

Making Change Tomorrow Matters

TALK IT OVER

Week Four

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

Key Scriptures

Precious treasure and oil are in the dwelling of a wise person, but a foolish man consumes them. Proverbs 21:20 HCSB

Go to the ant, you slacker! Observe its ways and become wise. Without leader, administrator, or ruler, it prepares its provisions in summer; it gathers its food during the harvest. Proverbs 6:6-8 HCSB

Investing Principles

1. Don't invest in things you don't understand.

A house is built by wisdom, and it is established by understanding; by knowledge, the rooms are filled with every precious and beautiful treasure. Proverbs 24:3-4 HSCB

2. Don't put all your eggs in one basket.

Give a portion to seven or even to eight, for you don't know what disaster may happen on earth.. Ecclesiastes 11:2 HSCB

3. Don't try to get rich quick.

But those who want to be rich fall into temptation, a trap, and many foolish and harmful desires, which plunge people into ruin and destruction. 1 Timothy 6:9 HSCB

More Scripture

Proverbs 13:11, Proverbs 13:16, Matthew 25:14-30, Luke 16:10

Start talking. Find a conversation starter for your group.

- What do you just hate to wait for?
- What are some things you wish you were saving for?

Start thinking. Ask questions to get your group thinking.

- If you lost your income this week, how long do you think you could make it on what you have?
- Why has it been so hard to save and invest?

Start sharing. Choose questions that create openness.

- Do you have any ideas or tips that have made saving and investing more doable for you?
- Does anyone have an investment success or horror story? What did you learn?
- What kind of non-financial investments are you seeing dividends from? (I.e. relational, emotional, or time investments.)
- What will your life look like in 30 years if you start saving and investing more now? What if you don't?
- What are the strongest barriers keeping you from either saving or investing more? What can you do right away to make some progress?

Start praying. Be bold, and pray with power.

- God, You've been so generous with us. Will You give us the discipline and wisdom to become caretakers of Your resources so that they can be used to accomplish Your work in our world? Amen.

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

- Visit this link to learn how to [Invest For The Future](#) and find answers for many of your investment questions.
- Make a list of what you wish you were doing to save or invest. Pick something to start with and actually do it.
- 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.