

## Balanced

### Week 5: Managing Your Expenses

September 13th, 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 Biblically

#### **INTRODUCTION**

We live in one of the most affluent cultures the world has ever known. For example, most of us own one car, if not more. Our homes often have an extra room for guests that remains vacant a vast majority of the time. As a result, we should be some of the most content, satisfied people on the face of the earth. Yet, while we might not readily admit it, most of us want more stuff. To make matters more difficult, everywhere we go we are enticed by advertisements and images of the newest, must-have things. In other words, we grow hungry...for more.

Unfortunately, an appetite is never completely satisfied. No matter how much you eat in one setting, you will get hungry again. And so it is with much of our material possessions:

*"This is the computer of all computers!" "This is al the house we'll ever need." "If I can just land one big account, I'll be set."*

What inevitably happens is that in a few years, you'll be looking to upgrade...upgrade your computer...upgrade your car...upgrade your home.

No matter how much you eat, no matter how much you have, that appetite will never be satisfied. In fact, the more you feed the appetite, the bigger it gets.

But what fuels our appetites to want more? What makes us hunger for bigger, newer, faster, and shinier? One word: *discontentment*.

Discontentment: the dissatisfaction I have with what I have.

We realize our discontentment when we become aware that there is something bigger and better. If we never saw a bigger home or a shinier car, then we wouldn't be so discontent with our current one. But when we become aware that there is a whole new world of "new, improved, bigger, shinier," then we become dissatisfied and we develop an appetite for more. And in order to obtain those things, we often sacrifice our financial freedom. We become unbalanced.

So how can we quiet the rumblings of our discontentment? Paul's words to Timothy- a young church leader- contain an answer and a warning.

***Read 1 Timothy 6:6-11***

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### ***PRACTICAL APPLICATION***

#### ***Actual Monthly Spending***

This week, you will enter your transactions from the first four weeks of this study into the Actual Monthly Spending Worksheet. This will enable you to analyze your spending for the month. It will help you match up your actual spending to your budget categories and compare them. Next to each major category (housing, transportation, insurance, etc.) total the subcategories underneath it.

Completing this exercise will provide you with a snapshot of where your money has gone. This will give you the opportunity to step back and

analyze your spending decisions. Is this where you wanted your money to go?

***WEEKLY GROUP DISCUSSION:***

So far we've looked at where money comes from. To do that, we've had to answer the "who" question: Who does our money come from? The question we need to ask now is a little more uncomfortable. It's the "why" question: *Why* do we have so much?

***DISCUSSION STARTER***

***What did you find helpful as you worked through the Giving Plan? Were you surprised at how much or how little you currently spend on helping others?***

***DISCUSSION QUESTIONS:***

- **Do you consider yourself to be rich? Why or why not?**
- **Why is it so difficult to recognize greed in the mirror? What are some signs?**
- **What prevents us from sharing what we have with others?**
- **When have you been able to meet someone else's needs? How did that feel?**
- **Why is it important to be a consistent and percentage giver?**
- **What steps can you take to consistently practice generosity with your finances?**

***PRAYER REQUESTS:***

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