



FROM THE BIBLE
Proverbs 13:7 (NIV)
Proverbs 25:28 (NLT)
Hebrews 12:2a (NLT)
Proverbs 21:5 (NLT)

MESSAGE TO CONVERSATION GUIDE

Week 2 | Gumballs & Snowballs

1. What's one thing that you love to do & what's one thing that you dread doing?
2. In this message, Joel said, *for most of us, the idea of talking about money, debt, & budgets feels like going to the dentist...we think, "I don't wanna go there!"* What are some honest feelings you have when you think about this topic?
3. An old rule that many who lived through the Great Depression lived by was *if you don't have the money to buy something you wanted...then you weren't allowed to buy it.* How has that changed?
4. In this message, we said, *debt's greatest accomplishment is it's made it easy to help us pretend to look rich.* Discuss how it does that. Also, read Proverbs 13:7 & discuss what that verse means.
5. We talked about 3 steps to beating debt. The 1st step was *it starts with self control.* Read Proverbs 25:28 & name 2 or 3 types of purchases that you struggle to have self-control over.
6. When we're getting out of debt, Joel said, *we're saying 'NO' for a little while so we can say 'YES' for the rest of our lives!* What's some things you could say 'NO' to for a little while to get in a better financial position?
7. The 2nd step to beating debt was *it takes sacrifice.* Sacrifice is giving up something you love, for something you love even more. How can this definition help us beat debt?
8. The 3rd step to beating debt was *it takes a plan.* Read Proverbs 21:5 & discuss this line from the message, *we can wander into debt but we can't wander out.*
9. What do you remember about *The Debt Snowball* (printed on the other side)?
10. What did this message inspire you to do...if anything?



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!



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THE DEBT SNOWBALL			
DEBT	DEBT TOTAL	MINIMUM PAYMENT	NEW PAYMENT
Lowes 18%	\$1000	\$80	\$80 + \$200 = \$280
Visa 18%	\$3500	\$230	\$230 + \$280 = \$510
Car 10%	\$7000	\$400	\$400 + \$510 = \$910
School 6%	\$9000	\$200	\$200 + \$910 = \$1110