



**MORE
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TRADE FEAR FOR TRUST

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SMALL GROUP GUIDE

SMALL GROUP TIPS

- 1. START & FINISH ON TIME.** Doing this will show your small group you value their time.
- 2. BE COMFORTABLE WITH SILENCE.** Uncomfortable silences are bound to happen. It's okay! A long pause during a group discussion can be powerful. A *pause* gives space for quieter people to break into the conversation; silence allows people to figure out exactly what they would like to say.
- 3. CONFIDENTIALITY IS IMPORTANT.** Confidentiality is the key to building trust in relationships. Here are a few mottos to remember to be confidential: "What is said in small group, stays in small group." **Nothing, nobody, never...** *"Share nothing, to nobody, never"* outside of the group.
- 4. MAKE GROUP A PRIORITY.** Communicate in advance when you will be unable to attend by either calling and/or texting your host or responding to the zoom email invitation by accepting or declining. This will help your host to plan accordingly especially if it is an in person small group gathering.
- 5. ASK FOR HELP.**
The Small Group Ministry is here to help. Email smallgroups@nhww.org to ask any questions, request training or other assistance for your small group.

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TIPS TO A SUCCESSFUL GROUP

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TRUSTING GOD

ICEBREAKER

What was a blessing that you received recently? Share with the group and thank God for His provision. (*Examples: Receiving a gift card, a promotion at work, someone offering a ride or a meal, etc.*)

INTRODUCTION

Jesus said, *"It is more blessed to give than to receive."* If we're honest, receiving often feels better than giving. Jesus promises blessings to those who are willing to live generously. But why is giving more blessed? If God is love and God gives, then **love gives**. You can't separate love from action. If love never gives, it's not love—it's just a feeling.

READ |

*For God so loved the world that He **gave**...* — John 3:16 (NIV)

This verse doesn't say God loved the world *"so much that He felt deeply."* It says He loved the world so *He gave*. Love always moves toward sacrifice. Real love shows up when it costs something, like time, comfort, convenience, or resources. That's why we clean up messes we didn't make, watch movies we don't like, or show up when it's inconvenient for those we love. Love isn't proven by words alone, but by action. If God defines love, then giving is essential to being more like Him.

When was a time someone went out of their way to give you something, and how did that make you feel? (Examples: "When going through a hard time, friends gave me food, and I felt so seen"; "When my relative blessed me while I was struggling financially, it brought me a lot of hope." Etc.)

READ I

In the midst of a very severe trial, their overflowing joy and their extreme poverty welled up in rich generosity. — 2 Corinthians 8:1–2 (NIV)

These believers in "extreme poverty" weren't comfortable or secure. On top of that, they were facing intense trials. Yet instead of fear or self-preservation, their response was generosity. That doesn't make sense unless something deeper was shaping their mindset. Their joy didn't come from having more, but from trusting God and being part of what He was doing.

If you felt like God was asking you to bless someone beyond what you could afford, how would you respond? Be honest. (Examples: Hesitantly; worrying if God will make up the difference; it would feel like a sacrifice; etc.)

READ I

... he who earns wages, earns wages to put into a bag with holes. — Haggai 1:6 (NKJV)

Sometimes, no matter how much comes in, we think, "I never have enough." There's always anxiety, fear, or comparison. But God wants us to trust in Him as our provider. In ancient times, people gave the first part of the harvest **before** knowing how much would come later. Giving first wasn't a logical move, but one of dedicated faith. Instead of consuming first and giving later, they gave first and trusted God to supply the rest.

Which mindset do you see in yourself more often—one of trust and provision, or pessimism and lack? If it's not a mindset of trust, what can you do to trust God more?

WHAT WILL YOU DO?

- **Ask God Before Making Decisions.** Whether it's spending or withholding, ask: "Is this fear or faith?"
- **Start Small But Start Now.** Faith and trust grows through action, not intention.

CLOSE IN PRAYER:

Dear God, thank You for loving us by giving first. Please free us from fear and scarcity thinking, grow our trust, and reshape our mindset. Teach us to love like You—open-handed and full of joy. We choose to trust You as our provider. In Jesus' name, amen.



Make Time to be in God's WORD

Reading God's Word daily re-patterns the way you think & transforms your mind. Doing your daily devotions is an excellent way to record, process, & share what God is teaching you on a personal level. We do this using S.O.A.P.

