

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 be 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 4

Purpose of Study

This study takes what we have studied from weeks 1-3 from content to decision. Many of us know the right way to approach a lot of things in life, however, the difficult part is following through and deciding that we will live according to what God says, not culture or our own sinful hearts. This study will push us to a decision to live as God has laid out in His Word in regard to our finances.

Flow of Study

1. **Optional Icebreaker:** What is one of the best decisions you have ever made? Why?

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 14:12** and another person read **Proverbs 3:5-6**. Make sure everyone has the blanks in the workbook filled in. Allow your group time to discuss these verses. The following questions could be helpful for generating conversations about these verses:

There is a way that appears to be **RIGHT**, but in the end it leads to **DEATH**. ~ Proverbs 14:12 (NIV although the workbook switches to another version)

- a. This passage can be applied to many areas in life, what are some choices that might appear right to our sinful flesh but actually lead to death?
 - i. **Possible Answers:** Sexual impurity, responding in anger, forgiving someone, getting even with someone, etc.
- b. This verse points out that it is possible for a man to really believe he is going the right way/doing the right things but they could in turn lead to destruction. How could this relate to our finances? What are some “right” ways of handling finances that our culture practices that actually lead to destruction?

Trust in the **LORD** with all your heart and lean not on your **OWN** understanding; in all your ways submit to him, and he will make your paths **STRAIGHT**. ~ Proverbs 3:5-6 (NIV although the workbook switches to another version)

- c. What stands out to you from this verse?
 - d. Zoom in on the action words that this verse calls the believer to: trust, lean not, submit/acknowledge. What does it look like to trust the Lord with our finances? What does it look like to lean not on our own understanding regarding our finances? What does it look like to submit our finances to the Lord?
 - e. Look at the second half of the verse. What do you think a “straight path” would be concerning your finances?
4. Have someone read the last paragraph on **p. 21**. Allow your group time to talk about this paragraph. The following questions could be helpful at generating conversation.
 - a. Can you think of other areas in life where it takes time to see results? Just like those times, there will be opposition and difficulty regarding our finances.
 - b. What are some of the potential oppositions?

 5. Walk through the seven simple strategies to getting out of debt on **p. 22**. By having someone read the strategy and corresponding verses. Some of these strategies have been covered already in the life group material and Sunday sermons so feel free to skip anything that your group has sufficiently covered. The following questions might be helpful to generate conversation about the strategies and corresponding verses:
 - a. Trusting God (Matthew 6:33)

- i. Do you really believe that if you seek the Lord and what He wants you will be provided for every time? If you were to look at your bank account today would it reflect this truth?
 - b. Tithe (Malachi 3:10-12)
 - i. For those of you that tithe, how did you begin tithing? Since then, how have you seen it benefit your life?
 - c. Develop a Budget (Luke 14:28-29)
 - i. What strategies do you have in regards to budgeting? What works well for your family? What are some difficulties that you and your family need to work through?
 - ii. If you are married, do both of you look at the budget together or does one person manage it?
 - d. Get Out of Debt (Proverbs 22:7)
 - i. Many Americans know they should get out of debt but do not practice the discipline to actually do it. Why do you think this is the case?
 - ii. Imagine you are out of debt today, what would be different about your life?
 - e. Put Something in Savings Every Week (Proverbs 13:11)
 - i. What are some strategies that we could use to help save money?
 - f. Develop an Emergency Fund (Proverbs 6:6-11)
 - i. Imagine your car needed a massive repair today or you had a health complication that was going to cost you \$1,000 and you did not have the money available. How would that situation affect your life (think more than just financially)?
 - g. Don't Quit or Turn Back (Luke 9:62)
 - i. What are some ways we could encourage each other to follow through on our decision to be financially free?
 - ii. What are some things that could come up in life that would cause you to turn back on your commitment to be *Financially Free*?
6. Have your people turn to **p. 24-25** in the workbook. Walk through **#1** of the homework and the example seen on the next page to show people what it looks like to develop a debt payoff strategy. Challenge them to make their own (there is a blank one on **p. 26**) and to complete the rest of the homework this week.
7. 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.