



## LEADER'S GUIDE

### Sermon Series Overview:

*Each of us builds a life through the daily decisions we make. Our decisions determine our direction and our direction determines our destination. The Bible speaks of the choices of life that allow us to build wisely or foolishly. In this sermon series, we'll mine some clear and practical teachings of the Bible for wisdom that works in the day-to-day stuff of our lives. Proverbs offers real help for everyday life. God gave us these proverbs to help us develop the wisdom and discernment needed to build a healthy life.*



### HIGHLIGHT: What does the Scripture say?

#### *Primary Passages from Sunday*

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**Proverbs 22:7** - The rich rule over the poor,  
and the borrower is slave to the lender.

**Proverbs 19:17** - Whoever is kind to the poor lends to the LORD,  
and he will reward them for what they have done.

**Proverbs 6:6-8** - 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 3:9-10** - Honor the LORD with your wealth,  
with the firstfruits of all your crops;  
then your barns will be filled to overflowing,  
and your vats will brim over with new wine.

**2 Corinthians 8:9** - For you know the grace of our Lord Jesus Christ, that though he was rich,  
yet for your sake he became poor, so that you through his poverty might become rich.





## **EXPLAIN: What did it mean back then?**

### ***To Be Reviewed before the group gathering***

*Leaders: The “Explain” section is most effective when used outside the group time. Ask for all members to read the section beforehand so that you can spend the bulk of your time discussing the “Application” and “Response” questions.*

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#### Proverbs 22:7

We live in a world where loans, credit, and interest rates rule the roost financially. Credit cards and quick payday loans have made it possible for us to actually spend more money than we make in a given period. Solomon shares in this verse how dangerous this way of life is; it causes the borrower to (figuratively) become slave to the lender. Solomon understands the danger of having debt because it keeps us from being able to use our riches how God originally intended, which Solomon shares in the following verses.

#### Proverbs 19:17

Solomon understood that a person who is wise with riches takes care of those in need, and when doing so is actually honoring God. Jesus shared this principle in Matthew 25:34-40 when He shares whatever you do for the least of these (feed the hungry, drink to thirsty, clothed the naked, etc.) you did for Me. The only way this is possible is if we first realize the riches we have are not truly our own, but are a gift from God; and consequently, we are to use the gifts He gave us to help others.

#### Proverbs 6:6-8

Solomon’s wisdom for riches wasn’t just “be responsible” and “take care of the poor,” he also shares the importance of saving. He used strong language in this passage to stress his point because he understood how crucial storing up savings is for us. Solomon knew there would be times of both feast and famine, so we must plan ahead and set asides savings (reserves) for when times get tight. Solomon shared this because it will ensure our households/families are always provided for (see 1 Timothy 5:8), but also because if we have ample savings we are more free to be generous and take care of the needs of the poor.

#### Proverbs 3:9-10

As wise as financial responsibility (debt // savings) and generosity towards the poor are, Solomon understood there was one step that superseded all others when it came to wisdom in riches: Give to God first. This step is important no matter our current financial status because it is impossible to attain wisdom in riches if we do not get this right. However, there’s a catch to this step. There’s a promise attached: if we give to God first, He will bless us. Malachi 3:10 actually says, God will open up the heavens and rain down blessing on us. When we give to God first we are recognizing it is all His, and He honors our faith by blessing us even further.

#### 2 Corinthians 8:9

Paul shares in this passage that Jesus was the embodiment of what it meant to be wise in riches. He paid the debt we could not pay, He became poor so we could become rich (gave His righteousness to us), and He did all of this to honor the Father (see also John 14:31).





## **APPLY: What does it mean for us?**

### ***For Group Discussion***

*Your Leader Guide will have material that the member guides do not have. The bolded material is what the people in your group will have, the other material is only for you to help guide discussion.*

*This guide can be as strict a script or as general a resource as the leader needs it to be.*

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**1.) Money is one of the most talked about topics by the world and by God (Jesus spoke about money second only to the Kingdom of Heaven). What are some of the common messages the world says about money?** Goal in life is to make more money. Spend the money you have on what you want. Excess is good. Saving money to have an overly large cushion. **Why do you think that God thinks that money is so important to talk about?** 1.) It's a stewardship issue. The purpose of every dollar we make is to honor God with it. 2.) See Matthew 6:21. Where your treasure is, there your heart is. It's a competing idol.

**2.) Read Proverbs 22:7 and 3:28. What is Solomon saying in these two verses?** Wisdom in finances practices responsibility. **What are some modern-day examples of these two Proverbs?** Spending more than you make. Being indebted to people.

**3.) Read Proverbs 19:17, 14:21, 22:9, and Acts 2:42-45. What is the main theme of each of these three verses?** Being wise with our money is looking for the opportunity to provide for those in need. **What are examples of how we can do this today?**

**4.) Read Proverbs 6:6-8. What does this say about how to handle your money wisely?** It is wise to save for the future. **Practically, how do we do this (Where to put money, to what extent, etc.)?** Retirement, College Fund, Emergency Fund. To what extent: We want the savings to be sufficient, but so excessive that we rob the opportunity to give more.

**5.) Read Proverbs 3:9-10. What is the meaning of "firstfruits of the crop?"** It means giving the first of our blessings to God and having faith that he will provide what we need. **When we give the firstfruits of our money, what does this do within us?** Strengthens our faith and reminds us that God is our provider. **What does that communicate to others?** It communicates trust and priority.

**6.) Read 2 Corinthians 8:9. How does this verse about Christ's life impact our daily handling of our money?** Christ is our example of what it looks like to sacrifice our wealth to honor God. **Why is understanding this truth so important for us?** Wise handling of our money is first and foremost a heart issue. Without seeing how Christ sacrificed for us, we will never be motivated to do any of the above mentioned practices.





## **RESPOND: What does it mean for me today?**

*Bringing the discussion to a point of action and accountability*

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The Bible speaks heavily about money. Proverbs gives us wise practices for how we can handle our money: Be responsible, give to those in need, save for the future, and give to God first. The Bible also makes clear that wise handling of our money starts at a heart level. We must meditate on verses like 2 Corinthians 8:9 and Matthew 6:21.

As a group, discuss the following:

- **Which of the four examples of being wise with our money do you struggle with the most: Being responsible, giving to those in need, saving for the future, giving to God first?**
- **Why do you believe that this is a struggle for you and how can you take a step towards wisdom in this area?**

Are you struggling financially? Do you not know how to plan for the future? Over the next few weeks, we will begin promoting our **Financial Peace University (FPU) class**. This is a 9 week class that will help you get out of debt, budget wisely, and make a plan for the future so that you may steward your finances in a way that honors God.



Also, if you need financial assistance, you can reach out to our **Care Ministry at [thechapelbr.com/care](http://thechapelbr.com/care)**. We have a team of volunteers who look to help our members in times of need. We do help with immediate and one-time financial needs, but the main purpose is long term coaching to help you get to a place where you are able to steward your finances in a way that honors God.

