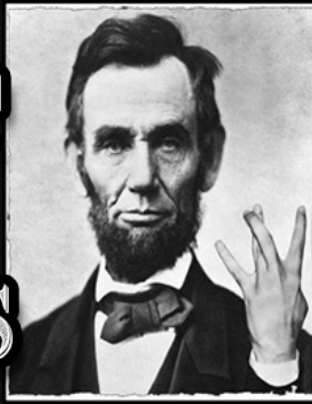


ALL ABOUT THE BENJAMINS



ALL ABOUT THE BENJAMINS, PART 1: BEYOND PAYCHECK TO PAYCHECK

The number one reason couples get a divorce isn't adultery or abuse—it's debt! At one time, 54 percent of the divorces in the U.S. were related to financial pressures. That shouldn't surprise us. The Bible makes it clear that it's just plain foolishness not to manage your money well. And foolishness never ends well.

So often our culture convinces us to buy now and pay later. The average American puts \$1,300 on his credit card for every \$1,000 he makes. That leads straight to debt, and God calls that stupid! No one just drifts into debt — or out of it, either. Deciding to build your financial future on the commitment to be responsible starts with intentionality. After you've made that important commitment, you need a plan to get there.

BIG IDEA: Whatever you want God to bless in your life—put Him first.

DISCUSSION QUESTIONS

1. Take a few moments to reflect growing up in your family. How were your parents with money? Spenders or savers? Good managers or poor stewards?
2. What other perspectives about money did you catch from their attitudes and behaviors—positive or negative?
3. Do you agree or disagree with the following statement: “My money matters are private, it's nobody's business!” Why do you agree or disagree?
4. George Gallup reports that *64% of all couples argue over money*. It is now the *number one cause of divorce*. Till debt do us part. *64% argue about it and over 54% of divorces are caused by money*. *74% of people are dissatisfied with how they manage their money*. When is the last time you had an argument about money? Would you like to share it with the group?
5. *With your Bible or YouVersion, read Luke 16:11.*

“If you have not been trustworthy in handling worldly wealth, who will trust you with true riches?”

Luke 16:11 (NIV)

The Bible says that God uses money to test you. God uses money to see how spiritually mature you are. He uses the issue of money management, how you handle wealth, as the acid test of whether He can trust you with genuine spiritual blessings.

6. The amount God is able to bless your life is, to a large degree, dependent and determined by the way you handle the material blessings of life. What do you think the true riches that Jesus is talking about? If God uses money to test you, how are you doing—passing or failing? How can you do better?
7. Chris gave 5 Principles for Financial Freedom: *Keep good records, plan your spending, save for the future, return 10% back to God, and Enjoy what you have*. Which of these 5 do you struggle with the most?
8. *Keep good records is the Principle of Accounting. With your Bible or YouVersion, read Proverbs 27:23-24.*

Riches can disappear fast. So watch your business interests closely. Know the state of your flocks and herds.

Proverbs 27:23-24 (TLB)

9. Chris said that you need to know 4 things: what I own, what I owe, what I earn, and where it all goes. Which one of these do you have a good handle on? Which one needs work?
10. *Plan your spending is the Principle of Budgeting*. A Budget is just *planned* spending—telling your money where you want it to go rather than wondering where it went. Why is it so important to know where your money goes?

11. *With your Bible or YouVersion, read Proverbs 21:5.*

Plan carefully and you will have enough. If you act too quickly you'll never have enough.

Proverbs 21:5 (Good News)

12. Chris said, "One of the biggest financial myths is that financial freedom is determined by how much you make. It's based on *how much you spend*. Do you agree or disagree? Why or why not?"

13. What is keeping you from making a budget?

14. *Save for the future* is the *Principle of saving*. Why do you think more people not save for their future?

15. *With your Bible or YouVersion, read Proverbs 21:20 and Proverbs 6:6-8.*

The wise man saves for the future.

Proverbs 21:20 (TLB)

Take a lesson from the ant. All summer it stores up food; at harvest it stockpiles provisions.

Proverbs 6:6, 8 (Message)

16. Chris shared that the average Japanese family **saves** 20% of their income. The average European family **saves** 18% of their income. But the average American family **spends 1% more** than they earn. Does this statistic surprise you? Why or why not?

17. *Return 10% back to God* is the *Principle of tithing*. The biblical definition of tithing is *simply the first 10% of what you make goes back to God*. Do you find it harder to give 10 percent of your income to God or to save it?

18. *With your Bible or YouVersion, read Malachi 3:10 and Proverbs 3:9-10.*

'Bring to My storehouse a full tenth of what you earn. Test Me in this,' says the Lord. 'I will open the windows of heaven for you and pour out all the blessings you need.'

Malachi 3:10 (NCV)

Honor the Lord by giving Him the first part of all your income and He will fill your barns to overflow.

Proverbs 3:9-10 (TLB)

19. Why do you think God chose giving a percentage rather than a set amount? What are the reasons that people do not tithe? What has been your experience with tithing? Why is tithing the wise thing to do?

20. The Big Idea today was *whatever you want God to bless in your life put Him first in*. God blesses whatever He is put first in. Not the leftovers. Yes, no, maybe so?

21. The last principle was *Enjoy what you have*, which is the *Principle of Contentment*. Do you find it hard to be content with what you have and the season of life you're currently in?

22. What do you have that you are looking to upgrade (TV, computer, kitchen, etc.)?

23. What is something that you didn't know you needed until you saw it?

24. Is discontentment always bad? Give an example.

25. Who do you know that needs to hear this message about God's view of financial responsibility? What can you do to help that person understand the message?

MOVING FORWARD

Take some time to evaluate your financial situation. Have you lost Benjamin? How did you lose Benjamin?

WHAT WILL YOU DO?

What's your biggest temptation when it comes to managing your finances responsibly? What do you think God wants for you financially? How easy for you is it to trust God with your finances? What keeps you from trusting God more with your finances?

CHANGING YOUR MIND

Wise people live in wealth and luxury, but stupid people spend their money as fast as they get it. Proverbs 21:20 (GNT)

ALL ABOUT THE BENJAMINS

