



Cut Back, Clear Out, Pay Off | Pastor Derek Sanford | September 20, 2020

Encouragement:

Give group members a moment to share something from their dream boards.

Scripture:

Read [Ecclesiastes 4:6](#).

- How does this verse relate to our stuff and our financial status?
- What does it look like practically for you to give up “toiling and striving after the wind” and experience “quietness”?

Read [Matthew 16:26](#).

- Why is working toward gaining the world appealing, or something we strive after?
- What is the answer to Jesus’ rhetorical question? Why does Jesus caution us about going after the world?

Prayer: Take time to praise God for how He has blessed you in non-material ways. Confess areas where you need to make changes in the way you view and care for material things.

Next Steps:

- 1- Create a goal for each area of Cut Back, Clear Out and Pay Off to complete in the next 6 months. If you are comfortable, share your goals with the group next week.
- 2- Review and write down a list of debt for your household [Note: Check out www.whoisgrace.com/theartoflivingwell for links to free resources like a debt reduction tool]

Optional Marriage Moment: More is not always better.

As pastor Derek stated... Debt is almost always a symptom of a deeper problem.

In their book, The Good Fight, Drs. Les and Leslie Parrott say that fights over finances are rarely about money: *“Money represents power, security, values and dreams. Nearly any financial conflict can be traced back to a fear related to one of these issues.”*

- The fear of not having influence in important issues impacting your life
- The fear of not having security in your future
- The fear of having no respect shown for your values
- The fear of not realizing your dreams

Q: Could sharing and discussing some of these fears help with financial intimacy between the two of you?