

Guide for Growth Group Hosts

Managing My Money (Better Days Series)

THINK ABOUT IT

Pastor Jeff mentioned four rules (or foundations for financial freedom) during the weekend message. What are your general thoughts about the topic?

MAIN GROWTH GROUP SCRIPTURE

Be sure you know the condition of your flocks, give careful attention to your herds; for riches do not endure forever... **Proverbs 27:23-24 (NIV)**

DISCOVERY QUESTIONS

- What key points can you extract from the verse above? Have each person in the group share their thoughts.
- (Read the Verse Below) In order to achieve financial freedom we must **plan our spending**. Do you typically plan your purchases or do you make impulse purchases based on how you feel in the moment? For clarity purposes, an impulse purchase is *any* purchase you did not previously plan to make based on your budget.

If you plan and work hard, you will have plenty; if you hurry to get rich, you will end up poor. **Proverbs 21:5 CEV**

- (Read the Verse Below) The Bible tells us that fools spend whatever they get. Spending whatever you have will bring short-term satisfaction but create long-term challenges. What are some of the problems with spending that exceeds your income (i.e. reliance on credit cards, etc)?

... fools spend whatever they get. **Proverbs 21:20 NLT**

- (Read the Verses Below) The second rule to achieving financial freedom is to **save for the future**. There is often a misconception that saving money is a difficult and unenjoyable task. What are some sensible things you can begin doing today to save more money?

Be sensible and store up precious treasures... **Proverbs 21:20 (CEV)**

Money that comes easily disappears quickly, but money that is gathered little by little will grow. **Proverbs 13:11 (NCV)**

- (Read the Verse Below) The third rule to achieving financial freedom is to **enjoy what you have**. It can be difficult at times to be content with what you have as you view the lives of others. They may appear to have a lot of money, a nice home, an expensive car, etc. In reality, you don't know their current debt level, the stress in their life as they try to maintain a certain image, or the level of their happiness. Having more things does not equate to having more happiness. Has there ever been a time in your life where you were not content with what you had? What did you learn in that situation?

Be content with what you have... Hebrews 13:5 (NIV)

- (Read the Verse Below) The fourth rule to achieving financial freedom is to **give back to God**. When you give a tithe (first 10% of your income) as the Bible instructs or an offering (anything you give to God above your tithe), you are honoring God with your giving. What are some of the benefits of giving to God based on the verse below? The Bible mentions that your barns will be *overflowing*. What do you think God wants you to do with the excess as it relates to others?

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 (NIV)

- (Read the Verses Below) The Bible tells us *"For God so loved the world that he gave..."* What can we learn from God as it relates to giving? What are the benefits of being generous to others?

For God so loved the world that he gave his one and only Son, that whoever believes in him shall not perish but have eternal life. John 3:16 (NIV)

Blessed are those who are generous, because they feed the poor. Proverbs 22:9 (NLT)

LIFE APPLICATION

If you've never given a tithe to God, you may not know where to start. What are some practical (and biblical) things you could tell someone who has a desire to tithe, but are unsure how to start in light of their current bills? Have a few people in the group share their thoughts.

DIVE DEEPER

Go deeper during the week!

- A great way to dive deeper and learn more about Jesus is by reading **God's Word** daily. Commit to reading for at least 5 minutes per day to start. Here is a bible reading guide to help you take your next steps in that area: <https://experienceheritage.org/next-steps/read-the-bible>
- Read the **daily devotionals** each day found at www.experienceheritage.org/blog. You can sign up to have them delivered daily to your email inbox by clicking here: <http://experienceheritage.org/Devotionals>.
- During your daily quiet time with God, read this **memory verse** and think about its meaning:

If you plan and work hard, you will have plenty; if you hurry to get rich, you will end up poor. Proverbs 21:5 (CEV)

- Watch the messages online at www.experienceheritage.org/messages.

PRAYER GUIDANCE

Take a moment for everyone to share their prayer requests with the group. Next, have different people pray for the requests that were mentioned.