



BIG IDEA SMALL GROUP DISCUSSION GUIDE

Small groups that focus on the Big Idea for the week can use this guide to apply the message to life and take action. Feel free to use whatever parts of this guide best fit your group personality and time frame. Do NOT feel like you have to use every question. All verses, unless otherwise noted, are from the New International Version (NIV).

11.07.09//11.08.09 // The Basics of Biblical Finance

// Ice Breaker _____

Option 1: In what ways does your use of money leave you the most satisfied?

**Option 2: What are some ways that you learned about using money growing up?
Have some of those ideas changed?**

// Questions for Discussion _____ note: from the Ramsey Small Group DVD.

1. **Read Proverbs 22:7** The rich rule over the poor, and the borrower is servant to the lender.

Discuss a time when debt made you feel like a slave.

2. **What thoughts and images does the word 'budget' bring to mind?**

3. **What do you find most challenging about staying on budget?**

4. **Why is a budget the most effective tool for getting out of debt?**

5. **What would total financial freedom look like in your life?**

6. **Read Luke 14:28** Suppose one of you wants to build a tower. Will he not first sit down and estimate the cost to see if he has enough money to complete it?

What will you need to build your tower of financial freedom?

// Application _____

Read and commit to memory Proverbs 22:7

The rich rule over the poor, and the borrower is servant to the lender.

Create a financial mission statement. Proverbs 29:18 Where there is no vision, the people perish. In one sentence, cast a vision for what you would like to accomplish in your finances in the next month.

// Prayer _____

- That we would apply God's principles in how we use money.
- For those who are out of work to find meaningful employment.

'Act your wage'

Dave Ramsey