

FINANCIAL SMALL GROUP

PURPOSE

HOW TO USE THIS CURRICULUM

Welcome to Purpose! We are so glad that you are here. Each week, we'll get together for an awesome time of discussion focused on the heart of money and how we use it.

It's going to be great! One of the best things about this Small Group is that it's designed to allow us all to talk to one another, ask questions, and build relationships as we process. There are Discussion Questions provided each week to help spark the conversations, but feel free to bring your own questions as well.

To get the most of each week, it's important to take a few minutes beforehand to read from the Big Idea to the Discussion Questions. This is usually only a page or two, so it won't take more than 15 minutes or so. These reading sections will help give you all the background and context that you'll need to really dig in to the discussion each week.

Let's get started!

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*All Scriptures are New International Version (NIV) unless otherwise noted.

PURPOSE

WEEK 01

PERSPECTIVE & POTENTIAL

“The eyes of your understanding being enlightened; that you may know what is the hope of His calling, and what are the riches of the glory of His inheritance in the saints.”
Ephesians 1:18 NKJV

BIG IDEA

Welcome! Purpose is a ten-week Small Group curriculum designed to open “the eyes of our understanding” so that we can be better stewards of the resources God has given each of us. You are about to begin a journey of discovery! There is no greater adventure on Earth than living the life of generosity and abundance that is available to all of God’s people. Over the course of this semester, we are going to study the foundational principles for financial life that are based on God’s Kingdom principles. This will include the blessings of God and our responsibility as stewards, the things that limit our potential for blessing, and the tools God has given us to live a blessed life. In this first week, we’re going to explore the wealth we have as Americans and the potential impact that wealth could have as we learn to leverage it for good.

PERSPECTIVE

Americans are strikingly prosperous compared to the majority of other people across the world. If you make \$32,400 annually (\$15.58 per hour), you are in the top 1% of income earners in the WORLD. So, great news: you’re rich! However, most of us have not learned how to make the most of the blessings in our lives.

Most of us don’t realize just how poor the rest of the world really is, so we assume that what we have is not enough to make a significant impact on the poorest people in other nations. The truth is - we are blessed! And, God has blessed us so that we can bless others. This doesn’t mean we give every dollar we have away, but it does mean that by being good stewards of what God has blessed us with, we can share the love of Jesus with our city, our state, our country, and even the entire world! Your time, resources, and gifts can make a difference in the lives of others no matter what they are.

POTENTIAL

To truly maximize our potential, we need a new perspective. Ask yourself what you currently believe and be open to God to changing your view.

Given the wealth God has entrusted to us, we are in position to make a much larger impact than we probably realize.

FOR EXAMPLE:

\$1

is enough to share the Gospel with 3 people in Thailand. OneHope is a ministry focused on presenting the Gospel to the 67 million people of Thailand who've never heard it.

\$500

is the average cost of gym memberships per person in a given year. And many of those memberships go mostly unused.

\$300

is enough to provide hot meals for one day for the homeless in the Woodlawn community of Birmingham, AL through The Community Kitchen of Woodlawn. Alabama has the second highest food hardship rate in the nation with 1 in 5 people struggling with hunger.

\$800

(or more) is how much we spend annually on cable upgrades and TV/Video subscription services like Netflix and Hulu.

\$1,440

is the annual cost of a daily Starbucks latte.

\$3,000

can provide clean drinking water to an entire village in South Sudan. NeverThirst is working to prevent the deaths of 2,000 children a day who die from drinking unsafe water.

\$2,600

spent annually on eating out.

Many of us see numbers like that and think, "that's great, but I don't have that kind of extra money lying around." But the truth is we will all have more money than we realize if we learn to manage it properly. Consider these examples of money we could use to make a difference at home and around the world.

\$6,658

is the amount of interest paid by the average American household each year.

So, the evidence suggests that there are places in our lives where we could manage our money better. The only way to know what those areas are is to know where your money is going. One of the best ways to do that is by using a financial tracking resource.

DISCUSSION QUESTIONS

- 01.** What does it mean to be rich? What is your mark for financial success?
- 02.** Other than the items listed above, what are some areas where you think you could manage your money better?
- 03.** If you had unlimited money, what kind of ministry would you give to? What are you most passionate about?

LEADER'S NOTES

Leaders, we are so thankful for you and the heart you have to lead people in stewardship. It is amazing to see people come alive with purpose when they realize how much of a Kingdom impact the resources God has given them can make! The most important thing we ask is that you pray daily for your participants. Only the Holy Spirit can awaken them to the potential they have in the blessings they've received. The first week is really all about relationships. It is an opportunity to gather your group and begin to get to know everyone. Remember, real life change happens in the context of relationships.

NEXT STEPS

Consider using one of the tracking resources available in the resources section. It's easier than you think and you'll be glad you did it. If you're not ready to commit fully to tracking all your expenses, then track just one area. For example, if you feel your daily stops for coffee are an area you can manage better, keep track of that one area and see what you learn.

PRAYER TIME

Ask the Holy Spirit to begin helping you have a new perspective on your finances and the potential He has given you. Ask Him what small step you should take to improve in your financial life.

SCRIPTURES

(Haggai 1:6-8) You have planted much, but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it. This is what the Lord Almighty says: "Give careful thought to your ways. Go up into the mountains and bring down timber and build my house, so that I may take pleasure in it and be honored," says the Lord.

(Deuteronomy 16:17 NASB) Every man shall give as he is able, according to the blessing of the LORD your God which He has given you.

(Proverbs 3:27 NLT) Do not withhold good from those who deserve it when it's in your power to help them.

(Mark 12:41-44) Jesus sat down opposite the place where the offerings were put and watched the crowd putting their money into the temple treasury. Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins, worth only a few cents. Calling his disciples to him, Jesus said, "Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on."

(Luke 3:11 NLT) John replied, "If you have two shirts, give one to the poor. If you have food, share it with those who are hungry."

(Malachi 3:10) "Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it."

PURPOSE

WEEK 02

BLESSED TO BLESS

“You will be made rich in every way so that you can be generous on every occasion.”

2 Corinthians 9:11

QUICK REVIEW

The key thing to remember from Week 1 is the idea of a new perspective. It's so much more than choosing a financial tool, it's about what is going on inside of you. Don't copy the behavior of this world, but let God transform you into a new person. We also discussed the idea that we are all richer than we think. We are a part of a generation that is blessed more than any before us, and those of us who are Americans have even more than most. In fact, most Americans earn enough to put us in the top 1% of wage earners in the world. So, as we begin to understand that, the natural question is “why has God chosen to bless us the way He has? Why us?”

BIG IDEA

First, we need to understand that God is the source of all blessings. The Bible says in Psalm 50 that God owns “the cattle on a thousand hills.” In other words, He is the source of all riches. It's ALL His! Understanding this is the foundation of learning to leverage the blessings we have for a purpose beyond ourselves.

Recognizing that all blessings flow from God reveals to us why we're so blessed; it's so that we can be a blessing to others. **We are blessed to be a blessing.** God is looking for people He can trust to take that blessing and forward it on to others. What's really great is that the more faithful we are in distributing those blessings to others, the more faithful He is to distribute more blessings to us.

Think about it this way: Imagine you have two kids. One child is extraordinarily responsible with everything you entrust to him; he's generous, grateful, and always looking to do what you intended with the blessings he receives. Your other child is not quite the same. He is selfish with what you give, hoards what he doesn't waste, and ultimately complains about how little he has. Would you say you'd be more inclined to bless the first child? Probably so.

God is looking at us the same way. His resources are intended to be a blessing that passes through our hands to others. Let's be clear though— He knows you have needs, and doesn't expect you to give everything away at the expense of being able to pay your own bills. But, when we get our hearts aligned with His and become better managers of the blessings He pours out, He takes notice and entrusts us with even more.

Over the next couple of weeks, we're going to explore what it means to be better managers, or stewards, of the blessings God gives us. Knowing that you are His plan for blessing the world should encourage and excite you. However much you believe you could be a blessing to others, God believes in you even more. He's looking for those of us who are willing to be partners with Him in distributing His blessings.

DISCUSSION QUESTIONS

Today, we talked about how God is the source of all blessings and riches.

- 01.** How does knowing this impact your view of how blessed you are?
- 02.** What does the expression "You can't out give God" mean to you?
- 03.** Share about an opportunity you've had recently to bless someone else.
- 04.** Share about a time you received an unexpected blessing during a time of need?

LEADER'S NOTES

Remember this week that your group members are still getting to know each other. As the semester goes on, relationships between your participants will strengthen and the impact of each session will continue to grow. Consider spending a few minutes again this week allowing group members to share a little bit about themselves.

NEXT STEPS

Consider setting aside a small percentage of your income into a separate "fund" that you use strictly for giving. This could be a separate checking or savings account, or even just a place you tuck away money. The idea behind this is that you'll be prepared to share a blessing as soon as the opportunity arises. Since that money has already been designated as "giving fund" money, you won't have to think about it. Then you can be on the lookout for a meal to buy, a single mom whose groceries you can pay for, or a cup of coffee for the car behind you in the drive-through. You'll be amazed how much fun giving can be!

PRAYER TIME

Ask the Holy Spirit to reveal your true potential to be a blessing to others. Ask Him to stir the gift of giving and to show you opportunities to share with others out of the overflow of what God has given you.

SCRIPTURES

(Luke 16:9-10) I tell you, use worldly wealth to gain friends for yourselves, so that when it is gone, you will be welcomed into eternal dwellings. Whoever can be trusted with very little can also be trusted with much, and whoever is dishonest with very little will also be dishonest with much. So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches?

