



## Balanced: Spending

Pastor Derek Sanford

January 29, 2017

### Life Group Discussion Questions:

1. Invite anyone in the group who has taken FPU or has begun the class this January to briefly share a key takeaway.
2. Thinking back on this week's sermon, was there a particular point or passage that challenged you, confused you, or caught your attention?
3. Derek named six different kinds of unhealthy "spenders": Impulsive, Compulsive (emotional spending), Revenge, Boredom, Special Interest, Status. Which one or two most accurately describes your unhealthy spending? How does this unhealthy spending affect your relationships- with God, with spouse, with family, with friends?
4. Read **Proverbs 31:10-22**. Derek mentioned that in the book of Proverbs wisdom is represented as a woman, so this poem is about wisdom.
  - a. Derek suggests that this passage points out five wise ways to spend money: Housing & Food, Investing, Utilities & Necessities, Sharing with the Needy, Personal Items & Clothing.
  - b. Read **1 Timothy 6:17** and **Ecclesiastes 5:19**. How do we live in the tension of having "wealth" and knowing how to spend it?
  - c. In a sermon on **James 5:1-6** Pastor John asked, "Why does God trust us [Americans] with so much? How am I justifying living in this luxury rather than living for others?"
5. Consider Derek's 6 questions for non-essential purchases (Have I prayed about this? Do I need this? Can I pay cash for it? What is my motivation? What are the long-term costs? Will this benefit God's kingdom?). How do you think that these will help your spending?
6. Personal Challenge: As this series closes, in which of the four areas (Working, Planning, Giving, Spending) do you need to start walking God's way? Maybe it is all of them!

**Next Steps:** 1- Take a break from spending. 2- Put a cap on spending ("Instead of raising your standard of living, try to raise your standard of giving"). 3- Explore frugality (Living below your means).

**Prayer Thought:** Pray through this ACTS-modeled prayer aloud or silently. Use the sentences to move participants into their own personal prayer:

*Praise God as Provider. Confess any lack of trust in Him or ways in which you have not been faithful in working, planning, giving or spending. Thank Him for His goodness and mercy. Acknowledge that He has a plan for your life that is the Best plan. Ask Him to give you the wisdom to walk with Him.*