

If Money Talked

MANAGING MONEY

Lesson Points:

The wise man saves for the future, but the foolish man spends whatever he gets. - Proverbs 21:20

To Manage Wisely Our Money, we must:

1. **Prioritize**
2. **Prepare**
3. **Proceed**
4. **Persist**

Group Discussion:

1. What would your checkbook say about you if it talked? Would it speak positively or negatively?
2. In the lesson, Pastor Watson said that “a wise person puts together a plan, a formula, a strategy for spending SOME of what they earn, while also planning to save some of what they earn for future needs.” Do you have a financial strategy? What is it? Is it future focused or past encumbered?
3. Priorities establish what is important to us. Based on how you manage the money you have, what would be your real priorities? How does this align with Matthew 6:33: Seek first the kingdom of God and His righteousness, and all these things shall be added to you.
4. Read the following verses:
 - a. Proverbs 3:9: Honor the Lord with your possessions, and with the first fruits of all your increase. What do you think is meant by “first fruits?”
 - b. Proverbs 16:3: Commit your works to the Lord, and your thoughts will be established. Is there a relationship between your works and your thoughts? What is it? Why is it important?
 - c. Malachi 3:10: Bring to the storehouse a full tenth of what you earn so there will be food in my house. Test me in this,” says the Lord All-Powerful. “I will open the windows of heaven for you and pour out all the blessings you need. Have you ever “tested” God by tithing? What was the result?
 - d. Proverbs 3:5: Trust in the Lord with all our heart and lean not on our own understanding, but in all our ways acknowledge, God will direct our paths. What does it mean to acknowledge God in this sense? Have you ever experienced the direction of God?
5. **Prior preparation prevents poor performance.** How does this quote apply to our finances? Proverbs 13:11 reads: Dishonest money dwindles away, but he who gathers money little by little

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makes it grow. Do you agree? Disagree? Why? Is there a benefit to gathering money little by little?

6. What role does discipline play in giving, saving, and living? Underneath the practice of tithing is the principle of tithing, and the principle is this: to tithe is to discipline your finances and yourself. Proverbs 13:18 says, "He who ignores discipline comes to poverty and shame, but whoever heeds correction is honored." Do you agree? Disagree? Why?
7. Persistence is required in every discipline. What is effect of failing to persist? What is the benefit of hanging in there? Share examples from your life experience.

My Give, Save, Live Commitment