(Matthew 6:19-20) Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal.

(Proverbs 11:25) A generous man will prosper; he who refreshes others will himself be refreshed.

(Acts 20:35 Message) You're far happier giving than getting.

(Romans 12:13) Share what you have with God's people who are in need. Show hospitality.

(Ecclesiastes 11:1-2 Message) Be generous: Invest in acts of charity. Charity yields high returns. Don't hoard your goods; spread them around. Be a blessing to others...

(Genesis 12:2) I will make you into a great nation, and I will bless you; I will make your name great, and you will be a blessing.

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PURPOSE

WEEK 03

STEWARDSHIP

"Then the Lord God took the man and put him in the Garden of Eden to tend [cultivate] and keep it."

Genesis 2:15 NKJV

BIG IDEA

From the very beginning of time, Adam and Eve were placed in the Garden to tend and keep it for the Lord. Their mission to "tend" the Garden was to care for and multiply the things placed under their authority. They understood that "the Lord owns the earth and all it contains," and they had been placed here as stewards (Psalm 24:1). Even before Adam and Eve were told to stay away from the forbidden fruit, their first command was to be wise stewards of the earth. The resources of Earth were never meant for man's ownership, they were meant for his stewardship. **Humanity's first assignment was stewardship, and to this day it remains the most important assignment from the Lord!**

Now that we know stewardship was Adam and Eve's first assignment, what exactly is Biblical stewardship? What is a steward? The dictionary definition of a steward is: someone who handles affairs for someone else. The Biblical principle of stewardship defines part of our relationship to God. It identifies God as "Owner" (Affairs) and man as "manager" (Handles). Whether we accept it or not, we are the Lord's delegated "managers" on the earth. This was His strategic design to carry out His plan on the earth, and that was ultimately to reach more people. God is the source of everything, and it all belongs to Him, "for all things come from [Him], and of [His] own we have given [Him]" (1 Chronicles 29:14). One of the most important elements of this relationship with the Lord is that a wise steward knows the Lord's heart and carries out His desires with His resources.

A great example of the concept of stewardship can be observed in the distant past. In many ancient kingdoms, stewards ran the country in the absence of the King. Upon the King's return, the steward gave a full accounting for his actions. Even when the King was present, the steward often handled the daily affairs of the kingdom. However, a steward did not own the kingdom and the King would determine when and how long a steward would serve him. The greatest stewards "found out what was pleasing to the [king]" and functioned in their roles as if it were their very own resources they were managing (Ephesians 5:10). That's the kind of stewardship God calls us to. All things are His, and He has entrusted us to steward them well. Will He find that we've been faithful with His resources?

Another profound Biblical example of stewardship comes from the parable of the talents in Matthew 25. Jesus starts out this chapter comparing wise stewardship to the Kingdom of Heaven. *"For the Kingdom of Heaven is like a man traveling to a far country, who called his*

own servants and delivered his goods to them" (Matthew 25:14). Once these goods were delivered, the man went on his journey with the expectation of receiving a return on the goods left with his servants.

When the man returned from his journey, two servants had doubled the man's goods while the other servant only returned what he was given. The man called the two servants who provided a return "good and faithful servants," and made them rulers over greater things since they were faithful with the least. The servant who gave the man no return was told that "*[he] ought to have deposited the money with the bankers [so that the man could] have received back [his] own with interest*" (Matthew 25:27). A wise steward always produces a return and gives back to the owner more than what already belongs to him.

It's pretty obvious the Lord expects a return on the resources that He has entrusted to us.

Even with this understanding, many of us will still ask the question "why?" Why exactly was stewardship man's first assignment, and why is it so important? When we look at Matthew 25, we see the Lord compares the parable of the talents to the Kingdom of Heaven. We observed that the servants who earned a return were called good and faithful servants and were entrusted as rulers. **The "why" is answered when we understand that the Lord's heart of increase rests in His most costly possessions - people.** People are what He came for, and people are who He bought with the currency of His Blood. Wise stewardship is about taking what is His and multiplying it for the sake of the Kingdom, the saving of the lost, and the building of the Church.

As we explore the nature of stewardship from the Owner's perspective, we will see that stewardship is a lot more than managing our finances; it is about managing ALL the resources the Lord has placed in our care. We'll see how wise stewardship leads to much more than a financial harvest - it leads to an expansion of the Kingdom. We have a great call to steward the Lord's resources well, because the very state of the Kingdom rests in our ability to steward His resources in accordance with His heart.

DISCUSSION QUESTIONS

- 01.** Did this lesson change your understanding of what stewardship is? If so, how?
- 02.** If you were to invest your time, money, talent, or treasure, what would you expect to receive in return?
- 03.** What would keep you coming back to invest more of your resources?
- 04.** What are you passionate about?

LEADER'S NOTES

Stewardship was the first assignment from the Lord, and it remains our main assignment today. Keep in mind that everything we have is the Lord's and that we have only been given an assignment to manage it. When we understand our role as a steward of His resources, we'll look at the resources He's entrusted to us a lot differently. It is so important to understand and accept that everything belongs to the Lord.

The Lord wants us to be faithful in the small things so that He can make us ruler over the greatest things. This is His desire for all of us. It's more than maximizing our bank account; it's about stewarding everything He has entrusted to us. The gravity behind the "why" of stewardship brings on a new meaning when we understand how His Kingdom is impacted by it. Share a personal story of how wise stewardship led the Lord to entrust you with greater things. You can also share the story of Church of the Highlands. Pastor Chris and a small team of leaders were entrusted with a small amount of money to plant a church in Birmingham that has now grown into the second largest church in America. Now Highlands has a huge impact in our community, our state, and all over the world.

NEXT STEPS

In the coming weeks, we'll focus on the things deep within our hearts that tend to cause us to be unwise in our stewardship of His resources. Until we meet again, ask the Lord to unite your heart with His heart of stewardship. Focus on the Scriptures that we've discussed today.

PRAYER TIME

Invite the Spirit of Stewardship into your life. Ask the Lord to reveal areas of your life where you have been unwise with His resources, and deal with those areas by the penetrating power of the Spirit. Pray that the Lord will give you His heart when it comes to how He would steward His own resources, so that you can use them as He would.

SCRIPTURES

(Genesis 1:26 NKJV) "Then God said, 'Let Us make man in Our image, according to Our likeness; let them have dominion...over all the earth.'"

(Genesis 1:28 NKJV) "Then God blessed them, and God said to them, 'Be fruitful and multiply; fill the earth and subdue it...'"

(1 Chronicles 29:11, 14 NKJV) "For all that is in heaven and in earth is Yours...For all things come from You, and of Your own we have given You."

(Ephesians 5:10 NKJV) "Find out what is pleasing to the Lord."

(Philippians 1:10 NKJV) "...that you may approve the things that are excellent".

*(Matthew 24:45-46 NKJV) "Who then is a faithful and wise servant, whom his master made ruler over his household, to give them food in due season? Blessed is that servant whom his master, when he comes, will find so doing.
Assuredly I say to you that he will make him ruler over all his goods"*

(1 Corinthians 4:2 NKJV) "It is required of stewards that one be found faithful."

(Luke 16:10-11 NKJV) "He who is faithful in what is least is faithful also in much; and he who is unjust in what is least is unjust also in much. Therefore, if you have not been faithful in the unrighteous mammon, who will commit to your trust the true riches."

(1 Corinthians 6:19-20 NKJV) "...you are not your own...for you were bought at a price".

PURPOSE

WEEK 04

MAMMON AND THE CURSE ON MONEY

"No one can serve two masters; for either he will hate the one and love the other, or else he will be loyal to the one and despise the other. You cannot serve God and mammon."

Matthew 6:24 KJV

BIG IDEA

It is important to realize that money is a spiritual issue. There's a lot more to the financial discussion than budgets and income to expense spreadsheets. In fact, there are more verses in the Bible on the topic of money and possessions than any other single subject. There are over 2,300 verses dedicated to this topic. God gives us so much on this because He knows that money not only has the power to bless us, but it also has the power to turn away from Him the thing He desires most— our hearts.

Over the next couple of weeks, we're going to explore the spiritual side of money. It is important for us to understand the impact that money can have on our hearts so that we can guard ourselves against the enemy's schemes and plans. This week we're studying the curse on money and the Spirit of Mammon.

THE CURSE ON MONEY

In order to understand the curse on money you have to understand that all money is subject to a ruling spirit. When we have the right heart and understanding towards money, we choose to submit it to the Spirit of God and to His will. We recognize all blessings come from God and we worship Him instead of the money or resources He gives us. Money that is subject to the Spirit of God multiplies and doesn't have ownership over us. On the other hand, money that isn't submitting to the rule of God in our lives, by default, is subject to the Spirit of Mammon. Therefore, money is, by default, subject to a curse.

The goal of this Small Group is that we would all grow in our understanding of money and be free from the curse. We want to steward God's resources, not be owned by our money. This does not mean that money is inherently evil. The Bible says in 1 Timothy 6:10 "the love of money is the root of all kinds of evil." This verse is often misunderstood to mean that money itself is the root of all kinds of evil. In truth, it's when money has our heart (the love of money) that it's subject to the curse. The enemy knows the damage that a love of money can do in our lives, so he has assigned a very powerful spirit to money in order to draw our hearts away from God.

