

SMALL GROUP RESOURCE

Spend less than you earn.

SCRIPTURE READINGS:

Romans 13:8
2 Kings 4:1-7
Nehemiah 5:1-6
Psalm 37:21,22
Proverbs 22:7
James 4:13-16

DISCUSSION QUESTIONS:

What are all the different kinds of debt we experience in our lives?

Read Romans 13:8 in several different translations. What is God trying to tell us? Why do we find this so difficult to obey?

What would your life be like if you didn't owe anyone anything?...think beyond money.

Read James 4:13-16 and then this quote from Escape to Prosperity by Wes Beavis:

"Only two days separate those who are living in prosperity and those who are not - yesterday and tomorrow. Prosperous people live on yesterday's money. Impoverished people live on tomorrow's money. Yesterday's money is your savings. Tomorrow's money is money you haven't got, so you borrow it from someone else."

What does James warn us not to do? Why? How are the passage in James and the quote related?

How are you are living depending on what you expect tomorrow?

Based on these scriptures, what attitudes are essential to getting out of debt?

What is the first step you must take to begin getting out of debt?

PRAYER FOCUS:

Praise God for His faithfulness.

Agree with God about the debts you owe.

Thank God for providing for your needs.

Ask God for wisdom through the Holy Spirit to see the first steps you need to take to get out of debt.

FAMILY RESOURCE

Big Idea: Spend less than you earn.

READ 2 KINGS 4:1

What is a creditor?

How did the woman get into debt?

What should you do if you have a problem?

Tell each other a problem that you have.

READ 2 KINGS 4:2

Where is the first place to look for help?

Draw pictures of things in your house that could help you with your problem.

READ 2 KINGS 4:3

What was the last thing you borrowed from your neighbors?

Write them a "thank you" note for being such great neighbors,

listing or showing (draw pictures?) some of the ways you appreciate them.

READ 2 KINGS 4:4-5

Who did the work?

Pick a chore and make sure everyone in the family knows what their part of the job is.

READ 2 KINGS 4:6

When did they stop working?

Look again at the chore you did together and see if there is anything else you can do to make it better.

READ 2 KINGS 4:7

What do you think the woman said to Elisha?

Have a praise session.

Thank God for the way He takes care of you.

MEMORY VERSE:

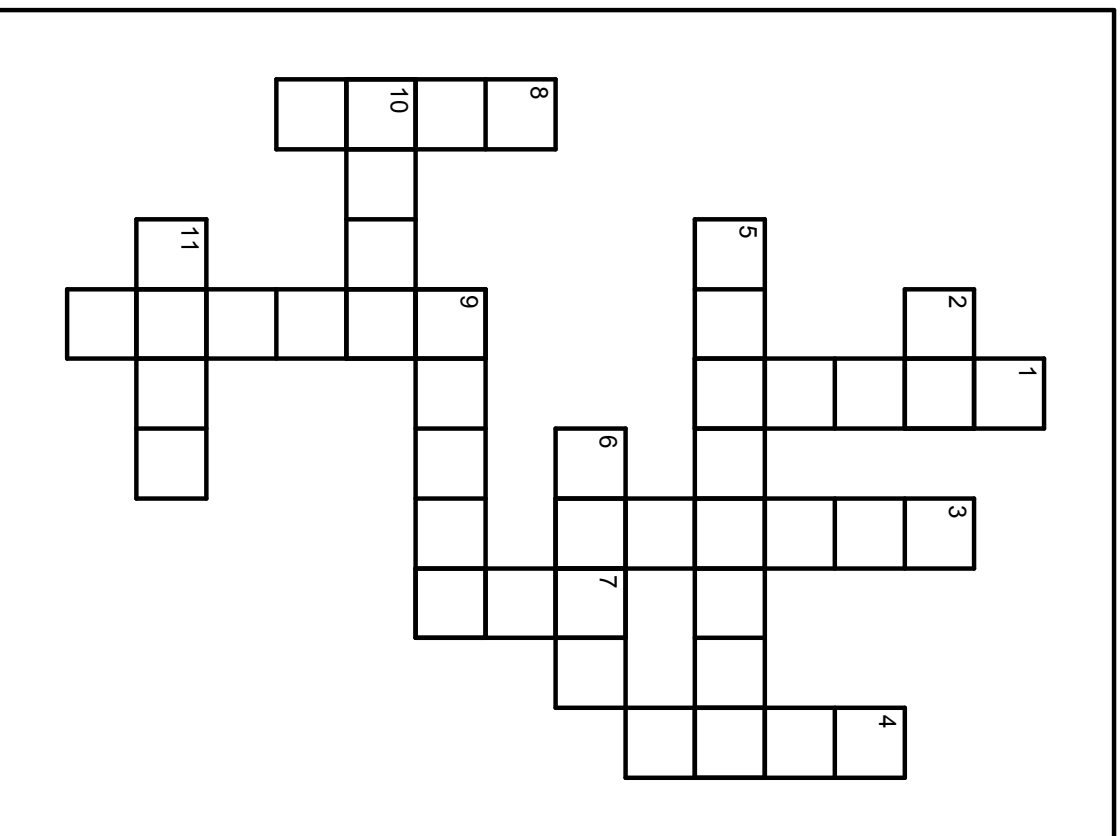
So if the _____ sets _____, you will be _____.

