



## STAYING IN THE BLACK

SUNDAY, AUGUST 14, 2016

### DISCUSSION GUIDE

We've all heard stories about people who have maxed out multiple credit cards, missed mortgage payments on a house that wasn't really in their budget in the first place, and financed themselves right into a hole they can't climb out of. How does that happen?

For most of us, it's not too hard to understand. We all have days when we make impulse buys at Target and try not to think about our bank account balance. If we do that too often, though, it adds up, and we're stuck with debt we can't afford.

Dave Ramsey, creator of Financial Peace University, frequently says, "If you will live like no one else, later you can live like no one else." That's hard work! But if we're willing to put in the effort and get (and stay) out of debt, we'll find a freedom that's better than anything money can buy.

### DISCUSSION QUESTIONS

1. Looking back at your notes from Sunday's message, was there anything that particularly caught your attention, challenged, or confused you?
2. Read Proverbs 12:9 and 13:7. Has there been a time in your life when you were "keeping up with the Joneses"? Did you recognize it? What happened?
3. What are some of the things you tend to buy impulsively? Why?
4. Are you currently in a bad debt situation? How can you use accountability (to yourself or others) to change that?
5. Is it possible that debt could be a symptom of a deeper issue in your life? What can you do about it?
6. Read Proverbs 22:7 and Matthew 6:24. How could being free from debt change how you live your life?

### WEEKLY CHALLENGE

1. Be honest with yourself. Are you in debt? Sit down and figure out how much you owe.
2. Visit [cvchurch.org](http://cvchurch.org) or the Registration Desk to sign up for Financial Peace University.

