

SPEND LESS THAN YOU EARN

July 16, 2023

MESSAGE RECAP

We can all find ourselves in 5 financial categories: Struggling; Surviving; Stable; Secure; Surplus. When Struggling we are behind; Surviving is pay-check to pay-check; when Stable we are able to save some; when Secure we are able to perhaps have the house paid down; and with Surplus we have more than enough. The big questions are, “Where are you?” and “How do I get to the next step?”

GROUP DISCUSSION

1. What category do you find yourself in financially (Struggling, Surviving, Stable, Secure, Surplus)? What is one thing you can do to begin to move up a step?
2. Read [Proverbs 22:26-27](#). Spending more than we earn leads to debt. What is something you can cut out of your spending that will help you learn to spend less than you earn?
3. Read [Philippians 4:11-13](#). Think about places you struggle with discontentedness. Are you driven to work more? Do you compare what you have to others around you? Do you find yourself feeling that you should have some things that are not really necessary?
4. What does Paul say is the secret to being content in Philippians 4? What's a practical step toward contentedness?
5. Read [Proverbs 12:15](#). Do you feel overwhelmed by your financial state? Will you find someone to help you?
6. Jonathon talked about two mindset shifts - God owns it all & Every spending decision is a Spiritual decision. How would adopting those mindsets help you take your next steps financially?

PRAY