

Conversation Starters

- Have you made any resolutions for the New Year?

Discuss

The beginning of a new year often brings with it new goals and resolutions to make ourselves new. We desire to change and make our lives different and better than it has been. One area that we often rethink and could create a ripple effect for our entire life is our finances. The Bible speaks more to finances than heaven and hell, perhaps because breaking free from financial bondage can have such a major impact on every aspect of our life.

- Are there certain changes you want to make in your life right now?
- How would breaking free from financial bondage change your life?
- Where would you say you are at financially right now as talked about in the message?

Jesus gave us four principles of money management in [a story about investment](#). He reminds us that God owns everything, He cares more about faithfulness than the amount, that we're accountable to God for how we use His money, and that how we use money is just a life-test for the life to come.

The earth is the Lord's, and everything in it, the world, and all who live in it.. ([Psalm 24:1 NIV](#))

- Have you ever thought of every spending decision as a spiritual decision?
- Do you trust God with your finances?
- How would knowing there is life after physical death change your current financial actions?

We can also find a plan based on this story and its principles – the 10-10-80 plan. We start with giving 10% of finances to God, out of trust in our relationship with Him. Then, we give 10% to ourselves for long-term investment and saving. Finally, we live on the remaining 80%.

Each of you should give as you have decided in your heart to give. You should not be sad when you give, and you should not give because you feel forced to give. God loves the person who gives happily. ([2 Corinthians 9:7 NCV](#))

Go to the ant, you sluggard; consider its ways and be wise! It has no commander, no overseer or ruler, yet it stores its provisions in summer and gathers its food at harvest. ([Proverbs 6:6-8 NIV](#))

- What would this plan look like for you right now?
- Is there anything that is keeping you from this plan?
- What small steps can you take right now to strive for this?

Next Steps

Finances can be difficult to talk about. They can be difficult to figure out if we're stuck in bondage right now. While trusting God with your finances can be challenging depending on our current situation, He promises to be faithful and you'll learn that only by trusting Him will you finally break free. Spend some time praying about your current financial situation and ask God to begin speaking to you about how He wants you to use His money.

There are several classes in the Meck Institute that you can take advantage of as well, along with others learning to trust God with money:

[Coffee & Conversations: Exploring Investments](#)

[Financial Peace University Preview Class](#)

Further Reflection

Read [Matthew 25:14-27](#); [Leviticus 25:3](#); [Haggai 2:8](#); [Psalm 50:10](#); [Proverbs 3:9](#); [10:5](#); [21:20](#).

Pray

God, thank you for the wisdom you give us in life and particularly with our finances. Help us to trust you and use the wisdom and principles that you gave to us and break free from any financial bondage. Show us how you want us to use your money.