

PVC SMALL GROUPS

START AGAIN

WEEK THREE: FINANCIALLY

CONNECT

This week we continue taking a look at the things that impact us the most in life. We all know that we can't start over, to go and make changes in our past, but we do have the ability to **start again**. This week we'll look at our how we can start again **financially**.

- When you were a child, what did "rich" mean to you? Was there someone you knew that was "rich" in your mind? What gave you that impression?
- How were possessions valued in your childhood home? Did you cling to what you had, or did you willingly share with others?
- What were you taught about "work" growing up, or what value have you chosen to hold on to? Is work a means to an end, or an expression of your gifts and talents? How can you make it both?
- How was "debt" modelled for you? How have those examples translated into the way you see money and view debt in your life?
- In a simple statement about debt, would you say you are "drowning" or "living free"?

DISCOVER

We could talk plenty about what the Bible says about money. There are actually four times as many verses about money than there are about faith or prayer! This week we want to focus on our own finances and learning to take control of every dollar God provides. Take a look at the following passages, and look for areas you need to start over that will make you stronger in the coming year.

- Read Hebrews 13:5; Proverbs 22:7, and answer a few questions together.
- What does it mean to "love money"?
- What makes being satisfied with what have tend to be so difficult?
- How can the last part of Hebrews 13:5 be true even when there are poor and needy Christians in the world?
- How is the borrower servant to the lender (Proverbs 22:7)?



GROW

- What “tips” can you share, or can you come up with as a group, to help people “be satisfied with what you have” in our consumer culture?
- Last week the focus was on starting again physically and mentally. How can money have a mental impact on people? How can people break free of the hold money can have on their life?
- Below are a few next steps you can take to start again financially. Check which of these you have done, and which will be your next step:
 - Put God first in your finances, and in your giving
 - Make the commitment to God and yourself that you are going to get out of debt – Make the commitment known to others - Don’t take on any more debt, Set an attainable time frame
 - Develop a written budget plan - Ask for help if you are new to this, Have a family budget meeting
 - Start using a monthly budget tool like the “Every Dollar” app.
 - Adjust your lifestyle to achieve your budget goals
 - Attend the Financial Peace University class when it is offered in April. *You can get a **50% discount** if you use the “startagain” discount code when you register!* While not required, we encourage you to take the class as a Small Group. You’ll be able to pray for one another, support one another and have a lot of fun together as you do!
- How can we support you as you start again financially?