SPIRIT OF MAMMON

Mammon is an Aramaic word that essentially means “riches.” But, in truth, Mammon is a Spirit whose primary goal is to draw our hearts away from God by convincing us to put our trust in riches instead of the One who is the source of all riches. Let’s explore a few of the tactics mammon uses.

01. MAMMON COMMUNICATES

Have you ever had a thought like, “if I just had a better car, I’d be happy.” Or, “if only I could afford to eat in restaurants like that, then people would respect me.” Those kinds of thoughts are mammon’s way of putting our attention on things instead of God.

02. MAMMON WANTS TO RULE

There’s a reason Jesus tells us that it’s not possible to serve both God and Mammon. It’s because He understands that mammon doesn’t want just a little bit of your heart, he wants to rule you. Mammon knows that if you put your faith in things you’ll begin to believe that you don’t need God.

03. MAMMON MAKES PROMISES

Mammon promises us things that only God can provide. Ultimately, it’s not just a better car, house, or “toys” that mammon is promising us. That’s just on the surface. What it’s really offering is security, acceptance, purpose, power, influence, etc. The only problem is that these things aren’t his to offer any more than the moon is ours to sell!

04. MAMMON PROMOTES COMPARISON

Anytime you find yourself comparing what you have to what others have, it’s a safe assumption that mammon is behind that thought. Mammon takes us out of a heart of gratitude for what we do have and causes us to covet what we don’t have. We either see someone with nicer things and resent what we have, or we see someone with lesser things and get convinced we’re better. Either way, our focus is on the things rather than the giver of things.

The important thing to remember is that mammon only rules when we haven’t submitted our resources to God. Our goal this semester is to understand where the enemy has lied to us in regards to money and turn away from that old way of thinking and set our minds on a new way of thinking. We do that by recognizing mammon’s plans and committing ourselves to serve God rather than mammon.

DISCUSSION QUESTIONS

- 01.** Describe a lie that came from mammon that you've believed at some point in your life.
- 02.** Describe a time when comparison was a factor in how you viewed your possessions.
- 03.** Does hearing that there is a curse on money when it isn't submitted to God change the way you think about wealth? How?

LEADER'S NOTES

It is so important that we recognize how interconnected the heart and money is. Over these next couple weeks, allow plenty of time for great discussion. Keep in mind that many of these concepts may be brand new for your participants, so gently encourage them to explore their hearts and allow the Holy Spirit to give them new eyes to see. Be prepared to share personal stories of areas you've failed as well as areas you've succeeded.

NEXT STEPS

After hearing about the curse on money and the spirit of mammon, begin to evaluate every thought you have on money. Ask yourself, "do I see money as a solution to my problems, or as a resource to leverage for the Kingdom?" This exercise will help you see any place the enemy has a foothold in your financial life.

PRAYER TIME

Ask the Holy Spirit to show you anywhere in your heart that you've put your trust and confidence in money or things instead of in God. Ask the Father to teach you to live with open hands and a willing heart to submit all that you have to Him.

SCRIPTURES

(Matthew 6:24) "No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money."

(Proverbs 11:28) Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.

(Deuteronomy 8:18) But remember the Lord your God, for it is he who gives you the ability to produce wealth, and so confirms his covenant, which he swore to your ancestors, as it is today.

(Matthew 6:19-21) "Do not store up for yourselves treasures on earth, where moth and rust destroy, and where thieves break in and steal. But store up for yourselves treasures in heaven, where moth and rust do not destroy, and where thieves do not break in and steal. For where your treasure is, there your heart will be also."

(1 Timothy 6:9-10) People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction. For the love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.

PURPOSE

WEEK 05

GREED AND FEAR

"The greedy bring ruin to their households..." Proverbs 15:27

"Therefore I tell you, do not worry about your life... Can any one of you by worrying add a single hour to your life?" Matthew 6: 25, 27

BIG IDEA

Last week we learned that when we don't have a right, God-centered view of our money, our finances are controlled by a spirit called mammon. That spirit influences how we use money, causes us to pursue it for the wrong reasons, and ultimately prevents God's blessings from being on our resources. This week we're going to discuss two conditions that happen within our own hearts that also cause us to have a wrong view of money. Those issues are greed and fear. Both of these issues cause us to hold too tightly to money and prevent us from being able to give freely and experience God's blessing. They each cause us to put our trust in money instead of in God. Greed makes us believe we need more than we already have, and fear tells us we'll never have enough.

GREED

Greed is defined as "an intense and selfish desire for something, especially wealth, power, or food." It is interesting that the use of the word itself has increased exponentially over the last 100 years and is increasingly on the rise over the last 15 years. Is it a coincidence that the culture of marketing we live in has multiplied in a way that coincides with the use of the word greed? From an early age, we are conditioned to want more. If you sit down to watch anything on television, you will be overwhelmed with images and messages that try to convince you that you could have a better car, or a better home, or maybe just better potato chips! Everywhere we look in this generation, there is a message for more.

Greed is attempting to communicate to us that we could never have enough. It puts us in a mindset that prevents Godly contentment. Hebrews 13 tells us, *"Keep your lives free from the love of money and be content with what you have, because God has said, 'Never will I leave you, never will I forsake you.'"* God's message is *"I will always take care of you,"* but greed's message is *"get as much as you can, because more is always better."* When greed's voice rules in our lives, we are never able to be truly grateful.

One of the keys to God's blessing is genuine gratitude. When we allow greed to dictate the way we think about money, gratitude is far from us.

FEAR

Fear, much like greed, tells us that we can never have enough. Fear tells us that we have to store up because hard times are coming. It causes us to live in a constant state of anxiety about running out. Ultimately, we end up putting our trust in money and things instead of in God and His desire to provide for His children. Have you ever seen one of those shows on television about a “hoarder”? These are people whose homes are piled floor-to-ceiling with things they are not willing to throw away. Although it may sound funny, it’s actually sad, and is often an extreme representation of something we all deal with. Basically, these people have bought into the lie that they have to store up stuff because someday they may need it. If you have ever experienced any kind of poverty, you may identify with and have great compassion for those people.

Although most of us don’t have homes that are piled up with things, many of us do have a “hoarder” mentality when it comes to our money. Fear conditions us to overstuff our savings accounts and to take a tight-fisted approach to our money. The problem with this mentality is that God wants to bless us, but our hands are closed. Think about it this way - most of us are praying that our cups would be overflowing, but we have the lids screwed on so tight that nothing can ever get in or out! God wants our cups to overflow. However, in order for Him to fill them, we have to keep them open. Open hands are more able to receive blessings than closed hands.

Whether our struggle is with greed, or fear, or both, the key to overcoming is trust. We must trust that God is the source of our provision, and that we can place our trust in Him. If it is greed that has controlled us in the past, we must trust that what God has given us is enough. And if fear has been our motivator, we must learn to trust that God will always take care of our needs. We must ask ourselves this question regularly - **Will I put my trust in money and things, or will I put my trust in the One who provides all things?**

DISCUSSION QUESTIONS

- 01.** Jesus said that the birds don’t worry about what they eat, and that the lilies of the fields don’t worry about what they wear, because God provides for the birds and clothes the lilies.
- 02.** Has there ever been a time in your life that you experienced God’s provision in a supernatural way? If so, tell your group about it.
- 03.** Do you feel that you are more likely to hear the voice of greed or the voice of fear in your life? Why?

LEADER’S NOTES

This is a great week to be vulnerable and share a decision that you have made in your financial life that was clearly led by greed or fear. As you share personal stories, know that your participants will be more likely to share from their personal lives as well. Remember that this week and last week were all about issues of the heart that keep us from a healthy relationship with God and money. Over the next four weeks, we are going to be exploring the keys to overcoming these issues. So, as we close out this section of the curriculum, encourage participants to really explore the motives of their heart and let the Holy Spirit bring healing. Make sure participants understand that grace abounds and that they should feel no condemnation as they explore these areas of their hearts. God’s only motivation in revealing things to us is to heal things in us.

NEXT STEPS

Over the next week, consider keeping tabs on the ways greed and fear determine what you do with your money. Maybe you find yourself shopping for something you know you really don't need, or maybe you find yourself not buying something you really do need because you are afraid you won't have enough money. Being on the lookout for greed and fear will help you understand how their voices determine what you do with your money.

PRAYER TIME

Ask the Holy Spirit to reveal any areas of your heart that have been controlled by greed or fear. Ask the Lord to fill those areas with faith and trust that the Provider will always provide for what you need. Pray that we would all walk with a Godly contentment and a heart of gratitude.

SCRIPTURES

(Hebrews 13:5) Keep your lives free from the love of money and be content with what you have, because God has said, "Never will I leave you; never will I forsake you."

(Proverbs 15:27) The greedy bring ruin to their households, but the one who hates bribes will live.

(Luke 12:15) Then He said to them, "Beware, and be on your guard against every form of greed; for not even when one has an abundance does his life consist of his possessions."

(Luke 12:16-21) And He told them a parable, saying, "The land of a rich man was very productive. "And he began reasoning to himself, saying, 'What shall I do, since I have no place to store my crops?' "Then he said, 'This is what I will do: I will tear down my barns and build larger ones, and there I will store all my grain and my goods. 'And I will say to my soul, "Soul, you have many goods laid up for many years to come; take your ease, eat, drink and be merry.'" "But God said to him, 'You fool! This very night your soul is required of you; and now who will own what you have prepared?' "So is the man who stores up treasure for himself, and is not rich toward God."

FINANCIAL SMALL GROUP

PURPOSE

WEEK 06

FAITH

“Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.”

