

ABC's of Financial Freedom - Breaking Free

Week 2- Discussion Guide



Icebreaker

Talk about an area in your life where you sometimes “fudge” the truth or cut corners?
(i.e. golf score, diet, etc.)

Read

Have everyone look up one of these verses:
Proverbs 3:9-10, Proverbs 15:22, Proverbs 22:7, Proverbs 25:28

Discuss

Proverbs 22:7 tells us that once we take on debt, we become a “servant” or a “slave” to the lender. This robs us of freedom and can lead to stress.

- **In what ways has financial stress affected other parts of your life (marriage, relationships, jobs)?**

Debt is not the core problem. It is a symptom of a bigger problem – a lack of self control. When we lack self control then we give control to someone else. Read Proverbs 25:28.

- **In ancient times, city walls provided safety and boundaries. What kind of financial “walls” could you build to protect yourself from debt?**
- **Where do you see a lack of self-control showing up in your spending habits?**
- **What boundaries could you put in place to help build stronger financial self-control?**

Pride is the number 1 reason people stay in debt. Proverbs 15:22 confirms this.

- **Have you ever felt the pressure to keep up appearances financially? How did that affect your decisions?**
- **How does admitting “I need help” challenge your pride? What might it look like to humble yourself and invite accountability into our finances?**

Debt keeps us from being generous. It may not affect our willingness or desire, but it affects our ability to actually be generous.

- **How has debt impacted your ability to be generous when you see a need?**
- **Have you experienced God’s blessing when you put Him first in your finances (Proverbs 3:9-10)? What happened?**

Application

The journey to financial freedom is a path of intentional decision making and trust. As we grow in self-control, let go of pride and step into generosity, we’ll experience more freedom and peace.

- **What is one specific step you can take this week to grow in self-control with your money?**
- **Where do you need to set pride aside and ask someone for help or accountability?**
- **What is one intentional way you can practice generosity this week—even if it feels small—to show that you trust God more than your money?**

Prayer

Spend time in prayer asking God to show you where your finances may be controlling you and ask for courage to trust Him fully with all you have.