# DISCIPLESHIP WITH THIS WEEK'S MESSAGE

**Discussion Questions:**

The sermon describes wisdom as learning how to live right in God's world -- in what ways have you seen a lack of wisdom lead to financial hardship, even when income was not the problem?

The prosperity gospel teaches that we give to God so that He will bless us in return -- how does this mindset distort the nature of grace, and what does truly grace-motivated giving look like in your own life?

Proverbs 8:10-11 teaches that wisdom is far more valuable than silver, gold, or rubies -- what is one area of your financial life where you need God's wisdom more than you need more money?

Proverbs 19:1 and 28:6 both affirm that honesty is greater than wealth -- can you think of a situation, past or present, where you were tempted to choose financial gain over integrity, and how did or should God's wisdom guide that decision?

The sermon argues that contentment is greater than wealth, pointing out that consumer culture is engineered to keep us always wanting more -- what practical steps can you take to cultivate genuine contentment in a culture that constantly tells you that you need the next thing?

Proverbs 27:23-27 calls us to know the state of our flocks and manage them well -- how honestly can you say you know the state of your finances, and what would it look like to bring the same intentionality to your budget that a farmer brings to his livestock?

The sermon draws a distinction between being a dreamer and being a visionary, noting that a dream without a plan stays a dream -- what is one financial or life goal you have been talking about without a concrete plan, and what would it take to move from dreaming to doing?

Proverbs 22:7 says the borrower is a servant to the lender -- in what ways might debt be limiting your ability to live generously, and what would financial freedom make possible in your walk with God and service to others?

Proverbs 3:9-10 calls us to honor God with our wealth and with the best part of everything we produce -- what does it practically mean to honor God with the first and best of your finances rather than giving Him what is left over?

The sermon closes with the question, do my finances honor God -- as you reflect on your spending, saving, giving, and earning, what does your financial life reveal about what you truly value and where your ultimate trust lies?

# DISCIPLESHIP WITH THIS WEEK'S MESSAGE

## Small Group Guide: Financial Wisdom from Proverbs

## Overview

This week's sermon drew from the book of Proverbs to explore what God's Word says about finances. The central question is not whether you have much or little, but whether your finances honor God. Wisdom, honesty, honor, contentment, and godliness are each described in Proverbs as greater than wealth itself. True financial faithfulness means recognizing that God owns everything and that we are managers of what He has entrusted to us.

## Key Takeaways

- Wisdom is learning how to live right in God's world, and that includes how we handle money.
- Three faulty theologies to avoid: the prosperity gospel, the poverty gospel, and the theology of indifference.
- Several things Proverbs says are greater than wealth: wisdom, honesty, honor, contentment, and godliness.
- Practical financial principles from Proverbs include managing well, working hard, avoiding bad debt, and living generously.
- The most important principle is to honor God with your finances, recognizing that He is the owner of all things (Psalms 24:1-2).
- The guiding question for the week: Do my finances honor God?

## Discussion Questions

### Opening

1. When you hear that a sermon is going to be about money, what is your initial reaction? Where do you think that reaction comes from?
2. The pastor described three faulty financial theologies: the prosperity gospel, the poverty gospel, and the theology of indifference. Before this sermon, which of those

three had the most influence on how you thought about God and money, even subtly?

### Digging Deeper

1. Proverbs 8:10-11 teaches that wisdom is more valuable than silver, gold, or rubies. Can you think of a real-life example, either from your own experience or someone you know, where having more money but lacking wisdom led to a poor outcome?
2. Proverbs 19:1 and 28:6 both make the case that honesty is greater than wealth. Have you ever faced a situation where being honest cost you financially? How did you handle it, and what was the result?
3. Proverbs 15:16 says that contentment with little and reverence for God is better than great treasure with inner turmoil. In a culture that is constantly marketing the next best thing, what does contentment actually look like in your daily life? What makes it difficult?
4. The pastor said, "It is not how much you make, it is how much you can keep." Proverbs 21:20 describes the fool as someone who spends whatever they get. What habits or mindsets make it hard for people to live within their means?
5. Proverbs 6:1-5 and 22:7 warn about the dangers of debt and financial entanglement. How does carrying heavy debt affect more than just your bank account? What areas of life does it impact beyond the financial?
6. Proverbs 11:24-25 teaches that generosity leads to increase, while stinginess leads to loss. Does that principle challenge or confirm the way you currently think about giving? Why?
7. Proverbs 3:9-10 calls us to honor God with our wealth and with the best part of everything we produce. What does it look like practically to put God first in your finances rather than giving Him what is left over?

### Personal Reflection

1. The pastor closed with this question: Do my finances honor God? Take a moment to sit with that honestly. Is there a specific area of your financial life where you sense God is asking for a change?

## Practical Applications

Consider choosing one or more of the following this week:

- Write down your monthly income and all of your monthly expenses. Compare the two honestly. If you do not have a budget, commit to building a simple one this week.
- Identify one area of spending that you know does not reflect your values or your faith. Make one concrete decision to redirect that money toward something that does.
- If debt is a source of stress in your life, take one step this week toward addressing it, whether that is calling a lender, speaking with a financial counselor, or simply writing down a plan to begin paying it down.

- Evaluate your giving. Are you giving to God's kingdom at all? If so, is it intentional and sacrificial, or is it an afterthought? Ask God to show you what honoring Him in this area looks like for your specific situation.
- If you are a business owner, consider what it would look like to build generosity and honesty into the actual structure of how you do business, not just as a personal value, but as a practice.
- Pray specifically this week using this prompt: Lord, show me the areas of my finances that do not yet honor you, and give me the courage to change them.

## Closing Thought

The pastor reminded us that we cannot say we love the Lord our God with all of our heart, soul, mind, and strength and then exclude our finances from that commitment. Money is not the enemy, and wealth is not the goal. The goal is a life fully surrendered to God, including what is in our wallets and our bank accounts. As Proverbs 4:7 reminds us, getting wisdom is the wisest thing you can do. Let that wisdom shape not just how you think about money, but how you live with it every day.

## Suggested Closing Prayer

Ask someone in the group to close in prayer, or use this prompt as a guide:

Father, we acknowledge that everything we have comes from you. We confess that we have not always honored you with our finances. Give us wisdom to manage well, courage to be honest and generous, and the contentment that only comes from trusting you as our provider. Show each of us specifically where you want to work in this area of our lives, and give us the faith to obey. Amen.