

Champions Arise – Study Guide
Series: Every Man a Warrior, Program: #10 (EMAW 10)
Live on Less than you Earn

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

1) In what area am I most tempted to spend money I don't have?

2) What are examples of a good and biblical standard of living?

3) What are four reasons debt can be a problem?

4) What are five steps to help us get out of debt?

5) What does James 4:13-17 say about how we should think about money and debt?

“Look here, you who say, ‘Today or tomorrow we are going to a certain town... and we will do business there and make a profit.’ How do you know what your life will be like tomorrow?...What you ought to say is, ‘If the Lord wants us to, we will live and do this or that.’ Remember, it is sin to know what you ought to do and then not do it...”

James 4:13-17

Commitment: I commit to learning how to get out of debt and, with God's help, taking the steps to get out of debt.

Live on Less than you Earn – LEADER'S GUIDE

1. Thank everyone for coming.
2. Open in prayer
3. Read the focus passage.
4. Ask men to answer Question #1.
5. Listen to the program: "Live on Less than you Earn"
6. After the program is finished, allow time for comments or questions on the program
7. Review the answers to the four remaining questions with the men in the group.
Encourage everyone to participate, but never force or shame someone into participating.
 - a. Question #2 answer: Having peace in our home because we aren't arguing about money, sleeping peacefully because we aren't worrying about money, having joy in our heart because of contentment with God's provision.
 - b. Question #3 answer: (1) Lowers your standard of living, (2) overspending works against you (water in boat example), (3) it's hard to get out of debt, (4) creates a generational indebtedness.
 - c. Question #4 answer: (1) Assess your current financial situation, (2) confess any sinful behavior in regards to money handling, (3) pray with your wife, (4) get help (5) have a written plan.
 - d. Question #5 answer: An example answer is: We need to put God first before we make money decisions.
8. Ask the men what was most important to them from this teaching.
9. Ask men to commit to getting out of debt and praying for each other's success in this area. .
10. Confirm the time for the next meeting
11. Take prayer requests.
12. Close in prayer

Sample prayer: Heavenly Father, thank you for providing our daily bread. Forgive us for spending your money unwisely. Help us to be disciplined and get out of debt. Thank you. In Jesus name, Amen.