



Sermon-Based Discussion Guide for Home Groups
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If Money Could Talk: “Have a Plan and Follow It!”

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Series: If Money Could Talk

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Scripture

1 Peter 1:14-15

As obedient children, do not conform to the evil desires you had when you lived in ignorance. But just as He who called you is holy, so be holy in all you do.

Engage

What is some of the dumbest financial planning that you have ever seen? (By the way, 75% of ex-professional football players later file for bankruptcy.)

Discuss

1. Read the passage and discuss these questions:
 - a. Should this passage apply to our finances?
 - b. How can we apply this to our finances?
2. Do you believe that a person manages his or her money better when they have more? Why or why not? What does that say about how we are living today? (It's not a matter of the amount, it's a matter of the heart. If we don't handle a little well, we won't handle a lot well.)
3. Where do people struggle most with the following formula for financial management?
 - a. Give.
 - b. Save.
 - c. Live on the rest.
4. Being upside down is not the root of a problem, it's the fruit of a problem. What does it mean? Do you agree with that?

5. Chuck Bentley of Crown Financial Ministries said, “A wise and faithful steward is one who orders their life and finances in such a way that God can spend you however he wants to spend you.”

What does this quote communicate about the stewardship of our lives? (That we are here to be spent by God. The world doesn't revolve around us.)

6. Here are some wise practices in dealing with our finances. Which do you think most people struggle with?
- Establish a realistic plan and stick to it.
 - Give to God first.
 - Live on less than you make.
 - Get out of debt as soon as possible.
 - Save regularly.
 - Invest wisely for the long term.
7. True or false: “The pain of the payments usually exceeds the pleasure of the purchase.” Tell about a time you've learned about this.

Your Next Step

What step can I take this week to become a better steward of the finances God has entrusted me with?

Other Passages Cited

Of what use is money in the hand of a fool,
since he has no desire to get wisdom?
Proverbs 17:16

Know well the condition of your flocks,
And pay attention to your herds;
For riches are not forever,
Nor does a crown endure to all generations.
Proverbs 27:23-24

“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.”
Luke 16:10

Honor the Lord with your wealth,
with the firstfruits of all your crops;
then your barns will be filled to overflowing,
and your vats will brim over with new wine.
Proverbs 3:9-10

Now this I say, he who sows sparingly will also reap sparingly, and he who sows bountifully will also reap bountifully. Each one must do just as he has purposed in his heart, not grudgingly or under compulsion, for God loves a cheerful giver.

2 Corinthians 9:6-7

There is one who pretends to be rich, but has nothing;
Another pretends to be poor, but has great wealth.
Proverbs 13:7

8. He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored.
Proverbs 13:18

Do not wear yourself out to get rich; have the wisdom to show restraint.
Proverbs 23:4

A heart at peace gives life to the body,
but envy rots the bones.
Proverbs 14:30

A rich man may be wise in his own eyes, but a poor man who has discernment sees through him.
Proverbs 28:11

The rich rules over the poor,
And the borrower becomes the lender's slave.
Proverbs 22:7

Let no debt remain outstanding, except the continuing debt to love one another, for he who loves his
fellowman has fulfilled the law.
Romans 13:8

There is precious treasure and oil in the dwelling of the wise,
But a foolish man swallows it up.
Proverbs 21:20

Dishonest money dwindles away,
but he who gathers money little by little makes it grow.
Proverbs 13:11

A faithful man will be richly blessed, but one eager to get rich will not go unpunished.
Proverbs 28:20

The plans of the diligent lead to profit
as surely as haste leads to poverty.
Proverbs 21:5

Other Resources Recommended:

The Treasure Principle by Randy Alcorn