



Overview:

Jesus said we can't serve both God and money. Learn how to manage your money the way God intended.

Find our [Budgeting Spreadsheet](#) in the series resources online.

Lessons:

1. Getting the Right Mindset With Money
2. Attacking Your Debt
3. Budgeting Part 1: Giving
4. Budgeting Part 2: Saving
5. Budgeting Part 3: Spending



GETTING THE RIGHT MINDSET WITH MONEY

Find discipleship resources at pursueGOD.org/money

TALKING POINTS

Jesus talked about money more than most other topics. Here are three basic questions you can ask to see if you need to get right with God and money.

- Who makes you _____ when it comes to money? Playing the comparison game with finances is a dead-end road
- What are your real financial values, according to your actual spending habits? Getting _____ about our financial hypocrisy is one of the first steps to freedom. Matthew 15:7-8, Matthew 6:21-23
- What is your _____ for getting your finances right? If wealth is your primary pursuit, your mindset is fundamentally flawed. 1 Timothy 6:9-10

DISCUSSION

1. *Describe your mindset toward money right now. How has money controlled you or dictated your mood?*
2. *Who do you envy because of their wealth and resources? How has that impacted your view of your own life?*
3. *Why is the comparison game really more about our insecurities than injustice or something else?*
4. *Read 1 Timothy 6:6-7. Define contentment in your own words. What does godliness with contentment look like practically?*
5. *What are your top five expenditures right now? What do those things say about what you value?*
6. *Read Matthew 15:7-8 and Matthew 6:21-23. What would you say your heart chases after right now?*
7. *Read 1 Timothy 6:9-10 and Matthew 6:24. What are some of the "foolish" desires people chase after in regards to money? What does the love of money look like?*
8. *Read Matthew 6:31-33. How do you need to put this passage into practice in your life?*

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ATTACKING YOUR DEBT

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TALKING POINTS

Debt is a shortcut to the lifestyle you think you want but you can't afford.

- Debt is a _____ to the lifestyle you think you want. But in the end it always leads to bondage, not freedom. Luke 12:15, Proverbs 22:7, Matthew 6:24
- Attacking your _____ will require a new skill: telling yourself “no”. Sacrifice now; benefit later.
- The simplest way to get out of debt is to use the “debt _____”. Attack your smallest debts first, and then roll that debt payment to the next one.

DISCUSSION

1. *What did your parents model for you about budgeting and debt? How has that influenced you as an adult?*
2. *Read Luke 12:15 and Proverbs 22:7. Define greed in your own words. How has greed fueled your decisions regarding money? How has your debt limited you in other areas of your life?*
3. *Share an impulsive purchase you made in the past and later regretted. What did you learn from that experience?*
4. *Share a time you sacrificed or showed patience with a financial decision. What did you learn from that experience?*
5. *What are some safeguards you could put in place before making a purchase that encourages patience and discourages impulsivity?*
6. *Take a few minutes to identify your debts-small to big. How could you start saving to pay off the smallest debt? How will the “debt snowball” free you in every area of your life?*

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BUDGETING, PART 1: GIVING

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TALKING POINTS

Your money is God's money; you're just managing it. So budget it the way he says to do it – starting with your giving.

- _____ is a commandment for every believer, not the spiritual gifting of a select few. You don't have to be wealthy to be a giver. 2 Corinthians 8:1-3
- Your budget is a _____ test for your heart. Those who put God first in their lives put giving first in their budgets. 2 Corinthians 8:4-5
- Leverage the power of _____ for God's purposes, not your pleasure. Make a habit of giving a small percentage each month, and try to grow it every year. 1 Corinthians 16:2
- Budget your _____ in three categories: church, ministries and gifts. Use a simple budget spreadsheet to keep track of it all. 2 Corinthians 8:6-8

DISCUSSION

1. *Share a time someone was generous to you. Share a time you were generous toward someone else.*
2. *Read 2 Corinthians 8:1-3. What was the source of joy the Macedonians experienced? Why do you think their joy translated to generosity with money?*
3. *Read 2 Corinthians 8:4-5. What do you think it looks like to give yourself fully to the Lord? How would that change the way you view your lifestyle and your money as a whole?*
4. *Read 1 Corinthians 16:2 and 2 Corinthians 8:7. How could you set aside an amount from each paycheck to go towards giving back to God? How would that habit impact your spending habits?*
5. *Why is it important to give to your local church? What other ministries or organizations do you want to support?*
6. *Read 2 Corinthians 8:6-8. What do you think it looks like to be a cheerful giver? What does Paul say happens when we give generously?*
7. *Make a copy of our budget spreadsheet and start filling out your budget as you prepare for the weeks ahead.*

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BUDGETING, PART 2: SAVING

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TALKING POINTS

The second part of a God-honoring budget is to plan for savings.

- _____ 2 Thessalonians 3:11-12, Proverbs 13:11
- _____ a \$1000 Emergency Fund.
- Attack your _____.
- Build your _____ account.
Proverbs 21:5
- Build your _____ savings.

DISCUSSION

1. Read Proverbs 21:5. How have you seen people try to short cut their way to wealth? Why do these schemes tend to lead to poverty instead of continued wealth?
2. Read 2 Thessalonians 3:11-12. Identify what this passage says about idleness. How have you seen this to be true in your life or in someone else's?
3. Make a list of common emergencies that can quickly bust the budget. How have one of these impacted you personally?
4. What are some future goals you want to start saving for now? What are some spending habits you can cut back on to save for those future goals?
5. How have you seen older couples struggle because they never saved for retirement? How does that motivate you to get a plan in place now?

BUDGETING, PART 3: SPENDING

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TALKING POINTS

The fundamental law of budgeting is simple: don't spend more than you make.

- Break your spending budget into two categories: "_____" and "_____". Then admit that you don't need your wants.
- Rachel Cruz says, "The purpose of a budget is not to limit your _____ but to give you freedom – with some boundaries in place.
- Over time, keep moving money from the spending category to the saving and giving categories. Budgeting is a _____ discipline-so keep working at it. Matthew 6:31-33

DISCUSSION

1. *Who's had the biggest influence on you regarding money? How was their influence helped and hurt you?*
2. *Define needs. Define wants. Why is it helpful to discern the difference?*
3. *How have you fooled yourself into categorizing "wants" as "needs" in the past?*
4. *How could financial boundaries actually make you feel more free?*
5. *Read Matthew 6:31-33. What are some examples of other spiritual disciplines Christians practice? How does budgeting fit in this group?*

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