

Balanced

Week 1: Opening The Books

August 16th, 2020

OPENING PRAYER

Have someone in the group invite God's Holy Spirit into our presence. Pray for your encounter with God's Word. Ask God to open your heart and mind to some new understanding and especially to a new way of life.

SMALL GROUP GUIDELINES

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|------------------|----------------|--------------------------------|
| ~Safe Group | ~Silence | ~Sharing |
| ~Confidentiality | ~No Cross Talk | ~Self-Aware |
| ~Listen | ~No Fixing | ~"I" Statements |
| ~Pause | ~No Rescuing | ~Handle Conflict
Biblically |

INTRODUCTION

Does the Bible really say that much about money? Isn't it more interested in spiritual things? It might surprise you to find out how often the Bible addresses the issue of money. But when you think about it, it shouldn't be all that surprising, should it? For example, the Bible addresses some of the most important issues about our lives: *Relationships, Love, Family, and Trust*.

These are all issues of the heart. And along those lines, God knows better than anyone else that money...and your attitude toward money...is very much a heart issue.

PRACTICAL APPLICATION

What's going on in your financial world? Where are you spending your money? How much are you saving?

The Practical Application for this session is to spy on your money, to keep track of your spending for the week. In fact, this will be an ongoing exercise for the rest of this study. When this study is over, you won't have to wonder where your money goes. You'll know.

If you never open the books, you'll never know the details of your finances. And without the details, your financial picture will always seem a bit cloudy.

There is a resource provided that you can download to keep track of your expenses. It is not the only tool, or necessarily the best way. If you have a personal finance software tool, feel free to use it. Or if you already have another method for tracking your expenses, continue to use that. The point is not **how** you track your finances; it is that you **do it**.

So here's what you do: Save all of your receipts from the day and record them each night. You can put the receipts in your wallet or in an envelope in your purse. Print out electronic bills or bank statements for items you pay online and record those. If you are married, designate one person to track the spending and go over it together to make sure everything is covered.

WEEKLY GROUP DISCUSSION:

Mystery novels are great entertainment. We eagerly turn the pages to uncover the pot. But the elements that make a great mystery novel, uncertainty and suspense, are not very helpful when it comes to our finances. That's why the first step in this study is to open the books and solve the mystery of where our money goes. In one sense, we want to bring to light our heart's orientation to God and money-***What do we believe?*** And in another sense, we need to bring to light our actual spending habits-***Where does our money go?***

DISCUSSION STARTER

If you could change one thing about your current financial situation, what would it be?

DISCUSSION QUESTIONS:

- Do you agree that it is impossible to be a committed follower of Jesus Christ and remain financially irresponsible? Why or why not?
- What are some of things that cause people to become financially unbalanced?
- Read Matthew 6:21... *Wherever your treasure is, there the desires of your heart will also be. What are some examples in your life of your heart following your stuff?*
- Read Luke 16:13... *“No one can serve two masters. For you will hate one and love the other; you will be devoted to one and despise the other. You cannot serve God and be enslaved to money.”* How does your stuff compete with our devotion to God?
- When it comes to your finances, what do you think God wants for you (as opposed to what most people think he wants from you)?
- How easy is it for you to trust God with your finances? What would you do differently if you were confident that God wanted the best for you in that area?
- What would you like to see happen in your finances as a result of this study?

PRAYER REQUESTS:

Pray for one another, for those that might be absent and for prayer requests.