FINANCIAL FREEDOM

Life Group Leaders Guide

Directions

This packet contains a leading guide that will help you lead effectively through the supplied *ABC’s of Financial Freedom Workbook* by Barry Cameron. We believe by using this guide alongside the book you and your group will be able to better apply Sunday’s sermon to the workbook as well as take the content deeper. This packet will be less involved than our normal curriculum because there is a lot that is provided in the workbook itself. As always, feel free to edit this guide as you see fit. As the leader, you know what will best point your people to Jesus.

*Financial Freedom* Series Schedule

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| **Week** | **Sermon Date** | **Topic of sermon** | **Topic of life group** |
| Week 1 | 10/15 | Attitude | Financial Freedom Workbook (p. 5-10)  |
| Week 2 | 10/22 | Bondage | Financial Freedom Workbook (p. 11-14) |
| Week 3 | 10/29 | Choice | Financial Freedom Workbook (p. 15-19) |
| Week 4 | 11/5 | Decision | Financial Freedom Workbook (p. 21-26) |
| Week 5 | 11/12 | Encouragement | Financial Freedom Workbook (p. 27-34) |
| Week 6 | 11/19 | \*Here To Help: Mandate | Financial Freedom Workbook (p. 35-41) |

\*Please note that the Financial Freedom series has only 5 Sunday messages but has 6 life groups that correspond with it. This means on 11/19 we will beginning a new series, *Here to Help*, but the life group topic for that week will remain *Financial Freedom*.

The Point Church Life Group Curriculum
***Financial Freedom* - Week 5**

Purpose of Study

This study is meant to be an encouragement to people who have decided to put God first in their finances and are on their way to reaching *Financial Freedom*. Unfortunately, becoming financially free does not happen overnight. Along the road to financial freedom there will be many bumps and inconveniences. As the people God, it is our job to encourage and help one another along this road, especially when times get tough.

Flow of Study

1. **Optional Icebreaker:** When is the last time someone encouraged you? What happened? How did it affect you?
2. **Sermon Unpacking:** Spend some time talking through the Sunday sermon. The following questions could be helpful.
	1. What stood out to you from the message this weekend?
	2. Was there anything in the message that was convicting? Was there anything that was really encouraging?
	3. Based on what you heard this weekend, is there some change that you need to make in your life?
3. Have someone in the group read **Romans 12:6-8** andanother person read **1 Thessalonians 5:11**. Make sure everyone has the blanks in the workbook filled in (an answer key to these types of questions can be found on **p. 61** of the workbook). Allow your group time to discuss these verses. The following questions could be helpful for generating conversations about these verses.

6 We have different gifts, according to the grace given to each of us. If your gift is prophesying, then prophesy in accordance with your faith; 7 if it is serving, then serve; if it is teaching, then teach; 8 if it is to encourage, then give encouragement; if it is giving, then give generously; if it is to lead, do it diligently; if it is to show mercy, do it cheerfully. ~ Romans 12:6-8 (NIV)

* 1. In verse 8, Paul lists **ENCOURAGEMENT** as one of the gifts God has given to the body of Christ.
	2. Some people have been given the gift of encouragement, however, that does not mean that it is reserved for only those people to practice. What are ways a person who doesn’t feel particularly gifted with encouragement could grow in it?
	3. In our culture, finances are an especially tricky area to encourage someone else in. What are some ways we could encourage one another on the road to *Financial Freedom*?
	4. The opposite of being encouraged if feeling isolated/alone. What are some ways that you have experienced feeling isolated/alone in your finances?

