



The Hustle

Making Change

#nphustle

Week 2

2 of 5

March 10, 2019

Bottom Line: Debt makes you a slave.

Icebreaker: Pick one: What do you miss most about childhood? When do you feel the most content and why? What's the thing you went into the most debt for besides a house or a car?

Key Verse: *The rich rule over the poor, and the borrower is slave to the lender.* Proverbs 22:7

We know that debt enslaves us. The Bible says it. We have studied it. The systems that we follow, the behaviors they create determine the results we are getting. We must make new choices and align our behavior with the results we want: getting free from the bondage of debt. Debt destroys our hope and even our ability to respond to God as we would like. God must be invited into our finances, beginning by acknowledging that He is the owner of everything to begin with. The decisions we make about our money are not simple financial decisions, they are spiritual decisions.

Money and possessions are the second most referenced topic in the Bible—money is mentioned more than 800 times—and the message is clear: Nowhere in Scripture is debt viewed in a positive way. Debt is not prohibited, but it should be avoided. The Bible clearly warns that the borrower will be a servant to the lender, but it also instructs us to lend money. That suggests that there are times when it's okay to borrow, but it should not become a way of life. The Bible also instructs us to repay what we've borrowed.

The bottom line is that debt is a ruthless master. It will cripple us and hold our dreams hostage. We won't be able to choose new steps of obedience and generosity when we are in its grip. We will long to start over, and debt will hold us back. Debt is easy to get into, and difficult to get free from. What if you are in debt and you feel hopeless, like it's too late to make a change? It's never too late. Like the old proverb says, "The best time to plant a tree was 20 years ago. The second-best time is now." Don't be defeated because of where you are today. Start changing your behaviors today and be free tomorrow.

THINK IT OVER >>>

What impacted you most from the message?

Do you have a mission statement for your finances? If so, what does it look like? If not, what do you think it should be?

"If we are going to be genuine followers of Jesus, we must transfer the ownership to Him." How do you understand that?

Being in debt destroys hope. Dave Ramsey suggests tough action: List your debts from least to most, then sell stuff; anything you can get rid of. Even get a temporary second job to lower your debt. Have you ever done that? What do you think of this strategy?

A major step is refusing to add to debt. Why do you think debt seems to be such a natural step for us? Why is refusing debt hard?

LOOK IT OVER <<<

"We buy things we don't need with money we don't have in order to impress people we don't like." Reflect and discuss.

"It is human nature to want it and want it now. It is also a sign of immaturity." Reflect and discuss.

"You need to keep good records so you know four things: what you owe, what you own, what you earn, where it goes." Do you think a budget is necessary? Do you personally operate with a budget? How does it help you?

"Saving for the future is a biblical principle. It's as important as tithing." Agree or disagree? Why?

"Giving is part of God's plan for your satisfaction that cannot be accomplished when you are deeply in debt. Out of control finances are a symptom of a life out of control." Discuss.

NEXT STEPS

This week consider taking some next steps together as a group:

- 1) Attend Financial Peace or a Budget Workshop.
- 2) Commit to getting out of debt.

EVALUATION/ACTION

Realizing and reaching your full potential in Christ

Bottom Line: Debt makes you a slave.

Rate yourself from 1 to 10 1 (never), 10 (always)	1	2	3	4		6	7	8	9	10
Why did you give yourself this rating?										
What benefits will you obtain by raising your rating?										
Do you know someone who demonstrates this bottom line well? What do you admire about that person?										
What specific action can you put into practice to raise your rating?										
At the end of this week, reflect - where did you see the bottom line show up in your actions throughout the week?										

PRAYER

List group members and their prayer requests for this week:

DAILY STUDY

Want to dig deeper? Check out **The Daily** this week at newpointe.org/daily:

Monday: Proverbs 6:1-5

Tuesday: Hebrews 13:5

Wednesday: Matthew 6:24

Thursday: Philippians 4:11-13

Friday: Romans 13:7-8

Don't let the conversation stop here. Keep talking it over with others throughout the week.

(Don't forget to bring this paper to your next small group meeting)