- S - Scripture**
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A: Just as food is important to me, God's Word is even more because it will sustain me and give me the strength to live out my life.

P: Jesus, thank You for reminding me that I need Your Word to give me the wisdom & strength to follow You. Help me to make time to spend with You daily. In Jesus' name I pray, amen.

SCRIPTURES FOR S.O.A.P.

Day 1:

Each of you should give what you have decided in your heart to give, not reluctantly or under compulsion, for God loves a cheerful giver.

— 2 Corinthians 9:7 (NIV)

Day 2:

Honor the Lord with your wealth, with the first fruits of all your crops; then your barns will be filled to overflowing, and your vats will brim over with new wine.

— Proverbs 3:9-10 (NIV)

Day 3:

Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. — Luke 6:30 (NIV)

Day 4:

In everything I did, I showed you that by this kind of hard work we must help the weak, remembering the words the Lord Jesus himself said: "It is more blessed to give than to receive." — Acts 20:35 (NIV)

Day 5:

Freely you have received, freely give.

— Matthew 10:8 (NIV)

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TIPS TO A SUCCESSFUL GROUP

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GIVING GENEROUSLY

ICEBREAKER

Are you more of a saver, spender, or bargain hunter?

INTRODUCTION

Most of us are usually great at shopping, saving, or stretching a dollar. But Scripture repeatedly calls believers to be great at giving. Giving isn't just a financial decision, but a **spiritual discipline**. In fact, the Bible calls it a **ministry**, meaning it's one of the ways God shapes our hearts and blesses others through us.

READ |

So we have urged Titus, who encouraged your giving in the first place, to return to you and encourage you to finish this ministry of giving. — 2 Corinthians 8:6 (NLT)

The Corinthian church had good intentions. They *wanted* to give, but didn't follow through. Paul doesn't shame them; he encourages them to finish what they started. Generosity doesn't earn us "extra credit" with God, but it does play a role in spiritual growth and

maturity. If your faith feels stalled or routine, generosity may be one way God is inviting you to trust Him more deeply.

How do you think our community would change if people chose to live generously?

(Examples: families wouldn't need to worry about their next meal; youth may not feel pressured to steal; there would be more hope and positivity; etc.)

READ |

Generous people plan to do what is generous. — Isaiah 32:8 (NLT)

Most people plan vacations, remodels, and parties—but rarely plan generosity. When generosity isn't planned, it's often postponed and forgotten. But God cares more about the **heart** than the **amount**. Planning to give first trains us to trust God as our source, and not to depend on our surplus.

Have you seen an example of "planned generosity?" What's one simple way you could plan generosity? *(Examples: setting aside money in a budget; deciding ahead of time what to do with a bonus or tax refund; choosing to regularly support a cause; etc.)*

READ |

Many rich people threw in large amounts. But a poor widow came and put in two very small copper coins...
— Mark 12:41–42 (NIV)

In this story, Jesus watches as people give their offerings at the temple. The wealthy give large amounts, but a poor widow gives only two small coins. Jesus says she gave more. Why? Because generosity isn't measured by the amount, but by the sacrifice. The rich gave from surplus, but the woman gave all she had out of trust. God doesn't call us to be reckless or unwise, but Scripture consistently shows that **faith-filled sacrifice grows trust, and trust deepens our relationship with Him.**

When was the last time generosity cost you something—comfort, convenience, or security? How did God bless you afterward?

WHAT WILL YOU DO?

- **Talk It Through.** Discuss generosity with your spouse, family member, or trusted friend before making a plan.
- **Plan and Commit.** Put generosity on your calendar or into your budget, and ask someone to hold you accountable—or choose to practice generosity alongside you.

CLOSE IN PRAYER:

Dear God, thank You for being a generous Father. Please teach us to be intentional with our generosity, give willingly, and trust You fully, because we believe You are more than enough. Help us reflect Your heart, not just in intention, but in action. In Jesus' name, amen.



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P: Jesus, thank You for reminding me that I need Your Word to give me the wisdom & strength to follow You. Help me to make time to spend with You daily. In Jesus' name I pray, amen.

SCRIPTURES FOR S.O.A.P.

