



Own the Mess | Pastor Derek Sanford | September 27, 2020

Encouragement:

What goals did you set last week to cut back, clear out, or pay off? How did it feel to make the debt list? What past financial mistakes have you learned from?

Scripture:

READ: [Proverbs 21:5](#), [Proverbs 25:28](#), [Proverbs 27:23](#)

- This week's big Idea is, "Good plans shape good financial decisions, and good financial decisions shape a godly life." **Question:** Obviously not all people who make "good financial decisions" have a godly life. So what do you think Pastor Derek is saying? (Ideas: "Good financial decisions" according to the world may not be the same as "good financial decisions" according to God's ways. From the Christian perspective good planning will involve God which leads to godliness).
- How are these passages speaking to you?
- Is planning hard or simple for you? Explain your answer.
- How have emotions impacted your financial decisions? What can be done to prevent decisions from being made purely out of emotions?
- Do you think God blesses planning and self-control? Why or why not?

Prayer: Take time to share personal financial concerns and goals and pray for each other. Remember Pastor Derek's prayer suggestions, "God, give me self-control", "God, give me understanding" and "God, give me a plan."

Next Steps: Get started with a budgeting tool!

[Note: Check out www.whoisgrace.com/theartoflivingwell for links to several options. Remember- use a zero budgeting tool. Income – Expenses = 0]

Optional Marriage Moment: Good plans shape good financial decisions, and good financial decisions shape a Godly life.

To help develop a budget, financial intimacy is important. Genesis 2:24 says, "*The two shall become one.*" This oneness applies to everything in your marriage. Both spouses should have equal control over how financial decisions are made.

In most marriages one of you is a SPENDER and one of you is a SAVER.

Q: How can we better leverage the strengths and weaknesses of each style? Talk it out.