



JANUARY 29, 2024

**Change nothing—Nothing changes!**

**GROUND RULES**

1. Be humble, be gentle, and be patient. (Ephesians 4:2)
2. What is said here, stays here.
3. Jesus, not judgment.  
Grace, not guilt.
4. Your sins are the only sins you have the right to confess.
5. No preaching, lecturing, “piggy-backing”, or unsolicited advice!

**DISCUSSION**—What does financial freedom look like for you?

**ACCOUNTABILITY—How is it going?**

1. Where is your budget?
2. Where is the list of your debts?
3. Have you checked your credit score?
4. What type of spender are you?
5. What is the purpose of money?
6. What kind of attitude do you have?
7. How big is your view of God?
8. Who is your accountability partner?
9. What is your BIG goal?
10. What was your second win?
11. Have you found (saved) \$50.00?
12. Have you reduced your spending?
13. Have you created any new debt?
14. Have you increased the balance on your credit card(s)?
15. Have you been shopping?
16. Have you loaned or borrowed money?
17. Have you spent money recreationally?
18. Have you been reading the assigned material?
19. Are you trusting God?
20. Have you lied on this paper?

**MY BIG GOAL**

**Circle the most significant at this point:**

Create a budget

Prepare for retirement

Save for a major purchase

Eliminate debt

Start an emergency fund

OTHER: \_\_\_\_\_

**MY NEXT STEP**

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**BOOK STUDY**

Say Yes to Debt (DeForest B. Soaries, Jr.)

Four levels:

- 1. Get Started
  - Admit the problem*
  - Address the mess*
  - Adjust the attitude*
- 2. Get Control
- 3. Get Ahead
- 4. Give Back

**CONFESSION OF MY REALITY**

My name is \_\_\_\_\_ and I am a debtor.

The Bible says, "The borrower is slave to the lender." Thus, I am a slave to an attitude of \_\_\_\_\_.

Circle one:

**Covetousness**—I am controlled by an insatiable desire for more (whether I need it or not).

**Consumerism**—I am obsessed with the latest, newest, biggest, etc.

I am a(n) \_\_\_\_\_ spender.

Circle one:

**Impulsive**—I spend randomly and/or recklessly.

**Compulsive**—I spend uncontrollably.

**Revenge**— I reward myself with things I never had and/or things I think I deserve.

**Boredom**—I shop or spend when I am bored.

**Special Interest**—"I buy what I like."

**Status**—I spend to impress others.

If I always think the way that I think, spend the way that I spend, and live the way that I live, I will always be in debt. If I change nothing I can expect nothing to change.

Write it out completely:

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### EXAMPLE

*My name is John Doe and I am a debtor. The Bible says, "The borrower is slave to the lender." Thus, I am a slave to an attitude of **Consumerism**. I am obsessed with the latest, newest, biggest, etc.*

*I am a **Revenge** spender. I reward myself with things I never had and things I think I deserve. If I always think the way that I think, spend the way that I spend, and live the way that I live, I will always be in debt. If I change nothing I can expect nothing to change.*

### CONFESSION OF MY DESTINY

My name is \_\_\_\_\_. Today I am no longer be a debtor; I will be the lender and not the borrower. As a responsible steward, I will use my resources to meet needs and to make wise investments. With an attitude of contentment, I will thank God for what I have and trust God for what I need. I know that God is able to do exceeding abundantly above all that I could ever ask or think.