

LEADER GUIDE

CHARACTER COUNTS

CONTENTMENT

BIG IDEA: Be content in the power and provision of God.

DATE: Sunday, September 13, 2026

SCRIPTURE: Philippians 4:10-20

OPENING QUESTION

When was the last time you found yourself wanting more of something?

More. That might be the best description of the human condition. It seems that no matter what we have, we still have a craving for *more*.

Back in the 1990s, a man named Sergio Hernandez won the California lottery, receiving \$120,000 per year for 25 years from a \$3-million lottery. I wonder how many people thought, *He's got it made. He's set for life.* And yet in 1993, he was sentenced to a year in prison for receiving stolen property that was looted during the L.A. riots.

The logical conclusion is that *more* described the condition of his heart and mind, instead of *enough*.

Here are some sobering statistics on lottery winners:

- 70% of lottery winners go bankrupt or suffer severe financial ruin within 7–10 years of winning
- 82% of big winners (over \$1 million) spend more than they earn within 1 year
- 45% purchase second homes within a year, often leading to mortgage defaults

It's easy to point a finger at these foolish lottery winners, but what about us? Have you ever longed for something (a car, a job position, a house, a relationship), and then got it, only to discover that it didn't satisfy you like you thought it would? What's the solution to this discontent?

In Paul's letter to the Philippians, Scripture unfolds the "secret" of contentment, independent of circumstances and solely dependent on the person of Jesus Christ.

SETTING THE STAGE

Paul wrote Philippians from prison in Rome with a desire to thank the church for a gift that they sent to him through Epaphroditus. He updated the church on his situation, emphasizing that he was still

pressing forward toward the prize. He urged the church to come together in unity. He concluded his letter with thanksgiving for their gift, and assurance that he was content in his circumstances.

SCRIPTURE READING

Philippians 4:10-20 (CSB)

¹⁰ I rejoiced in the Lord greatly because once again you renewed your care for me. You were, in fact, concerned about me but lacked the opportunity to show it. ¹¹ I don't say this out of need, for I have learned to be content in whatever circumstances I find myself. ^{12a} I know how to make do with little, and I know how to make do with a lot.

^{12b} In any and all circumstances I have learned the secret of being content—whether well fed or hungry, whether in abundance or in need. ¹³ I am able to do all things through him who strengthens me. ¹⁴ Still, you did well by partnering with me in my hardship.

¹⁵ And you Philippians know that in the early days of the gospel, when I left Macedonia, no church shared with me in the matter of giving and receiving except you alone. ¹⁶ For even in Thessalonica you sent gifts for my need several times. ¹⁷ Not that I seek the gift, but I seek the profit that is increasing to your account. ¹⁸ But I have received everything in full, and I have an abundance. I am fully supplied, having received from Epaphroditus what you provided—a fragrant offering, an acceptable sacrifice, pleasing to God. ¹⁹ And my God will supply all your needs according to his riches in glory in Christ Jesus. ²⁰ Now to our God and Father be glory forever and ever. Amen.

DISCUSSION

How would you define contentment?

CONTENTMENT: A deep sense of satisfaction and peace regardless of external circumstances, rooted in one's relationship with God. Psalm 23:1 ("The Lord is my shepherd; I shall not want") expresses a profound sense of contentment and trust in God's provision. Proverbs 19:23 ("The fear of the LORD leads to life; one will sleep at night without danger.") links contentment with reverence for God and a peaceful state of being. Paul explained that his contentment was rooted in his relationship with Christ. Contentment is deeply connected to trust in God's provision and sovereignty. Learning to be content in all situations is part of growing in faith and reliance on God.

READ: Philippians 4:10-12a

Recap: Paul had a rich history with the church at Philippi, being instrumental in its founding (Acts 16:12). Time had passed, and there was a period between a previous financial gift they sent to Paul and the one he mentions in Philippians 4:10. It isn't clear exactly why this was the case but part of Paul's purpose in writing to them was to express his appreciation.

Although he was grateful to the Philippians, **Paul wanted to make it clear to them that his joy was in the Lord, not in the generous gifts of friends.** This was a lesson that he had just taught them: "Rejoice in the Lord always. I will say it again: Rejoice!" (v. 4). While appreciative of their care of him, Paul didn't allow the interim period of deprivation to steal his joy. Jesus was still enough for him when nothing else was given to him.

GUIDE: Use the commentary for these verses to give some background for the book of Philippians.

Recap: Paul was thankful for the Philippians' generosity to him, but his life wasn't based on what others did or didn't do for him. His ultimate dependence was on Jesus. There's wonderful freedom in this type of heart. It reflects a beautiful symmetry between being loved by God and being loved (or not loved) by people. Balance is crucial in contentment.

