

Money Module

BEFORE YOU ARRIVE (ALLOW 90 MINUTES)

- Prepare the “Money” study

QUESTION TO DISCUSS OVER DINNER (ABOUT 60 MINUTES)

- What are the most tempting things for you to waste money on?

VIDEO QUESTIONS TO DISCUSS

- 1) What did you hear?
- 2) What surprised you?
- 3) What encouraged you?

AFTER DINNER

1) READ ALUMNI TIPS REGARDING MONEY

“I wish I had known...

...that I should make getting out of debt a priority. Live as frugally as possible...young is the best and easiest age to do it even though it may seem hard. Just because you NOW may have a stable income, don't expand your living and spending to it. Get out of debt, save and give. Dave Ramsey's book, *The Total Money Makeover*, has been very helpful to us.”

...not to go into debt. Only spend what you have. Even if you THINK you can pay it off next month, don't use a credit card!”

...that I should have developed a budget right away! You'd be surprised where the money can go after a month of shopping for “a few little things”.

...how helpful it would be to start off with a budget right away. I wasn't used to being responsible for so many different expenses and household costs and I could have gotten in to some serious credit card debt if someone hadn't told me to establish a budget.”

...that being responsible for providing for myself would be a bit overwhelming. I was no longer dependent on my parents.”

2) DISCUSS MONEY BIBLE STUDY (ABOUT 40 MINUTES TO PREPARE/30 MINUTES TO DISCUSS)

What Is God's perspective on money and possessions? Read through these passages (from the ESV) quickly and highlight any principles or observations about money that you see.

- Proverbs 3:9-10 – “Honor the Lord with your wealth and with the first fruits of all your produce; then your barns will be filled with plenty, and your vats will be bursting with wine.”

- Proverbs 11:25 – “Whoever brings blessing will be enriched, and one who waters will himself be watered.”

- Proverbs 21:17 – “Whoever loves pleasure will be a poor man; he who loves wine and oil will not be rich.”

- Proverbs 22:7 – “The rich rules over the poor, and the borrower is the slave of the lender.”

- Proverbs 23:4-5 – “Do not toil to acquire wealth; be discerning enough to desist. When your eyes light on it, it is gone, for suddenly it sprouts wings, flying like an eagle toward heaven.”

- Ecclesiastes 5:10 – “He who loves money will not be satisfied with money, nor he who loves wealth with his income; this also is vanity.”

- Matthew 6:19-21 – “Do not lay up for yourselves treasures on earth, where moth and rust destroy and where thieves break in and steal, but lay up for yourselves treasures in heaven, where neither moth nor rust destroys and where thieves do not break in and steal. For where your treasure is, there your heart will be also.”

- Matthew 6:24 – “No one can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money.”

- Matthew 6:33 – “But seek first the kingdom of God and His righteousness, and all these things will be added to you.”

- Luke 16:10-13 – “One who is faithful in a very little is also faithful in much, and one who is dishonest in a very little is also dishonest in much. If then you have not been faithful in the

unrighteous wealth, who will entrust to you the true riches? And if you have not been faithful in that which is another's, who will give you that which is your own? No servant can serve two masters, for either he will hate the one and love the other, or he will be devoted to the one and despise the other. You cannot serve God and money."

- Luke 21:1-4 – "Jesus looked up and saw the rich putting their gifts into the offering box, and He saw a poor widow put in two small copper coins. And He said, "Truly, I tell you, this poor widow has put in more than all of them. For they all contributed out of their abundance, but she out of her poverty put in all she had to live on."

- Acts 20:35 – "In all things I have shown you that by working hard in this way we must help the weak and remember the words of the Lord Jesus, how He Himself said, 'It is more blessed to give than to receive.'"

- 2 Corinthians 9:6-7 – "The point is this: whoever sows sparingly will also reap sparingly, and whoever sows bountifully will also reap bountifully. Each one must give as he has decided in his heart, not reluctantly or under compulsion, for God loves a cheerful giver."

- I Timothy 6:6-10 – "But godliness with contentment is great gain, for we brought nothing into the world, and we cannot take anything out of the world. But if we have food and clothing, with these we will be content. But those who desire to be rich fall into temptation, into a snare, into many senseless and harmful desires that plunge people into ruin and destruction. For the love of money is a root of all kinds of evils. It is through this craving that some have wandered away from the faith and pierced themselves with many pangs."

- I Timothy 6:17-19 – "As for the rich in this present age, charge them not to be haughty, nor to set their hopes on the uncertainty of riches, but on God, who richly provides us with everything to enjoy. They are to do good, to be rich in good works, to be generous and ready to share, thus storing up treasure for themselves as a good foundation for the future, so that they may take hold of that which is truly life."

- Hebrews 13:5 – "Keep your life free from love of money, and be content with what you have, for He has said, 'I will never leave you nor forsake you.'"

Based on what you've read, comment on four of the following money related topics:

Greed

Contentment

Trusting God for needs

Possessions

Idols

American advertising

Impulsive spending

Debt/student loans

Wealth

Giving

Poverty

Saving

1.

2.

3.

4.

- As you look to your future, how do you hope to view money?
- How can you keep from being “possessed by your possessions”?
- What practical steps can you take now as you examine your view and use of money?²

3) ANTICIPATE TOGETHER (ABOUT 15 MINUTES FOR DISCUSSION)

- What things about your use of money will stay the same for you?

² For additional resources on financial management and budgeting, check Dave Ramsey's *The Total Money Makeover* (available at crown.org) or *Dave Ramsey's Complete Guide to Money* (available at DaveRamsey.com)

- What things do you anticipate changing?

- What can you do now to prepare for these things?

4) TAKE TIME TOGETHER TO JOURNAL (ABOUT 10 MINUTES FOR WRITING/REFLECTION)

- What fears do you have about managing your money?

- Where do you think you will be most vulnerable in the areas of money?

- What is one thing you could begin to apply right now?

- What is one thing you for sure want to apply after college?

- What scripture influenced or encouraged you the most from this session?