Therefore encourage one another and build each other up, just as in fact you are doing. ~ 1 Thessalonians 5:11 (NIV)

* 1. We are to “**ENCOURAGE** one another and **BUILD** each other up, just as in fact your are doing.”
	2. The “therefore” in this verse is referring to the fact that Christians do not know the day or hour when Christ will return and all will be made right. In light of that, why is encouraging and building each other up so important?
1. Have someone read the last paragraph on **p. 27**. Allow your group time to talk about this paragraph. The following questions could be helpful at generating conversation.
	1. Does that story encourage you?
	2. What does that story show about *Financial Freedom*?
2. Have someone read the everything on **p. 28**. Allow your group time to talk about this paragraph. The following questions could be helpful at generating conversation.
	1. The analogy the workbook uses is a gas gauge in your car to show the idea that results take time and the beginning is the hardest. What are some other areas of life that follow this idea?
		1. **Possible examples:** Getting in shape, losing weight, repairing a broken relationship
	2. Why do you think things like losing weight, financial freedom, etc. get easier the longer we do them?
	3. In what way does a community help spur us on to these things?
3. The next few pages (**p. 29-34**) will walk back through Barry Cameron’s plan for *Financial Freedom*. At this point, much of this will be review for your group so it will be up to you as to whether you cover it again. If you do decide to cover it again, the following questions/directions could help generate some conversation.
	1. **The Power of the Tithe (p. 29-30)**
		1. Have a group member read **Deuteronomy 8:18**. Ask another group member to read **Malachi 3:10**. Have another group member read the paragraph on the top of **p. 30**. Make sure everyone has the blanks in the workbook filled in (an answer key to these types of questions can be found on **p. 61** of the workbook).

But remember the Lord your God, for it is **HE** who gives you the ability to produce wealth, and so confirms His covenant. ~ Deuteronomy 8:18 (NIV)

Bring the whole tithe into the storehouse, that there may be food in my house. Test me in this,” says the Lord Almighty, “and see if **I** will not throw open the floodgates of heaven and pour out so much blessing that there will not be room enough to store it. ~ Malachi 3:10 (NIV)

* + 1. According to **Malachi 3:10**, what triggers the floodgates of heaven to open up to us? **TITHING**
			1. What stands out to you regarding what we have just read?
			2. Larry Burkett says, “It’s [tithing] is an outside indicator of an inside spiritual condition. It’s our testimony that God owns everything.” Do you agree?
			3. Has anyone witnessed the power of tithing in their life? What is it like?
	1. **The Power of Saving (p. 30-33)**
		1. Have a group member read **Proverbs 13:11**. Have someone else read the last bullet point on **p. 31** that begins with “the discipline of saving…” Make sure everyone has the blank in the workbook filled in (an answer key to these types of questions can be found on **p. 61** of the workbook).

Dishonest money dwindles away, but whoever gathers money little by little makes it **GROW**. ~ Proverbs 13:11 (NIV)

* + 1. Flip to **p. 32-33** and have your members read through the **Additional Sources Where You Can Find Money To Save** section. The following questions could help generate conversation about saving.
			1. Often people approach their finances as if they do not have enough money yet to begin saving. Why is that a dangerous way to put off saving?
			2. What are some creative ways your family has tried to save money?
			3. Do any of the items on the list stand out to you regarding saving money?
	1. **The Power of Paying Down your Debts (p. 33-34)**
		1. Have a group member read **Proverbs 22:7**. Have another group member read **Proverbs 13:18**. Make sure everyone has the blank in the workbook filled in (an answer key to these types of questions can be found on **p. 61** of the workbook). The following questions could be helpful to generate conversation.

The rich rule over the poor, and the borrower is **SERVANT/SLAVE** to the lender. ~ Proverbs 22:7 (NIV)

* + - 1. What would you do with your money that goes towards paying debt if you were debt free?
			2. What are areas in your life where you would like to be more generous but you are bound by your current financial situation?
1. Challenge your people to look through their budget and fill out the two blanks before the homework section. Ask them to finish the rest of the homework section on the bottom of **p. 34** before life group next week.
2. End your study with a time of prayer where people can share prayer requests and be prayed for before they leave. If possible, please steer some prayer towards what your group talked about during this study.