1 Timothy 6:17

BIG IDEA

Over the last couple weeks, we have discussed areas of the heart that hold us back in our financial lives. Mammon, the curse of money, greed, and fear all poison the heart. So, in the final weeks of the Small Group, we’re going to get the antidote. We are going to discuss things that, if we implement them, can change our lives in a powerful way.

Faith is the substance of things hoped for; the evidence of things not seen.
Hebrews 11:1

First, we’re going to focus on the topic of faith. Faith is simply defined as “complete trust or confidence in someone or something.” Interestingly, Webster’s dictionary online ranks faith in the top 1% of words that people are trying to understand. That probably shouldn’t be surprising though. Faith is a challenge for many people in all areas of their lives. When it comes to our finances, many of us have put our faith in the resources themselves rather than in the One who gives all blessings. It would be like someone gave you a new car and you kept thanking the car. None of us would ever do that, of course, but many of us put our faith in money rather than our Heavenly Father.

In the book of Hebrews, it says that “without faith it is impossible to please God.” The reason faith and finances are so interconnected is that God knows when we put our faith in something other than Him, our attention is drawn away from Him. One of the greatest and least known truths about faith is that we all have it. The only question is, what are we putting it in? Money? Sports? God? It’s up to us to choose the right things. Here are three simple reminders to help us keep our faith in the right place.

01. KNOW YOUR SOURCE

For many of us our “source” is our job. It’s our boss. It’s where we find our opportunities. Think about it this way: Have you ever thought something like, “If I could only get a raise, or get that promotion, I’d be set”? I’m sure we’ve all thought that, and even believed it from time to time. The truth is, however, that God is the provider of all things. All things includes your raises and promotions at work, or even that new dream job you’re thinking about. God does use bosses and jobs to transfer blessings, but understand that they are only the conduits, not the source. Put your faith in God, who provides the power and the direction, not the conduit itself.

02. KNOW THE LIMITS OF WEALTH

The old cliché that “money can’t buy love (or happiness)” carries a lot of truth. Many people have spent their life chasing wealth for wealth’s sake, and if they could have you as an audience, without exception, they’d tell you that their pursuit of wealth didn’t give them what they’d hoped for. When we have an unhealthy view of what wealth can do for us, it becomes a god in our lives. We chase it believing that it will be a cure-all for whatever ails us, and in the end, we find it empty. No one on their deathbed wishes they’d spent more time pursuing wealth. When we understand the limits of wealth, we are able to keep our faith in God, and He brings wealth as He sees our needs.

03. TRUST GOD NO MATTER WHAT

Paul gives us a very powerful picture of where our trust should be in Philippians 4.

“I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want.”

Paul had truly experienced plenty of both hardship, and victory by the time he wrote this letter to the church in Philippi. He has great credibility when he says that he knows what it is to be in need, or to have plenty. The key word in this scripture is content. What Paul is really saying is, “No matter what, I’m okay.” The very next verse is one of the most famous verses in the entire Bible - “I can do all things through Christ who strengthens me.” In order to keep our faith in the right place, we must maintain a heart of contentment in both seasons of plenty, and seasons of want. They may both come, but God is always with us.

With our faith in the One who provides and not the provision itself, our hearts are strengthened against the weapons of the enemy, and we are prepared to live a life of blessing that is a blessing to others.

DISCUSSION QUESTIONS

01. In what ways have the different seasons of “plenty” and “want” shaped your faith in God?
02. Why do you think people believe wealth can bring happiness?
03. Discuss how you would respond if tomorrow the things that bring you financial comfort were all gone. How would your heart towards God be? Would it affect your relationships?

LEADER'S NOTES

Faith is a powerful word that may stir questions in participants beyond finances. Be sensitive to that this week and allow for healthy discussion on faith in all areas of their lives. Of course, make a point as you pray with participants to remind them that faith is the foundation of salvation through Jesus Christ. There may be some participants who are ready to experience that salvation this week!

NEXT STEPS

One of the best ways to reset what we put our faith in is fasting. Pick up some books and resources on fasting and consider doing a fast that will help you create more space in your heart for God. Whatever the thing is in your life that you have your confidence in, consider parting with it for a season to redirect that faith towards God. When we fast, the flesh is weakened and our spiritual lives are strengthened.

PRAYER TIME

Declare over your life that your faith is in the One who provides all - the One through whom all blessings flow. Ask the Holy Spirit to reveal any areas of your life where you've allowed your faith to be in the wrong things. Express how grateful you are to God for *“providing for all of your needs according to His glorious riches in Christ Jesus.”* (Philippians 4:19)

SCRIPTURES

(1 Timothy 6:17) Teach those who are rich in this world not to be proud and not to trust in their money, which is so unreliable. Their trust should be in God, who richly gives us all we need for our enjoyment.

(Philippians 4:6 ESV) Do not be anxious about anything, but in everything by prayer and supplication with thanksgiving let your requests be made known to God.

(Philippians 4:11-12 ESV) Not that I am speaking of being in need, for I have learned in whatever situation I am to be content. I know how to be brought low, and I know how to abound. In any and every circumstance, I have learned the secret of facing plenty and hunger, abundance and need.

(Philippians 4:19 KJV) But my God shall supply all your need according to his riches in glory by Christ Jesus.

(Luke 12:7 NASB) Indeed, the very hairs of your head are all numbered. Do not fear; you are more valuable than many sparrows.

(2 Corinthians 9:8) And God is able to make all grace abound to you, so that always having all sufficiency in everything; you may have an abundance for every good deed;

(Deuteronomy 8:18 NASB) ...Remember the Lord your God, for it is He who gives you the ability to produce wealth.

FINANCIAL SMALL GROUP

PURPOSE

WEEK 07

TITHING & GIVING

"Honor the Lord by giving HIM the first part of all your income, and He will fill your barns...and overflow your barrels..." Proverbs 3:9 LB

"You'll not likely go wrong here if you keep remembering that our Master said, "You're far happier giving than getting." Acts 20:35 MSG

BIG IDEA

One of the most powerful financial principles you can learn is the tithe. Tithing truly has the power to change everything about your finances. It is a system that God designed to keep our hearts focused on Him. It teaches us to place first what we value most. It reminds us of the source of all blessings. The tithe is the foundation of all Biblical teaching on finances. We see this in Genesis 14 when Abram (before he was given the name Abraham) offers a tithe to the Lord as an act of worship after winning a great battle.

Giving is a principle that is shown in one of the most famous verses in the Bible, *"God so loved the world that He gave His only Son"* (John 3:16). Our God is a giver; therefore, we are being like God when we give. This is important because the more we are like God, the more we see the world [God's people] as He sees it.

4 TITHING PRINCIPLES:

01. TITHING IS A COMMAND

First, let's understand that tithing has never really been presented as an option. In fact, in Malachi 3, God says His people have cheated Him because they haven't been bringing the tithes due to Him. One translation even uses the word "robbed." That's a strong accusation for God to level against man. The truth is, the portion we know as the tithe was always set apart for God. That's why we don't "give" a tithe, we "bring" the tithe. In truth, there are only two things you can do with the tithe - it can be brought or it can be stolen.

02. TITHING IS THE FIRST

What we value most, we do first. The reason God says the tithe is the first portion is that He knows the first has the power to bless the rest. What many people say about tithing is that they can't afford to do it. However, if you talk to people who tithe, they would tell you that they can't afford NOT to. The truth is, it's far better to give God the first and allow Him to bless the rest, than it is to hold tight to all you have and it be under a curse. Nine blessed is always better than ten cursed!

03. TITHING IS A TENTH

The word "tithe" in the Bible literally translates to mean "tenth." When Abram responds to God's blessing in Genesis 14, he gives a tenth. And when God introduces the tithe into the Law of Moses in Leviticus 27, He specifies it as a tenth.

04. TITHING IS A TEST

The reason God specifies the tithe as a tenth is that the tithe is intended to be a test of our heart. Throughout Scripture, God uses the number ten to represent testing. From the number of plagues in Egypt to the number of Commandments, the number ten is used to illustrate testing. The tithe represents the ultimate test of a believer's heart. Jesus tells us, "where our treasure is there our hearts will be also." He knows that our hearts are intertwined with our possessions, so when we are commanded to return to God the first tenth of our income, it is clear that He is keeping the motives of our hearts pure. Tithing is ultimately a gift from God that keeps us close to Him.

WHAT TO GIVE

Often, when giving is discussed, it is assumed that the discussion is about money. But the truth is that there are other ways you can give. In some cases, money would be the easiest thing to give, but God may be calling you to give in another way.

01. TIME

No matter what our financial situation, we could always get more money, but none of us can get more time. Time can be far more valuable to someone in need than money. Consider this - there may be an opportunity to tutor young students who are struggling at a school in your neighborhood. Could money help those students? Sure. In many cases, it could. For most of them though, the time you could spend sitting down and speaking life-giving, encouraging words to them would be far more valuable.

02. TALENT

The thing about talent is that God gives each of us more than we need for ourselves. Each of us has been blessed with what the Bible calls spiritual gifts. These are things that we're supernaturally empowered to do. Whether we're born with that talent or we develop it, God has given it to us so that we can be a blessing to others. Much like our time, sometimes our talent is the most valuable thing we can give. The saying goes, "everybody's a ten at something." Think about the thing you do best, perhaps better than anyone you know. There's a good chance you're the best at that thing because God intended for you to be a blessing to others.

