dear God, You are the one we turn to for help, and You are the one we give thanks to for all we have. I want to be able to resist the temptation to hold tight to my 'things', I want to have a heart to share with anyone I see who needs what I have. That includes my faith. Amen.*

## *Daily Devotions*

For more in-depth study and conversation, use the daily reading texts and discuss the following:

### **Monday – 1 Corinthians 9:24-26**

#### **There is a need for self-discipline**

<sup>25</sup> *"Everyone who completes in the games goes into strict training."*

Tell how strict training, or self-discipline can help us overcome our tendency to be greedy. What sort of training could one practice?

### **Tuesday – Romans 12:17-21**

#### **Overcome evil with good**

<sup>20</sup> *"If your enemy is hungry, feed him; if he is thirsty, give him something to drink...Do not be overcome by evil, but overcome evil with good."*

When we take the time to care enough to provide for the basics for others out of the overflow of our heart, we are fleeing from materialistic ways. Tell how this could have a kingdom impact for Christ?

### **Wednesday – 2 Timothy 2:14-15**

#### **Point to Truth**

<sup>15</sup> *"Do your best to present yourself to God as one approved, a workman who does not need to be ashamed and who correctly handles the truth."*

Discuss what this verse means to you. How can this apply to our wealth and how we handle it?

## Thursday – Galatians 5:22-26

### Keep in step with the Spirit

<sup>25</sup> *"Since we live by the Spirit, let us keep in step with the Spirit."*

When we engage with the Fruit of the Spirit and practice love, kindness, gentleness, and joy (just to name a few), we could be reaching out to others and helping to fill any needs they may have. Discuss how this is true.

## Friday – 1 John 3:7-10

### Do not be led astray

<sup>10</sup> *"Anyone who does not do what is right is not a child of God; nor is anyone who does not love his brother."*

Do you know what is right? Think over how you manage all your possessions, and pray for direction. How can we learn to do the next right thing?

## Saturday – Matthew 6:25-34

### Don't worry, just believe

<sup>26</sup> *"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."*

Sometimes we hold tightly to our things for fear we will not have enough. What do you think about this? How can we overcome this fear?



**The Answer: Generosity**—True treasure, that which fills us with joy and peace, cannot be bought or sold. The generous believer's heart overflows with these traits. The generous believer notices a need and fills it.

## Scripture Reading

### 1 Timothy 6:17-19 (NIV)

<sup>6:17</sup> "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. <sup>18</sup> Command them to do good, to be rich in good deeds, and to be generous and willing to share. <sup>19</sup> 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."

### Group Discussion

Generosity is one of those traits we begin learning in childhood. Our parents encouraged us to share our toys with others. Later, in our teen years, we learned to share and become team players. Generosity, when practiced faithfully, continues to form and shape our personalities and our lives. It reflects the condition of the heart.

- Discuss ways you are a generous person.
- Tell of a need you are currently trying to fulfill by your generous behavior.
- How does it make you feel?

### Prayer

If generosity is something you struggle with, ask God to show you how you can change. If you are a generous person, ask God to reveal ways for you to grow this precious gift.

*Dear God, You are indeed most generous. The gift of Your Son to sinful humans, is the ultimate sign of a giving heart. Capture our hearts and mold us into the giving people You created us to be. Amen.*

## *Daily Devotions*

For more in-depth study and conversation, use the daily reading texts and discuss the following:

### **Monday – Acts 2:42-47**

#### **Give to everyone who has need**

<sup>44</sup> *"All the believers were together and had everything in common.*

<sup>45</sup> *Selling their possessions and goods, they gave to anyone as he had need."*

Do these two sentences make you shudder or fill you with a sense of pride for how the first believers behaved?

### **Tuesday – Luke 12:16-21**

#### **Share your bounty**

<sup>19</sup> *And I'll say to myself, "You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry."*

Read all the text and discuss what is going on with this rich man. Then talk over how this could be so much different if the rich man was generous.

