

AB ALLAN GEN GED

GAINING AND
MAINTAINING
FINANCIAL
STABILITY

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OVERVIEW

Personal finances are often a taboo topic to discuss. They're private, personal, and might even be embarrassing. Couple that with the notion that all college students are broke and clueless when it comes to handling their finances and you've got a real mess. However, it doesn't have to be that way. As you go through this study with your group, you will hear about why God cares about your money (hint: it's probably not what you think it is), how to honor God with your money, why God wants you to be financially free from debt, why your life is not defined by what you have or don't have, why you should flee from discontentment, and why you should reprioritize the order in which you use your money. At the conclusion of this study, the goal is that your group will have a better understanding of why their finances matter and how to use them as a tool to serve others first, benefit their future, and then live on the rest.

PART 1: OPENING THE BOOKS

MAIN IDEA:

God doesn't want something from you. He wants something for you.

SCRIPTURE:

No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.

Luke 16:13

DISCUSSION QUESTIONS:

1. If someone were to look at your bank statement, what things would appear important to you? Based on your spending, what do you treasure?
2. What do you think it says about Jesus that He was more concerned with how your money affects you than how it could affect Him?
3. Have you experienced conflict because of money?
4. Are you actively monitoring where your money goes? If so, share with the group.
5. At the end of the message, Andy directly addresses the common notion that some college students don't really care about money because it's not their money. However, Andy claims, "It will never be your money." How does this change your thoughts about your responsibility to care about your personal finances?

NEXT STEP:

Spy on your money. For the next week, keep track of where your money goes. Whether this means creating a simple spreadsheet, jotting down notes on your phone, or using a free app like EveryDollar, track how your money moves throughout the week.



PART 2: READING THE FINE PRINT

CHECK-IN:

What are some takeaways you have from spying on your money for the last week? Were you surprised by anything?

MAIN IDEA:

God wants you to honor Him with your money.

SCRIPTURE:

David praised the Lord in the presence of the whole assembly, saying,

“Praise be to you, Lord,
the God of our father Israel,
from everlasting to everlasting.

Yours, Lord, is the greatness and the power
and the glory and the majesty and the splendor,
for everything in heaven and earth is yours.

Yours, Lord, is the kingdom;

you are exalted as head over all.
Wealth and honor come from you;
you are the ruler of all things.
In your hands are strength and power
to exalt and give strength to all.
Now, our God, we give you thanks,
and praise your glorious name.

“But who am I, and who are my people, that we should be able to give as generously as this? Everything comes from you, and we have given you only what comes from your hand.

1 Chronicles 29:10-14

DISCUSSION QUESTIONS:

1. What do you think it means to honor God with everything?
2. How have other people used their money and stuff to make an eternal impact on your life?
3. How can you use the money and stuff that God has given you to make an eternal impact on others?

NEXT STEP:

What is one thing you can do this week to honor God with your money?

Leader tip: encourage a random act of kindness, setting up a \$5 monthly donation to an organization they care about, etc. Also talk about how you honor God with your money.



PART 3: BACK IN BLACK

CHECK-IN:

What did you do this past week to honor God with your money?

MAIN IDEA:

God wants you to be free to follow Him.

SCRIPTURE:

The rich rule over the poor, and the borrower is slave to the lender.

Proverbs 22:7

Like a city whose walls are broken through is a person who lacks self-control.

Proverbs 25:28

DISCUSSION QUESTIONS:

1. Describe your family's approach to finances. Were things tight? Was it a source of conflict?
2. Why do you think people choose to give up their freedom for stuff?

Leader tip: please distinguish that Andy is not directly referring to student loans, as that is not something most students necessarily choose but is often out of necessity. This talk is more so in reference to things like taking out car loans, racking up credit card debt, etc.

3. What is your experience with debt?
4. Have you felt like your ability to give has been impacted by a lack of control over your finances?

NEXT STEP:

Think about one step you can take to become more financially free to follow God.

