

# Money Matters

## Luke 19:11-27

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*“In the midst of difficulty lies opportunity.” Einstein*

### I. Honor God

4. **Deal with debt** - The Bible warns about debt in verses such as Proverbs 22:7, but it doesn't prohibit it. In fact, it even commands us to lend (e.g. Psalm 112:5). But the practices of recent years have led to many families experiencing the bondage of debt.

Why do you think there is so much more debt in our culture as compared to twenty years ago?

What guiding principles are wisest in this area? Is there such a thing as “good debt?” What would fall into that category? What wouldn't?

### Living It Out

1. How should the concept of faithful stewardship impact a Christ-follower's spending decisions?
2. Using credit is often a quick-fix. It tempts us not to wait on God's timing, or to allow him to provide for our need in another way, or to learn the discipline of doing without. How do you relate to this statement? What has God been teaching you about the use of credit?
3. What are the main lessons that you are learning or are being reinforced in this current financial meltdown?

### II. Do a Financial Inventory

### Looking Ahead

Next week our message will once again draw from a variety of biblical passages, as we look at three more steps in managing our money.

### III. Develop a Game Plan

#### Getting Connected

What is the most important lesson you learned about money management from your parents (either positive or negative)?

As you think back on the sermon, was there a principle or idea that you found clarifying, challenging or confusing?

#### Digging Deeper

1. **Honor God** - The Bible insists that God is the owner of all that we possess and that we are stewards, or managers. This extends the subject of stewardship beyond what we give to all that we spend.

What does Luke 19:11-27 tell us about faithful stewardship?

### IV. Deal With Debt

What are the main principles of handling money expressed in Proverbs 3:9, 10?

2. **Do a financial inventory** - How does the principle embodied in Proverbs 27:23, 24 impact the idea of knowing where you stand financially?

3. **Develop a Game Plan** - Pastor Gary suggests four “P’s” – **p**ray, **p**redict your needs, **p**rioritize your goals, **p**lan your budget. What have you found helpful in making a budget? What discourages you?

### Conclusion