03. TREASURE

When it comes to giving of our treasure, it's important to think outside the box sometimes. It isn't always just our money God is inviting us to give. Maybe you've got an older car that you've been thinking about selling. It could be that God has someone in mind who really needs that car. Would you be willing to give it away? Even if you thought you could sell it for a little extra money? Remember that everything you have came from God. If He prompts you to give something to someone in need, He'll make sure you're taken care of in the end. The best way to know what God is asking you to give, is to listen to Him. As obvious as that sounds, it isn't always easy to do. Tune in, and ask Him how He'd like you to handle the treasure He has entrusted to you.

HOW TO GIVE

Like a lot of things in life, there is a right and a wrong way to give. God isn't looking for reluctant, painful giving. His Word gives us some guidance on the proper heart and attitude to have as givers.

01. JOYFULLY

Have you ever received a gift from someone and you could just tell his or her heart wasn't in it? Hopefully that doesn't happen to you often, but you can see how that takes the fun out of it. God feels the exact same way about us. In 2 Corinthians it says, "*God loves a cheerful giver*" - Not a tearful giver! God loves it when we're giving freely and openly. To Him, it means that we're happy, satisfied, grateful kids that are loving the life He provides.

02. WILLINGLY

When Jesus came to the earth, He said that He had come not to abolish the law, but instead to fulfill it (Matthew 5:17). He changed everything. No longer were we required to follow the law because it was an external rule forced on us - a "got to." Now, we had an internal transformation that made us want to do it - a "get to." So, when we give, it's not to fulfill the law and just do what we're told anymore. It's something we do willingly because we have experienced an internal transformation.

03. THANKFULLY

One of God's favorite things to see in us is a grateful heart. Gratitude is such a good test of the condition of our heart. People love to give gifts to people who are grateful. Whatever we give to God (or to the poor on God's behalf) will always pale in comparison to what He has already given us. In Psalm 103, the Bible says that we are to never forget the good things He has done for us. In praise, we are to thank Him for forgiving our sins, healing our diseases, redeeming us, crowning us with love, and filling our lives with good things. Let us never forget that we are in a position to give only because He first gave to us. Let that drive us to always give with a thankful heart.

What an incredible opportunity God has given us as a blessed people to be givers, just as He is a giver. As we continue to learn what we have to give and how to give it, God will continue to pour out His blessings on us.

DISCUSSION QUESTIONS

- 01.** Share a story of a time God prompted you to give something and you obeyed. How did God respond?
- 02.** Discuss this statement. “You can have 90% under a blessing or 100% under a curse.” What does that mean to you?
- 03.** What area of giving – time, talent, or treasure – is easiest for you to give? Which one is the most challenging? Why?

LEADER’S NOTES

This is the best week yet for a powerful, personal story to make all the difference in the lives of participants. If you’re comfortable, share your testimony on tithing and giving. Discuss how tithing and giving has made a difference in your life. Also, remember that not all participants will come into this week on the same page. Many participants will have had negative church experiences in regards to tithing and giving. Make sure they know that your Small Group is a safe place to discuss those experiences.

NEXT STEPS

If you are not currently tithing, take a leap of faith and start. After all, God has said to test Him in it. If you are currently tithing, revisit your motives for it. Take time when you tithe to thank God for His provision, and let it be more than going through the motions. Let tithing become an act of worship. Also, take time to evaluate how/where you are giving and if it is a “joy” for you.

PRAYER TIME

Invite the Holy Spirit to give you the faith you need to begin tithing if you haven’t been. If you have been tithing, ask Him to draw close as you bring your tithe to the father. Ask Him to reveal to you the transformation He wants to do in your heart as you grow in Him as a giver.

SCRIPTURES

(Genesis 14:19-20) ...And Abram gave him a tenth of everything.

(Leviticus 27:30) "One-tenth of the produce of the land, whether grain from the fields or fruit from the trees, belongs to the Lord and must be set apart to him as holy.

(Malachi 3:10) Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this," says the Lord Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it.

(Matthew 23:23 NLT) ...You should tithe, yes, but do not neglect the more important things.

(Deuteronomy 15:10) "Give generously to him and do so without a grudging heart; then because of this the Lord your God will bless you in all your work and in everything you put your hand to."

(Luke 6:38) "Give, and it will be given to you. They will pour into your lap a good measure, pressed down, shaken together, and running over. For by your standard of measure it will be measured to you in return."

(Proverbs 11:25) A generous man will prosper; he who refreshes others will himself be refreshed.

(2 Corinthians 9:7) Each man should give what he has decided in his heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

FINANCIAL SMALL GROUP

PURPOSE

WEEK 08

BLESSED: SOWING & REAPING

“Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”

2 Corinthians 9:6

BIG IDEA

We began this Small Group series with the simple idea that many of us are more blessed than we realized. In fact, we made the case that most of us are in the top 1% in the entire world in wealth. In the six weeks since, we have been exploring how to make the most of our resources for God. This week, we are going to learn why we have such tremendous wealth by studying a Biblical principle called Sowing and Reaping.

2 Corinthians 9:6 tells us that *“whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.”* This is what we call the principle of Sowing and Reaping, and it’s evident throughout Scripture in many places. The general idea is that when we give, we show our dependence and trust in God. That dependence and trust in God will result in greater blessing than we could have imagined. When we are living a life of faith, blessing comes in many forms, but it will come to those who are giving, or, “sowing” in obedience to God.

So, if the principle is true, the question is, what does it mean for us as individuals? Well, it really is simple. If we want to see God move in greater ways, He has shown us clearly in Scripture that the first move is ours. We must sow in order to reap.

TRUST GOD AND SOW

In week 6 we talked about faith. Faith is important in our financial lives because sowing comes before reaping. Now, for many of us, that isn’t easy. As a nation we are blessed, but many of us are also bound by debt and financial obligations. We know that God is good, and that He has given us a clear pathway to blessing, but it’s up to us to start down that path. It’s a great feeling to know that what we send out will return to us. Use that confidence to begin boldly sowing and trusting God.

NOT A CELESTIAL ATM

Please understand that the principle of sowing and reaping isn't a supernatural financial exchange market. We can't show up with our ten seeds and demand our proportional harvest. That's not the way it works. Within the analogy itself lays a great truth. The picture God uses to teach us this principle is that of a farmer. He spreads seed and the farmer gathers a harvest. That's true, but it's not the whole picture, is it? In truth, he plants, then he tends, then he fights off weeds and bugs, then eventually he harvests. See, it's not an exchange market because in between the sowing and the reaping, there is hard work and patience. Patience comes when we're confident in the Lord's faithfulness and goodness. So, we learn to sow (give) in faith, then we work hard and wait for the Lord. Then, without fail, we receive a greater blessing from the Lord.

Ultimately, the principle of Sowing and Reaping will always prove true. God, in His grace, has given us an understanding of it so that we can trust Him when we are led to do good. As long as we continue to sow good seed we'll continue to reap a good harvest!

DISCUSSION QUESTIONS

- 01.** Describe a time when you've experienced a harvest as a direct result of seeds sown.
- 02.** Read 2 Corinthians 9:6-11. What additional instruction do you find in this Scripture that helps you better understand the principle of Sowing and Reaping?
- 03.** In what ways do sowing and reaping have an earthly significance? How about an eternal significance?

LEADER'S NOTES

Encourage everyone to share some stories of how their financial lives have changed since the beginning of this semester. Also, spend a few minutes describing your experience as a leader. Share how rewarding it is to serve as a leader and how it has impacted your life in a positive way. Encourage them to consider becoming a leader as their next step.

NEXT STEPS

Be encouraged to take a step and become a leader or co-leader of a Purpose group. The saying goes that you learn a lot as a student, but you learn even more when you teach. When you lead others, you'll find that you're the one who is blessed the most.

PRAYER TIME

In prayer this week, celebrate what the Lord has shown you and the breakthroughs you have experienced. Ask the Lord to continue to bless you and your group and show you all ways to be a blessing to others.

SCRIPTURES

(2 Corinthians 9:6) Remember this: Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.

(Proverbs 19:17 TEV) When you give to the poor, it is like lending to the Lord, and He will pay you back!

(Proverbs 22:9) The generous will themselves be blessed, for they share their food with the poor.

(Proverbs 11:24 NLT) Give freely and become more wealthy; be stingy and lose everything.

(Luke 6:38 NLT) Give, and you will receive. Your gift will return to you in full—pressed down, shaken together to make room for more, running over, and poured into your lap. The amount you give will determine the amount you get back.

(Galatians 6:7 NASB) Do not be deceived, God is not mocked; for whatever a man sows, this he will also reap.

(Galatians 6:9) Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.

PURPOSE

WEEK 09

RELATIONSHIPS

*“Plans fail for lack of counsel, but
with many advisers they succeed.”*

Proverbs 15:22

BIG IDEA

Over the past few weeks, we have been discussing the solutions that we must apply in our lives if we are to be effective stewards of God’s time, talent, and resources. This week, we’ll discuss the power of our relationships. God, our heavenly Father, has always desired to be close to us and have a deep, constant relationship with us. Our God is a relational God, and His purposes for our lives will also always include healthy relationships with others.