PART 4: CREATING A NEW LINE ITEM

CHECK-IN:

What is the one step you are taking to become more financially freed up to follow God?

MAIN IDEA:

Your life does not consist of the abundance of your possessions

SCRIPTURE:

And he told them this parable: “The ground of a certain rich man yielded an abundant harvest. He thought to himself, ‘What shall I do? I have no place to store my crops.’ “Then he said, ‘This is what I’ll do. I will tear down my barns and build bigger ones, and there I will store my surplus grain. And I’ll say to myself, “You have plenty of grain laid up for many years. Take life easy; eat, drink and be merry.”’ “But God said to him, ‘You fool! This very night your life will be demanded from you. Then who will

get what you have prepared for yourself?” “This is how it will be with whoever stores up things for themselves but is not rich toward God.”

Luke 12:16-21

DISCUSSION QUESTIONS:

1. Have you seen people live as if their life only consisted of the abundance of their possessions? Have you lived that way?

2. What do you do with your extra stuff?

Leader tip: Andy mentions even small extras like having a coffee habit, movie habit, etc.

3. Why is it so difficult to recognize greed in the mirror? What are some of the signs?

4. What steps can you take to consistently practice generosity with your finances?

NEXT STEP:

Evaluate what you're doing with your extra. What can you do with that extra to be rich towards God?



PART 5: MANAGING YOUR EXPENSES

CHECK-IN:

Did you come up with any ideas for what you can do with your extra to be rich towards God? Share with the group.

MAIN IDEA:

You should flee from discontentment and instead pursue being rich in good deeds.

SCRIPTURE:

But you, man of God, flee from all this, and pursue righteousness, godliness, faith, love, endurance and gentleness.

1 Timothy 6:11

Command them to do good, to be rich in good deeds, and to be generous and willing to share.

1 Timothy 6:18

DISCUSSION QUESTIONS:

1. What is something stupid you have done because you were in love?
2. What is great gain to you?
3. How would you answer Andy's question about when you felt the most content? Do you agree with the idea that you're the most content when you have the least amount of stuff?
4. How can you flee from the love of money and instead pursue righteousness, godliness, faith, love, endurance, or gentleness?

NEXT STEP:

Spend some time redefining what is truly life for you in light of our discussion tonight. Reevaluate what you want for your future and what you can do now to flee from discontentment and instead pursue "being rich in good deeds."

PART 6: DEVELOPING A PLAN

CHECK-IN:

What are some ways you plan to flee from discontentment?

MAIN IDEA:

Gods calls you to give, save, live—in that order.

SCRIPTURE:

Calling his disciples to him, Jesus said, “Truly I tell you, this poor widow has put more into the treasury than all the others. They all gave out of their wealth; but she, out of her poverty, put in everything—all she had to live on.”

Mark 12:43-44

DISCUSSION QUESTIONS:

1. What is your current system for deciding the order of how you use your money?
2. How can you reprioritize your financial system (i.e. putting others and God first, putting your future second, and adjusting your lifestyle to live on the rest)?
3. What changes do you need to make in order to make giving your first priority? What does that look like as a college student?

Leader Tip: ask if any students already do this and how they make it a priority.

4. What are some challenges that might prevent you from flipping your list?
5. How will you manage the money and possessions that God has given you differently because of this study?

NEXT STEP:

Prioritize giving, saving, and then spending.

LEADER GUIDE

BEFORE GROUP BEGINS

- 1) Go to: vimeo.com/album/5659154 and enter the password: balanced
- 2) Prepare the video before each meeting
- 3) Make sure you are able to watch the video wherever your group is meeting

DURING YOUR GROUP (TIME: 1 HOUR)

- 1) Start with Fun: Play a short game or do highs/lows (10 min)
- 2) Watch the Balanced video together (15-20 min)
- 3) Discuss the questions and complete the exercises in this guide (30 minutes)