

COS Growth Group Study

Series: Simplify

Week 3: Simplify Your Money

Scripture: Matthew 6:24

Opening Prayer

Gracious God, we come to you with many emotions around money — anxiety, fear, pride, hope, and sometimes shame. As we gather tonight, remind us that your grace meets us exactly where we are. Help us listen honestly, speak kindly, and learn how to trust you more fully with every part of our lives, including our finances. Amen.

Icebreaker

Choose one:

- Growing up, was money talked about openly in your home or mostly avoided?
- What word or emotion comes to mind when you hear the word “money”?
- Finish this sentence privately or out loud: Money is...

Sermon Summary

In Simplify Your Money, we explored how every person has a money story that shapes their decisions, relationships, and sense of security. Jesus speaks directly to this struggle in Matthew 6:24, reminding us that no one can serve two masters. Money itself is not evil, but it competes for our devotion and loyalty.

Jesus challenges us to recognize that serving is not about feelings but about daily choices. When money controls us, it creates stress, conflict, and fear. When we take intentional steps to manage money wisely — budgeting, reducing debt, saving, and giving — we gain clarity, margin, freedom, stability, and joy. Ultimately, the invitation is not to have more, but to live differently by serving God first.

Key Takeaways

- Everyone has a money story, and it influences more than we realize.
- Money competes for devotion, even when we say it isn't most important.
- Serving money leads to stress; serving God leads to freedom.
- Wise financial practices create clarity, margin, and stability.
- Generosity shifts our focus from stuff to people.

Understanding the Vision

1. Why do you think Jesus contrasts God and money instead of God and evil?
2. How does the idea of “serving” money show up in everyday life?
3. What might change in a person’s life if God truly became their primary master?

Personal Reflection

1. How has your money story shaped your current habits or emotions?
2. Where do you feel the most tension between money and other priorities?
3. What is one area where money may be controlling you more than you’d like?

Living It Out This Week

Choose one:

- Track your spending for one week to gain clarity.
- Take one step toward creating financial margin.
- Make a plan to reduce one small debt or stressor.
- Practice intentional generosity this week.
- Pray daily: “God, help me trust you more than money.”

Closing Prayer

God, thank you for being our true provider. We release our fear and need for control, and we choose to trust you more deeply. Teach us how to use money wisely, generously, and faithfully so that our lives reflect your love and freedom. Amen.