



BALANCED Part 6
Developing a Plan
Creekside's LifeGroup Study
April 14th, 2019

STUDY INTRODUCTION:

What does it mean to be balanced in the realm of our personal finances? And why talk about our personal finances in church? Because our attitudes and practices with our finances are a reflection of our relationship with God. So instead of guessing – guessing about what God says about money and guessing where our money actually goes – let's open up the books and take the necessary steps to become balanced.

ICE BREAKER:

Are you a lists person? Do you make "to do" lists for your day? Do you make a grocery list for when you go to the store? Share the group what you like, or don't like, about making lists!

MEMORY VERSE:

"Seek the kingdom of God above all else, and live righteously; and he will give you everything you need." Matthew 6:33 NLT

VIDEO: Watch part 6 <https://www.anthology.study/balanced>

STUDY:

When it comes to our personal finances, we often put ourselves first, and God usually gets our leftovers. But then to whom do we turn when we are having financial trouble? Yep! The person we've put last. Doesn't make sense, does it? Let's go back through what Andy taught and consider how to "flip the list" in our finances.

THE LISTS

In Andy's teaching he showed two lists:

1. Spend
2. Repay debts
3. Pay Taxes
4. Save
5. Give

The first list is the way many Canadians live in terms of priorities. We spend most of our earnings or more than our earnings on ourselves, then we do what we have to, like repay debts and pay taxes, and if there's any left over, we save and maybe give.

Consider the following in terms of how the average Canadian prioritizes their list:

In Canada's case, household debt is around 170 per **cent** of disposable income. In other words, the average Canadian owes about \$1.70 for every dollar of income he or she earns per year, after **taxes**. That ratio is a Canadian record, and up from about 100 per **cent** 20 years ago. May 1, 2018. Source: <https://www.bankofcanada.ca/2018/05/canada-economy-household-debt-how-big-the-problem/>

- What are 3 or 4 reasons why many of us have this order of priorities with our finances?
- What were some negative outcomes from this list that Andy mentioned, or maybe that you've experienced?
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The main focus of Andy's message is to "flip the list" so it looks like this:

1. Give
2. Save
3. Pay Taxes
4. Save
5. Spend

- What are 3 or 4 things that might have to take place in a person's life in order to flip this list?
- What are some positive outcomes from this list that Andy mentioned, or maybe you've experienced?

THE MANTRA

The mantra that Andy gave us is this. Say it out loud together as a group three times! 😊

GIVE – SAVE – LIVE (on the rest)

- Andy said living this way with our money is the key to financial success. What does he mean by “success”?
- Andy also said that this is the key to peace with God. In what ways do you think you might experience God’s peace from living this way financially?

READ: Matthew 6:31-33

“So don’t worry about these things, saying, ‘What will we eat? What will we drink? What will we wear?’ These things dominate the thoughts of unbelievers, but your heavenly Father already knows all your needs. Seek first the Kingdom of God, above all else, and live righteously; and he will give you everything you need.” NLT

- When I’m at the top of the list, I worry. When have you experienced this?
- “Seek first the Kingdom of God”. Andy makes a case for saying a key way we can do this is through our finances. Have you thought of this verse in terms of your finances before? Do you find this idea challenging, encouraging, inspiring?

THINK PERCENTAGES

All of us are living on a percentage of our income, but many of us don’t know what it is!

- What are 3 or 4 challenges to shifting my list to percentages?
- What might it look like practically to live in this way?

Looking for practical help? Consider the following:

1. Check out mymoneycoach.ca. A free resource for learning how to save money and make smart financial choices!
2. Connect to a Money Coach at Creekside. Meet one-on-one to evaluate your financial health and to strategize for taking next steps. Contact Jeff Austen at jeff.austen@creeksidechurch.ca

BREAKOUT SUMMARY

Well, that wraps up our six-week LifeGroup study called, *Balanced*. My hope is that this study has not only been a practical help for you with your finances, but has ultimately moved you ahead in your relationship with God. Take a few minutes to reflect back on the past six weeks and talk about your experience.

- What has been a key idea that you have taken from the *Balanced* study?
- What might be a practical next step for you?