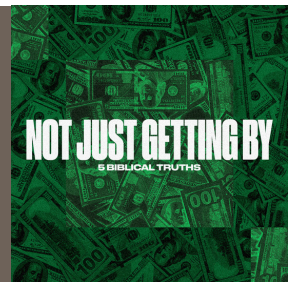


GROUP DISCUSSION GUIDE

January 26, 2025

NOT JUST GETTING BY
Financial Debt
Proverbs 22:7
Pastor Chris Amdahl
Chris.Amdahl.crossroadsabc.com



NOTES

Pastor Chris reminded us that God wants something better for us than to always be in financial stress because of the debt we accumulated in this life.

MY STORY

What's been your experience with the use of credit and/or debit cards?

WHAT DOES GOD WANT US TO HEAR?

The rich rules over the poor, and the borrower is the slave of the lender. (Proverbs 22:7)

Pastor Chris said, *“When we borrow money without a plan to pay it back, when we borrow money to take advantage of those who lend it, to spend money that we don't have unwisely, impulse buys, discontentment, whatever, and when we lend with intentions to enslave others, to rule over others, and act in harsh as a harsh lender, there's one thing that both of these people have in common, and here it is. Foolish borrowers and harsh lenders have the same thing in common, and it's that money is their master.”*

Looking back at your notes from this week's message, was there anything you heard for the first time, stuck with you, challenged or confused you?

What is the one important thing you will take away from this weekend's message or our community group discussion? Is there any challenge, difficulty or praise that you would like to share with the group for prayer?

What does it mean to be a slave to debt?

What is the difference, if any, between good debt and bad debt?

In what specific ways do lenders hold sway over those to whom they loan money?

How is it possible to have some debt, and not be enslaved to it?

What does God want us to hear? Based on the passage and the questions above, what “takeaways” do you think God has revealed to you?



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WHAT DOES GOD WANT US TO DO?

How do our debts reflect what is healthy, or not so healthy, about our finances?

What does it take to get a burdensome debt down to a manageable level?

What does God want us to do? Flowing out of our reading and interpretation, what action does this passage or the Spirit's leading, call us to?

WHAT DOES GOD WANT ME TO DO?

If your debt has become an obstacle for you, look into Financial Peace University's way of paring down loans via the debt snowball or the debt avalanche methods.

If you've taken on debt for the wrong reasons, or for unhealthy reasons, bring those heart issues to the Lord and lay them out before him.

What does God want ME to do? What is the personal application and action step God is calling you, personally, toward?