



<b>DATE</b>	January 8, 2017
<b>SPEAKER</b>	David Smith
<b>TITLE</b>	Spend Less Than You Earn
<b>SERIES</b>	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.

**Introduction:** We need money to live. And yet, Jesus warned the love of it is the root of all evil. In this series, we'll consider how to keep our finances in proper perspective.

1. How did your parents shape your opinions and habits with money? What pressure to spend do you feel most acutely in your life today? What is your primary motivation to control spending?
2. Mastering our money starts with understanding our emotions. What types of emotions are tied with spending money? Saving money? Generous giving?
3. Which of the five biblical simple financial principles do you identify with the most and why?
  - Spend less than you earn
  - Avoid the use of debt
  - Build/ margin/save
  - Set long term goals
  - Give generously
4. Pastor David identified 6 financial categories: struggling, surviving, stable, secure, surplus, significance. Share how you've moved among these categories during various points in your life? What have you learned through the experience? Share stories and relevant scripture passages.
5. Read the following Scriptures: Ecclesiastes 5:10-18; Colossians 3:23; Hebrews 13:5; Acts 20:35. Discuss truths from each passage that support pastor David's points.
6. Pastor David said we have financial problems because..."We have Jesus in our lives, and the world's values in our finances." Do you agree? Disagree? How would you re-phrase this to reflect your view? What scripture passages support your ideas?
7. Pastor Smith said every spending decision is a spiritual decision. Can you share examples of how financial decisions were spiritual decisions in your life? Discuss times when you included and/or excluded God in financial decision-making and the impact it had.
8. Read Philippians 4:11-14. How do you think Paul *learned* contentment? Rate your own *learned contentment* level on a scale of 1-10. What do you think learning more contentment might involve for you?

