



## **Study Guide**

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## Study Guide

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### Series Overview

Why do you spend money on things that don't satisfy you?  
Are you applying the 10 / 10 / 80 principle for budgeting your money? Are you experiencing the blessings of giving?

### Using This Guide

You may choose to use this guide:

- for personal study and reflection.
- as a discussion guide with any group of people interested in knowing more about this topic.

# 1-Manage Our Spending

Scripture: Isaiah 55

## Icebreaker: Shopping

- Do you enjoy shopping?
- What is it about shopping that is appealing?
- If you don't enjoy shopping, explain why.

## Discussion Questions

- How serious should we be about money? How hard do you work to make money? Indicate your level of effort on the scale. [Optionally, put the numbers of all your group members on the scale to get a sense of how your group generally views its diligence in work.]

little effort	1 - 2 - 3 - 4 - 5 - 6 - 7 - 8 - 9 - 10	great diligence
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What do you sacrifice when you spend thoughtlessly?

- Think about how you spend your money. In [Isaiah 55:2](#), bread represents something that is sustaining to life. When was the last time you spent money on something that was not sustaining to life? Make a list of things people purchase that are not sustaining to life.
- Some purchases give a fleeting moment of pleasure. Others give a sense of satisfaction when you consider your purchase later. Give some examples of purchases you have regretted. Give some examples of purchases that bring you a sense of satisfaction when you think about them. Explain the characteristics of those purchases that makes them different.

## Dig a Little Deeper: Personal Blessings

Look at this chart of things that are better than money. Which of these is a personal blessing to you?

redemption	<a href="#">Matthew 16:26</a> , <a href="#">1Peter 1:18-19</a>
wisdom	<a href="#">Proverbs 3:13-15</a> , <a href="#">Proverbs 8:10-11</a>
a good wife	<a href="#">Proverbs 31:10</a>
spiritual power	<a href="#">Acts 8:19-20</a>
spiritual riches	<a href="#">Isaiah 55:1</a>

### Application Exercise: How You Spend Your Money

Over the next week, take a hard look at how you spend your money.

- What percentage of the money you spend goes toward things that sustain life?
- For those expenditures that don't sustain life, do they fall within the 80 of the 10 / 10 / 80 (give, save, live) plan? If not, are you going into debt for things that are not necessities? If so, seek God in prayer to help you manage your money well. Make a plan to get out of debt.

## 2-Budget & Save

### Scripture: Proverbs 6:6-11

<sup>6</sup> *Go to the ant, you sluggard!  
Consider her ways and be wise,*  
<sup>7</sup> *Which, having no captain,  
Overseer or ruler,*  
<sup>8</sup> *Provides her supplies in the  
summer, And gathers her food in  
the harvest.*

<sup>9</sup> *How long will you slumber, O  
sluggard? When will you rise from  
your sleep?*  
<sup>10</sup> *A little sleep, a little slumber, A  
little folding of the hands to sleep:*  
<sup>11</sup> *So shall your poverty come on you  
like a prowler, And your need like  
an armed man. (NKJV)*

### Icebreaker: Money Movies

Think of movie titles that relate to money. For each one:

- Briefly state the story outline of the movie if the story was related to money or the lesson the movie title suggests (ex. Gone with the Wind).
- Discuss any life experiences you have had that relate to the movie title or story.

### Discussion Questions

- Those who are prudent don't look for a windfall. Instead, they gather little by little (**Pro 13:11**). Discuss any experiences you or someone you know has had with "get rich quick" schemes.
- If you don't have a budget, you are more likely to spend more than you make. Your financial freedom is a factor of how you spend what you make (**Pro 21:5**).
  - ▶ Do you have a budget? If not, why not?
  - ▶ If you have a budget, do you stick to it? What makes it easier or more difficult to stay on budget?

- Carefree fools spend whatever they get and don't put aside some for the future (**Pro 21:20**). Are you smarter than an ant (**Pro 6:6-8**)? What makes it difficult to set aside a little in savings from each pay check?
- Have you tried the 10 / 10 / 80 (give, save, live) principle? If yes, what were some obstacles you had to overcome to make it work? If no, what could help you begin to apply it?

### **Dig a Little Deeper: Do Yearnings Exceed Earnings?**

In our culture, we get bombarded with messages that we need more, the newest gadget, the most stylish clothing, the most luxurious vacations, or the biggest house. Contentment becomes a challenge. For many people, their YEARNINGS exceed their EARNINGS.

To what extent have you learned the following?

- Indulging in luxuries doesn't make you wealthy (**Pro 21:17**).
- It's better to be content with what you have rather than always wanting something else (**Ecc 6:9**).

### **Application Exercise: Get Control of Your Yearnings**

Where could you practice getting control of your YEARNINGS?

- Could you drive an older car?
- Could you buy fewer clothes?
- Could you take less expensive vacations?
- Could you live in a smaller house?
- Could you resist the latest electronic device?

# 3-Give

## Scripture: Acts 20:31-36

- <sup>31</sup> *Therefore watch, and remember that for three years I did not cease to warn everyone night and day with tears.*
- <sup>32</sup> *“So now, brethren, I commend you to God and to the word of His grace, which is able to build you up and give you an inheritance among all those who are sanctified.*
- <sup>33</sup> *I have coveted no one’s silver or gold or apparel.*
- <sup>34</sup> *Yes, you yourselves know that these hands have provided for my necessities, and for those who were with me.*
- <sup>35</sup> *I have shown you in every way, by laboring like this, that you must support the weak. And remember the words of the Lord Jesus, that He said, ‘It is more blessed to give than to receive.’”*
- <sup>36</sup> *And when he had said these things, he knelt down and prayed with them all. (NKJV)*

## Icebreaker: Giving Commercial

Create a 30 second commercial to promote giving.

## Discussion Questions

- Read **Proverbs 3:9-10**. According to this passage, what is one reason for tithing (giving 10 percent to God)?
  - ▶ Most of us don’t grow crops or raise livestock. What would be the equivalent of the first fruits of all our increase?
  - ▶ What are some of today’s equivalents for barns being filled with plenty and vats overflowing with new wine?
  
- The word “miserable” comes from the root word “miser.” The more you hold on to what you have, the more miserable you become. Read **Luke 6:38**. According to this passage, what is another reason for giving generously?



- When you give according to what you have, what is the key criteria noted in **2Corinthians 8:12**?
- Read **Malachi 3:10-11**. According to this passage, what challenge does God give related to tithing?

### **Dig a Little Deeper: Benefits of Generosity**

Meditate on the following verses to explore the benefits of generosity.

- **Proverbs 11:25**
- **Proverbs 22:9**
- **Proverbs 28:27**
- **Ecclesiastes 11:1**
- **Isaiah 58:10**
- **2Corinthians 9:6**

### **Application Exercise: Put Him First**

Wherever you put God first, He will bless. During the coming week, have a frank look at your priorities.

- Do you put Him first in your career?
- Do you put Him first in your marriage?
- Do you put Him first in your parenting?
- Do you put Him first in other key relationships?
- Do you put Him first in your finances?







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