

MORE: God's Principles for Financial Freedom

Small Group Discussion Guide (60 Minutes)

Opening Prayer (2-3 Minutes)

Ask God to give everyone wisdom, courage, and humility as you discuss finances and stewardship. Pray that each person would discover the freedom that comes from following His principles.

Icebreaker (10 Minutes)

1. What was your very first job?
 2. What is one purchase you've made that you still think was worth every penny?
 3. What's one financial lesson you wish you had learned earlier in life?
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Key Scripture

Luke 14:28 *"For which of you, intending to build a tower, does not sit down first and count the cost, whether he has enough to finish it?"*

Main Idea

God cares about every area of our lives, including our finances. His principles are not about getting rich quickly but about experiencing freedom, peace, wisdom, and generosity.

Discussion Questions (30 Minutes)

1. Live on a Written Budget

- Why do you think many people avoid budgeting?
- How does a budget help us become better stewards of what God has entrusted to us?
- Have you ever experienced the benefits of having a financial plan?

2. Avoid Debt

Proverbs 22:7 *"The borrower is slave to the lender."*

- In what ways can debt create stress and limit freedom?
- Why is debt so normalized in our culture?
- What is one practical step someone could take this week to move toward financial freedom?

3. Foster High-Quality Relationships

Proverbs 13:20 *"Whoever walks with the wise becomes wise."*

- How have the people around you influenced your financial decisions?
- Who are some wise people God has placed in your life?
- What qualities should we look for in people who influence us?

4. Save and Invest

Proverbs 21:20 *"In the house of the wise are stores of choice food and oil."*

- Why is saving difficult for many people?
- How can saving be an act of wisdom and faith rather than fear?
- What are some obstacles that keep people from preparing for the future?

5. Be Incredibly Generous

2 Corinthians 9:7 *"God loves a cheerful giver."*

- Why do you think generosity brings so much joy?
- How has someone else's generosity impacted your life?
- What keeps people from being generous?
- What is one creative way you could show generosity this week?

Digging Deeper (10 Minutes)

The message shared that generosity ultimately flows from understanding God's generosity toward us.

Read **John 3:16** together.

Discuss:

- How does God's generosity toward us change our perspective on money and possessions?
- Why is generosity more about the condition of our hearts than the amount we give?
- How can we keep God first in a culture that constantly encourages more consumption?

Personal Application (5 Minutes)

Ask everyone to identify one action step they will take this week:

- ☐ Create or update a budget.
- ☐ Cut one unnecessary expense.

- ☐ Make a plan to pay down debt.
- ☐ Start or increase savings.
- ☐ Perform one intentional act of generosity.
- ☐ Ask a wise believer for financial advice.

Have everyone share their action step with the group.

Closing Prayer (2 Minutes)

Thank God for His generosity and provision. Pray for wisdom in managing finances, freedom from financial stress, strength to make wise decisions, and hearts that reflect the generosity of Jesus. Ask God to help everyone trust Him and faithfully apply His principles in everyday life.