



*Debt
Free
Wilmington*

Group Material - Nov. 30 - Dec. 6

• Have you dug a hole of debt so deep that getting out of it seems hopeless? What are the patterns you have developed that have contributed to creating this debt? Can you break free from these patterns or habits to begin the journey of covering the hole instead of making it deeper?

•What are your weaknesses when it comes to spending?

•Make a list of all the things that have contributed to your debt. Now narrow the focus and start small. What stores are you most likely to spend money impulsively in? Now can you avoid those stores or can you shop with someone to keep you accountable? Let's use an example. Let's say you do most of your grocery shopping at Wal-Mart, and you should technically be staying on one side of the store-the food side, right? However, there is a great shirt on sale,

and your child could use some new pajamas, and you look at the electronic section, and so on. When you began you just needed groceries, now you have loaded your cart with other items, even if they are very low priced, those items still add up. Take that thought and use it in whatever ways apply to your daily/weekly life. What changes do you need to make?

•The richest countries do not have the highest degree of satisfaction with life. The happiest nations have moderate wealth and lower expectations.

•Often we project onto money the power to fulfill our fantasies, calm our fears and ease our pain. We believe we can buy everything from hope to happiness and we become determined to buy the life we dream of. However, when we spend on credit we are buying this dream with someone else's money, and when the time comes to pay it back, these dreams can collapse. (The Psychology of Debt)

•Do you ever feel entitled to something? Do you ever feel like you have had such a long day and just a new little something would make you feel better? Why is that? Why are we so overindulged?

•So, we have talked about us as people, us as Americans, where does God fit into this? How does God feel if you are spending money to fill a void or to try to buy happiness, but somehow have left Him completely out of the equation? What has happened to prayer? What if we prayed before every purchase?

•What is your first step today in putting God first? What is your vision for your life? Does that align with God's vision and purpose for you?

Proverbs 25:28 (New Living Translation)

28 A person without self-control is like a city with broken-down walls.

Here are some related Scriptures for your study time:

- Deuteronomy 8:18
- Proverbs 22:7
- Ecclesiastes 5:10-16
- Proverbs 13:7
- Proverbs 25:28
- James 4:1-2
- Proverbs 29:18
- 1 Timothy 6:9



Sunday

Ecclesiastes 5:10-12 -

Whoever loves money never has money enough; whoever loves wealth is never satisfied with his income. This too is meaningless. As goods increase, so do those who consume them. And what benefit are they to the owner except to feast his eyes on them? The sleep of a laborer is sweet, whether he eats little or much, but the abundance of a rich man permits him no sleep.

Prayer: God, please show me how to be content.

Question: Why do you want more than you have? Are the things you desire needs or wants?

Application: Think about the things you possess that are not necessary. What could you live without? Why aren't you selling or getting rid of those things?

Monday

Proverbs 25:28 – Like a city whose walls are broken down is a man who lacks self-control.

Prayer: God give me self-control.

Question: Why is it so difficult to display self-control?

Application: Take a time out this week, before making purchases. As Jeff stated in his message, under \$100 wait 3 days, \$100-\$100 wait 1 week, and over \$1000 wait 1 month. And don't just wait-PRAY!

Tuesday

Malachi 3:8-10 - "Will a man rob God? Yet you rob me. "But you ask, 'How do we rob you?' "In tithes and offerings. You are under a curse—the whole nation of you—because you are robbing me. Bring the whole

tithe into the storehouse, that there may be food in my house. Test me in this," says the LORD Almighty, "and see if I will not throw open the floodgates of heaven and pour out so much blessing that you will not have room enough for it.

Prayer: Ask God to help you put Him first.

Question: Would you rob your neighbor? Your family? Are you robbing God of what is truly His?

Application: What steps can you take this week to make sure you are putting God first in all areas, not just financially? Chances are if God is first in your life period-then giving or tithing will be effortless.

Wednesday

Luke 12:15 - Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions."

Prayer: Lord, guard me from myself, my greed.

Question: Do you own things you wish you did not? Are there things you own that dictate who you are or how you act?

Application: How can you guard yourself from such things, such desires?

Thursday

1 Timothy 6:9 - People who want to get rich fall into temptation and a trap and into many foolish and harmful desires that plunge men into ruin and destruction.

Prayer: Lord, keep me from the trap of temptation and fleshly desires.

Question: Are you serving both God and money?

Application: How can you pull yourself out of the ruin? If you haven't fallen fully, how can you maintain distance from the ruin and turn from it?

Friday

Proverbs 13:7 – One man pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth.

Prayer: God, please don't let me pretend, mold me into exactly who you created me to be.

Question: Do you feel that you have to keep up with others? Are you pretending to be something you are not?

Application: In what ways can you focus on the authentic person that your heavenly Father created you to be and not allow the world to define you?

Saturday

Proverbs 29:18 – Where there is no vision, the people will perish.

Prayer: God, show me the vision you have for my life and help me to share the vision of my church body.

Question: What is your vision? Is it the vision God has given you?

Application: Develop your vision into steps that you can apply to your daily life.