

# 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

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 begining 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 2

### Purpose of Study

This study explores a truth that appears in multiple parts of the bible; debt can enslave us. In this life group we will see the truth about debt, talk through the consequences of debt on our financial, emotional, relational, and spiritual health, and then pursue listing out our debt in a simple document that will help us attack it. Although the conversation might naturally flow into paying off debt and how to do it, be aware that those topics will be addressed in a later week.

### Flow of Study

1. **Optional Icebreaker:** Have you ever had an experience where you owe someone money or someone owes you money? What was that like?

2. **Sermon Unpacking:** Spend some time talking through the Sunday sermon. The following questions could be helpful.
  - a. What stood out to you from the message this weekend?
  - b. Was there anything in the message that was convicting? Was there anything that was really encouraging?
  - c. 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 **Proverbs 22:7** and another person read **Romans 13:8**. The following questions could be helpful for generating conversations about these verses:

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

- a. What does it mean to be a slave to someone or something?
- b. Have you ever experienced being a slave to a debt that you had to pay?

**Let no debt remain outstanding, except the continuing debt to love one another, for whoever loves others has fulfilled the law. ~Romans 13:8 (NIV)**

- c. Do you think there is a connection between financial debt and your ability to love others?
4. Walk through the **What do these verses teach us about debt?** section making sure everyone has the right answers (an answer key to these types of questions can be found on **p. 61** of the workbook).
  - a. Debt makes us a **SERVANT** to someone other than God.
  - b. The only debt we should have is to **LOVE** one another.
5. As a group, read through the last 3 paragraphs on **p. 11** and discuss them.
6. Have your group turn to **p. 12** where Barry Cameron unpacks some biblical principles concerning debt. Many of these principles were addressed in the sermon on Sunday and the first principle we covered above (see #3). Have your people read through the principles and corresponding verses. Please have someone read **Proverbs 22:26-27** in place of **Proverbs 17:8** for principle 3. We feel Proverbs 22:6-7 better illustrates the concept. Allow your group time to talk about these principles. The following questions might help generate some discussion about the principles and corresponding verses:
  - a. Which one of these principles stands out to you the most? Why?
  - b. Do any of the verses we read stand out to you? Why?
  - c. **(On Psalm 37:21)** You would assume the verse would say the wicked borrow and do not repay and the righteous borrow and pay back. What does that tell us about debt?
  - d. **(On Proverbs 22:26-27)** What does it say about someone who is willing to sign their name to something they cannot afford?
  - e. **(On James 4:13-15)** Why do you think our lack of control in life is important to keep in mind when taking on new debt? Have you ever experienced a moment where your life style was quickly altered in a way where your finances were no longer as stable as they used to be (i.e. serious health complications, losing a job)? What was that like?
  - f. **(On Principle 6)** How is going into debt asking a lender, instead of God, to meet your needs?
  - g. **(On Principle 7)** Have you ever been impacted by the poor financial choices of a family member? Were there any poor financial management traits that you learned from your parents?

7. Have your people turn to **p. 13** and see the L.O.A.D. table. Challenge them to make their own this week (they can use the blank one on **p. 14** if it works for them) and talk about it as a family. Remind them to complete the homework this week.
  
8. 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.