



Getting Started

If you suddenly found yourself winning the big lottery, (for fun lets say 1 Billion), what things would change in your life?

- Would you move?
- Would you move your family?
- Would you buy stuff?
- Would you travel, if so where?

What are some things you would purchase that would bring you immediate joy?

- New Car
- New Home
- New Boat
- New Plane
- New Pet
- New Spouse
- New church building?

According to the US Census the typical American has, on average, \$2,151 debt on their credit card with each person carrying 3 credit cards. According to the New York Fed, the average American carries \$10,392 in Auto loans, and \$100,197 on their home, respectively. (clearly not in California)

This does not include student loans, medical debt or other sources of debt, (gambling, vacations, etc)

When you look at the numbers is it surprising to you at the amount of debt people carry?

Going Deeper

Read [Proverbs 22:7](#)

Describe a time in your life when you felt like you had no options because of a debt you owed. Did the verse you just read apply to that season of your life?

- Did it make you feel like a slave to debt?
- In what ways does it affect your life?
- How does it impact your life and those around you?

How would your life change if you were completely debt free?

What would you do differently?

Read [Proverbs 21:20](#)

In order to live a life of true financial peace, God says we must act our wage by not spending more than we make.

What are some specific areas that people tend to overspend?

Read [Luke 14:28](#)

Living on a budget is the key to not only getting out of debt, but also staying out of debt. For those that currently have a budget, share with your group how you budget and how it impacts your finances.

- Has it been helpful?
- Does it cause stress?
- Does it bring a sense of calm?
- For those that currently do not have a budget, what has kept you from creating a budget?

As we read earlier, [Proverbs 21:20](#) calls those who save and invest to be wise.

Describe a time when saving money paid off for you by allowing you to financially handle an emergency or to pay for a large expense without going into debt.

Read [Malachi 3:10](#)

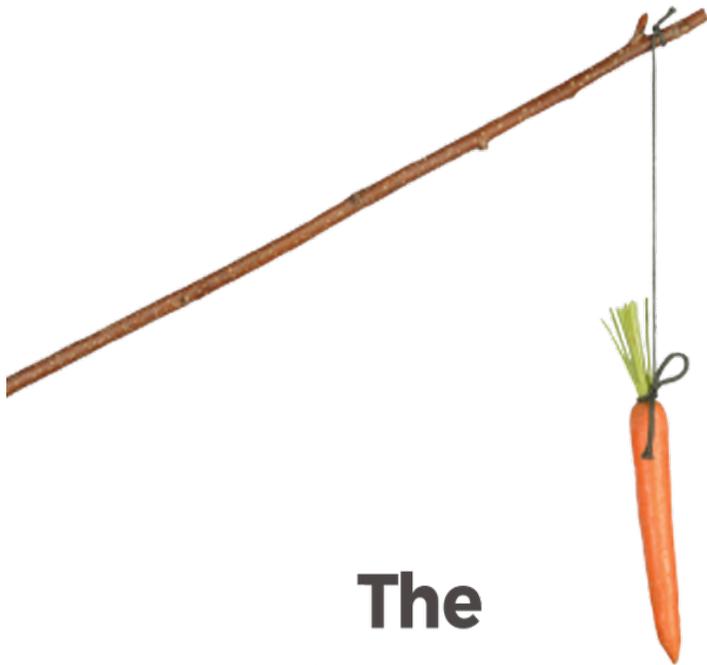
This scripture gives us a challenge from God to trust Him, by faith, with your finances.

What are some of the ways that God has blessed you through tithing?

How have those blessings affected your relationship with God?

One of the main topics in Scriptures is dealing with money. What is the correlation that financial stress has on the Spiritual freedom that God offers?

Take a few minutes to pray with each other that we would find ways to become debt free, so we might find a new found freedom, and weight of our shoulders.



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C H A S E