

Quick-Connect Guide

Use the questions in this section if your group is already studying something else and won't be using the full discussion guide.

- Which of Bill's 13 financial axioms stood out to you the most? Why do you think that is?
- If you had to create a financial axiom to follow, what would it be?

Discussion Guide

In this section, you will find an opening prayer, discussion questions, next steps, and a closing prayer. The discussion questions are separated into three categories—Getting Started, The Basics, and A Little Deeper—and are designed to allow the group discussion to deepen as you move through them. Use the prayers, questions, and next steps in whatever manner you find helpful based on your group's needs. The Message Recap might help you and the group to prepare or to remember key points.

Opening Prayer

*Father in heaven, thank You for life today and an opportunity to gather in our group.
Help us to be present to Your Spirit and to one another. Guide us now in our time together. Amen.*

Getting Started

- Ice Breaker: What conversation or interaction this week gave you the most life and hope? What conversation or interaction drained your energy or made you sad?
- Which of Bill's 13 financial axioms stood out to you the most? Why do you think that is?
- If you had to create a financial axiom to follow, what would it be?

The Basics

- Which of the axioms that Bill shared is the easiest for you to live by? Which is the hardest? Why is the one or ones you identified difficult to follow?
- Bill shared Paul's words from Philippians 4:11–13. How is your contentment level in your current season of life? What are some of the things that cause discontentment for you?
- Share a time you grew too attached to something you bought or that was given to you.
- As Bill shared his 13 financial axioms, were there any to which you felt resistance or the Holy Spirit's conviction? Share which one and what you felt.

A Little Deeper

Read aloud Jesus' words recorded in Luke 6:27–36 and ask your group members to listen for what word, phrase, or image stands out to them as you read.

“But to you who are listening I say: Love your enemies, do good to those who hate you, bless those who curse you, pray for those who mistreat you. If someone slaps you on one cheek, turn to them the other also. If someone takes your coat, do not withhold your shirt from them. Give to everyone who asks you, and if anyone takes what belongs to you, do not demand it back. Do to others as you would have them do to you.

“If you love those who love you, what credit is that to you? Even sinners love those who love them. And if you do good to those who are good to you, what credit is that to you? Even sinners do that. And if you lend to those from whom you expect repayment, what credit is that to you? Even sinners lend to sinners, expecting to be repaid in full. But love your enemies, do good to them, and lend to them without expecting to get anything back. Then your reward will be great, and you will be children of the Most High, because he is kind to the ungrateful and wicked. Be merciful, just as your Father is merciful.”

- Share the word, phrase, or image that stood out to you most in this passage. How do you think that particular word, phrase, or image relates to your life right now?

Read the Luke passage again and ask your group members to listen for what God might be inviting them to consider or do in response.

- What invitation from God did you sense from this passage?

Next Steps

Review the next steps below and consider which one or ones each member of the group would like to commit to for the upcoming week (and beyond).

- **Pray and Journal.** Take some time this week to ask God to continue speaking to you about your relationship with money. If your relationship is healthy, express your gratefulness with Him and consider how you might be able to share your wisdom and practices with others. If your relationship is unhealthy in any way, or you are longing to experience more contentment with your current level of provision, ask God to develop contentment in your heart and to continue to shape your desires so that they match His desires.
- **Find Support and Accountability.** Consider whether there is a family member, friend, or coach who might be able to help you stay accountable to God's plan for money management and your financial goals. Perhaps you want to share your budgeting process or your plans for the year and have that person follow up with you to keep you on track. Maybe you need some help to know what is possible with the earnings you have. Pray about who might be able to support you and then ask for help!

- **Financial Stewardship Ministry.** The financial stewardship ministry at Willow has many workshops and tools designed to inspire financial freedom and faithfulness with money. You can check them out here: <http://www.willowcreek.org/en/connect/ministries/financial-stewardship/south-barrington>.

Closing Prayer

Pray for whatever difficulties or needs were shared during your time together and have someone close by reading the prayer below.

God, thank You for the resources You have given us. We want to honor You in every way, including with our money. We pray that You would guide us to see where we are following a plan other than Yours and that You would help us exercise dominion over our money. Convict our hearts where we need it, help us to release fear and worry that holds us back, and forgive us our shortcomings. We seek to follow You in every way. Lead us. Amen.

Message Recap

Bill Hybels

This week, Bill taught through the following 13 financial axioms to help guide the way we relate to money:

1. **There is a huge difference between spending money and saving money.** This is an axiom Bill's father taught him. The basic idea is that when you spend money, money moves away from you and when you save it, money comes toward you and stays. When you go on a shopping spree and buy things at a discounted price, even though you may have spent less than you anticipated, you still spent money—you did not save money!
2. **Margin matters.** Keeping your expenses below your income helps create margin so that you have the ability to save and give more.
3. **You can admire something without having to acquire it.**
4. **Learn to be content with God's provision for your life.** The key question here is whether we can be content with God's current provision for us. In Philippians 4:11–13, we read:

I am not saying this because I am in need, for I have learned to be content whatever the circumstances. I know what it is to be in need, and I know what it is to have plenty. I have learned the secret of being content in any and every situation, whether well fed or hungry, whether living in plenty or in want. I can do all this through him who gives me strength.

5. **Debt is telling God that His current level of provision is not enough and then arranging how to get more for yourself.**
6. **The borrower is a slave to the lender (Proverbs 22:7).** The Bible does not forbid debt altogether, but instructs us to stay away from debt that enslaves us. Christ followers have

freedom and yet, we can continue to suffer under the crushing bondage of debt and not feel the true liberation Christ offers.

7. **There is enormous power in advanced decision-making.** Recall that as Bill taught last week, God has given us dominion over money. When we decide in advance where our money will go (10% giving, 15% saving, 75% spending) we are more likely to exercise that dominion well.
8. **Arrange accountability.** Have someone in your life who can hold you accountable to how you desire to use your money.
9. **Never buy something you could not freely share with others.** If you seek to buy things that you would never share, you are too attached to those things and they have an unhealthy hold on you.
10. **Renting is a beautiful concept.** For things you only need once in a while, renting allows you not to have to maintain or carry the burden of ownership.
11. **Set financial goals.**
12. **Tip others as you would like to be tipped if you were in their shoes.**
13. **Train up your children in the ways of good money management and when they are old they will not depart from it.**

Bill ended his message by talking about the spiritual gift of giving. Like all the spiritual gifts, this is a gift that is God-given and empowered. Those with the gift of giving typically have an unusual ability to earn money; are extraordinary money managers and live on far less than they earn; and get great joy from giving.