John 8:36 (NIV)

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Pay Your Debts



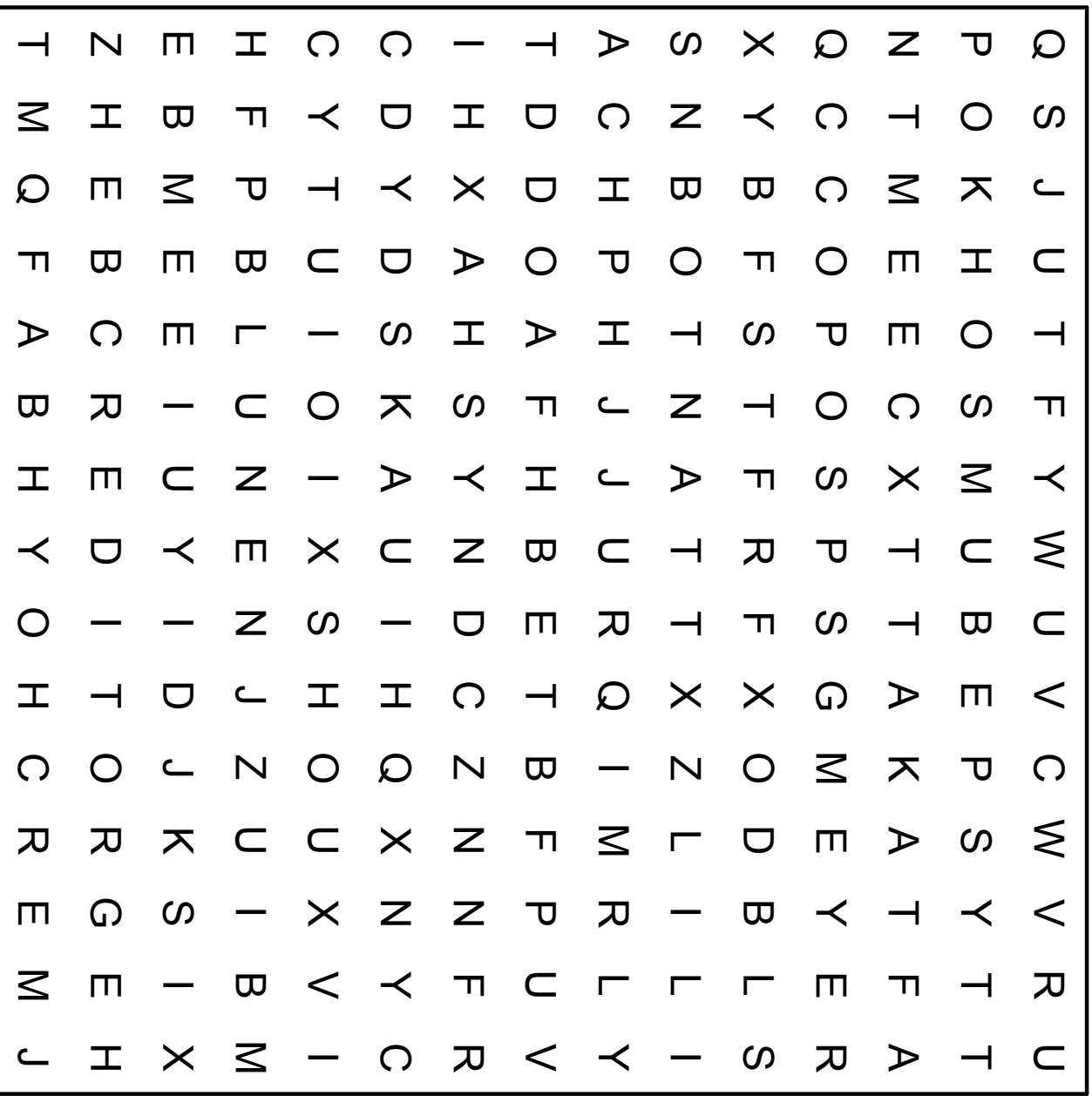
Across

2. get moving (2 Kings 4:7)
5. he must be paid (2 Kings 4:1)
6. did over and over (2 Kings 4:5)
9. nothing in them (2 Kings 4:3)
10. no more room (2 Kings 4:6)
11. close (2 Kings 4:5)

Down

1. where you live (2 Kings 4:2)
3. not outside (2 Kings 4:4)
4. containers (2 Kings 4:3)
7. give money that you owe (2 Kings 4:7)
8. extra (2 Kings 4:7)
9. he was told the problem (2 Kings 4:1)

Pay Your Debts



full kept shut jars empty creditor

left house inside pay go Elisha