

1. WELCOME & OPENING PRAYER (4 MINUTES)

Welcome the group to Week 3. Share a quick reminder: this challenge isn't about losing something—it's about investing in something that will last forever. This week's theme: learning to give in ways that echo into eternity.

Open with prayer, asking God to help the group develop a heart for eternal generosity.

2. ICEBREAKER (5 MINUTES)

Question: "What's one thing you've held onto that has sentimental or lasting value?" Explain.

3. WATCH THE VIDEO: "GIVING ETERNALLY - INVESTING IN WHAT OUTLASTS YOU" (12 MINUTES)

Play the video filmed at the Field of Dreams and the outdoor mall. Zach uses humor, cultural references, and Scripture to explore what it means to stop living like owners and start living like stewards.

4. BIBLE READINGS (3 MINUTES)

Have the group read:

- Luke 12:13-21 The parable of the rich fool and storing up treasures for self.
- Matthew 6:19-21 "Store up for yourselves treasures in heaven..."
- Psalm 39:4-7 "Show me, Lord, my life's end... each man's life is but a breath."

5. PERSONAL ASSESSMENT TIME (5 MINUTES)

Take a few minutes and complete this exercise to help you understand more about where your heart is in relation to today's topic. This exercise is also the challenge for Day 13 of *Giving Challenge*.



OWNER OR STEWARD CHECK

Place a checkmark next to the statement that best describes you currently—not who you aspire to be, but how you're living right now.			
	You see all that you have as yours to control and protect.		You see all that you have as entrusted to you by God.
	You feel entitled to what you've worked for.		You feel gratitude for what you've been given.
	You see giving as losing what belongs to you.		You see giving as an opportunity to bless others.
	You take credit for your success.		You credit God for your successes and opportunities.
	You save more money than you give.		You give more money than you save.
	You feel responsible for holding onto everything tightly.		You trust that God will provide everything you need.
	You live trying to get the most out of life right now.		You live with a focus on helping the next generations.
	You think more about retirement than you do heavenly rewards.		You think more about heavenly rewards than you do retirement.
	You work to achieve personal recognition.		You work to glorify God and serve others.
	You don't think about Heaven often.		You think of Heaven often.
	You have no guidelines, limits, and normal budgeting practices.		You have many guidelines, limits, and normal budgeting practices.
	You don't think about your financial decisions much.		You view every financial decision in light of eternity.
	You have so much stuff that you're not sure what to do with it all.		All your stuff has a purpose, and it's not overwhelming to think about.
Count the number of checkmarks on the right side and circle the number below. If your number is low, you are likely living with an Owner Mindset. If your number is high, you're embracing a Steward Mindset.			
Owner 1 2 3 4 5 6 7 8 9 10 11 12 13 Steward			
Whatever your number might be, set a goal to improve by at least two or three points. What action or next steps can you take this week to get better? Write it down and act on it.			

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6. DISCUSSION QUESTIONS (40 MINUTES)

- 1. Take some time to discuss the previous week's readings and/or challenges. Celebrate a win and a struggle that you had in *Giving Challenge* over the past week.
- 2. What did God reveal to you during the readings and/or challenges this past week?
- 3. What part of the video resonated most with you?
- 4. When in the hotel story did you realize that Zach was telling a fictional story? How did the "hotel upgrade" story help you think differently about investing in this life vs. eternity?
- 5. Jesus' story in Luke 12 calls a man "foolish" for hoarding wealth. Why do you think that term is so strong—and what's the lesson?
- 6. "You only live once" (YOLO) vs. "You actually live twice" (YALT)—how does that change your perspective on generosity?
- 7. What does it practically look like to store up "treasures in heaven" instead of on earth?
- 8. Zach quoted Randy Alcorn, who says you can't take your money with you—but you can "send it ahead." What are some examples of ways to give eternally?
- 9. A huge part of our time on this earth is to help accomplish God's dream of all people being saved. How does living with a perspective of being a part of God's dream change the way you think about the resources He's given to you?
- 10. Are there specific causes or Kingdom efforts you feel most drawn to support, and why?
- 11. Share where you ranked yourself on the ownership vs. stewardship assessment. Reflect on why you settled on that number and identify something you can do to be more like a steward?
- 12. What is one specific change you feel called to make to move from ownership to stewardship?

7. WEEKLY CHALLENGE PROMPT (2 MINUTES)

Challenge: Give a gift that echoes into eternity.

- Choose a cause or ministry that aligns with what Jesus values: serving the poor, reaching the lost, strengthening believers.
- Ask: "How can I invest in something that will outlive me?"

Encourage participants to think about how their resources will impact eternity.



8. CLOSING PRAYER (3-5 MINUTES)

Invite prayer requests specifically around shifting perspectives from temporary to eternal.

Pray for God to:

- Show each person where they can invest with eternal purpose
- Loosen any grip of materialism or short-sighted thinking
- Fill hearts with joy as they give beyond themselves

9. READING CHALLENGE ENCOURAGEMENT (1 MINUTE)

For a deeper, daily experience, continue reading the devotional *Giving Challenge:* A 40-Day Life-Changing Journey to Give Like Jesus.

This week: Read Days 13-19, and complete the daily challenges.