### **Wednesday – Proverbs 23:4-5**

#### **Riches are here today, gone tomorrow**

<sup>4</sup> *"Do not wear yourself out to get rich"*

We can be well off one minute and the next time we look, we are in need. Can you tell of a time you experienced this truth? What did you do about it?

## Thursday – Hebrews 13:15-16

### Generously share with others

<sup>16</sup> *"And do not forget to do good and to share with others, for with such sacrifices God is pleased."*

There is much more to the concept of generosity than giving of our money. Often, giving our time to help another is the greater need. Discuss.

## Friday – Luke 16:8-9, 13

### Generosity wins friends

<sup>9</sup> *"I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings."*

This verse is reminiscent of the statement, you can't take it with you. What do you think of when you read this? How is this discipleship?

## Saturday – Psalm 104:27-28

### Look to our generous God

<sup>27</sup> *"These all look to You to give them their food at the proper time."*

There are many verses which outline how God takes care of His people. Even the Lord's Prayer echoes this sentiment. Do you trust this to be so?

**The Answer: Stewardship**—Paul urges Timothy to guard what is entrusted to his care—his people, his gifting and his resources—not because they are scarce, but because they are sacred. They are a gift! And they belong to God, so 'guarding' them looks like using them all for God's glory and purposes.

## Scripture Reading

**1 Timothy 6:17b, 20-21 (NIV)**

*<sup>6:17</sup> "...but to put their hope in God who richly provides us with everything for our enjoyment. <sup>20</sup>Timothy, guard what has been entrusted to your care. Turn away from godless chatter and the opposing ideas of what is falsely called knowledge, <sup>21</sup> which some have professed and in so doing have wandered from the faith. Grace be with you."*

### Group Discussion

God instructs us, through the words and actions of Paul and Timothy, to put our hope in Him, not in our possessions. All we have, has been entrusted to us, to care for and to share with others in need of our help. Notice how Paul writes that we have been richly provided for.

- List a few of the things you would consider as God's rich provision.
- How can these items be used to God's glory and to help others?

### Prayer

Let's pray for eyes to see someone else's need and the willingness to step forward and fill that need. Show us how it could be more than 'things' they need. Maybe it is a helping hand, a purposeful smile, or a kind word.

*Dear Father God, Show us how to care for one another in all ways. Help us to recognize needs and reach out a hand to help. We are so much more than what we have. You have created us to need each other, give us the ability to be what You want us to be. Amen.*

## *Daily Devotions*

For more in-depth study and conversation, use the daily reading texts and discuss the following:

### **Monday – Colossians 3:23-24**

#### **It is Christ we are serving**

<sup>23</sup> *"Whatever you do, work at it with all your heart, as working for the Lord, not for men."*

When we look at others we can see Jesus. By doing this, it becomes natural to serve them. What are ways we can be serving others that many may not consider?

### **Tuesday – 1 Peter 4:7-11**

#### **Use our gifts**

<sup>10</sup> *"Each one should use whatever gift he has received to serve others"*

As Christians, we all have received Spiritual Gifts and these gifts are to be used to lift up and support the Body of Christ. Discuss which gifts you have which could be used to serve someone else.

### **Wednesday – Matthew 25:14-30**

#### **Faithful stewards will be given more**

<sup>29</sup> *"For everyone who has will be given more, and he will have an abundance."*

Read Matthew 25:14-30 and discuss what these verses mean. There are a couple of lessons on Stewardship here. List your thoughts.

## Thursday – Psalm 62:9-12

### A loving God will judge us

<sup>11</sup> *"One thing God has spoken, two things have I heard: that you, O God, are strong, and that You, O Lord are loving. Surely You will reward each person according to what he has done."*

This passage instructs us to be honest in our dealings. *"Do not trust in extortion or take pride in stolen goods."* (verse 10) What do these words mean?

