



Buying Broke

WARM UP

If I gave you \$10,000, what would you spend it on?

SET IT UP

Some part of our “someday” has a dollar amount attached to it. Without financial margin we are stopped short in life. We cannot fund our dreams, our family’s dreams, or God’s dreams. What we do with our money today determines what we get to do one day.

CHAT IT UP

1. Read Proverbs 6:6-8. What lessons can we learn from this proverb?

Mark talked about “four decisions” we need to make when it comes to our money. We’ll talk about them one at a time.

2. Take a notecard and rate the following decision area in your life. Use a scale of one (I really need to work on that!) to five (I do that). **How well do you do in this area: (1) I will spend carefully.** (Do you spend emotionally, impulsively, or haphazardly?)
3. **What helps you spend more carefully?**
4. **How well do you do in this area? (2) I will borrow rarely. Why did you put that answer?**
5. **How well do you do in this area? (3) I will save consistently. What do you gain with a well funded savings account? Why do you think it’s so hard to save?**
6. **How well do you do in this area? (4) I will give generously. How have you been blessed by someone else’s generosity?**
7. **What is your next step? Do you need to stop, start, or automate some part of your financial life?**

WRAP IT UP

Don’t sacrifice your Someday for something you want today. Make some changes in the area of your finances to grow in financial freedom. Maybe your next step is to attend Financial Peace University in February.

LEADER TIPS

- You'll need a note card and something to write with to go along with this discussion.
- Take time to follow up the answers to the four decisions listed above.