



BiG iDEA SMALL GROUP DiSCUSSiON GiDE

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).

11.014.09//11.15.09 // Breaking the Bondage of Debt

// **Ice Breaker** _____

Option 1: With the current economic crisis, many are losing their homes due to borrowing too much. Do you think our culture has changed the way they think about debt? Have you?

Option 2: What were your parent's views on debt when you were growing up? How did this affect you?

// **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.

What emotions often surface when it comes to discussions of debt and finances?

2. **How do these emotions often affect our relationships? Our financial decisions?**

3. **What are some ways you can limit the impact of emotions on your financial decisions?**

4. **Can we separate our financial life from our spiritual life? Why or why not?**

5. **How can breaking through the bondage of debt result in spiritual freedom as well?**

6. **What will you need to do to gain that freedom?**

// **Application** _____

Read and commit to memory Proverbs 22:26

Do not be a man who strikes hands in pledge or puts up security for debts.

Develop a plan to get out of debt by paying off the smallest balance credit cards first.

// **Prayer** _____

- **That we would apply God's principles in to be free from debt.**
- **For God's guidance on how to wisely use the resources He has given us.**

