6. OVERCOMING FINANCIAL TROUBLE
Start with an Icebreaker Question

To start off your small group, briefly share your response to the following question:

**Scenario:** Someone hands you $1 Million to spend. The catch is, you can’t spend any of it on yourself. What would you do with the money? Share with your group.

What to expect

At this time, please prepare for the DVD teaching of this small group session. Take out a pen or pencil to write down notes on the next page. Press PLAY on your DVD.

Let’s get a big picture of what we’ll be learning today...

Student loans, racked up debt, and bills, bills, bills! Ever feel like you can’t seem to keep up? Finances can be a drag. As we conclude this series let’s learn how when we handle our finances God’s way, we can experience financial peace!
Top 3 False Promises:

1. Money will make me ________.

“The wealth of the rich is their fortified city; they imagine it a wall too high to scale.” (Proverbs 18:11)

“Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.” (Proverbs 11:28)

“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’ So we say with confidence, ‘The Lord is my helper; I will not be afraid. What can mere mortals do to me?’” (Hebrews 13:5-6)

2. Money will make me ________.

“Then he said, ‘Beware! Guard against every kind of greed. Life is not measured by how much you own.” (Luke 12:15)

3. Money will make me ____________.

“Those who love money will never have enough. How absurd to think that wealth brings true happiness!” (Ecclesiastes 5:10)

“Happy are they whose sins are forgiven, whose wrongs are pardoned. Happy is the person whom the Lord does not consider guilty.” (Romans 4:7-8)

Answers: 1.) secure 2.) significant 3.) happy
3 Things to Overcome Financial Strongholds:

I. Return ____________.

“Be sure to set aside a tenth of all that your fields produce each year...so that you may learn to revere the Lord your God always.” (Deuteronomy 14:22-23)

“On the first day of every week, each one of you should set aside a sum of money in keeping with your income, saving it up, so that when I come no collections will have to be made.” (1 Corinthians 16:2)

II. Steward ____________.

“The plans of the diligent lead to profit as surely as haste leads to poverty.”

(Proverbs 21:5)

III. Focus on _______________.

“And he told them this parable: ‘The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain.’ ‘And I’ll say to myself, ‘You have plenty of good things laid up for many years. Take life easy; eat, drink and be merry.’ But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will get what you have prepared for yourself?’ This is how it will be with anyone who stores up things for himself but is not rich toward God.” (Luke 12:16-21)

Answers: I.) the first II.) the rest III.) true riches
DISCUSSION QUESTIONS

At this time, please break into smaller groups of 2-4 for the discussion question section. Have a great discussion!

1.) How much money do you think it would take to live a “secure” life? Share with your group.

2.) In his video teaching, Pastor Chris Hodges shared with us 3 false promises about money. Read them below:
   • Money will make me secure
   • Money will make me significant
   • Money will make me happy

Have you ever struggled with any of the lies listed above? Share with your group.

3.) In the video message, we learned 3 ways overcome financial strongholds.
   Circle ONE listed below and share with your group how you think this can benefit you.
   
   Return the first
   ◆ Steward the rest
   ◆ Focus on true riches

4.) As we learned in the video teaching, one of the ways to overcome financial strongholds is by wisely stewarding the remainder of our finances after tithing.
   What does wise financial stewardship mean and what would that look like in your life? Share with your group.

5.) The truth is that you can never have enough money to be “secure.” This can only come from learning to be content. We also learned that focusing on true riches is an important step toward overcoming our financial strongholds. Read the scripture below:

   “Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’ So we say with confidence, ‘The Lord is my helper; I will not be afraid. What can mere mortals do to me?’” (Hebrews 13:5-6)

List some things in your life that you are grateful for and content with. Share with your group.
(i.e. my house, my phone, my clothes, my car, etc.)
WHAT WILL YOU DO?

As we learned in this session, overcoming our financial strongholds will come from stewarding our finances God’s way.

This week, commit to doing the following:

- Put God first in your finances by tithing the first 10%
- Create a budget to help you wisely steward the remainder
- Practice focusing on what God says are true riches

As this series comes to a close, we invite you to join us at New Hope Windward as we kick off our next church series!

CLOSE IN PRAYER

Take a few minutes to close your time together with prayer and to pray for each other’s prayer requests. Below is a sample prayer to read if you choose to. You can also choose to write down each other’s prayer requests to remember throughout the week.

Sample Prayer:
“God, thank You for everything we learned in today’s session. We want to overcome our financial strongholds and we know that will only come from putting you first in everything, including our finances. We want to honor You with our money, so Lord give us the wisdom and discernment to steward our resources how You’d like us to. We love You and honor You. In Jesus’ name, Amen.”

Group Prayer Requests:

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DAILY DEVOTIONS: DAY 1

SCRIPTURE...
“Whoever trusts in his riches will fall, but the righteous will thrive like a green leaf.” (Proverbs 11:28)

OBSERVATION...

APPLICATION...

PRAYER...

DAILY DEVOTIONS: DAY 2

SCRIPTURE...
“Keep your lives free from the love of money and be content with what you have, because God has said, ‘Never will I leave you; never will I forsake you.’ So we say with confidence, ‘The Lord is my helper; I will not be afraid. What can mere mortals do to me?’” (Hebrews 13:5-6)

OBSERVATION...

APPLICATION...

PRAYER...
DAILY DEVOTIONS: DAY 3

SCRIPTURE...
“Happy are they whose sins are forgiven, whose wrongs are pardoned. Happy is the person whom the Lord does not consider guilty.” (Romans 4:7-8)

OBSERVATION...

APPLICATION...

PRAYER...

DAILY DEVOTIONS: DAY 4

SCRIPTURE...
“Then he said, ‘Beware! Guard against every kind of greed. Life is not measured by how much you own.” (Luke 12:15)

OBSERVATION...

APPLICATION...

PRAYER...