

Date: January 29, 2012

Name: Rob Hogendoorn

Talk Title: "Somethin's Not Workin'...with My Finances"

---

### 1. **Sunday Summary:**

We are all tempted at one time or another to live beyond our means, and give in to the "impulse spending" bug. You have to admit it can be quite easy to just charge everything and build up our credit line, or should I say "our debt line". This way of thinking will only make us slaves to debt, but God has another way. It is quite radical and opposite to the way our culture works. It is about learning to be better managers of what we have.

### 2. **Connecting Questions:**

- Think back to the humorous Drama on Sunday and the "**Ad-oholic**" couple. What particular Flyer(s) can you not wait to get a hold of when they are delivered to your door each week?
- We all have a weakness to some particular store or items. Share with the group what yours is and a moment when you just couldn't hold back on an impulse purchase, because the savings were so great, whether you needed the item or not.

### 3. **Truth Questions:** (Discovering What God says in the Bible)

- Have you ever said this? "If I could just win the lottery all my money problems would be over". Discuss the reality of that, or even the sense or deception of great amounts of money solving all our money problems.
- Rob made a statement that seems radical, "It is almost never an income problem, It is managing the income you have that is the problem." Discuss the truth or maybe your own reality around a statement like this. (Proverbs 21:20) or maybe it is just plain wisdom
- How have you gotten caught up in the credit culture or system of today? We have all been hooked a little bit. Discuss how you may feel handcuffed or even trapped to your debt. (Proverbs 22:7) Debt is Bondage.
- Discuss the idea of developing a "Detest Debt" mentality. How is this attitude going to keep you from amounting more debt or even rework how you can pay down the debt you have.
- For those of you who have a handle on debt or have been able to pay down debt at some time, could you please be a little transparent and share with the group some of your habits and leanings. It could be a great help at this point? (Proverbs 6:5,6) it could mean someone's life freedom.
- Discuss your initial feeling or response when Rob said "Financial Health Begins with Giving & Saving".
- Discuss how this radical thinking can play out as an investment, both in God & others and then in your family. (Proverbs 3:9,10) If this is true what ways can you invest? (Proverbs 11:24,25 & Prov 21:20)
- Developing and using a financial Budget is God's design and his plan. (Proverbs 21:5) Discuss how this simple plan can help "Restrain your simple impulses" and give you daily options when it comes to managing your money.

### 4. **Transformation Question:** (Taking it Further, Life Application)

- No doubt this subject has hit close to home. Take some time this week thinking what paying down debt could mean for you and your family.
- Make a list of the things you can change to get out of debt and stay out of debt.
- Use the Financial Plan handout from Sunday and use your weekly income figures, roughly write down the numbers that can help you form a monthly budget for the health of your family
- It really is a matter of faith and applying good wisdom. Rob made it sound so convincing and practical in his talk, but now it comes down to your ability to trust God and put into practice his wisdom. It is doable.
- Debt does not have to control you.