Discuss: Why is finding contentment so challenging? What are some enemies of contentment in today's culture?

Transition: Contentment is not based on our circumstances. In the next verses, we see that contentment rests in Christ.

READ: Philippians 4:12b-14

Recap: Once again Paul described the extent of his contentment with the phrase "in any and all circumstances" (v. 12b). It's a bold affirmation to say that a life situation doesn't exist that has the capacity to take away a believer's rest in Jesus Christ. **How does a person get to that place of ultimate contentment?**

Paul made a confident assertion when he wrote the words "any and all." What a bold statement! But it's also a wonderful assurance that **the gospel doesn't just command us to be content but will empower us to do so.**

GUIDE: Use the commentary for these verses to further explain the secret of being content.

Recap: How should we understand this though? Does this mean that because I'm a believer in Jesus all my lusts and cravings for the things of this life simply vanish? It's helpful to think of this contentment not in terms of just elimination but rather substitution. Affections for things that are sinful typically don't just disappear.

Instead, they're replaced by other affections. Ask yourself, "How real is Christ to me?" The objects of our discontentment—possessions, relationships, achievements—seem real to us. That's why we pursue them. Part of the work of the Holy Spirit is to make the things of God—His truth, His promises, His gifts—even more real to us than the tangible objects of our inordinate desires.

Discuss: How would you describe the secret of being content?

What are some ways you've seen Philippians 4:13 misapplied?

Have you ever had a time in your life when - through the generosity of God's people - God provided precisely what you needed? **Maybe you needed an exact amount of money for an unexpected bill or your house sold just before the payment on your new house was due?**

Maybe you have been through a trying time financially or physically. What helped you be content and grateful during those hard times?

Have you ever blessed someone anonymously? What was that like?

Transition: In the next verses, we see that God provides what we need to be content.

READ: Philippians 4:15-20

GUIDE: Use the commentary for these verses to explain the early days of the gospel.

Recap: Paul's contentment extended to the varied levels of support he received from the churches he served and planted. While humanly speaking, all the churches he started owed their existence to him. Yet, Paul didn't receive the same level of financial support.

How would you describe our culture's view of contentment?

Summarize: Verse 18 was a type of receipt or contribution record sent back to the Philippians from Paul: "I have received everything in full." But it was more than a transaction. Paul described their gift to him as:

A fragrant offering. This expression is frequently used in the Old Testament to denote offerings given to God.

An acceptable sacrifice. In Romans 12:1, Paul used this phrase to describe the response of God's people to His mercy.

Pleasing to God. More than any other impact, the Philippians' generosity was an act of worship to God.

How does our contentment impact the kingdom of God? (contentment can lead to generosity; it is proof of our trust in His provision; it can serve as an example that Christ is more than enough, etc.)

How can we practically cultivate a spirit of contentment in our daily lives?

Practicing contentment involves:

- ✓ focusing on gratitude
- ✓ recognizing God's blessings
- ✓ adjusting one's expectations and desires to align with biblical principles

What are the qualities of someone who has learned the secret of being content? Do you know someone like this? What is it like being around them?

Building a relationship of trust with God through prayer, reading Scripture, and relying on His promises helps cultivate a sense of contentment.

GUIDE: Refer back to the BIG IDEA for this lesson: ***Be content in the power and provision of God.***

RESPONSE

We are called to be content in the power and provision of God. Here are some ways to practice that.

Monitor. Don't make discontent worse by comparing yourself and your situation to that of others. Make a gratitude list of all the things for which you are thankful.

Ask. Give a close friend or a spouse the permission to point out anytime your conversation reflects a dissatisfaction with your status in life. Promise this person you won't get mad for what is said.

Give. Make a financial contribution over and above your regular giving to your church to one of Chets Creek Church's ministry partners or for an upcoming mission trip. Practicing generosity leads to contentment.

COMMENTARY

PHILIPPIANS 4:10-12A

Connection to The Big Idea: Paul expressed a contentment that had nothing to do with his circumstances.

Rejoiced in the Lord greatly (v. 10). Joy is a prominent theme in Philippians. Paul prayed with joy for the Philippian church (1:4). He desired for the church to have joy (v. 25). He asked the church to come together in unity so that his joy would be complete (2:2). He encouraged the church to welcome back Epaphroditus with joy (v. 29). The apostle called the believers in Philippi his joy and crown (4:1). Joy and contentment are vitally related.

