

Making Change Series  
"Stress is Bad"

*Just as the rich rule the poor,  
so the borrower is servant to the lender.*

Proverbs 22:7 (NLT)

### Three Prayers for Getting Out of Debt:

#### God give me self-control.

*A person without self-control  
is like a city with broken-down walls.*

Proverbs 25:28 (NLT)

Learn to say NO for a little while,  
so we can say YES for the rest of our lives.

#### God give me understanding.

*Tune your ears to wisdom,  
and concentrate on understanding.*

*Cry out for insight,  
and ask for understanding.*

*Search for them as you would for silver;  
seek them like hidden treasures.*

Proverbs 2:2-4 (NLT)

If you pay **\$255 per month on \$16,000 debt at 19% interest, it will take almost 27 years to pay off and you will pay \$65,000 in interest.**

If you invest that same **\$255 per month at 12% interest over almost 27 years, you will have just over \$500,00.**

*To acquire wisdom is to love yourself;  
people who cherish understanding will prosper.*

Proverbs 19:8 (NLT)

#### God give me a plan.

*Good planning and hard work lead to prosperity,  
but hasty shortcuts lead to poverty.*

Proverbs 21:5 (NLT)

#### You can wander into debt, but you won't wander out.

*Save yourself like a gazelle escaping from a hunter,  
like a bird fleeing from a net.*

Proverbs 6:5 (NLT)

#### You need:

**A budget**

**An emergency fund (\$1000)**

**The debt snowball**

**A REAL emergency fund. (3-6 months expenses)**

**To invest for the future.**

#### SO WHAT?

*Owe nothing to anyone - except for your obligation to love one another. If you love your neighbor, you will fulfill the requirements of God's law.*

Romans 13:8 (NLT)

## **Growth Group Questions**

(Questions and Scriptures for further study)

1. If tomorrow you got \$300,000 no strings attached, what would you do with it?

2. What is your worst buyers remorse story? What did you regret buying almost the moment you bought it? (*Go ahead, just get it off your chest, we've all done it.*)

3. What are your three greatest financial stressors right now?

How are they holding you back from the life you want to live?

4. Re-read proverbs 25:28. What do you have a hard time saying NO to financially?

What do you need to say NO to in order to make progress financially?

5. Re-read proverbs 2:2-4. Why do you think so many people bury their heads in the sand about financial matters?

Where do you get your financial understanding from?

6. Re-read proverbs 21:5. What part of your financial plan do you need to work on right now? How will you do that?

7. If money wasn't an issue how do you think your life would look different? What is one tangible next step you can take to be more financially free?