Most of us, when considering relationships, immediately think of our spouse, kids, and immediate family. Those relationships are important, and are second only to our relationship with God Himself. However, if we remain isolated together in only those relationships, our effectiveness will always be limited and we will not be able to fully experience the purposes and calling of God on our lives. **Our immediate families should be seen as one unit walking together along a spiritual journey into God’s purposes.**

True life change happens in the context of relationships. Without the right relationships, the Lord’s plans for us won’t have His intended impact. God has designed us to live our lives in close relationships with other believers. Cultivating healthy relationships is the key that allows us to unlock the supernatural potential for Godly stewardship and success in His purposes! We see a clear example of this in the early church illustrated in the book of Acts. *“All the believers devoted themselves to the apostle’s teaching, and to fellowship, and to sharing in meals, and to prayer... and all the believers met together in one place and shared everything they had ... and each day the Lord added to their fellowship those who were being saved.”* (Acts 2: 42-47 NLT). Simply put, we were made to do life together, and through that life the Kingdom advances!

(Romans 12:5 NLT) *“...Since we are all one body in Christ, we belong to each other, and each of us needs all the others.”*

YOUR INNER CIRCLE

If relationships are so important to stewarding and walking out God's purposes, then it is essential that we are intentional about developing the right relationships. A practical way to think about building these relationships is the idea of creating an "Inner Circle." Your inner circle should have God at the center, then be filled with mentors, accountability partners, and mentees. This idea is presented throughout The Book of Acts and can be seen by studying the lives of Paul, Barnabas, and Timothy.

It all starts with putting God at the center of your circle. Our relationship with our Father is our first and most important priority. Only through an intimate relationship with God can we live powerful lives that bless both ourselves and others. We cannot be grace-givers unless we are first grace-receivers.

Next, you should find a mentor— a "Paul." It is vitally important that we find people who demonstrate Godly stewardship and model their behavior. A mentor should be someone that is already living their life the way you want to live yours. Your mentor can use his/her wisdom and experiences to help you create a plan to grow in the purpose God has for your life. Find someone with a genuine and transparent heart, a Godly character worth imitating, and who is willing to generously invest in you.

The next relationships we want to prioritize cultivating are accountability partners—a "Barnabas." Each of us has a physical blind spot. If I were to stand behind you and make faces, you would have no idea it was happening. An accountability partner is like a friend who can be there watching your back. In the same sense, we also have blind spots in other areas of our lives. It is essential that we find other believers who are in a similar place on their journey to come alongside us through each other's growth processes. An accountability partner is an encourager who can hold your feet to the fire and keep you on track with your plans. You want to be completely comfortable with the people in this role; their effectiveness hinges on how transparent you can be with one another. Find someone of the same sex, who loves deeply, is completely trustworthy, handles what you share with God's love, and is constantly willing to raise the bar on where you are in your "walk."

Finally, we want to empower someone in our lives that we are pouring into as a mentee - a "Timothy." No matter where you are in your walk with God, there is always someone who is behind you on the journey. God can use anything and everything you have experienced in your life to make an impact on someone else. As a matter of fact, God puts you in a sphere of influence, puts people in your life, with the hope that you would influence them. A mentee should be passionate and interested in growing in their walk with God, and be willing to learn and listen with an open heart. A great way to develop this relationship is to take a next step by leading or co-leading a Small Group.

(2 Timothy 2:2) "And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also."

DISCUSSION QUESTIONS

- 01.** How did this session impact you? What are your thoughts on the subject of stewarding relationships?
- 02.** What would be your initial expectation of a mentor/mentee relationship?
- 03.** If you're someone who is more seasoned and can mentor a younger person, would you be willing? How would you want someone to pursue you as a mentor?

LEADER'S NOTES

Encourage your participants to find at least one person they will ask to be a mentor and one they will ask to be an accountability partner. Also encourage them to be alert and aware of opportunities to mentor and impact the lives of others. Based on the Biblical examples used in this session, it's always the mentee's responsibility to pursue the mentor. Emphasize that without relationships, we will only be partially successful. Paul drives this home in Ephesians 3:17-19 when he says, "that Christ may dwell in your hearts through faith; that you, being rooted and grounded in love, may be able to comprehend with all the saints what is the width and length and depth and height - to know the love of Christ which passes knowledge; that you may be filled with all the fullness of God." It takes all the saints to comprehend His love and, ultimately, His heart for stewardship.

NEXT STEPS

Find and become a mentor. Find an accountability partner and become one. Help the younger participants think through who they'll pick, and challenge the older ones to make it known that they're wanting to mentor someone. Please keep in mind that in this context the terms "younger" and "older" do not necessarily refer to age, but rather a spiritual and stewardship maturity level.

PRAYER TIME

Ask the Lord to reveal the person or people who you need to be connected with going forward.

SCRIPTURES

(Proverbs 15:22) Plans fail for lack of counsel, but with many advisers they succeed.

(1 Kings 19:21) Then he arose and followed Elijah, and became his servant.

(2 Timothy 2:2) And the things that you have heard from me among many witnesses, commit these to faithful men who will be able to teach others also.

(1 Corinthians 15:33) Do not be deceived: Evil company corrupts good habits.

PURPOSE

WEEK 10

IMPACT

“Good will come to him who is generous and lends freely, who conducts his affairs with justice. Surely he will never be shaken; a righteous man will be remembered forever.”

Psalm 112:5-6

BIG IDEA

We all want to make an impact and leave a legacy, but for the most part we don't really know exactly what that looks like, or how to go about it. This Small Group is called “Purpose” because learning financial Biblical truths is about more than just being better with our money – it's about making an eternal difference. It's about purpose. It's about legacy.

A legacy is something you leave behind that outlives you. That legacy can be financial, but it's much more than that. We can leave a legacy with our children by the way we love them. We can teach people and become a part of the legacy they leave.

We all have something deep within us that rises up when the idea of a legacy is mentioned. That's because God wired each of us with two things. First, He created us with a purpose in mind. That means we're all a “10” at something. There's one thing you do extremely well, and that maybe even no one else can do quite like you. The second thing God gave us is an eternal nature. Our salvation in Jesus Christ means that part of us is going to live on forever. We have been made eternal.

God, by design, made us really good at something and made us eternal. That is no accident. God wants us to use the gifts He has given us to impact something far beyond ourselves, and even far beyond our time on this earth. He wants us to leave a legacy that lasts.

LEAVING A LEGACY

How do we leave a legacy? We are going to discuss four ways that will help us accomplish that.

01. LISTEN TO GOD

This is always the start. If we want to leave a truly powerful legacy, it must begin with the presence of the Lord. Without that, we have a tendency to wander aimlessly through life. God's plan for us is specific and purposeful. If we're not listening, we can miss a great thing He wants us to be a part of. Now, if you are wondering if you've missed God, don't. Even when we get off track, He isn't surprised and He certainly isn't finished with us. When we start to wonder if we've missed our opportunity to serve God we give ourselves too much credit. The good news is that we're not able to blow it in a way He can't redeem. It's never too late to turn back to Him and listen. The Bible tells us that He speaks in a "still small voice" (1 Kings 19:12). Therefore, we have to slow ourselves down and listen. When we do, God is faithful to show us our next step on towards leaving a Godly legacy.

02. INVEST IN OTHERS

It could easily be argued that the legacy you leave in people is greater than any financial wealth you could leave. But for many of us, it is much easier to give financially than it is to sit down with someone who is hurting and teach them a skill that will help them out of that situation in a sustainable way. However, if we're going to be effective in leaving a legacy, we need to understand this truth— God builds His Kingdom relationally. Everything God invests in us, He intends for us to invest in others. We're more like a conduit passing what God teaches us through, rather than a basin holding it in. When we invest in others, we go beyond ourselves because our giving has a multiplying effect. In order to leave a relational legacy, we have to be intentional. It has been said that time is the currency of relationships. If that's true, and we believe it us, then we must intentionally seek out someone we can invest our time in. That may mean sitting silently with someone who is mourning, or it may mean teaching a younger man the right way to tie a tie. Whatever it is you do, when you invest in others, you are leaving a powerful legacy.

03. KNOW YOUR PURPOSE AND FOCUS

God doesn't expect any one of us to do alone what He intended all of us to accomplish together. The Bible says the Church is like a body. There are many parts and they're all working together. The heart is focused on pumping blood as well as it can and nothing else. The big toe is taking care of balance. Because they are each doing their own part, the body is healthy. That's how God intends the Church to operate. Not all of us are meant to teach, and not all of us are meant to sing, but all of us are meant to do something. It's up to each of us to find out what that one thing is and focus on it. Remember this, we don't have to live up to what someone else accomplishes in the Kingdom. We just have to find what we're supposed to do, and do that with all of our heart. Confidence and peace comes with knowing your purpose and intentionally living it out.

04. GIVE STRATEGICALLY

Studies show that approximately 67% of all charitable giving in the United States comes from outside the Church. While philanthropy is noble and good, it's only temporal. God's model is philanthropy in Jesus' name, through His Church. The Church is the only institution that offers an eternal rate of return. Our focus should be on giving to things that make an eternal difference. Think about it this way - if we somehow solved world hunger with our giving, but the people we fed never heard the Good News, would we be leaving a good eternal legacy? Social justice without spiritual truth isn't justice at all. So, when we consider where we want to invest in order to leave a legacy, it should be first and foremost a place that makes an eternal difference. There are a lot of good things, but only a few God things. It's up to us to find the God things. Whether you're giving time, talent, or treasure towards your legacy, always consider the eternal impact above all else.

Every one of us will leave something behind when we abandon this earth. The question is - will it be of any eternal value? Everyone has a history; few leave a Godly legacy. Legacies do not just happen. Legacies are created and formed by listening to God's voice, investing in others, knowing your purpose, and giving strategically.

