

July 14th - Life, Money, Legacy – Breaking the Chains of Debt – Dave Ramsey

1. Read, reflect, and discuss each of these passages individually.
 1. Get gazelle intense. (Proverbs 6:1-7)
 2. Use the debt snowball.
 3. Quit borrowing money. (Proverbs 22:7)
 4. Start saving money. (Proverbs 6:6-8; Luke 6:38)
 5. Sell something.
 6. Find a part-time job.
 7. Pray – it really works! (Proverbs 50:10)
2. As you reflect on these passages as a whole, what stands out the most to you? Why?
3. As you reflect on the message, what one principle or insight stands out as being particularly
 - o helpful?
 - o insightful?
 - o difficult to grasp?
 - o challenging?
4. What do the passages and the message teach you about God? What do they teach you about yourself?
5. How could the next week be different if you incorporated these truths into your life?
6. If time allows, read and discuss the following article from gotquestions.org.

“The Bible teaches that saving money is a wise practice for many different reasons. God is our source and provider for everything we need. “And my God will meet all your needs according to the riches of his glory in Christ Jesus” (Philippians 4:19). One of the main ways God provides for us is through money, and it is our job to steward that money well (Matthew 25:14–27).

We are accountable to God for how we use everything He gives us in this life, including money. Saving money demonstrates good stewardship of the resources God gives us. Saving money allows us to be prepared for the future, and being prepared for the future is good. Proverbs 6:6–8 shows us that this principle is lived out even in nature: “Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and its food at harvest.” Planning ahead and saving money makes it easier to accomplish goals and allows us to be more effective in ministry (see 1 Corinthians 16:2). When we don’t plan ahead and save money, we are more prone to go into debt, which the Bible tells us is unwise (Proverbs 22:7).

Of course, there are plenty of wrong motives for saving money. If we’re saving money out of fear of the future, it shows we’re not really trusting God to provide (see Luke 12:7; 2 Timothy 1:7).

Miserliness is sin, and it’s foolish and arrogant to make money our security. “The wealth of the rich is their fortified city; they imagine it a wall too high to scale” (Proverbs 18:11), yet riches “will surely sprout wings and fly off to the sky like an eagle” (Proverbs 23:5). First Timothy 6:10 warns against greed, saying, “The love of money is a root of all kinds of evil. Some people, eager for money, have wandered from the faith and pierced themselves with many griefs.”

To fully understand the value of saving money, we must remember what the Bible says about giving. God desires His people to be cheerful givers (2 Corinthians 9:7). It’s impossible to out-give God! “Give and it will be given to you. A good measure, pressed down, shaken together and running over, will be poured into your lap. For the measure you use, it will be measured to you” (Luke 6:38) Sometimes when God gives us things, be it money or something else, it’s intended for us to give away. Other times, He gives us things that are meant for us to keep for ourselves and use in His service and for His glory. It’s wise to hold everything God gives us loosely so that we can give it away if He asks us to.” “What does the bible say about saving money?”

<https://www.gotquestions.org/saving-money.html>