

# Money Ninjas

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**Matthew 6:19** Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, 20 but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. 21 For where your treasure is, there your heart will be also.

**Matthew 6:24** No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.

**Matthew 6:31** Therefore do not be anxious, saying, ‘What shall we eat?’ or ‘What shall we drink?’ or ‘What shall we wear?’ 32 For the Gentiles seek after all these things, and your heavenly Father knows that you need them all. 33 But seek first the kingdom of God and his righteousness, and all these things will be added to you.

1. Money ninjas pursue God’s kingdom first.

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**Luke 14:28** For which of you, desiring to build a tower, does not first sit down and count the cost, whether he has enough to complete it? 29 Otherwise, when he has laid a foundation and is not able to finish, all who see it begin to mock him, 30 saying, ‘This man began to build and was not able to finish.’ ...33 So therefore, any one of you who does not renounce all that he has cannot be my disciple.

2. In order to be good stewards, money ninjas count the cost.

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**Luke 18:18** And a ruler asked him, “Good Teacher, what must I do to inherit eternal life?” 19 And Jesus said to him, “Why do you call me good? No one is good except God alone. 20 You know the commandments: ‘Do not commit adultery, Do not murder, Do not steal, Do not bear false witness, Honor your father and mother.’” 21 And he said, “All these I have kept from my youth.” 22 When Jesus heard this, he said to him, “One thing you still lack. Sell all that you have and distribute to the poor, and you will have treasure in heaven; and come, follow me.” 23 But when he heard these things, he became very sad, for he was extremely rich. 24 Jesus, seeing that he had become sad, said, “How difficult it is for those who have wealth to enter the kingdom of God! 25 For it is easier for a camel to go through the eye of a needle than for a rich person to enter the kingdom of God.” 26 Those who heard it said, “Then who can be saved?” 27 But he said, “What is impossible with man is possible with God.”

3. Money ninjas understand that riches are a double-edged sword.

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Resources for Further Study:

<https://www.ramseysolutions.com/>  
<https://www.crown.org/>

Budgeting tools:

EveryDollar, Mint, YNAB, Excel, pen and paper

Finance Books:

“Total Money Makeover” by Dave Ramsey  
“Everyday Millionaires” by Chris Hogan  
“Money Matters for Teens” by Larry Burkett  
“Investing for the Future” by Larry Burkett

Discussion Questions:

1. What did God teach you in this message?
2. What do you aim for when it comes to your finances? How do your goals relate to seeking God’s kingdom first?
3. Where do you feel tempted to seek the financial approval of others?
4. Where do you sense God calling you to be a “good Samaritan”?
5. What can we pray for each other related to our money?