



## STUDY GUIDE

November 28, 2021

**Message Series:**

**Living With Margin**

**Message Title:**

Pay Off Debt

**Teaching Pastor:**

Brian Hughes

### Warm-up/Icebreaker:

Think about your level of financial skill and knowledge. Would you say it is more:

- Big Mac and fries;
- Pork chops and applesauce; or
- Tenderloin topped with asparagus and crab?

### Pray:

Dear Lord, Your power is great. We can see and understand Your divine nature by what has been made. Continue to reveal to us that which is important to You. Help us to shift our perspective so that we can truly walk more closely with You in all aspects of our lives. In Jesus' name we pray. Amen.

### Get Started:

"Mathematics (including finances) is not a careful march down a well-cleared highway, but a journey into a strange wilderness, where the explorers often get lost (W. S. Anglin).

- In the strange wilderness of your personal finances, how often do you get lost? What force most often contributes to you losing your way?
- What financial strategies have helped you to get back on track and pay off debt?

### Read Galatians 5:1.

### Read 1 Timothy 6:6-10.

"Serving God makes us rich if we are satisfied with what we have. Not the answer we were looking for, but the answer we need. Because in our quest for more, we find that we never reach the elusive "enough". That's why Paul goes out of his way to talk about the ruinous trap, as he calls it, that leads to many faithful people leaving faith altogether.

Epicurus, the great Greek philosopher, said: 'To whom little is not enough nothing is enough. Give me a barley cake and a glass of water and I am ready to rival Zeus for happiness.' And when someone asked Epicurus for the secret of happiness, his answer was: 'Add not to a man's possessions but take away from his desires.'" - Pastor Brian Hughes

- Why is it so hard to remain content? How would you rate your level of contentment 1-10 and why? How is God calling you to grow in contentment?

**Read a portion or all of Psalm 37 or focus on Psalm 37:4.**

- Which verse in this Psalm spoke the most to you at the place you are right now in your life? Consider sharing a little about the desires of your heart.

**Watch and Discuss Video:** (running time 9:30 minutes)

Contentment Tools:

- *Do a blessing Inventory.* What do I have that is a blessing that came from God? Take a few minutes to make a list and then credit God.
- *Confirm want or need.* Before you purchase something do you tend to confirm whether it's a want or a need and discuss it with anyone?
- *Do a generosity check.* Do you have a tithing plan? Before you go get something that you want, do you make sure you have been generous first? Name a recent example of generosity.

**Read Joshua 1:8 and Philippians 4:19.**

**Reflect and Commit:**

"Contentment is the first critical tool we need if we're to put money in its proper place in our lives - a tool that enhances life rather than a torment that afflicts us. And, hard as it is, it is within your control. Shift your words and start saying, I want instead of I have to have. And retrain your soul to be satisfied with the huge blessing that God has already entrusted to you. Because, after all, you're already rich. You don't have to have one more thing to be content. And we're lying to ourselves when we say that if we could just have that, we'd have enough. We know it's not true. So let's just debunk the lie now." - Pastor Brian Hughes

**Read Romans 13:8.**

**Pray:**

Dear Lord, we know that only You can help us to live disciplined, debt-free lives filled with contentment. Help us seek You and in doing so we reap a harvest of righteousness and peace. When we are focused on You, we can lead loving, generous lives, which is Your definition of rich. In Jesus' name we pray. Amen.