

“Stop Giving Away Over 80% of Your Income”

Series: “*Money Origami*”

(Part 4 of 4)

Open: What would you do with your paycheck this week if you had no debt or bills and could spend it on anything you want?

Explore: Read Luke 14:25-33.

In Luke 14, Jesus is being followed by large crowds. Concerned about their motivation, Jesus chose to talk openly about the cost of being a disciple.

1. What did Jesus say it would take to be a true disciple (vs. 25-27)? How do you think the crowds might have reacted to these statements?
2. Why did Jesus suggest it would be a bad idea to build a tower without first counting the cost (vs. 28-30)?
3. How did Jesus say a king would measure their odds of success in battle (vs. 31-32)?
4. What must a person be willing to do to be a disciple of Christ (vs. 33)? What do the two illustrations Jesus used have to do with personal finances?

Reflect: Review key points from the lesson before answering the questions.

1. Which reason makes the most sense to you for getting out of debt: a) less stress, b) ability to save for retirement, c) freedom to spend, or d) give to others when needed?
2. Philippians 4:12-13 tells us that contentment can be learned. Why do so many people struggle with financial contentment? What did Paul say was the secret?
3. In order to create financial margin in your personal budget, what are the only two solutions? Which one do you have the most control over? How does this change the way you view creating a monthly / yearly spending plan?
4. Think of one thing you will need to change / cut back / stop buying in order to reduce your spending.
5. Why is it important to pray before taking this step? How can setting short-term / long-term financial goals (with your spouse – if married) help with this step?

Apply: Live it.

As a CARE Group: Getting out of debt isn't something we can do in one week, one month, or one year. Pray for group members who are making the decision to start heading toward financial freedom.

As an individual: This week take the time to fill out the financial worksheets. Look for ways to reduce expenses. Next, create a spending plan and stick with it.

Listening Guide Notes

What I know about your finances...

1. God will give you the strength to do the right thing financially.

^[12] “I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. ^[13] I can do all this through him who gives me strength.” –Philippians 4:12-13 (NIV)

2. God will provide for all your needs.

“And my God will meet all your needs according to the riches of his glory in Christ Jesus.” –Philippians 4:19 (NIV)

3. If you have more month than money you have two choices.

Only Solutions...

a. Increase income.

b. Decrease expenses.

“Stupid people spend their money as fast as they get it.” –Proverbs 21:20 (GN)

How to create a spending plan that works...

1. Ask God for guidance.

“If you want to know what God wants you to do, ask him, and he will gladly tell you.” –James 1:5 (LB)

2. Take yourself out of the race.

“Why do you spend money on that which doesn't satisfy?” –Isaiah 55:2 (TEV)

“One person pretends to be rich, yet has nothing; another pretends to be poor, yet has great wealth.” –Proverbs 13:7 (NIV)

“Fear of man will prove to be a snare, but whoever trusts in the LORD is kept safe.” –Proverbs 29:25 (NIV)

3. Put the plan on paper.

NOTE: Worksheets are on our website, www.newhopechurch.tv. Click Archived Services and go to any week of the "Money Origami" series. PDF files are there for downloading and printing.

"Indulging in luxuries, wine, and rich food will never make you wealthy."

–Proverbs 21:17 (GN)

4. Make the commitment for 5 months.

^[3] *"When the way is rough, your patience has a chance to grow. ^[4] So let it grow, and don't try to squirm out of your problems. For when your patience is finally in full bloom, then you will be ready for anything."* **–James 1:3-4 (LB)**