



## 2020 Vision: Finance | Feb 05, 2020

### Discussion Guide

#### The Scoop

Money is a tool that has the power to enable us to do amazing things in this world.

#### Key Verses

**Proverbs 13:11 ESV**

*"Wealth gained hastily will dwindle, but whoever gathers little by little will increase it."*

#### Discussion

Money...having money and not having money is often pretty misunderstood. Most of us can't pinpoint where we got all of our beliefs about money, but our relationship to money can have a profound impact on our outlook and the way we choose to live your life.

1. What were you taught about money growing up? How has that impacted your view of money now?
2. What do you think most people would say God thinks about money? Why do you think God cares about your finances? How can money be used as a tool for good?

There are many components to money. Earning money, spending money, saving money, keeping money, losing money, and giving money. The appropriate posture toward money is the start to developing techniques for being successful with money. The first big shift is seeing money as a tool. The Bible says, "the love of money is the root of all evil." Money itself is not the problem. It's our feelings and beliefs about money that lead to the biggest problems.

3. Would you classify yourself as a spender or a saver?
4. In what ways has money helped you accomplish things in life and in what ways has it hindered you?

In Proverbs 13:11 the Bible tells us that "Wealth gained hastily will dwindle, but whoever gathers little by little will increase it." Many financial gurus teach that we would practice the 80-10-10 rule: spend 80%, save 10%, and give 10%. If we manage spending, save some for the long term, and give freely, it changes our attitude toward money that is more in line with what the Bible teaches.

5. What specifically about your finances would you like to focus on improving in 2020? What are your goals?
6. If you think about how to structure your money, what are some ways that you will be more intentional in your finances in 2020? Can you think of ways that you may donate your time and money to help those in your family and community? What are some organizations or charities that might interest you?

#### What's Next?

Plan ahead and think about how you can best incorporate God into your finances in the year ahead. How will you balance your saving, spending, and giving in 2020? If you improve your relationship with money so that you are living for God, you will then experience confidence and peace for the road ahead. Of course, if you can succeed at anything in your finance journey... succeed at engaging God more often and the rest will follow.

\*\*\*You can find a template of our 5-minute faith journal at [faithinfive.com](http://faithinfive.com) to further engage your goals and connect them with your faith.\*\*\*