

# Talk About It

Small Group Discussion Guide

## Money On My Mind

October 5-8, 2023

### Start Talking

Have you ever made a major purchase without telling your spouse? What was it and how did it go?

When we make a significant purchase why do we feel certain emotions?

### Main Idea

We are starting a new series this week called "Money On My Mind". Money is one of the most frequent topics in all of the Bible. God understands that money often competes for the allegiance of our hearts because of the false sense of security, status, and importance that only He can truly provide. Money is neither good nor bad, but our relationship to it is the heart of the matter. It is often an accurate reflection of our values and priorities. Satan often uses it as a wedge between us and God and each other. Statistics overwhelmingly indicate that people struggle with money: 67% live paycheck-to-paycheck, 30% live in "crisis mode", and over 80% of 18-43-year-olds say it is a "significant" source of stress in their lives. The data indicates that doing what the world does is not working. So, what does God have to say about money? It's about time we ask! Jesus wants to save us from our sins AND transform us from old patterns of thinking and living. Let's tune in together for the next 4 weeks and hear what God has to say about Money On My Mind!

### Personalize It

1. What does the world say that money can do for you? How well does it deliver on those promises?
2. If God doesn't need our finances, then why does He talk about money so much in scripture? Why are people (we?) reluctant to trust God with our money?
3. The child in the video was given the choice between \$10,000 cash or 2 Oreos right out of the box. It was hard to believe he chose the Oreos! Or was it? What did that example mean and how do we "choose the Oreos" in our own lives? Are there areas in your life where your long-term goals struggle to align with your short-term behaviors?
4. Where are you on the flow chart of 4 Steps to Lasting Change: desire, deep conviction to change (sick and tired), a plan to follow, support & accountability? What is your next step?
5. What do you truly desire in your financial life? How well does it align with God's desire for it?

### Let's Do It! Commit to a step and live it out this week!

1. Adopt one of this week's scripture passages below. Write it down and put it where you will see it when you spend money—in your wallet or purse, on your credit card, at your computer, etc. Let scripture and prayer guide you as you make financial decisions this week, and share your experience with the group next week.

2. Whenever worry or stress over finances creeps in this week, close your eyes, hold your arms out, and clench your fists. Then, after 20-30 seconds, slowly open your hands. As you feel the physical pressure release, give God your worry and stress through a quick prayer, telling him and reminding yourself that you trust Him again. Repeat as needed.
3. Are you on track with your savings? Is your discretionary spending under control? Do you have a plan to get out of debt? Are you able to be as generous as want to be? Make time to sit down with your spouse this week (or alone if single) and discuss how you are doing financially. If you are not where you want to be, *commit now* to joining a Financial Peace University class at Cypress next semester because money can be a wonderful servant, but it makes a terrible master. Freedom awaits! Financial Peace information can be found on the Cypress Church app under "Next Steps", the QR code available during Cypress services or [HERE](#).

## Let's Pray

Father, thank you so much for Your abundant love for us regardless of our bank account status! Thank you that we don't have to impress You or buy Your attention! And thank You that we live in America with so many material blessings, one after another! We confess that we have too often made the pursuit of these material things our god—money, security, status. We grow discontent with yesterday's blessing when a newer, shinier blessing comes along. We so often make shortsighted decisions that derail our long-term goals—and Your long-term desires for us. Help us to press pause and find gratitude again for what we have been given—food in the refrigerator, gas in the tank, a roof over our head, a shirt on our back, people to love, and people who love us, and so much more. Align our heart's desires with Your desires so that we might become usable by You in new and generous ways! Keep our hearts open to trust You and seek You throughout the process. Lord, it's a big "ask", trusting You with our money. But You are the God who created the universe and all that is in it! You know all that has happened before and what is to come! Surely You are vastly more trustworthy and capable than we are! Give us strength to commit and follow and trust. We love You. In Jesus' name, Amen.

## Key Scriptures

### **Matthew 6:21 (NLT)**

Wherever your treasure is, there the desires of your heart will also be

### **Proverbs 3:5-10 (NLT)**

Trust in the LORD with all your heart; do not depend on your own understanding. Seek his will in all you do, and he will show you which path to take. Don't be impressed with your own wisdom. Instead, fear the LORD and turn away from evil. Then you will have healing for your body and strength for your bones. Honor the LORD with your wealth and with the best part of everything you produce. Then he will fill your barns with grain, and your vats will overflow with good wine.

### **1 Timothy 6:10 (NLT)**

For the love of money is the root of all kinds of evil. And some people, craving money, have wandered from the true faith and pierced themselves with many sorrows.

### **Psalm 62:10 (NLT)**

Don't make your living by extortion or put your hope in stealing. And if your wealth increases, don't make it the center of your life.

### **Proverbs 21:5 (NLT)**

Good planning and hard work lead to prosperity, but hasty shortcuts lead to poverty.

### **Lamentations 3:17-25 (NLT)**

Peace has been stripped away, and I have forgotten what prosperity is. I cry out, "My splendor is gone! Everything I had hoped for from the LORD is lost!" The thought of my suffering and homelessness is bitter beyond words. I will never forget this awful time, as I grieve over my loss. Yet I still dare to hope when I

remember this: The faithful love of the LORD never ends! His mercies never cease. Great is his faithfulness; his mercies begin afresh each morning. I say to myself, "The LORD is my inheritance; therefore, I will hope in him!" The LORD is good to those who depend on him, to those who search for him.

**Romans 12:-2 (NLT)**

Don't copy the behavior and customs of this world, but let God transform you into a new person by changing the way you think. Then you will learn to know God's will for you, which is good and pleasing and perfect.