

## Conversation Starters

- How were your finances before COVID-19?
- How are they now?

## Discuss

**If you didn't see the value of being financially responsible before, do you now? In the Bible, the ideas of money and responsibility go hand in hand.**

*Of what use is money in the hand of a fool, since he has no desire to get wisdom? ([Proverbs 17:16 NIV](#))*

- Have you ever taken the time to make a financial plan?
- When, if ever, have you learned the importance of being financially responsible?

**If you didn't see the value of saving before, do you now? The Bible encourages us to save for the future, not just for wealth-building or affluence or materialistic gain, but to provide security and meet our needs especially for times like these.**

*The wise man saves for the future, but the foolish man spends whatever he gets. ([Proverbs 21:20 LB](#))*

- Is saving part of your financial plan?
- How, if at all, has saving helped during COVID-19?

**If you didn't see the value of getting out of debt before, do you now? When you have debt, it owns you financially and takes away your freedom and puts you in bondage.**

*Just as the rich rule the poor, so the borrower is servant to the lender. ([Proverbs 22:7 NLT](#))*

- How would you rank the importance of eliminating debt in your financial plan?
- Has debt hindered you recently or in the past?

**If you didn't see the value of honoring Me [God] before, do you now? God has asked us to honor Him with our finances and give to His ongoing work through the local church.**

*Honor the Lord by giving Him the first part of all your income, and he will fill your barns with wheat and barley and overflow your wine vats with the finest wines. ([Proverbs 3:9 LB](#))*

- Have you ever explored how to honor God with your finances?
- Where are you needing God, like never before, when it comes to money?

## Next Steps

Spend some time reflecting on the following questions, and create or re-visit your financial plan.

Meck Institute Class: [Money God's Way](#)

Messages: [Breaking Free](#)

## Further Reflection

Read [Ecclesiastes 7:11-12](#); [Proverbs 6:6-11](#); [Romans 13:8](#); [Matthew 6:31-33](#).

## Pray

God, Your wisdom is comparable to no one, especially when it comes to finances. Whether I have plenty or little, thank You for trusting me with what You have given me. Help me to trust You in this area and to use Your principles and wisdom now and for the future.