Renewed your care (v. 10). Paul's history with the Philippians began with his founding of the church during his second missionary journey (Acts 16:11-40). The church remained connected to Paul by giving monetary gifts to him. Several times they sent gifts to him while he labored in nearby Thessalonica (Phil. 4:15-16). Perhaps some time had elapsed since the previous gift from the Philippian church to Paul. The apostle was not rebuking them for their delay in sending a gift; rather, he expressed grateful thanksgiving that they continued to be concerned and supported him.

Learned to be content in whatever circumstances (v. 11). Although Paul appreciated the Philippian church's gift, he did not find his joy in the gift given to him but in the Lord. Contentment did not come automatically to Paul, and neither does it to us. We must learn contentment. But what is contentment? Contentment was a primary virtue of Stoic philosophy, and it described a person who had cultivated an attitude of independence from all people and things so that he relied only upon himself. It included accepting reality, limiting desires, and focusing on personal growth through the cultivation of virtues. However, unlike the Stoics, **Paul had learned that contentment was found not in himself but in Christ.**

What circumstances helped teach Paul contentment? All of them taught him! Times of plenty and times of scarcity taught him to find his contentment in the Lord. Times of success in ministry and times of opposition taught him to be content in his relationship with Jesus. Paul faced many obstacles throughout his ministry (2 Cor. 11:22-33). He also saw amazing successes planting churches throughout Asia Minor, Macedonia, and Greece. Yet, he learned that none of those things alone could produce the type of contentment that Christ provides.

Make do with little . . . make do with a lot (v. 12a). This verse expressed Paul's definition of contentment. He learned to **take contentment from a source other than the things that he possessed.** The first phrase, *make do with little*, literally means "to be at a lower point" in Greek, to humble or humiliate. This was the same term used of Jesus in Philippians 2:8, where it says that Jesus "humbled" Himself in obedience to the point of death on a cross. Paul knew how to be content even when his circumstances humbled him, whether it was due to imprisonment, stoning, rejection, or any other trials.

On the other hand, Paul also knew contentment in times of great abundance. **Not everyone living in abundance has contentment.** In the New Testament, the term is used of having an abundance of things such as food ("more than enough," Luke 15:17; leftover pieces of bread, 9:17; John 6:13), and

possessions (Luke 12:15). It is also used to describe the growth of the early church (Acts 16:5), the overflowing grace that comes from being in Jesus Christ (Rom. 5:15), and the overflow of hope that comes through the Holy Spirit (15:13). Finally, it is used in the sense of excelling in building up the church (1 Cor. 14:12) and in the Lord's work (15:58; see also 2 Cor. 8:7). In this context, Paul was grateful for the Philippian church's gift. However, because his eyes were on Christ the apostle's contentment did not fluctuate with his circumstances regarding material possessions or anything else.

PHILIPPIANS 4:12B-14

Connection to The Big Idea: Christ provides the strength to be content in all things.

The secret of being content (v. 12b). The Greek term for *secret* means to be disciplined in or to learn a lesson. It appears only here in the New Testament. In the context of pagan religions, it was used to describe the initiation into the mystery religions, which claimed to have secret knowledge that could only be attained after becoming a member of the group. **Paul's initiation into contentment came through serving and suffering for Jesus.** This knowledge is learned by walking with Christ, who is the sufficient one, and by developing a solid theology of material things. Things ultimately do not matter. Relationships matter. Furthermore, whereas the mystery religions were only for the few initiated into the mysteries, the gospel is open to all who will repent of their sins and place their faith in Christ.

I am able to do all things (v. 13). This verse is a favorite for many, but often its application is not tied to its biblical context. Used for athletes entering sporting events or entrepreneurs starting new businesses, **this verse often serves as a pep talk for new adventures. However, in its context, the verse has to do with contentment.** Can the athlete show contentment when the scoreboard is reversed at the end of a game or competition? Can the entrepreneur have contentment when his business fails?

This saying must be understood in relation to the previous verses—times of plenty and times of scarcity. Furthermore, the first part of verse 13 must remain connected to the second part—**through him who strengthens me.** Paul's philosophy contrasted with the Stoic philosophy mentioned above. **He did not achieve contentment from his own resources but from the resources of Christ.**

The Greek word for *strengthens* usually refers to the work of Christ in the lives of individual believers (Eph. 6:10; 1 Tim. 1:12; 2 Tim. 2:1; 4:17). In his weakness, Paul was strong in the power of Christ (2 Cor. 12:9-10). This strengthening took place *through* Jesus. While material needs and circumstances may and did change, Paul's relationship with Christ was certain and secure. Nothing can separate the believer from God's love in Christ (Rom. 8:31-39), and what God has begun in the believer He is sure to finish (Phil. 1:6)—He has justified, is sanctifying, and will glorify the believer (Rom. 8:28-30). In the context of this ongoing relationship with Jesus, Paul found the secret of contentment no matter what situation he faced. He had developed "spiritual equilibrium" through walking with Christ and could thrive in any and all circumstances through Jesus.