DISCUSSION QUESTIONS

- 01.** If nothing changed in your life, what do you think your legacy would be in 50 years?
- 02.** What are you currently doing to leave a legacy? Are you focused on a God thing or just a good thing?
- 03.** Share a story of someone who invested and left a legacy in you. What did they do to impact you?

LEADER'S NOTES

Leaders, encourage participants to truly evaluate themselves and ask what kind of legacy they're on the way to leaving. Encourage them to attend the Growth Track and discover the thing God created them to do. Also, recognize that there may be some who are convinced that they've missed their chance to leave a legacy, either because they think their time has passed or they've done something so wrong that God can't or won't use them. Encourage them with the truth that as long as they're here on Earth, God still has something for them.

NEXT STEPS

Take a few minutes and write down some things that you'd like people to remember about you. If you could leave your dream legacy, what would it look like? What would people say about you at the end of your life?

PRAYER TIME

Ask the Lord to show you any areas where you've lost focus. Ask him to reveal your next step towards leaving a legacy that makes an eternal difference in the lives of others.

PURPOSE RESOURCE GUIDE

FINANCIAL PLANNING TOOLS

You Need A Budget (YNAB) - Top rated <https://www.youneedabudget.com>

Every Dollar (Dave Ramsey) - <https://www.everydollar.com>

MINT (Intuit QuickBooks) - <https://www.mint.com>

Quicken - <https://www.quicken.com>

SMALL GROUP CURRICULUMS

Purpose - Church of the Highlands

Money Life Personal Finance Study - Crown Financial

Financial Peace University - Dave Ramsey

The Blessed Life - Robert Morris

MESSAGE SERIES RESOURCES

Generous - Pastor Chris Hodges, Church of the Highlands

<https://www.churchofthehighlands.com/media/series/generous>

Life Money Hope - Pastor Chris Hodges, Church of the Highlands

<https://www.churchofthehighlands.com/media/series/life-money-hope-2015>

Be Rich - Pastor Chris Hodges, Church of the Highlands

<https://www.churchofthehighlands.com/media/series/be-rich>

Financial Peace on Earth - Pastor Chris Hodges, Church of the Highlands

<https://www.churchofthehighlands.com/media/series/financial-peace-on-earth>

The Blessed Life - Pastor Robert Morris, Gateway Church

<http://www.theblessedlife.com/series/blessed-life>

Enemies of the Heart - Pastor Andy Stanley, North Point Community Church

<https://itunes.apple.com/us/podcast/enemies-heart-leaders-podcast/id456276023?mt=2>

PURPOSE RESOURCE GUIDE

BOOKS

The Blessed Life – Pastor Robert Morris, Gateway Church

The Total Money Makeover – Dave Ramsey

Enemies of the Heart – Pastor Andy Stanley, North Point Community Church

Money And The Prosperous Soul – Stephen K. DeSilva

WEB RESOURCES:

Free Financial Assessment from MoneyLife

<https://mli.crown.org/survey/start>

Crown Financial Store

<https://shop.crown.org/products.aspx>

Dave Ramsey Store

<https://www.daveramsey.com/store/?snid=store>

Compass Store

<https://compass.z2systems.com/np/clients/compass/giftstore.jsp>

AUTOMATED MOBILE APP. BASIC SET-UP GUIDE

You Need A Budget (YNAB):

- 01.** Go to [Younedabudget.com](https://younedabudget.com) and sign up for a free trial. (Note: If you attempt to sign up from your phone's web browser first, you will get an email with a special extended free trial offer of 60 days.)
- 02.** Click on the green circle with the plus sign to create a new budget. You will now set budget amounts for the various expense categories listed. Our goal for this course is only to track what we spend so these budget amounts can be anything that you want. To use this app from your phone, you must have a budget created.
- 03.** Click on the Add Account option in the left margin. Select the account type of the primary spending account you use. By linking this account with the YNAB app, you will be able to easily track and categorize your daily spending activities.
- 04.** Go to the App Store from your mobile device and download the YNAB app.
- 05.** Login to your account and start adding and tracking your spending.

FINANCIAL SMALL GROUP

PURPOSE

FREE WEEK

CREDIT

*"If therefore you have not been faithful
in the use of worldly wealth, who will
entrust the true riches to you?"*

Luke 16:11

BIG IDEA

What is credit? Why is it so important in your financial profile? Credit is essentially your reputation as a borrower. It is made up from information about your borrowing and repayment history. Having good credit can be very beneficial for your financial life. Credit is borrowed money that you use to purchase goods and services when you need them. In Scripture, we see that God is concerned with the way you manage your borrowed money. In Romans 13:7 He says, "pay to all what is owed to them."

You develop good credit from a credit grantor whom you agree to pay back any amount you borrow and spend, plus applicable finance charges at an agreed-upon time. Good credit histories generate good credit scores, which are rewarded by lenders (grantors) with lower interest rates and favorable terms. Now, on the other hand, bad credit will cost you!

WHY DO YOU NEED CREDIT?

Good credit is necessary if you want to take advantage of the convenience credit can provide. Credit grantors review credit applications and reports to determine financial risk. If they lend you money, extend you credit, or give you goods and services, their first question is, "will they pay me back?" The lender may consider your income, how long you've worked for the same employer, what kinds of assets you have, and the balance of your bank accounts. Often, the primary resource guiding their decision is your credit information. Your spending habits - including purchases made with credit cards, payments for insurance, car loans, utilities, and cell phone bills - are the blueprint for your credit history and can make or break your reputation as a borrower. The importance of good credit also extends beyond purchases. Your credit information may be used in other important areas or stages of your life, like being able to rent an apartment, or sign up for utilities.

In the current financial environment, we need credit for many things. When your credit report is viewed, if it shows late or defaults on payments, this can become a red flag for lenders, landlords, and your current and future employers.

CREDIT: HISTORY, REPORTS, SCORE

CREDIT HISTORY

Most of the time employers, landlords, and lenders are most interested in your credit history. It is an official record of your debts and repayments. Your credit history describes how you use money. If you have a credit card or a loan from a bank, you have a credit history. Companies collect information about how you pay your bills and they put this information in one place called— a credit report.

CREDIT REPORT

Your credit report is a summary of your credit history. It lists:

- 01.** Your name, address, and social security number
- 02.** Your credit cards, loans, and how much money you owe (debt)
- 03.** If you pay your bills on time

Who makes my credit report? A credit reporting company collects your information. There are three major credit-reporting companies. They are Experian, Equifax, and TransUnion.

These companies write and keep a report about you. You can see your credit report any time for a fee, but we all are entitled to one “Free Credit Report,” from each of these three companies annually. You can call Annual Credit Report at 1-877-322-8228 or go to www.annualcreditreport.com.

CREDIT SCORE

A credit score is a number, which is based on your credit history. It is a statistically calculated numeric value that indicates your credit-worthiness based on the information contained in your credit report. While there are several credit scoring formulas, FICO (Fair Isaac Corporation) is the most commonly used. Scores range from 300 to 850. A good habit to develop is knowing what your credit score is today and checking on it quarterly. Bad information reported accidentally can cause your credit score to drop quickly. Check out the credit chart below.

SCORE RANGE

760 – 850
725 – 759
660 – 724
560 – 659
280 - 559

RATING

Excellent
Very Good
Good
Fair
Poor

DISCUSSION QUESTIONS

01. What was the most helpful information you learned in our study this week?
02. I have an excellent credit score, but was still rejected by my bank for a loan. Why?

LEADER'S NOTES

This week's lesson is only part of most people's financial challenges, but it is a start towards helping give them a clearer understanding of credit and how important it can be throughout their lifetime.

NEXT STEPS

Consider taking other Small Groups in our Financial Hub, which will give you a broader scope with more topics centered on your financial profile. Financial Peace University and Crown Financial are two examples.

PRAYER TIME

God provides us with the answers to our financial problems. You may be surprised to see just how much the Lord says about money in the Bible. There are more than 2,350 verses telling us everything we need to know about handling money. Sadly, most of us do not manage our finances using God's principles, and because of that we suffer the consequences. I Corinthians 4:2 says, *"Moreover it is required in stewards that a man be found faithful."* How we handle our money impacts our relationship with the Lord.

PURPOSE

FREE WEEK

FINANCIAL PLANNING & BUDGETING

“The way of a fool is right in his own eyes, but a wise man is he who listens to counsel.”

Proverbs 12:15

BIG IDEA

Are you in debt? What steps are you taking to get out of debt? There are many credit and debt counseling agencies around today, charging you a fee to help you eliminate debt. But we are here to share with you the most economical way to help guide you out of debt. It is called a “Budget Plan.” A budget is a plan for your future income and expenditures that you use as a guideline for spending and saving. Although many of us already use a budget, the majority of us routinely spend more than we can afford. The key to all successful budgets is to know your expenses and to spend less than you make.

A budget also helps you to plan ahead, analyze your spending patterns, and control the biggest budget buster of them all - impulse spending. This week, we'll share steps on how to create your own budget. Creating a budget gives you control over your money and empowers you to decide where it goes.

Having a budget plan shows you the flow of your money in your everyday life. A budget can help you determine where you are overspending, as well as help you adjust bad habits. A budget plan also allows you to make slight adjustments to your budget; you may be able to save more or make larger payments on your debts.

WHY DO I NEED A BUDGET PLAN?

Every day, thousands of consumers face financial crises. These crises can be caused by personal or family illness, divorce, elder care, buying a home, debt or credit card misuse, identity theft, or loss of job, just to name a few. Earlier, we mentioned the most common reason for needing a budget plan - overspending. By tracking your spending, you will know exactly where your money is going.

