

**Balanced**

**Week 6: Developing a Plan**

**September 20th, 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***

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

***INTRODUCTION***

***"Help me, God!"***

How often have you said those words? Our prayers take on a completely new dimension when we're experiencing hardships or difficulties. And there's nothing wrong with that; God invites us to call out to him and ask him for help. But if we're only involving him when things are bad, we turn God into an afterthought, something like a spiritual vending machine of hope. He becomes a last resort, a last priority, receiving only the leftovers of our attention once we've exhausted every other option.

In this final session, let's fix that. In developing a simple plan for our personal finances, we are actually establishing an alternative way of thinking...not just about our money, but about where god fits into our lives.

When we consider where our money goes, we have five options: 1.Spend  
2. Repay debt 3. Pay taxes 4. Save 5. Give

This tends to be our order of priority as well. The first four are about “me.” (Paying taxes isn’t much of an option.) The last priority is about God and others. In other words, God gets the leftovers. What does God have to say about that?

***Read Malachi 3:7-10***

### ***Reordering Your Priorities***

The challenge presented in this last session is to develop a wise solution, a life-long plan for your finances that will ensure you move to a place of peace, contentment, and purpose. In doing so, you will become balanced.

So what’s a wise plan?

***Give first, save second, and live off the rest.***

## ***PRACTICAL APPLICATION***

### ***Spending Plan***

Now that you’ve tracked where you’ve been spending your money, it’s time to start telling it where it should go. That is the goal of a spending plan (a budget!). A spending plan allows you to decide in advance where your money will go, instead of wondering where it went. That way you won’t “run out of money before you run out of month.”

While these past several weeks have been a snapshot of your spending, they probably don’t reflect some expenses that occur periodically. For example, if you pay your auto insurance twice a year, divide the yearly total by twelve and insert that amount into your Actual Monthly Spending Plan. Try to make sure that your spending plan reflects all the expenses you expect to have in the coming year.

Every dollar of your available income should be placed in one of the spending plan categories. After your first pass, subtract your totals from your income. If the amount is negative (more expenses than income), plan

to make some cutbacks in your spending. We have arranged the spending plan categories from needs to wants. When you look for areas in which to make cutbacks, start at the bottom and work your way up.

If the amount is positive (you haven't yet allocated all of your income), direct your margin to paying off additional debt, giving, or savings.

### ***WEEKLY GROUP DISCUSSION:***

This is the final session in our study. Thus far, we have made the case that you can't be financially irresponsible and follow Jesus wholeheartedly. This is because how you handle money is a spiritual issue. And we're not simply referring to your giving, but how you manage all of your money and possessions. After all, there is nothing more telling about what you value than your receipts and the items in your checkbook.

### ***DISCUSSION STARTER***

***How will working with a spending plan help you align the way you spend your money with your personal priorities?***

### ***DISCUSSION QUESTIONS:***

- **Why does it make sense to choose to live off a percentage of your income?**
- **What challenges might prevent you from setting apart a portion of your income and practicing "give, save, live"?**
- **Does it matter what percentages you choose to give, save, and live on? Have you heard any helpful suggestions from financial experts? Does the Bible offer any suggestions?**
- **What are some good benchmark percentages for you to consider?**

- **Prior to this study, how intentional were you (if at all) about allocating a certain percentage of your income to giving, saving, and living?**
- **Going forward, what is your plan for staying out of debt?**
- **How will you manage the money and possessions that God has given you differently because of this study?**

***PRAYER REQUESTS:***

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