

***The Treasure Principle* Small Group Discussion Guide**

In January 2009 the small groups at The Summit Church read and discussed *The Treasure Principle* by Randy Alcorn. The discussions were divided over 3 weeks (2 chapters/week). Below is the complete study guide with answers we gave leaders on the following page.

1. In the *The Treasure Principle*, Randy Alcorn states the first key to unlocking the treasuring principle in one's life is realizing that **God owns everything and I'm His money manager**. Contrast this truth with the common American culture's worldview. What areas do we often think of in terms of ownership in our lives and how does that common thought square with the Scriptures?
2. In *The Treasure Principle*, Alcorn emphasizes heavily - the JOY of giving. Discuss how having a mentality of JOY in giving contrasts from having a mentality of giving sacrificially.
3. In *The Treasure Principle*, Alcorn's first main principle is **You can't take it with you-but you can send it on ahead**. Most people in our culture do not have a problem with setting aside money every year toward their retirement plan. Why do you think it is difficult for some in the church to grasp this similar Kingdom principle? Discuss how you can better foster Kingdom financial planning in your own families.
4. In Matthew 6:21 Jesus tells us, "Where your treasure is there your heart will be also." In other words our hearts are bound to whatever gives us the most joy. If we live for financial security, then our affections are on money and not on God. What does this mean for the way we view God and its impact on our giving?
5. What are some of the reasons that keep Christians from giving? What does Alcorn say is the biggest reason?
6. (Personal) Alcorn compares our short lives on earth to a dot and our eternal lives in heaven as a never-ending line that extends from that dot. If God were to audit my finances, would He conclude that I live more for the "dot" or more for the "line"? What would some of His observations be?
7. Alcorn talks a lot about the tithe being the floor of giving, not the ceiling. Tithing gets us on the road to giving more and more. He also talks about how many of us (if not all of us) have more than we need. Why does Alcorn say we have been given more than we need? How are you using your surplus?
8. As a summary question for the book, how does Alcorn argue that storing up treasures for ourselves in heaven is not selfish?

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The Treasure Principle Discussion Guide Answers

1. The worldview of American culture tends to be very individualistic and egocentric (regarding the self as the center of all things). This mindset causes one's own interests to supersede the interests of God and the interests of others. Viewing God as the owner of all things radically changes culture's message of greed to a notion of responsible living. You may get a variety of answers that will apply here but likely the most common answer will be finances or material possessions. Four Scriptures are mentioned by Alcorn that give a balanced look at finances and material possessions: Psalm 24:1, Haggai 2:8, Deuteronomy 8:18, 1 Corinthians 6:19-20. Try to have a working knowledge of these Scriptures to help foster a biblical reflection.
2. When we give for Kingdom purposes, we exchange lesser treasures for greater treasures. We do not do this out of a dutiful mindset but out of joyful exhilaration. This type of joy is demonstrated in Matt. 13:44. You definitely want to refer to this Scripture to understand Alcorn's point. The present joy comes from anticipating future joy.
3. Not getting this principle results either from not fully understanding or not fully believing the Gospel of Jesus Christ. It's pretty much that simple... J.D. mentioned on his blog the other day he has been wholeheartedly investing in his retirement plan and the Summit Church for the past 6 years. His retirement has failed him to but His investment in the Church has yielded "amazing dividends." Emphasize the great value to being even more proactive in your Kingdom investments as you are in your 401K.
4. If our hearts are bound to whatever brings us the most joy then we must delight most fully in God, viewing him as our treasure surpassing everything else. Desiring God and being satisfied in him is then integral to the way we view giving. Money no longer is our treasure and our hearts are not tied to our bank accounts. Therefore we are able to give joyfully as an act of worship before God.
5. Alcorn mentions several reasons that Christians do not give. Fear, insecurity, not believing God will take care of our needs. This is a personal question and there could be as many answers as there are people. The biggest reason Alcorn says that Christians don't give is because they do not understand the temporality of their lives on earth and that their citizenship is in heaven.
6. This is just a question that could be read aloud and then you could ask your group members to meditate on it over the next week.
7. Alcorn says that we have been given more than we need so that we are able to give generously. This surplus is not just a blessing but it is also a test to see who we really view as the owner of our money.
8. Alcorn says that this is not a wrong motivation because Christ himself offers it to us. "Reward is His idea, not ours (39)."