

Leader's Guide for Jan. 15, 2017

Becoming Financially Fit

Leaders: Many people find discomfort in talking about finances. Be sensitive to this. If you feel anyone in your group would benefit from our upcoming Financial Peace University, please let them know that we have a new session on Sunday evenings, beginning next week. They can contact Carolyn at the office for more information cmeter@firstfreelincoln.org.

Quick Review:

Brian talked about becoming financially fit in 2017. What key point(s) stuck out to you?

My Story:

- If someone handed you \$1000 and told you that you could spend it on anything, but it had to be for yourself, how would you spend it?
- Which of the following emotions best describe how you feel in regard to your personal finances? Fear, Anxiety, Confidence, Hope or Peace

Digging Deeper:

- Read Psalm 24:1. What would happen in the world if everyone started looking at their money and possessions as belonging to God, not themselves? What prevents us from thinking like this?
- Read Romans 13:8. The writer talks about two kinds of obligations. What are they? Which type is easier for us to talk about? Why? Do you think that loving one another is an "obligation"? How do you feel about that way of looking at it?
- Proverbs is full of wisdom and advice about money. It uses strong contrasts (*wise & foolish, diligent & lazy*) that we either want to be or want to avoid. [Do you have readers in your group? Andy Stanley's *The Principle of the Path* talks more about these ideas.](#) Read the following verses and talk about how the principles in each verse might help you move from where you are to where you want to be. If the language in the proverb needs to be brought into 2017, how would you do that? Do you know other proverbs that apply? Read those, too!
 - Proverbs 16:9
 - Proverbs 21:5 (Do you have a personal example of this?)
 - Proverbs 27:23
 - Proverbs 28:20
 - Hebrews 12:11 (a NT proverb!)

Taking it Home:

- Is finances (money, spending) something that you pray about routinely? Or do you wait until you have a “situation” that needs immediate attention? How should you pray? What needs to be an action step for you?
- Dave Ramsey recommends the following 7 practical steps to improve your financial condition: Save \$1000, Pay off debt, establish a 3-6 Month fund, Invest 15%, save for college, pay off home, and give. Looking at the list, how are you doing? What is preventing you from checking things off of this list? If you want to learn more, be sure to sign up our for Financial Peace University class starting on Sunday Jan. 22.
<http://firstfreelincoln.org/financial-peace/>
- As you look at your current financial situation, what are you doing well? What could be improved? What needs to be an action step for you?