**Money Matters – part 2**

**The Secret to Financial Success**

**HOOK (pick 2 or 3)**

**1. What was your first paying job? How much did it pay?**

**2. What’s the worst financial investment you ever made?**

**3. What are you currently saving up for?**

**4. What money-saving tips do you have to be thrifty?**

**5. What job have you never tried that you think you might be good at?**

**BOOK/LOOK**

**4. Read Luke 16:11. What’s the relationship between being a good money manager and being a good steward of God’s gifts?**

**5. Read Mark 8:36. What is Jesus’ caveat about making a lot of money?**

**6. Read 2 Cor. 12:14 and 1 Tim. 5:4. Are parents supposed to provide for their children, or children for their parents?** (Both – depends on what the need is).

**7. Read Prov. 22:7. How does debt restrict us?** (It makes us a slave and limits our freedom to be generous). **Do you pay off your credit cards in full each month?**

**8. The company you work for has a budget. Our church has a budget. Do you have a budget for your personal finances? Why or why not? What percent of your income do you try to live on?**

**9. Pastor Perry suggested the secret to financial success is: Spend less than you earn, investing what you save each month wisely, and do it for a long period of time, and you’ll be financially successful. Agree or disagree? What are the difficulties in implementing such a strategy? Do you have the discipline it takes to be financially successful? What motivates your discipline?**

**TOOK**

**10. Do you track your spending on a regular basis? Why or why not?**

**11. What percent do you think is realistic to grow your investments each year?**

**12. What book would you recommend on finances/investing?**

**13. Who do you know who needs advice or prayer about finances?**

(Don’t forget to pray for our church, which has assumed a $2 million mortgage)