Day 1:

If anyone has material possessions and sees a brother or sister in need but has no pity on them, how can the love of God be in that person?
— 1 John 3:17 (NIV)

Day 2:

Let us not become weary in doing good, for at the proper time we will reap a harvest if we do not give up.
— Galatians 6:9-10 (NIV)

Day 3:

But do not forget to do good and to share, for with such sacrifices God is well pleased.
— Hebrews 13:16 (NKJV)

Day 4:

The generous soul will be made rich, and he who waters will also be watered himself.
— Proverbs 11:25 (NKJV)

Day 5:

Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal; but lay up for yourselves treasures in heaven... For where your treasure is, there your heart will be also.
— Matthew 6:19-21 (NKJV)

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TIPS TO A SUCCESSFUL GROUP

- **CONFIDENTIALITY IS IMPORTANT.** Confidentiality is the key to building trust in relationships. Here are a few mottos to remember to be confidential: “What is said in small group, stays in small group.” **Nothing, nobody, never...** *“Share nothing, to nobody, never”* outside of the group.

SOWING AND REAPING

ICEBREAKER

When you think about money or resources, are you “Just getting by”, “Comfortable” or “Overflowing”? Don’t think in terms of income, but in how you *feel* about your finances.

INTRODUCTION

Many people live with an “empty” mindset—never enough, never satisfied, always reaching for more. In 2 Corinthians, Paul spends two full chapters talking about generosity, not to raise money, but to **reshape the thinking** of the Corinthian church from a mindset of empty living to generous living. Generosity is less about **what** you give and more about **who** you are becoming, and how God uses what He has entrusted to you to make an impact.

READ |

Whoever sows sparingly will also reap sparingly, and whoever sows generously will also reap generously.
— 2 Corinthians 9:6 (NIV)

Scripture often describes money as a **seed**, not just something with spending power. Farmers don't look at seed for what it is, but for what it can become. In the same way, God provides the seed and expects us to plant it, even if it feels risky. To "sow," in Scripture, means more than giving casually. It describes generosity placed with purpose, planted in faith, and expected to produce a harvest. And the harvest doesn't depend on the seed alone, but on God, "*who supplies seed to the sower and bread for food*" (2 Corinthians 9:10).

Have you ever seen one small act of kindness or generosity blossom into something more? Share an example. What is the main thing holding you back from trusting God with your finances? (*Examples: fear of losing control; that God may not provide; worried about what others may think; etc.*)

READ |

Watch out! Be on your guard against all kinds of greed; life does not consist in an abundance of possessions.
— Luke 12:15 (NIV)

Jesus warns against accumulating wealth and possessions, not because they are evil, but because they can quietly replace God as the One we rely on. When security shifts from God to ourselves, we begin living self-sufficient lives. In today's world, self-sufficiency is celebrated, but God calls us to something that feels counterintuitive: a life of dependence on Him. When we live from that place, generosity becomes easier.

What's some differences between being responsible and being self-reliant? (*Examples: setting aside an emergency savings vs. over-saving in fear, etc.*)

READ |

"I have no need of a bull from your stall or of goats from your pens, for every animal of the forest is mine, and the cattle on a thousand hills." — Psalm 50:9-10 (NIV)

God doesn't seek what's in your wallet—He desires a heart that is completely surrendered to Him. Throughout Scripture, money and possessions are often mentioned not because God needs what we have, but because our openness with what we have reveals our trust in Him. When we live open-handedly, we acknowledge that we are not owners, but **stewards**. Fear and greed tempt us to cling tightly to "what is ours," but surrender invites us to release control and trust the One who truly owns it all.

Money is often where we feel the most stress, fear, and self-reliance. Yet when we surrender our finances to God and follow His guidance with generosity, we position ourselves to experience His blessing. These blessings are not limited to finances and often come in ways that are far more meaningful and lasting.

What's one small step that could help you move from self-sufficiency to God-dependence this week? *(Examples: praying before making financial decisions; budgeting a small amount for future generosity; etc.)*

WHAT WILL YOU DO?

- **Dedicate more time to devotions.** Use the next page to learn more about God's provisions.
- **Reevaluate your budget.** See if there is a small amount you can set aside for future giving.
- **Educate yourself.** Sometimes fear comes from a lack of knowledge. Take a financial literacy class to learn how to steward your money in a God-honoring way.

CLOSE IN PRAYER:

Dear God, thank You for being a generous Father who always provides for our needs. You say not one sparrow will fall to the ground without You noticing. Please reassure us of Your blessings and provision so we can trust in You more fully. Help us loosen our grip and open our hands, so our lives reflect Your heart. In Jesus' name, amen.



