



## The Secret Lives of Almost Everyone Week Five

### Opening Prayer

God, thanks for giving us a safe space to process life. Help us to hear from you today.

### Talk It Over

- Growing up what did your family teach you about money?
- Tell about a time in life money felt very tight.
- Tell about a time in life you didn't have to worry about money.

### Read Proverbs 23:5 (NLT)

While culturally it's completely normal to live in a spend, then save, and then give cycle, the Bible invites us to rearrange our priorities and to live in a give, then save, and then spend cycle.

- Are you a spender, saver, or giver by nature?
- Which of the three categories — spending, saving, or giving — is hardest for you? Why do you think that is the case?

### Read Matthew 6:21 (NLT)

God desires for us all to have a healthy relationship with money. Some key aspects to this is understanding that we are meant to manage our money in such a way where it flows into our lives and then out of our lives in life-giving ways.

- When it comes to money, what are some of your deepest fears?
- In what ways would you like to grow a healthier relationship with money?
- What do your current spending habits tell you about your values?

### Read Luke 6:38 (MSG)

Studies show the most content people are often also the most generous people. When we try and chase happiness with money, we will never catch it. When we live with our fist clinched and focusing on ourselves, we often miss out on God's invitation to live with an open and content posture.

- Do you know someone is generally content? Share some insight you observe they exhibit.
- Share about a time you were generous with your money and you felt good about it. The point of this isn't to brag, but to learn, remember, and reinforce the good that comes from being open to generosity.
- If you are honest, do you try to find happiness through money, stuff, materialism, consumerism, or expensive things? Have you ever struggled with this? Share about the reasons, lies, and messages that lead you here or there.
- If you could swing it, where is an area of life you'd like to be more financially generous in? This can be a person, organization, cause, or whatever.

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### **Read Proverbs 21:20, Proverbs 21:5, and Proverbs 13:22**

Marketing and culture has impressed on us that saving money is overrated and not a great deal of fun. The marketing industry has convinced us joy is found in spending money. But, while spending has its value, the truth is saving money helps us to live with less financial stress.

Money experts encourage to save in three primary ways:

1. Emergency funds for the normal enough unexpected events of life (e.g. car repairs, medical needs, home repairs, loss of salary, etc.).
  2. Planned purchases that we cannot simply afford any given month without saving for (e.g. furniture, car, televisions, vacation, larger home repairs or home renovations, etc.).
  3. Build wealth for the later years of life when income will not be coming through a regular salary anymore.
- Which of the three main areas of saving do you feel you need to make progress in?
  - Have you ever known someone who is good at saving? Share what you observed from their example.
  - Have you ever been intentionally taught about the value or wisdom of saving? Share about that experience.

### **Read James 1:17**

Everything that is good and we enjoy is from God. God doesn't want us to not enjoy our money or to fear spending our money, but rather we are called to be responsible and intentional. Along these lines, we need to remember learning to walk wisely with money, and getting our finances inline, is not a destination we magically arrive at. We must say 'yes' to a process, small steps, and a commitment. Progress is our goal.

- Do you ever experience guilt in the area of your finances? Share about your experience.
- What is a small internal or external step you can take this week to make progress in this area of finances?

### **Closing Prayer**

God, help us to take whatever next right step you are inviting us into. Help us to learn to manage our money wisely. Help our hearts and our choices align with your will and love.