



**FROM THE BIBLE**  
Proverbs 3:13-14 (NLT)  
Proverbs 13:11 (NLT)  
Proverbs 22:7 (NIV)  
Malachi 3:10 (NIV)

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## MESSAGE TO CONVERSATION GUIDE

Week 1 | M&Ms...**M**oney **M**anagers

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1. Do remember how much a gallon of gas cost when you started driving?
2. In this message, we talked about money & Joel acknowledged that this topic makes us nervous. What are 3 words or adjectives that describe how you feel about talking about money?
3. This series is called **U**onomy because we can't control the **E**conomy but you can control your own personal economy. What does that mean to you?
4. Read Proverbs 3:13-14 & discuss those verses as well as this line from the message, *money will give you a happy moment; wisdom will give you joy for a lifetime.*
5. What role does wisdom (and the lack of it) play in our money?
6. What do you remember at the M&M illustration? Did it surprise you that we only have 2% or a little sliver of an M&M leftover to save, spend, or give on average?
7. Read Proverbs 13:11. Discuss what that verse means to you as well as Joel's ingredients to wealth (*hard work + boring investments + time = more M&Ms*).
8. Read Proverbs 22:7. In this message, we learned that debt isn't your friend. How does debt make you feel? How would being debt free make you feel?
9. Did it surprise you that when we use cash versus a credit card, we spend 12-18% less on average? What budget categories could you consider going to cash with?
10. According to Malachi 3:10, what happens when we tithe? Why does tithing (returning 10% back to God) force you to make a plan with the remaining 90% & why do you think God honors that?
11. What's 1 thing you plan on doing after hearing this message?



We're always looking for Bay Shore Group Leaders to use the 'Message To Conversation Guide' to facilitate a conversation about the message. Interested in starting a group? Let us know on the 'Connection Card' & we'll be in touch!