



LOST :: A SUDDEN REALIZATION :: ANDY STANLEY

INTRODUCTION

Maybe it was bad directions, or perhaps a wrong turn, or possibly something that distracted you, but eventually you found yourself lost. You started out knowing where you were, but as you went further all of a sudden you came to the realization that you had lost your way. Today millions of people in America find themselves lost. They are lost financially. Could you be one of them? And how do you find your way once you realize where you are?

DISCUSSION QUESTIONS

1. Talk about a time when you were lost? How did you get lost? When do you realize that you were lost? How did you find your way out?
2. What are some of the reasons that cause people to get lost financially?
3. What are the signs that someone is lost financially?
4. Where did you get your financial map? From your parents? From culture?
5. Read Matthew 6:21. Why is God concerned with your finances?
6. What do you think God wants for you financially?
7. How easy for you is it to trust God with your finances? What keeps you from trusting God more with your finances?

THINK ABOUT IT

Take some time to evaluate your financial situation. Are you lost? How did you get lost?

WHAT WILL YOU DO?

For the next six weeks do something you will never regret. It is the first step to financial freedom...the first step back towards being where you know where you are so you can get to where you want to be. Track your spending. Learn where the money is going.

CHANGING YOUR MIND

For where your treasure is, there your heart will be also. Matthew 6:21





LOŞT 2 :: *MOVING TO HIGHER GROUND* :: ANDY STANLEY

INTRODUCTION

How does God view money? What does He want us you do with it? Too often people jump to the conclusion that God simply wants them to give it all away. However, when you examine the words of Jesus, you find that nothing could be farther from the truth. A fresh look at a curious parable on money might surprise you, and it just might change your whole perspective on finances.

DISCUSSION QUESTIONS

1. How does the culture we live in promote a consumer mindset?
2. Read the parable in Luke 16:1-8. Why does the owner commend his money manager?
3. Read Luke 16:9. How have people used their money and stuff to make an eternal impact in your life?
4. How can you use the money and stuff that God has given you as tools to make an eternal impact in someone else's life?
5. Read Luke 16:10-12. If money were a test, how would you grade yourself thus far?
6. How can you do better on the money test?
7. Read Luke 16:13. What does your checkbook or your credit card statement say about you? What do these purchases say about your devotion? Is it to God or to stuff?
8. If money is a trademark, what picture do you want your finances to paint about you?

THINK ABOUT IT

Based on the teaching of Jesus in Luke 16 about money, what changes will you make in your finances?

WHAT WILL YOU DO?

What are you going to do with your little bit of time and your little bit of money this week? How will you leverage it for something beyond this life?

CHANGING YOUR MIND

So if you have not been trustworthy in handling worldly wealth, who will trust you with true riches? Luke 16:11





LOŞT 3 :: FLASHBACK :: ANDY STANLEY

INTRODUCTION

Why has God given you so much? Why has God made you rich? If these questions elicit a laugh, don't move past them too fast. If you stop to think about it, most of us have a lot more than we need. By all accounts, you have considerably more than most people in the world today. So, why you? Why do you have so much? We'll study a parable of Jesus to see why God distributes wealth as He does and its implications for what God has given you.

DISCUSSION QUESTIONS

1. Do you consider yourself to be rich? Why or why not?
2. Read Luke 12:13-15. Why is it so difficult to recognize greed in the mirror? What are some of the signs?
3. Read Luke 12:16-21. Why does Jesus condemn the rich man?
4. Where is the line between saving and hoarding?
5. Why is it so hard to share what we have with others?
6. Why has God specifically blessed you with more than you need?
7. How can you use what you have to be rich towards God?
8. What do you lose when you are not rich towards God?

THINK ABOUT IT

How much do you need? If you were to strip away all the extras, where could you draw the line financially? Then, based on what you need, how much extra do you have?

WHAT WILL YOU DO?

How will you give generously out of your extra?

CHANGING YOUR MIND

Then he said to them, "Watch out! Be on your guard against all kinds of greed; a man's life does not consist in the abundance of his possessions. Luke 12:15



LOST 4 :: YOU ARE NOT ALONE :: ANDY STANLEY WITH MATT & KATE TICHON

INTRODUCTION

Student loans, maxed out credit cards and a plastic wedding left Matt and Kate newly married and already carrying \$100,000 dollars in consumer debt. Their situation was severe but also symptomatic of where our culture pushes us financially. In this session we will discuss how God's faithfulness and following His financial principles can revolutionize your financial world.