Partnering with me (v. 14). Paul commended the Philippian believers for *partnering* with him through their gift. The Greek term translated *partnering with* means to have fellowship with and is a compound verb containing the word (*koinonia*), which Paul used earlier in relation to the joy he felt because of the Philippians' "partnership" with the apostle in the gospel (1:5).

The partnership between Paul and the Philippians no doubt also included prayer, active support (in sending Epaphroditus, 4:18), and shared goals. Though miles separated them, they still partnered

together so that the world might hear the gospel. In the same way, we can partner with missionaries and pastors laboring in other parts of the world.

PHILIPPIANS 4:15-20

Connection to The Big Idea: Paul was thankful for the Philippians' generosity and knew that God would provide for them as well.

Early days of the gospel (v. 15). Perhaps Paul recalled the events surrounding his visit to Philippi during his second missionary journey. He received a night vision of a man pleading that the apostle come to Macedonia and help the people (Acts 16:9). The vision motivated Paul to go to Philippi, where he encountered a woman named Lydia, a God-fearer who had gathered with others by a river outside the city gate for prayer. Paul led Lydia and her whole household to Christ. At her insistence, Paul and his companions remained at Lydia's house and likely used it as a home base while they remained in Philippi (vv. 10-15).

While in the city, Paul and his companions were harassed by a slave girl who was possessed by a spirit who gave her the ability to predict the future. After Paul cast the spirit out of the girl in the name of Jesus Christ, her owners (who could no longer make a profit from her) dragged Paul and Silas before the city magistrates. These officials had them beaten and thrown into prison. (vv. 16-24). While the missionaries were singing hymns during the night, an earthquake shook the prison and opened all the cell doors. These events allowed Paul and Silas to share the gospel with the jailer, who along with his entire family converted to Christ (vv. 25-34).

Gifts (v. 16). Although Paul had left the city, the Philippian believers continued to support the apostle's ministry. The Philippians were the only church in Macedonia that provided for the apostle in the early days of his ministry (v. 15). They sent money and other forms of support to him while he was in Thessalonica, a city about ninety miles from Philippi.

The profit that is increasing to your account (v. 17). In thanking them for their gift, Paul used financial language, commending the Philippians for their investment in the work of the Lord (vv. 17-18). *Profit* translates a Greek word for "fruit." However, in the language of finance, the word referred to gain or interest accrued. *Account* is the Greek term for "word"; when used in the context of finances it has the meaning of settling an account. In Jesus's parable of the talents, the master who had given his servants talents to use while he was away returned to settle "accounts" with the servants regarding their investment strategies in his absence (Matt. 25:19). The Philippians' accounts were with Jesus. While Paul benefited from their gifts, ultimately such gifts were the Philippians' offerings to the Lord. At the end of the age, all believers will stand before Jesus to be rewarded for all the deeds done for Him (1 Cor. 3:10-15; 2 Cor. 5:10). With this in mind, **we also should use our gifts and abilities to bless others by giving to and participating in the Lord's work.**

In full . . . an abundance . . . fully supplied (v. 18). Using financial terms again, Paul made sure that the Philippians knew that their gift had met the needs that he had. **I have received everything in full** translates the Greek meaning to be paid in full or to receive full payment for what is owed. Jesus used the term for *received* to describe those who give to the poor, pray, and fast for the praise of others. He said, "They have their reward" (Matthew 6:2,5,16).

A fragrant offering, an acceptable sacrifice, pleasing to God (v. 18). Using the language of Old Testament sacrifices, Paul noted that the Philippians' gifts were a *fragrant offering*, meaning it was pleasing to God (similar sacrificial language—"pleasing aroma"—appears seventeen times in the book of Leviticus). Their contribution was a 'fragrant offering' to God because of its sacrifice, its Christian motivation, and its significance to the spread of the gospel.

My God will supply all your needs (v. 19). Is this a universal promise? Is it conditional? Does God provide based on our faithfulness? The context of the passage is giving to support the needs of missionary labors. *(Such passages as Matthew 6:19-34 relate to the broader issue of God providing for believers' basic needs in general.)* God blesses those who give to others serving the Lord by bountifully supplying their needs. Givers may fear that if they give what they have, they will have nothing left and will be in need themselves. However, God provides what is needed as we support the work of the Lord.

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