



“Financial Peace”

Ben Davis

**Happiness depends more on growing your financial
_____ than it does getting more stuff.**

**You wouldn’t worry as much about _____ if you
actually saved _____.**

10/10/80

1. _____ (10%)
2. _____ (10%)
3. _____ (80%)

**Lowering your standard of living to _____ for
tomorrow can increase your _____ of life today.**

Three Takeaways

1. What is one thing that you could do today to create some financial _____?
2. Automate what you _____.
3. Attend Dave Ramsey’s Financial Peace University.

www.riverglen.cc/resources/financial-peace-university/

Life Group Discussion Questions

Ice Breaker

What’s one fun thing you like to do in the summer that doesn’t cost any money?

Opening Question

1. What stood out to you from the weekend message? Was there a scripture, principle, or action step that has stuck with you?
2. This past weekend Ben asked this question “what do you think God is more interested in, your standard of living or your quality of life?” How would you respond to this? Describe the difference between the two.

Scripture

Read Proverbs 21:20

Statistics say that regardless of income, 8 out of 10 Americans live exactly like this. That means 80% of us today are applying the increases in our prosperity to spending, not to saving, leaving ourselves with woefully insufficient savings.

1. What’s your philosophy when it comes to raises and bonuses; do you save them or spend them? What are you learning about margin as we go through the 100 series?

Further Discussion

Many of us think our circumstances are too tough and too tight to save anything. We keep waiting until we have a larger amount to get going. We don’t need to wait.

If you are 25 right now and you save \$2.75 a day and continue until you are 65, you would have a little over \$40,000. Through the miracle of compound interest that \$40k would grow to \$1.1 million. That’s just on your coffee money!

2. If you are currently saving enough for your future, what changes did you have to make to get started? If you're not, what are one or two changes you can make to increase your savings?

Read Proverbs 13:11

1. What does this tell you about get rich quick schemes? What profit does diligence bring?

80% of Americans face financial stress. It may be unless you do something radically different, you will be too. As a group brainstorm ideas that can help create margin in your life.

If you want financial peace, take the first steps today to do things differently. Take time this week to think about choices you could make that would end up making a big difference.

Pray