**SMALL GROUP STUDY GUIDE**

Message Series: Master Your Money

Message Title: Spend Less Than You Earn

Date:

**Icebreaker:**

Would you say that over the years you have had good relationships with “George” and “Ben” or that you have been more in tune with “Mr. American Express?” Give an example of something you charged to a credit card knowing you did not have the cash to afford it that you later regretted.

**Message Overview:**

Ron Blue will be with us via video for this series. He has a long and successful ministry helping Christians learn to manage their money. Ron gives 5 financial categories in which people can find themselves: Struggling; Surviving; Stable; Secure; Surplus. When Struggling we are not able to make ends meet; when Surviving we are living pay-check to pay-check; when Stable we are able to save some with an emergency fund; when Secure we are able save for long term goals; and with Surplus we have more than enough. The big questions are, **“Where are you?”** and “**Where do I want to be?”**

Ron will help answer these questions in the next four weeks by focusing on the following five biblical financial principles:

* Spend less than you earn.
* Avoid the use of debt.
* Build margin [save].
* Set long term goals.
* Give generously.

Spending less is critical. The only alternative is to spend more. Spending more is the reason we get in trouble. Often we believe the answer is to earn more. Ecclesiastes 5:10-11 tells us we will feel like there is never enough and the more we make the more we will spend.

Ron had a huge “aha” moment when he realized that God owns everything. (1 Chronicles 29, Psalm 24). It can help us to realize that all financial decisions we make are spiritual. We are using His resources. We will then be less likely to think that after the tithe everything else is ours. 100% is God’s. The world constantly tells us we need more and is filled with ads to make us discontent. The Church needs to live differently and stand out in the world because we know how to be content. (Philippians 4:11-13)

We looked at a contentment chart that showed us that by being:

* **COMPLACENT**—one extreme—give up, be passive, compare and become a victim, I can’t do better.
* **CONTENT**—the balance—BE GRATEFUL, celebrate others, honor God with the 5 principles,
* **DISCONTENT**—the other extreme—driven to earn, exhaustion, entitlement, never enough, compare to others, compete, dishonor God.

If we want to master our money we must learn to master our emotions, to be content, and learn to spend less than we earn. (Proverbs 21:20)

**Discussion:**

(Leaders: The questions that follow are designed to stir reflection and discussion on this week’s primary Message points. Please read through them prior to your meeting, so you can be prepared to prayerfully pace your group well. And remember, as leader, your goal is to promote increased *biblical* awareness, as well as individual *self* awareness – a combination that with the help of the Holy Spirit, results in revelation and…transformation!)

* Where does it seem that you are at this time in your financial mastery? What is one thing you can do to begin to move up a step?
* Read aloud Proverbs 22:26-27. Spending more than we earn leads to debt. What is something you can cut out of your spending that will help you learn to spend less than you earn? Starbucks? Shopping for no reason? Eating out?
* Read aloud the passage for the teaching-Philippians4:11-13. Think of some places that you struggle with discontentment. Are you driven to work more? Do you compare what you have to others around you? Do you find yourself feeling that you should have some things that are not really necessary? What steps do you need to take to lessen this struggle?
* Would you be willing to start a habit of gratefulness by focusing on what you have and speaking it to someone in your family or a friend? Each day write down on a slip of paper a couple of things you are thankful for and put them in a jar or a box. At the dinner table, have each person say 1 thing they are grateful for about their day, about God, and about someone at the table.
* Read aloud Proverbs 12:15. Do you feel overwhelmed by your financial mess? Will you find someone to help you?

**Wrap-Up/Close:**

Knowing that it will be difficult to make changes in behavior, will you take the challenge to “Practice spending less than you earn?” For some it might be a long journey to get out of financial messes, but let’s take a small step this week to find help or to make at least one change.

**Throughout the Week:**

Memorize Psalm 24:1 “The earth is the Lord’s and the fullness thereof, the world and those who dwell therein.” And/or read every day-- 1 Chronicles 29:11-12