

Life Group Leader Notes

December 8, 2024

James 5

HOW TO HANDLE MONEY WITHOUT LOSING YOUR SOUL

No matter where you read in the Bible, you will eventually get to a passage about money. The words in [James 5](#) are the strongest against a particular group of people in James's audience in this entire letter. It is not without intention, for this passage deals with a person's attitude towards money.

Practice the Proper Use of Money

[James 5:7a \(ESV\)](#) Be patient, therefore..

1. Patiently invest over time.

[James 5:7 \(ESV\)](#); [Proverbs 13:11 \(ESV\)](#)

Every time I get paid, I take a test.

[Luke 16:9 \(ESV\)](#)

Discussion: What does “invest patiently” financially and spiritually mean, and how can we balance these priorities in daily life?

2. Prioritize character over capital.

[James 5:8 \(ESV\)](#)

Establish your inner person in your financial life.

Here is what Jesus says about money. Who you are is who you are, no matter the amount.

[Luke 16:10-11 \(ESV\)](#)

Money does not change who you are; it reveals who you are.

That is why God wants us to develop character before chasing wealth.

It is why the Tithe is so essential. Tithing is not about losing money but declaring that God owns all you have. It is a test of your heart and a step of faith.

[Proverbs 22:1 \(ESV\)](#)

Discussion: How does the way we handle money reflect the character God is building within us?

3. Pursue contentment.

[James 5:9 \(ESV\)](#)

We often measure our net worth or seeming net worth against others.

You have to learn that God is writing your story differently than others.

Be happy with what you have. Don't be angry with what other people have.

Discussion: How can focusing on God's unique plan for our lives help us find contentment instead of comparing ourselves to others?

4. Persevere through trial.

[James 5:10-11 \(ESV\)](#)

Discussion: How can trials with finances strengthen your faith?

Sermon in a sentence:

**Money can DECEIVE the heart or SERVE God's work—don't let it
MASTER you; use it to make an ETERNAL impact.**

Key Takeaways:

1. Money can blind our hearts or benefit the world—we must choose wisely.
2. Wealth is temporary; character and faith endure forever.
3. Patient and faithful stewardship leads to eternal impact.