

The Money Challenge

Small Group Week 1
Previous Reading: None



Icebreaker: What is the most awkward, uncomfortable conversation that you have had?

Introduction: *For many, money is the most awkward conversation. We are scared to have real talk about our money. We may joke about how broke we are, or we may like to show off how much we have, but we tend to be afraid to talk about God's design for our money, and what the Bible teaches us.*

The Money Challenge will help us have those conversations. In this book study, we will diagnose whether we are living within God's design for our money, and we'll help each other take steps towards obedience.

Question 1: Does the topic of money seem overwhelming to you?

Question 2: Jesus spoke about money more than he spoke about heaven or hell, and told many parables about wealth. He made it clear that our wealth does not define us, that wealth can be a great temptation, and that the love of wealth leads to all kinds of evil. Why, in light of all these warnings, do you think people still tend to measure their worth by their bank accounts and possessions?

Question 3: Money is both less important and more important than we make it out to be—less important because it doesn't define us; more important because our money is actually God's money, and we are called to steward it well. What do you think it looks like to steward the money God has given us well?

Close in prayer: Thank God for your group members, ask Him to prepare your hearts for this week's reading, and pray for the courage and humility to obey His Word when it comes to your money.

Assign next week's reading: Introduction, Chapters 1–3

The Money Challenge

Small Group Week 2

Previous Reading: Introduction, Chapters 1–3



Icebreaker: What is the most challenging endeavor you've ever accomplished?

Introduction: *In this past week's reading, we learned about the challenge. We were told about God's threefold design for money: give generously, save wisely, and live appropriately, and we were asked if we were ready to accept the challenge.*

This is called a challenge for a reason—it will be difficult! But if we hold one another accountable and persevere, remembering all the while the generosity God has shown us in Christ, we can begin to use our money for God's purposes.

Question 1: What are some of the common pitfalls that you see in others, or in yourself, related to money?

Question 2: Page 18 says that you don't have to get all of your finances in order before developing a lifestyle of generosity. What do you think the author means by that? How can you start to develop a lifestyle of generosity now?

Question 3: How does knowing that God is Lord of all and owns all change your view of money and how it should be spent?

Close in prayer: Thank God for your group members, ask Him to prepare your hearts for this week's reading, and pray for the courage and humility to obey His Word when it comes to your money.

Assign next week's reading: Chapters 4–6

The Money Challenge

Small Group Week 3

Previous Reading: Chapters 4–6



Icebreaker: If you could be any animal, what would you be, and why?

Introduction: *We read a lot about ants this week, and if we paid close attention, they taught us several lessons. The ants in Proverbs 6:6–8 and 30:24–25 taught us that saving is wise, that there are seasons of abundance and seasons of scarcity, that abundance gives us an opportunity to prepare for scarcity, that saving requires a goal, and that saving requires perseverance. We need to remember and apply all these truths as we seek to save wisely.*

Question 1: Chapter 4 lists three reasons why people don't save: the desire for instant gratification; an inability to grasp future reality; and a lack of financial margin. Which, if any, of these relates most to your situation?

Question 2: What is the chief reason we should save? What are some secondary reasons we ought to save?

Question 3: Are there practical areas you can cut back spending now in order to save?

Close in prayer: Thank God for your group members, ask Him to prepare your hearts for this week's reading, and pray for the courage and humility to obey His Word when it comes to your money.

Assign next week's reading: Chapters 7–9

The Money Challenge

Small Group Week 4
Previous Reading: Chapters 7–9



Icebreaker: If you could drive any car, what would it be?

Introduction: *This week we read about living appropriately. The chapters challenged us to rethink our approach, and instead of asking how much to give, to ask how much to keep.*

This mindset informs appropriate living. We should live within our means. In the midst of a culture that promotes the biggest and newest, the sleek and shiny, Christians know that we have an eternal inheritance awaiting us, and thus, that we can live appropriately in this life—even if it means we don't have the nicest things now.

Question 1: Were you surprised by the statistic on page 88? How did that reshape your thinking about your money, possessions, and wealth?

Question 2: Are you more prone to ask “How much should I give?” or “How much should I keep?” How could asking the second question shake up your view of money and generosity? How might it change the way you use your money?

Question 3: Page 107 says, “When we forget that the possessions under our watch are not actually our possessions, we find ourselves in a very dangerous place. We get attached.” What are some tell tale signs of attachment to possessions in someone's life?

Close in prayer: Thank God for your group members, ask Him to prepare your hearts for this week's reading, and pray for the courage and humility to obey His Word when it comes to your money.

Assign next week's reading: Chapters 10–12

The Money Challenge

Small Group Week 5
Previous Reading: Chapters 10–12



Icebreaker: Who is the most generous person you have ever known? What was/is it like to be around that person?

Introduction: *We have established from the beginning of this study that all of our handling of money should imitate God's generosity. He was generous to us in Christ, and has given us everything we need for life and godliness. Therefore, we are called to be generous as we steward the resources he has given us.*

There are several common generosity killers that inhibit our generosity. This week, we learned about them, and learned some strategies to avoid them.

Question 1: While debt isn't necessarily to be avoided at all costs, it is only to be entered into very cautiously and wisely. What are some questions you should ask yourself before you consider taking on debt?

Question 2: Do you believe there is a direct correlation between organization and financial stability? Why or why not?

Question 3: What are some benefits of having a monthly budget, and knowing exactly how much money you make and how much you spend?

Close in prayer: Thank God for your group members, and for His faithfulness to you through this study. Pray that your group would have the perseverance to continue living in God's design for them and their money.

Assign concluding reading: Chapters 13–14