

Small Group News

Family Night (Rialto Menu: Juan Pollo): Wed Nov 26th

Church Decorating (Rialto): December 1st

Pray for: Christmas Mission Efforts; your small group

Small Group Questions

For the week of November 24, 2019

Genero\$ity (Part 4)

INTRODUCTION

Throughout the month of November, the teaching series will focus on God's call to generosity for His people as an act of worship and obedience.

The focus of the week: **The Effects of Debt on Generosity**

QUICK REVIEW

Looking back at your notes from this week's teaching, was there anything you heard for the first time, or that caught your attention, challenged or confused you?

MY STORY

1. Jesus spoke about money more than many other topics. Why do you think He taught so much on money? What role has money played in your life? Has staying out of debt been difficult or easy for you?

How much does our use of money have to do with our personality or life experience?

Using the options below, which reason for going into debt would you say you have experienced in the past and/or are more vulnerable to? How do you keep yourself from falling into the debt trap?

- Desire to keep up appearances
- Don't think income is enough
- Unwilling to sacrifice
- Have no hope
- Addicted to stuff
- Budgeting not a priority
- Spouse isn't on the same page
- Not managing their money
- Too many credit cards
- Don't know how to budget

2. Budgeting is a critical tool in using money wisely. Do you currently use a budget for your finances? What is the hardest thing for you when it comes to budgeting? What are some of your challenges and frustrations when it comes to regularly evaluating finances? How has God matured your view of money?

DIGGING DEEPER

1. We heard this weekend about the importance of being free from debt. According to www.tithe.ly, the credit card debt grew by almost \$100 Billion just last year. But what does the Bible say about debt?

Read: Proverbs 22:7, Proverbs 17:18, Proverbs 22:26-27, and Matthew 6:24

Discuss the ways in which debt can be a form of slavery that can create tension with God.

How do you think debt affects our rest? How does it affect other areas of our lives?

In light of God's view of debt, what should be our response to taking on debt?

Read: Proverbs 6:10-11, Proverbs 21:5 & 20, and Luke 16:10

What is the connection between debt and procrastination or laziness? What are some ways debt affects our now and our future? Can someone be faithful to God and in debt? What does debt say about one's character?

Read: Matthew 6:12, Colossians 2:14, and Luke 7:41-50

For what is debt often used as a metaphor? Do you agree or disagree with debt being so closely aligned with sin?

Read: 1 John 3:17, 1 Timothy 6:17-19

How does debt affect generosity? What is the call to rich people when it comes to their wealth? How would you define a rich person? Based on local, national, and global comparisons would consider yourself rich? In what ways can you be rich without money?

Read: Matthew 6:12, Colossians 2:14, and Luke 7:41-50

For what is debt often used as a metaphor? Do you agree or disagree with the metaphor?

Read: Proverbs 13:22, Romans 13:7, and 1 Timothy 5:8

What are some pressures that debt places on the family? How does it impact future generations? What is the responsibility we each have to our families when it comes to finances? Is it a sin not to pay back money? What about borrowing money in the first place?

2. Debt can definitely be overwhelming and cause shame and embarrassment for many. So what does the bible say about overcoming debt?

Read: 1 Timothy 6:6-8 & 10, Hebrews 13:5, Philippians 4:6-7, and Matthew 6:31-33

How does contentment help us avoid debt? How does prayer help with debt? What other habits or practices can help us manage debt and maximize generosity?

TAKING IT HOME

We all have different aptitudes and abilities when it comes to money. Yet we know ongoing budgeting is vital to healthy finances; and healthy finances help us remain generous and use money the way God intended. One reason we may find it difficult to budget is because we have never done it. Please pray about what your next step is regarding your finances.

Here are a few practical suggestions on how to develop a budget:

- Schedule a time to work on your budget with any decision makers in the home
- Write down your income
- Write down your expenses
- Subtract your expenses from your income
- If you make more than you owe – good for you. You may still want to re-evaluate your spending patterns and use more of your income in other areas of investment or generosity.
- If you owe more than you make – consider getting help such as taking Financial Peace University to upgrade your financial tool box. New groups begin Mid-January at Sunrise.
- Celebrate your progress

Which if any of these do you already tend to do? Are there other ideas or suggestions you've found to be helpful when it comes to budgeting and finances?

GROUP PRAYER

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