

Making Change Stress Is Bad

TALK IT OVER

Week Two

Think back to Brad's message. What sticks out?

Key Scripture

The rich rule over the poor, and the borrower is a slave to the lender.
Proverbs 22:7 HCSB

Prayers for Paying Off Debt

1. God, give me self-control.

A person without self-control is like a city with broken-down walls.
Proverbs 25:28 NLT

2. God, give me understanding.

... my people are destroyed for lack of knowledge. Hosea
4:6 HCSB

3. God, give me a plan.

The plans of the diligent certainly lead to profit, but anyone who is reckless certainly becomes poor.
Proverbs 21:5 HCSB

Remember:

- Less is more
- Stress is bad
- Giving is good
- Tomorrow matters

More Scripture

Luke 14:28, Romans 13:8, Nehemiah 5:1-13, Ecclesiastes 5:10, Proverbs 13:11, Hebrews 13:5

Start talking. Find a conversation starter for your group.

- Tomorrow you get \$300,000, no strings attached. What do you do with it?
- What's your worst buyer's remorse story? Just get it off your chest.

Start thinking. Ask questions to get your group thinking.

- Take a minute to write down your three greatest financial stressors. How are they holding you back?
- If money weren't something you needed to think about, how do you think your life would look different?

Start sharing. Choose questions that create openness.

- Have you ever experienced financial vulnerability (one accident, job loss, or one unexpected bill away from financial ruin)? What was that like?
- Have you developed any processes or habits that help you avoid financial bondage? What works for you?
- What are a few things you can say no to?
- Do you have a plan for paying off debt? Where do you plan to start?

Start praying. Be bold, and pray with power.

- Jesus, you already set us free, once and for all. Any bondage we experience stands no chance against the power of your grace. Help us to break free from financial stress so that we can do something more meaningful with what you've given us. Amen.

Start doing. Commit to a step and live it out this week. Be intentional!

- Visit here to learn how to [Get Out Of Debt](#) and create your plan for financial success.
- Start reading Dave Ramsey's *Financial Wisdom from Proverbs* today. [Individual Devotional](#). Commit to working through this 10-day practical devotional over the course of the Making Change series.