DISCUSSION QUESTIONS

1. Matt and Kate found it very easy to slip into a lot of debt. What are the reasons people go into debt?
2. What has been your experience with debt?
3. Read Proverbs 22:7. Why is going into debt unwise?
4. What steps do you need to take in order to stay out of debt or get out of debt?
5. Matt initially resisted tithing. What the reasons that people do not tithe?
6. What has been your experience with tithing?
7. Read Malachi 3:10. Why is tithing the wise thing to do?
8. What in the Tichon's story has inspired you to make changes in your finances?

THINK ABOUT IT

Matt and Kate Tichon shared their financial story—from unwise decision making and upside down living to watching God provide as they followed His financial principles. What is your story so far? Write out your story and reflect upon where you have been and where you are financially.

WHAT WILL YOU DO?

Do you have a plan to get out of debt? If you don't, use Dave Ramsey's Debt Snowball plan as a start. www.mytotalmoneymakeover.com/media/pdf/debt_snowball_sample.pdf

CHANGING YOUR MIND

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



LOŞT 5 :: *FINDING SHELTER* :: ANDY STANLEY

INTRODUCTION

Discontentment is robbing our generation. Daily we are bombarded with messages that cause us to be dissatisfied with our current circumstances. We walk around with the gnawing sense that I need to upgrade everything, and the thing is that more money doesn't quench this hunger; it only causes it to grow. So what are we to do? In this session we will discuss the freeing power of contentment.

DISCUSSION QUESTIONS

1. What do you have that you are looking to upgrade (TV, computer, kitchen, etc.)?
2. What is something that you didn't know you needed until you saw it?
3. Is discontentment always bad? Give an example.
4. Have you found that more money only feeds the appetite of discontentment? How have you seen this in your life?
5. Read 1 Timothy 6:6-8. Paul drew the line at food and clothes. Where do you need to draw line and be content with what you have?
6. Read 1 Timothy 6:9-11. What is the danger that comes with being rich? How have you seen this in your life and the lives of others?
7. Read 1 Timothy 6:17-18. What are the benefits of being rich in good deeds and generous to others?
8. How can you begin to fight discontentment by focusing not on what you have, but on what others need?

THINK ABOUT IT

How do these verses impact your perspective on finances? "...give me neither poverty nor riches, but give me only my daily bread. Otherwise, I may have too much and disown you and say, 'Who is the Lord?' Or I may become poor and steal, and so dishonor the name of my God" Proverbs 30:8-9.

WHAT WILL YOU DO?

There are many opportunities to focus on the needs of others and thereby fighting discontentment in your life. One of the best ways is to find a regular way to be involved in supplying the needs of someone else. You could do this by supporting a missionary or by adopting a child at compassion.com or by looking for opportunities in your local community. So how will you build in to your life regularly supporting someone else?

CHANGING YOUR MIND

But godliness with contentment is great gain. 1 Timothy 6:6





LO\$T 6 :: RESCUED :: ANDY STANLEY

INTRODUCTION

Many people today find themselves lost in the realm of finances. So what is the solution? We'll discuss four steps that will put you on the path to where God wants you to be financially: (1) choose a percentage and live on it, (2) track your spending, (3) get rid of dumb debt, (4) give first, save second, live on the rest.

DISCUSSION QUESTIONS

1. Read Proverbs 28:26. What is a wise decision that you have made financially? How has it kept you safe?
2. What is a foolish decision you have made financially? What did it cost you?
3. Why does it make sense to choose a percentage of your income and live off of it?
4. What is your plan for tracking your spending?
5. What is your plan for staying out of or paying off debt?
6. Why is it important to make giving your first financial priority?
7. Why is it important to make saving your second financial priority?
8. How would your life be different if you followed these four steps?

THINK ABOUT IT

In light of what has been discussed this week and throughout the LO\$T series, what are the goals that you want to achieve over the next year?

WHAT WILL YOU DO?

What is the first step you will take in achieving your financial goals?

CHANGING YOUR MIND

He who trusts in himself is a fool, but he who walks in wisdom is kept safe. Proverbs 28:26