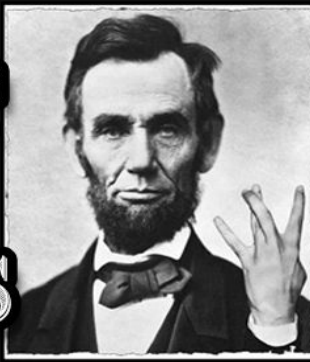


ALL ABOUT THE BENJAMINS



ALL ABOUT THE BENJAMINS, PART 3: BUY NOW, YOU WILL PAY LATER

The average American keeps over \$8500 in credit card debt and when you count school loans, mortgages, etc. that goes up even higher. What if there was a way to enjoy life that did not include being a slave to debt? What if money wasn't the biggest thing keeping us from getting out of debt?

BIG IDEA: You'll never regret avoiding more debt.

DISCUSSION QUESTIONS

1. Have you ever made a purchase only to regret it later? Have you ever indulged in the short term only to have to pay severely in the long term? Give us an example of when you really "paid" for something that you bought or ate on an impulse. Would you do it again? Why or why not?
2. With your Bible or Bible App, read Luke 19:1-10

Jesus entered Jericho and made his way through the town. There was a man there named Zacchaeus. He was the chief tax collector in the region, and he had become very rich. He tried to get a look at Jesus, but he was too short to see over the crowd. So he ran ahead and climbed a sycamore-fig tree beside the road, for Jesus was going to pass that way. When Jesus came by, he looked up at Zacchaeus and called him by name. "Zacchaeus!" he said. "Quick, come down! I must be a guest in your home today." Zacchaeus quickly climbed down and took Jesus to his house in great excitement and joy. But the people were displeased. "He has gone to be the guest of a notorious sinner," they grumbled. Meanwhile, Zacchaeus stood before the Lord and said, "I will give half my wealth to the poor, Lord, and if I have cheated people on their taxes, I will give them back four times as much!" Jesus responded, "Salvation has come to this home today, for this man has shown himself to be a true son of Abraham. For the Son of Man came to seek and save those who are lost."

Luke 19:1-10 (NLT)

3. What "debts" did Zacchaeus owe? What's the big deal about being a tax collector?
4. With your Bible or Bible App, read Luke 18:18-30

Once a religious leader asked Jesus this question: "Good Teacher, what should I do to inherit eternal life?" "Why do you call me good?" Jesus asked him. "Only God is truly good. 20 But to answer your question, you know the commandments: 'You must not commit adultery. You must not murder. You must not steal. You must not testify falsely. Honor your father and mother.' The man replied, "I've obeyed all these commandments since I was young." When Jesus heard his answer, he said, "There is still one thing you haven't done. Sell all your possessions and give the money to the poor, and you will have treasure in heaven. Then come, follow me." But when the man heard this he became very sad, for he was very rich. When Jesus saw this, [d] he said, "How hard it is for the rich to enter the Kingdom of God! In fact, it is easier for a camel to go through the eye of a needle than for a rich person to enter the Kingdom of God!" Those who heard this said, "Then who in the world can be saved?" He replied, "What is impossible for people is possible with God." Peter said, "We've left our homes to follow you." "Yes," Jesus replied, "and I assure you that everyone who has given up house or wife or brothers or parents or children, for the sake of the Kingdom of God, 30 will be repaid many times over in this life, and will have eternal life in the world to come."

Luke 18:18-30 (NLT)

5. How does the Zaccheaus compare to the Rich Ruler in his approach and response to Jesus? Who do you identify with the most when it comes to your money, spending, and debts?

6. Why does Jesus offer to dine with Zacchaeus? Why does this bother the others?
7. During the message Carlo said, "*We want to see God, so we show up on Sunday, but we don't want God to see us, so we hide from community. We are ashamed of our debt so we watch from afar, hoping that we go unnoticed.*" Do you agree with that statement? Why or why not? How does shame keep us stuck in debt?
8. Carlo shared 4 steps to avoiding debt from Jud Wilhite:
 - D - Do Plastic surgery and cut up your cards
 - E - Establish a plan
 - B - Be content
 - T - Trust God
9. Which of these steps is the hardest for you to live out in your own life? The easiest? What's missing?
10. Where did Jesus find you? if you trust Jesus for salvation, what's stopping you from trusting Him to help you avoid and eventually get out of debt?

WHAT WILL YOU DO?

What do you feel God is asking you to do in response to the weekend message? In other words, what's your next step? What do you need to start doing this week in order to avoid getting into debt? How can this group help you and pray for you this week?