## Friday – Genesis 39:4-6

### A faithful steward will be rewarded

<sup>5</sup> *"From the time he put him (Joseph) in charge of his household and of all that he owned, the LORD blessed the household of the Egyptian because of Joseph."*

It isn't difficult for an honest person to know what to do. But, sometimes it can be difficult to do the right thing, especially if you are in need yourself. Have you ever found yourself in desperate need to help? What happened?

## Saturday – Ephesians 3:1-3

### Have no false gods

<sup>1</sup> *For this reason I, Paul, the prisoner of Christ Jesus for the sake of you Gentiles..."*

Even though he was under arrest, Paul maintained his firm belief that God was in control of all that happened to him. Do your circumstances make you wonder if God has lost control of this world?

Discuss:

**The Answer: Contentment**—Contentment is so tantalizing. We all desperately want to be content with what we have. But how can it become more than just another unmet goal? What allows someone to truly be content?

## Scripture Reading

### 1 Timothy 6:6-8 (NIV)

<sup>6:6</sup> *But godliness with contentment is great gain.* <sup>7</sup> *For we brought nothing into the world, and we can take nothing out of it.* <sup>8</sup> *But if we have food and clothing, we will be content with that.*

### Group Discussion

Oh, contentment; to feel as though it is all coming together, To know that you have everything you need, if not everything you want, and still you are more than happy. Is this you?

Define what contentment is for you. Will you recognize it when it is achieved?

- Is it so very elusive, or do you experience it every once in awhile?
- Are you content?
- What does that look like?

### Prayer

Ask God to speak plainly to you. Ask Him to be clear when you ask for something you feel you need. Petition the LORD of the universe for help, be prepared for His answer and be content with it.

*Dear God, I want to feel content in all I do and with all I have. Fill me with the truth of Your Word and let me see how fortunate I am to have all that I have. Reveal what contentment is and then open my eyes to see. Amen.*

## Daily Devotions

For more in-depth study and conversation, use the daily reading texts and discuss the following:

### Monday – Hebrews 13:5-8

#### The Lord is my helper

<sup>5</sup> *"Keep your lives free from the love of money and be content with what you have."*

All our money and homes and toys, are gifts from God. Many of us have been abundantly blessed in this way. How can we develop contentment around what we have and not look for more?

### Tuesday – Ecclesiastes 5:10, 18-20

#### Contentment is a gift

<sup>10</sup> *"Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income."*

Many of us learned to send thank you notes to people who gave us gifts for special occasions. Discuss how we can show thankfulness and be content with all He has given us.

### Psalm 37:3-7

#### Trust in the Lord

<sup>4-5</sup> *"Delight yourself in the LORD and He will give you the desires of your heart. Commit your way to the LORD; trust in Him and He will do this."*

If you and I received the desires of our hearts, will we then be content, or will we still want more? What do you think?



## Thursday – Acts 4:32-37

### Share and find contentment

<sup>32</sup> *"All the believers were one in heart and mind."*

Now that sounds like contentment. Or does it? Does it sound boring to you? Does this paint a picture you would like to hold on to? Read all six verses, then discuss.

## Friday – Philippians 4:10-13

### Thankfully content

<sup>11b</sup> *"I have learned to be content whatever the circumstances."*

This is a bold statement to make. Whatever the circumstances indicates complete trust in the LORD. Can you say this and really mean it? What would it take to be this confident in God?

## Saturday – Psalm 27

### Contentedly I wait for the LORD

<sup>4</sup> *"One thing I ask from the Lord, this only do I seek: that I may dwell in the house of the Lord all the days of my life."*

How does this verse speak to you of contentment? What, in your words, is contentment?

# NOTES

# NOTES

**Our Mission:**  
**To Be and to Make Disciples of Jesus Christ**



Upper Arlington Lutheran Church

**Lytham Road**

2300 Lytham Road  
Columbus, OH 43220

**Mill Run**

3500 Mill Run Drive  
Hilliard, OH 43026

**Hilltop**

12 S. Terrace Avenue  
Columbus, OH 43204

614-451-3736  
Website: [www.ualc.org](http://www.ualc.org)