



QUESTIONS FOR DISCUSSION

Discussing debt can be difficult. Do not press people to reveal how much debt they are currently in. Instead, take a general approach to each of the 5 points.

For the group – cover each point, read the verses, and ask the following questions for each:

- In what ways was this point a challenge to you?
- Do you agree or disagree with the premise? Why/why not?
- What other insights do you see in the verses or can you offer from experience?

Ask if anyone in the group has completed the FPU class and their thoughts on it. What did they learn? In what ways was it helpful? How did it change their thinking on money?



Leader's Guide

MONEY MATTERS 1: Debt makes everything harder.

We are in trouble; we are in debt. The world is in debt. America is in debt. Americans are in debt. Most Christians are in debt. And, *everything* is harder because of it. For many Christians today, being in debt is one of the biggest obstacles to serve the Lord and live generously.

The bible says a lot about money, debt especially. This message offers 8 simple steps to get free from debt.

FIVE STEPS TO GET FREE FROM DEBT

1. **Allow God to change your perspective about money.** Ro 12:2; Col 3:2
Decide to follow the teachings of the Bible about money.
 2. **Learn to be content.** Ecc 4:6; Phil 4:11-13; Heb 13:5; Pro 15:17
Make yourself wait a week before any unplanned purchase.
 3. **Set realistic and defined spending limits .** Deut 15:7; Pro 21:20; 1 Tim 5:8; Matt 5:42
Use the cash envelope system to set your limits.
 4. **Establish a plan to pay off your debt.** Ps 37:21
Attack your highest accumulating interest debt first. Pick off one card at a time.
 5. **Take the Financial Peace University class offered at Sunridge**
- * ***The only debt we should allow to accumulate:*** Ro 13:8