



DATE	January 15, 2017
SPEAKER	David Smith
TITLE	Avoid the Use of Debt
SERIES	A new year offers a fresh start. And for many people after the Christmas season, our finances could use just that! Let's study what the Bible says about spending and saving, so we can control our money before our money starts controlling us.

This week's message dealt with the underlying spiritual causes behind debt and how we can overcome the greed that compels us to acquire more possessions than we can afford.

1. Which of your possessions do you cherish most, and why? Are there any items you like to collect? How much of your money and attention do these treasured items and collections receive from you? Because God ultimately owns everything, how difficult would it be for you to relinquish them if God were to take the item(s) back?
2. Consider the different ways that companies use advertising to subtly influence society and impact the media we consume every day. What are some examples of advertising that you have seen influence people's purchasing habits (such as the race to always own the newest phone)? What methods can you use to determine when consumer marketing is influencing your desire for "things"?
3. One of the most common struggles of fighting greed and exercising financial self-control is mistaking a "want" for a "need." Read 1 Timothy 6:3-12. What does this passage tell us about greed and contentment? What are some practical ways you can discern wants from needs?
4. Proverbs 25:28 compares self-control to a city wall. A wall to a city provided protection and controlled access to the city; how is self-control like a city wall? How can you cultivate self-control (consider Galatians 5:22-23)?
5. In the parable of the Rich Fool (John 12:13-21) God curses the man who refused to share the bountiful harvest God had given him. Read the following passages and discuss what God desires us to do with the blessings He gives us: Psalm 62:10, Proverbs 11:24, Proverbs 3:9-10, and 2 Corinthians 9:6-15. Why is it important to give generously even in the midst of debt?
6. As Pastor David pointed out, Jesus often spoke about finances in His teachings. Read Matthew 18:23-35. Why does Jesus use a story about debt to explain the importance of forgiveness? In the same way, why is debt (Matthew 6:12) mentioned in the Lord's Prayer? How does God see the correlation between debt (a financial issue) and forgiveness (a spiritual issue)?
7. Describe your financial decision-making process for both small and big purchases. Where does God play a role in that process for you? Do you consult God and apply His wisdom in the purchase of little things (like a new shirt) as well as big things (like a new car)?
8. Do you place more trust in your retirement savings and the stock market or upon God to meet all of your future needs? How can we balance sensible savings/investment strategies with trust in God?

As you make an effort this month to take the Bible's advice on finances to heart, make sure you remain in ongoing prayer to avoid the pitfalls of greed.