

## SUMMARY:

Pastor Andy shares his personal financial struggles early in marriage, including hidden credit card debt, unpaid bills, and the stress of living paycheck to paycheck. He emphasizes that following Biblical financial principles can lead to stress-free financial living. Drawing from Psalms 111–112, he outlines how obedience to God's commands brings blessing, including financial prosperity. The sermon focuses on five timeless practices for Biblical money management that can transform financial stress into financial peace.

## PRAYER:

Heavenly Father, we come before You today with open hearts and minds. We ask that You would speak to us through Your Word and help us to be receptive to what You want to teach us about managing the resources You've entrusted to us. Remove any pride, fear, or resistance we may have, and help us to see Your heart for our financial well-being. Guide our discussion today and help us to encourage one another as we seek to follow Your commands. In Jesus' name, Amen.

## ICE BREAKER:

What's the most unusual or creative way you've ever saved money or stretched a dollar?

## KEY VERSES:

Psalms 111:10  
Psalms 112:1–10  
Luke 14:28  
Proverbs 22:7  
Proverbs 21:20  
Proverbs 6:6–8  
2 Corinthians 9:6–7  
Malachi 3:10  
1 Timothy 6:6

## QUESTIONS:

- Pastor Andy shared about hiding financial stress from his wife early in their marriage. How can couples create an environment of financial transparency and trust?
- The sermon mentions that 'you can live a stress-free financial life if you'll follow the commands that God tells us to follow.' What makes following God's financial principles challenging in our culture?
- From Psalms 112, we see that those who delight in obeying God's commands will be blessed financially. What's the difference between

grudgingly obeying and delighting in obedience?

- Dave Ramsey says 'a budget is not a straitjacket, it's a guardrail.' How can changing our perspective on budgeting help us embrace this financial discipline?
- The Bible calls the borrower a 'slave to the lender' (Proverbs 22:7). How have you seen debt create stress or limit freedom in your life or others' lives?
- Proverbs 6:6–8 tells us to learn from ants who prepare for winter without being forced to do so. What motivates you to prepare financially for the future?
- The sermon emphasizes giving 'generously and faithfully.' How can someone who is struggling financially still practice biblical generosity?
- Paul learned to be content 'with whatever I have.' In a culture that constantly promotes wanting more, how can we cultivate true contentment?

#### APPLICATION:

This week, take the first step toward financial peace by creating a simple budget. List your monthly income and all expenses, including giving as your first priority. If you're married, do this together. If you already have a budget, evaluate whether you're truly delighting in following God's financial principles or just grudgingly obeying them.

Key Takeaways

- Following biblical financial commands leads to stress-free financial living and lasting peace

- Building a budget gives you permission to give, spend, and save with intentionality

- Avoiding oppressive debt prevents you from becoming a slave to lenders
- Emergency savings and generous giving are both essential for financial health

- True contentment with what God has already given you is the currency of lasting peace

#### PRAYER:

Lord, thank You for Your wisdom and guidance in every area of our lives, including our finances. Help us to trust You enough to follow Your commands, even when they seem difficult or counter-cultural. Give us the courage to build budgets, avoid debt that enslaves us, save for the future, give generously, and find contentment in what You've already provided. Transform our hearts from anxiety to peace as we learn to manage money Your way. May our financial decisions bring

glory to You and blessing to others. In Jesus' name, Amen.