Society encourages us to buy now and pay later, offering us credit cards and the convenience to spend money everywhere we look. This is why it is so easy to get carried away with spending, and eventually end up in debt. A budget plan with proper planning can help improve your financial situation in a major way.

DEVELOPING A BUDGET PLAN

To develop a budget plan, start by listing all of your monthly income, living expenses, and bills. Let's look at expenses first. Below is a table showing the three different types of expenses, and some examples of each.

FIXED EXPENSES

Recurring memberships
(Cable TV, Internet, Netflix)

Debt repayment
(Car, Student Loans, etc.)

Basic housing costs

VARIABLE EXPENSES

Insurance premiums

Utilities

Gifts

LIFESTYLE CHOICES

Transportation

Eating out

Entertainment

It is important to develop a plan for each type of expense. Here are some examples:

01. FIXED EXPENSES

Look for ways to reduce long-term debt, don't miss a payment, and don't assume these are permanent.

02. VARIABLE EXPENSES

Put aside the same amount each month and do not spend "surplus" money.

03. LIFESTYLE CHOICES

Attack this area most aggressively, cut waste, and reduce cost not value. There is a huge selection of budgeting software and smartphone apps, but they can be costly. Here are two websites where you can download free samples of budget worksheets: (<http://www.kiplinger.com>) (<https://www.everydollar.com>)

DISCUSSION QUESTIONS

01. How can developing a budget plan help to improve your marriage or lifestyle?
02. What changes can you implement right now to increase the success of your budget?
03. What will you do with the "extra" money created from your budget?

LEADER'S NOTES

Remind the group that God's plan involves them. Saving is a Biblical responsibility; the question is, "should I pay off debt before saving?" The answer involves both paying off debt and saving regularly. "Divide your portion to seven, or even eight, for you do not know what misfortune may occur on this earth." (Ecclesiastes 11:2)

NEXT STEPS

Consider using one of the websites to download a worksheet to begin recording your income, expenses, and monthly bills to start the development of your budget. Also, look into enrolling in one of the other Financial Education Small Groups in the Financial Hub next semester. Two good ones are **Crown Financial and Financial Peace University**.

PRAYER TIME

Ask the Holy Spirit to show you more concerning these Scriptures:

(Luke 16:10) If you are faithful with a little, you can be entrusted with more.

(Proverbs 27:23-24) Be diligent as you manage what God has given you.

(Matthew 6:33) But seek first the kingdom of God and His righteousness, and all these things shall be added to you.

PURPOSE

FREE WEEK

DEBT

“The rich rule over the poor, and the borrower is slave to the lender.”

Proverbs 22:7

BIG IDEA

Debt has become an everyday part of life in our culture. The idea of owing someone for something is no longer a strange thing saved only for large purchases like a home or a car. It has become part of our everyday routine, from large purchases to small ones. **The average American household carrying credit card debt owes, on average, \$7,000 just on credit cards and over \$98,000 in total.**

So, in order to understand how to be the best stewards of what God has blessed us with, it is important that we examine the types of debt, how they affect us, and how to control debt rather than let debt control us.

TYPES OF DEBT

It is important to realize that not all debt is created equal. Different types of debt carry different terms, interest rates, long-term risks, and many other variances. There are many different types, but the two main categories that we cover are Secured and Unsecured.

01. SECURED DEBT

Secured debt simply means that the borrower has provided some sort of collateral to the lender in order to make the loan more “secure” for the lender, in case the borrower fails to pay the loan. Generally speaking, secured debt is less costly to the borrower because it is less risky to the lender. A great example of this is a mortgage, or home loan. The home itself is the collateral and, should the borrower fail to meet their obligations, the lender would own the property and be able to get their money back.

02. UNSECURED DEBT

Unsecured debt, by contrast, has no collateral associated with it. In this type of loan, the lender has a much greater risk. Since the risk is higher, unsecured debt tends to carry higher interest rates and lower limits. For example, a person may qualify for a \$100,000 home loan at 5 or 6 percent interest because it has collateral, but on a credit card he or she might have an \$8,000 limit and be charged 18 to 20 percent interest.

There are many other factors of debt that must be examined and understood when making financial decisions. For example, interest can be fixed or variable, and can be tax deductible or non-tax deductible in some cases. There are also loans where the repayment period is fixed (like a 48-month car loan), and loans where the repayment period is variable (like a credit card). Anytime consumers consider putting themselves under a financial obligation, it is important to understand all the variables of the loan.

EFFECTS OF DEBT

Since our goal is to be the best steward of what God has blessed us with, we want to be wise when it comes to debt. There are many ways debt can affect your financial health.

DEBT LIMITS CASH FLOW

Because debt isn't free, it can have drastic effects on your cash flow. Consider this - the monthly payment for mortgage, auto loans, and credit cards can easily be upwards of \$2,000! That means the first \$24,000 earned annually goes towards keeping you out of bankruptcy court. Now imagine if you were able to pay off the credit cards and one car loan. You could free up \$500 to \$1,000 a month and, in many cases, much more. Our debt obligations can have a drastic effect on our budget.

DEBT LIMITS GIVING

Rarely has anyone said they don't want to be able to give more. Generally speaking, people want to be in a position to give more to their church, favorite charity, or even just to have extra money to give when they see someone in need. Consider this - if you had an extra \$1,300 annually, would you be able to be a blessing to someone in need? Of course you would! That amount is what the average American spends on interest alone each year.

DEBT LIMITS SAVING

Saving, like giving, suffers when we are spread too thin financially. Having a healthy amount in savings could be the key to avoiding more debt. Many consumers are living paycheck to paycheck without the ability to save any money at all and, in some cases, are even spending more than they make on a regular basis. The problem is that when the emergencies arise, there is no money to cover them. So where does Joe Consumer get the money? - He reaches for his credit card. This becomes a vicious cycle where debt prevents proper saving, and a lack of healthy savings creates more debt.

DEBT CAUSES STRESS

Debt can also create stress - emotional, relational, and even medical stress. Recent studies show that excessive debt can have detrimental effects on everything from blood pressure, to our sleeping patterns, to our mental health. One study found that people in debt are three times more likely to suffer from a mental health problem than people without debt, and it found that depression symptoms increase by 14% for every 10% increase in overall debt. No wonder the Bible describes the person in debt as a "slave to the lender." These negative health effects are an indication that we were not intended to carry the burden of financial stress and, if left unchecked, can have dire consequences on our overall well-being.

MINIMIZING DEBT

While the effects of debt can be quite detrimental, don't be too discouraged. You are more than capable of overcoming the weight of debt and by being in this small group you are on your way towards a different and better financial future. There is a way out. Reducing debt can be a challenging and sometimes long process, but one that, in the end, is always worth it. If you want to be free from debt, you can be. Here are a couple of principles that will help you.

LIVE BELOW YOUR MEANS

Sometimes getting a financial situation under control is like treating an open wound. The first thing we have to do is stop the bleeding. **It is not uncommon for households to consistently spend more each month than they bring in.** That habit is not sustainable. The first step is to establish a budget and stick to it. There are really only two components of a budget - money in and money out. We can either make more money, spend less money, or do some combination of the two. Each situation is unique, so sit down, write it out, and find where you can save each month and/or earn more each month until the money out is less than the money in. Only then can you begin to save money for a rainy day and reduce debt.

DEVELOP A PLAN

Don't just continue going through the motions of making payments and dreaming of the day debt is gone. After you've adjusted your standard of living to create extra cash flow, designate a certain amount monthly towards debt reduction. Then, evaluate your debts. Say you have a 30-year mortgage at 5% and two credit cards. One card has an \$800 dollar balance and a 21% rate, while the other has a \$5,000 balance and a 19% rate. Continue to make your regular payment on all three while applying your monthly debt reduction budget towards the higher interest debt, and start with the lowest balance. In this scenario, you could have the \$800 card paid off within a matter of months! Then you'd be free to apply your regular payment amount from that card AND the debt reduction amount to the \$5,000 card. It creates a compounding effect, and each time you pay off one of the smaller ones you get a great morale boost on your journey to financial freedom.

While what we've covered isn't intended to be a comprehensive study on debt, it is a starting point that can lead you to a better understanding of financial obligations to help you make wiser decisions. Remember, as you go down this path, that you're becoming a better steward and God is with you. At times debt can seem insurmountable, but with God's help and a better understanding, you can and will reach your goals!

DISCUSSION QUESTIONS

- 01.** Discuss the different types of debt. Is there such a thing as "good debt" and "bad debt"?
- 02.** Discuss situations where properly handled debt can be a tool rather than a burden.
- 03.** Discuss how debt affects saving and giving. If you were able to pay off a debt that would free up \$500 per month how would you distribute that between giving and saving? Why?

LEADER'S NOTES

Leaders, understand this topic can be quite sensitive for some, so be encouraging. Remember, with God involved no situation is without hope. Participants may also need more clarification on some of the details. Be prepared to expand on debt reduction as well as different types of debt.

NEXT STEPS

The best next step is to begin by having a strong understanding of your current financial situation. Develop a budget, and begin to honor it. This may mean that you make some tough decisions about things to cut, but know that in the end it will be worth it.

PRAYER TIME

Ask the Lord to show you areas of your financial life that need to be reshaped. Ask Him for guidance on how to create a budget, the self-control to stick to it, and the wisdom you need to make the right financial decisions.