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SCRIPTURES FOR S.O.A.P.

Day 1:

The lions may grow weak and hungry, but those who seek the Lord lack no good thing.
— Psalm 34:10 (NIV)

Day 2:

Look at the birds of the air; they do not sow or reap or store away in barns, and yet your heavenly Father feeds them. Are you not much more valuable than they?
— Matthew 6:26 (NIV)

Day 3:

If you give to others, you will be given a full amount in return. It will be packed down, shaken together, and spilling over into your lap. The way you treat others is the way you will be treated. — Luke 6:38 (CEV)

Day 4:

And my God will meet all your needs according to the riches of his glory in Christ Jesus. — Philippians 4:19 (NIV)

Day 5:

Good will come to those who are generous and lend freely, who conduct their affairs with justice. — Psalms 112:5 (NIV)

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LIVING IN GOD'S BLESSINGS

ICEBREAKER

What's something you use every day that you sometimes forget is a blessing?

INTRODUCTION

Comparison convinces us we never have enough. The bar keeps rising, and contentment feels just out of reach. Yet Scripture reveals a powerful truth: many of us are already richly blessed. When we embrace that reality, we can stop striving and start living richly, honoring God with what He has already placed in our hands.

READ |

God will generously provide all you need... You will be enriched in every way so that you can always be generous.
— 2 Corinthians 9:8, 11 (NLT)

This passage reminds us that God doesn't give us more to raise our standard of living, but to **raise our standard of giving**. God provides what we need and then entrusts us with more so generosity becomes possible. What God gives isn't meant to stop with us, but to flow through us.

Why is it hard to believe you're already rich? (Examples: bills, debt, medical costs, job uncertainty, comparison, etc.)

READ I

When God gives someone wealth and possessions, and the ability to enjoy them... this is a gift of God.
— Ecclesiastes 5:19 (NIV)

This surprises many believers: **enjoying what God gives us is biblical.** The issue isn't having more, but the danger is in believing *"it's all for me."* Jesus told a story about a rich farmer who built bigger barns to store his surplus. God didn't call him foolish because he was wealthy, but because he believed the surplus belonged only to him.

What's the difference between enjoying God's blessings and depending on them?
(Examples: gratitude vs. entitlement, saving wisely vs. hoarding in fear, etc.)

READ I

How hard it is for the rich to enter the kingdom of God. — Luke 18:24 (NIV)

Wealth can be spiritually dangerous because comfort can slowly replace dependence on God. The more we have, the less we pray, *"Give us today our daily bread."* That's why we choose this mindset: *"God has blessed me with more than I need. I'm rich. Because I have more, I will do more and give more."* And when each person takes a small step of obedience, God multiplies it into a greater impact. We've seen this through our record-breaking **Kingdom Builders Offering**, where together we gave more than ever before to faith-based partners and made a real difference in our community and beyond. It wasn't one large gift, but the **faithfulness of many** that God used for something far bigger than any of us could do alone.

Time to humble brag: Share about a time you gave generously, whether it was of your time, money, and/or resources, and how God grew and blessed you through that experience.

WHAT WILL YOU DO?

- **Practice Gratitude.** Say it out loud—*"God has blessed me with more than I need."*
- **Practice Generosity:** Give time, money, or encouragement with no strings attached.

CLOSE IN PRAYER:

Dear God, thank You for blessing us with more than we need. Help us to trust You, the Giver, more than what has been given. Please teach us to live open-handed, generous lives so others will thank You and come to know You. In Jesus' name, amen.



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SCRIPTURES FOR S.O.A.P.

Day 1:

The earth is the Lord's, and everything in it, the world, and all who live in it.

— Psalm 24:1 (NIV)

Day 2:

Whoever is kind to the poor lends to the LORD, and He will reward them for what they have done.

— Proverbs 19:17 (NIV)

Day 3:

All day long he craves for more, but the righteous give without sparing.

— Proverbs 21:26 (NIV)

Day 4:

"... 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)

Day 5:

Command those who are rich in this present age not to be haughty, nor to trust in uncertain riches but in the living God, who gives us richly all things to enjoy. Let them do good, that they be rich in good works, ready to give, willing to share, storing up for themselves a good foundation for the time to come, that they may lay hold on eternal life.

— 1 Timothy 6:17-19 (NKJV)