



- More Stuff? -

We live in a culture that continually tells us to pursue a higher standard of living in order to improve our quality of life. But “standard of living” and “quality of life” aren’t the same. One has to do with the stuff we accumulate. The other is about the peace we experience regardless of our circumstances.

Ice-Breaker:

- Talk about one of the happiest times in your life. What were your finances like during that period?

Discussion:

1. Ecclesiastes 5:10 says: ***“Those who love money will never have enough. How absurd to think that wealth brings true happiness.”*** People often think: *“If I just had a little more money, things would be fine.”* Explain why that is simply not the case.
2. Proverbs 22:7 says: ***“the borrower is slave to the lender.”*** In the message, Pastor Bryan said: *“You can raise your standard of living with debt, but you can only raise your quality of life with discipline.”* How accurately does that statement align with what you’ve experienced?
3. Luke 16:13 says: ***“No one can serve two masters. Either you will hate the one and love the other, or you will be devoted to the one and despise the other. You cannot serve both God and money.”***
 - How does being consumed with money get in the way of following God?
 - How does being in-debt limit your ability to make Jesus the Master of your finances?
4. In Matthew 6:25 (and many other places) Jesus says: ***“Don’t worry.”*** Pastor Bryan said: *“People with no financial margin generally worry a lot, and that makes it difficult to obey the teachings of Jesus.”* Discuss why there’s such a powerful connection between living paycheck to paycheck and worry.
5. How well do you document your expenses so that you know where your money is going? What is one challenge you would face in developing a lifestyle reduction plan?

Application:

- What is your first step in creating breathing room with your finances?
 - **Decide you’ve had enough!** Make a commitment to create more financial margin.
 - **Create a margin goal.** In an ideal world, what percentage of breathing room would you like to have between your income and spending (5%, 10%, 20%)?
 - **Spy on your budget for two months.** Write down where all your money is going.
 - **Cut spending.** Remember this truth: *“I want is better than I owe.”*
 - **Develop a Debt Pay-Off Plan.** Sign up for Dave Ramsey’s Financial Peace University at hillcountry.life, or buy his book, [*Financial Peace Revisited*](#).