



Life Groups 2018

NLC Life Group Sermon Study

Week of March 4, 2018
Sermon: SPEND

Life Group Schedule

15 MIN Eat, Meet & Greet

15 MIN Ice Breaker Game: **Most Embarrassing Moments**. Challenge the group to see who can tell the most embarrassing moment they've ever experienced. Lead off by telling your most embarrassing moment! Whoever tells the funniest story wins bragging rights!

OPENING PRAYER

45–60 MIN “SPEND”

- Money is the subject in nearly half the parables Jesus told.
 - › Jesus talked about money more than he talked about heaven or hell or eternity. More than prayer. More than faith.

READ LUKE 12:16-34

- This man just wanted the American dream—to eat, drink, and be merry—but Jesus said he was a fool, not rich towards God.

READ 1 TIMOTHY 6:17-19

- Almost all of us are rich. You are rich if you own a car, water your lawn with drinkable water, rent a storage unit, wish you could lose weight. A lot of things we take for granted are unheard of in other parts of the world.
- Jesus never taught wealth was evil. The Bible is full of wealthy people who put God first (Abraham and Job to name a few).

HAVE SOMEONE READ MATTHEW 6:24

- Which one of these statements scares you the most?
 - › There is no God.
 - › You have no money.
- People who love money will never get enough.

THREE STEPS TO FINANCIAL WISDOM:

1. STAY AWAY FROM DEBT WHEN POSSIBLE.
 - In the Bible, God never used debt to bless someone.
READ PROVERBS 22:7
 - Being in debt is bondage. Slavery.
 - Signs that your credit card use is out of control:

- › You pay for necessities with credit cards.
- › You transfer balances between credit cards.
- › You consolidate your credit card loans, but you don't get rid of your credit cards.
- › When you hide credit card debt from your spouse.
- How to break the cycle: Pay cash.

Q1. Give an example of a time when you went into debt for something and regretted it later. How did you overcome?

2. BE A GOOD MANAGER

- Get on a budget. Get a plan.

HAVE SOMEONE READ LUKE 14:28-30

- You would never build a house without a blueprint, but you really can't build anything without a plan—marriage, raising kids, job, or managing your money.
- The Envelope System is a great way to learn how to budget.

Q2. As a family leader, take a pulse reading on your financial health. What needs to be adjusted in your plan or your budget?

3. BE A HARD WORKER.

ASK SOMEONE TO READ PROVERBS 10:4-5

- Mow someone's grass, do side, jobs, invest.
- There are people who always complain about money, but then they won't work.
 - › God is our provider, and He will provide for our needs, but He has also provided us with two hands and a brain.

READ PROVERBS 6:6-8

Q3. Discuss ways various group members have been able to make extra income in different seasons of life.

4. BE WISE WITH SPENDING.

HAVE SOMEONE READ LUKE 12:15

- We have three lifestyle choices, regardless of our income level:
 - › Living above our means. Living above your means increases debt and stress.

- Living within our means. A balanced cash flow will give you more peace than a new swimming pool.
- The third and best way: Living below our means. This is the lifestyle many Christians have never considered but need to.
 - › This is when you have the ability to get something, but choose not to.
 - › When you spend less than what you have, you actually have more.

Q4. Discuss practical ways that have helped you save money on necessities. Example: Best places or times to purchase fuel or food, bulk co-op shopping, etc.

5. BE FUTURISTIC AND INVEST.

READ PROVERBS 13:11

- Do you play now and pay later, or do you pay now and play later?
- 10-10-80 Principle
 - › Give your first 10% back to God by tithing to your local church.
 - › Save 10%.
 - › Live on 80%.
- It is suggested by finance experts to have an emergency fund of about 3-6 months salary.
- So if you make 3,000 a month then you have \$9,000 - \$18,000 cash in the bank ready to use when something happens. Something WILL happen!

READ PROVERBS 21:20

Q5. What investment strategies have worked for you?

6. DON'T WANDER FROM GOD WITH YOUR MONEY.

ASK SOMEONE TO READ 1 TIMOTHY 6:9-10

- Where your money goes is what your heart truly cares about
- Jesus didn't want the rich young ruler's money; he wanted his heart.

Q6. How have you put God first in your finances? What steps did you take?

PRAY TOGETHER THROUGH ANY NEED THAT HAS SURFACED.

ANNOUNCEMENTS